



County of Lambton

Housing Needs Assessment

2026

Prepared by TWC



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Executive Summary

Housing in Lambton County is a shared responsibility across all orders of government, local municipalities, community partners, and the private and non-profit sectors. While this Housing Needs Assessment (HNA) has been prepared for the County of Lambton (COL), its findings and recommendations are intended to support coordinated action across all eleven lower-tier municipalities and the broader housing system. Addressing housing need will require alignment between policy, planning, investment, and community action.

The assessment confirms that housing affordability remains the most pressing challenge across the region, with renter households experiencing the greatest and most immediate pressures. A growing number of renter households are spending more than 30% of their income on housing, with many—particularly single-income households—facing significant barriers to securing stable and affordable accommodation. Without a meaningful increase in the supply of purpose-built rental housing, these pressures are expected to intensify over the coming decade. This reinforces and validates County Council's continued prioritization of affordable housing as a key strategic focus.

The HNA also highlights a timely opportunity to advance housing solutions through planning policy alignment and land use direction. The County is currently undertaking a review of its Official Plan, as required under the Planning Act, and the timing of this process—alongside the completion of the HNA—provides a critical opportunity to respond directly to identified housing needs and gaps. By incorporating HNA findings into updated County Official Plan policies and identifying appropriate land designation needs, the County can strengthen the policy framework that guides growth and development across the region.

The County Official Plan, in turn, provides direction to the Official Plans and Zoning By-laws of Lambton County's lower-tier municipalities. As many of these local planning documents are also under review, there is a significant opportunity to align planning frameworks across jurisdictions. This includes updating land use designations, expanding permitted uses, and refining zoning regulations to enable a broader range of housing types—including rental, missing middle, and intensification—while reducing barriers to new housing supply.

The County's Affordable Housing Seed Funding Program represents an important and proactive tool in addressing housing need. The program has supported a range of projects across the housing continuum, helping to advance new affordable housing developments and partnerships. A total of \$1.3 million across seven projects has supported between 249 and 252 units. Continued investment in and refinement of this program—alongside alignment with other funding sources and municipal tools—will be critical to accelerating project delivery and leveraging additional housing supply.

Looking ahead to 2035, Lambton County is expected to experience continued demographic change, including population growth, an aging population, and ongoing household formation pressures. This Housing Need Assessment estimates that over 3,700 additional housing units will be needed across the region over the next decade. These trends will place additional strain on an already constrained housing system. Addressing these challenges will require a sustained, coordinated approach focused on increasing supply, improving affordability, and ensuring that housing options meet the diverse needs of residents across all communities.



Background

Tim Welch Consulting (TWC) was retained by the County of Lambton to prepare a comprehensive Housing Needs Assessment examining housing demand and supply conditions across the county through to 2035. The purpose of the study is to provide an evidence-based understanding of current housing needs and emerging pressures within Lambton's housing system, and to support informed policy, planning, and investment decisions at both the county and local municipal levels. The analysis considers conditions across all eleven local municipalities within the county, recognizing that housing needs and market dynamics can vary significantly between urban centres, small towns, and rural communities.

The study examines a range of factors that influence housing demand, including demographic change, population growth and aging trends, household formation patterns, migration, income distribution, and broader housing market conditions. Particular attention is given to how demographic shifts—such as the aging population, changing household sizes, and immigration patterns—may influence the types and quantity of housing required over the coming decade. These factors are considered alongside existing housing supply characteristics, housing affordability challenges, and the condition and diversity of the current housing stock.

Based on Ontario Ministry of Finance population projections and related demographic analysis, the county's population is expected to gradually increase while continuing to age, with a growing share of residents in the 65+ age groups and slower growth among younger working-age cohorts. These trends will influence both the number and types of housing units required over the coming decade. Housing need projections developed for this study combine projected population growth with age-specific household formation (headship) rates to estimate the number of additional households that are likely to form by 2035.

To support this analysis, the assessment draws on multiple data sources. These include Statistics Canada Census and demographic data, Canada Mortgage and Housing Corporation (CMHC) housing market information, provincial population projections, and a range of local administrative and real estate market data. These sources provide insight into trends in housing construction, rental and ownership costs, vacancy rates, housing tenure, and the availability of different housing types across the county. Together, these data sources allow for both a quantitative assessment of housing demand and a broader understanding of housing market dynamics.

As part of the study process, TWC also reviewed a wide range of existing planning and policy documents prepared by the County and its lower-tier municipalities. This included official plans, zoning by-laws and policy scans, housing strategies, and other planning reports related to housing, growth management, and community development. The review helped identify current policy frameworks, regulatory approaches, and potential barriers or opportunities related to housing development across the region.

In addition to quantitative analysis and policy review, the study incorporated community and stakeholder engagement to capture local perspectives on housing needs and challenges. A county-wide community survey was undertaken to gather input from residents regarding housing affordability, availability, and suitability. In parallel, focus groups and individual interviews were conducted with key housing system stakeholders, including non-profit housing providers, social service organizations, municipal staff, developers, and other community partners involved in housing and homelessness services. These discussions provided valuable qualitative insights into emerging trends, service gaps, and barriers affecting housing access across Lambton County.

It is also important to note that this Housing Needs Assessment is being undertaken while the County of Lambton is updating its 10-Year Housing and Homelessness Plan. While there is a strong relationship between housing supply and homelessness prevention, the primary focus of this report is on understanding housing demand, supply, and affordability across the broader housing market. As a result, issues specifically related to homelessness services, supportive housing programming, and service system planning are addressed only at a high level within this report, with more detailed analysis being undertaken as part of the Housing and Homelessness Plan update.

Together, the analysis, policy review, and engagement undertaken through this study provide a comprehensive picture of Lambton County's housing system today and the challenges and opportunities that may emerge over the next decade. The findings are intended to support coordinated action by the County, its local municipalities, housing providers, private sector developers, community partners - and with support from the federal and provincial governments - to ensure that the housing system evolves to meet the changing needs of residents across the county.

The Housing Continuum

The Housing Continuum (see Figure 1 below) is both a model that describes the range of housing options based on income and the form of housing, from homelessness to market housing, as well as a tool to evaluate the state of housing in a community. Individuals may move along the continuum at different points in their lives based on life circumstances. This is not necessarily a linear path. Ideally, every community will have housing options available at all points on the continuum to meet the varying needs of its current and future residents. In instances where existing housing supply does not provide appropriate housing options, the Housing Continuum can be used to identify gaps in supply.

Figure 1: The Housing Continuum



Source: CMHC

Things that may influence the ability of a municipality to offer housing along the continuum include population, demand, available funding, zoning, community support and neighbourhood opposition.

Data and Methods

As part of any housing needs assessment, understanding the availability, scale, and limitations of data is critical from both geographic and methodological perspectives. In Lambton County, this challenge is particularly pronounced given the region's composition of eleven municipalities that vary widely in population size, settlement pattern, and geographic extent—from the urban centre of Sarnia to small rural townships. Many core housing indicators are not produced at the individual municipal level, requiring analysts to rely on broader geographic aggregations. For example, Canada Mortgage and Housing Corporation (CMHC) housing market data are typically reported for housing market areas that include several municipalities but do not align perfectly with Lambton County's boundaries. This creates gaps and inconsistencies when attempting to compare conditions across all local municipalities or to build a complete county-wide picture. Similarly, other administrative and survey datasets are only available at the Census Division (county) scale, limiting the ability to examine localized housing pressures or community-specific trends in smaller municipalities.

Below this regional scale of Lambton County, CMHC provides some data at a Census Agglomeration (CA) Area scale. The Census Agglomeration Area scale data combines:

Sarnia, Point Edward, St. Clair Township and Plympton-Wyoming into a single reporting area – representing a broader commuting zone. Lambton Shores is also captured as its own standalone municipality in only some CMHC data despite reaching the required population threshold for a CA. Despite this there are gaps for both areas in data captured by CMHC.

The Rental Market Survey (RMS) as an example is the primary national source of data on purpose-built rental housing conditions in Canadian communities. Conducted annually each fall, the survey collects information from landlords and property managers on the universe of privately initiated, purpose-built rental apartment structures with three or more units. It reports key indicators such as average and median rents by unit size, vacancy rates, turnover rates, and rent changes for both new and existing tenancies within defined rental market areas (e.g., the Sarnia CA). Because it is consistently produced across markets and over time, the RMS is widely used in housing needs assessments to track rental affordability, supply trends, and market tightness.

However, an important methodological consideration is that reported “average rents” in the RMS reflect all occupied units in surveyed buildings, including those held by long-term tenants whose rents may be substantially below current market levels due to rent control regulations. In markets with low turnover or an older tenant base, this can materially lower the reported average compared with asking rents for vacant units or newly leased apartments. As a result, RMS averages may understate the rents that new renter households actually face when entering the market-particularly in smaller or slower-turnover communities such as those in Lambton County. CMHC addresses this through separate turnover-rent indicators, but housing needs analyses must still interpret RMS averages cautiously and supplement them with listings or asking-rent data to better reflect real entry-level affordability pressures.

The Census remains the only consistent and comparable source of housing and demographic data for every municipality in the county; however, it also presents notable constraints. As this assessment is being prepared in advance of the 2026 Census release, much of the available small-area data is already several years old, reducing its usefulness in rapidly changing housing markets. The 2021 Census was also collected during the COVID-19 pandemic, which affected household formation, mobility, and housing utilization patterns in atypical ways that may not reflect longer-term trends. In addition, variation in local response rates and potential undercount, can introduce discrepancies between Census counts and other sources such as Statistics Canada population estimates or municipal administrative data. This is particularly noticeable among renters, lower-income households, indigenous communities, and seasonal or temporary residents. Together, these geographic mismatches and methodological limitations require careful triangulation across multiple datasets and cautious interpretation when drawing conclusions about housing need at both the county and area municipal level.

Beyond these core sources some primary data was captured from local real estate data, online short-term rental platforms and other sources to triangulate data points against

Census or CMHC data. To broaden the data inputs further and to help validate data gaps a community survey and a series of focus groups were undertaken to create a snapshot of perspective in the community as well as from key sector and industry partners. This commentary is spread throughout the report with separate appendices summarizing the consultation and engagement findings.

Finally, where available limited breakdowns of municipal specific data were also developed as a separate appendix to this report.



Demographic Analysis



Lambton County is a diverse region in southwestern Ontario comprised of eleven local municipalities that range from the urban centre of Sarnia to smaller towns, villages, and rural communities spread across a largely agricultural landscape. Located along the shores of Lake Huron and bordering the United States at the Blue Water Bridge crossing, the county serves as both a regional service hub and an important centre for energy, manufacturing, and agricultural activity.

With a population of approximately 130,000 residents, Lambton County has experienced relatively modest population growth in recent decades, but is undergoing significant demographic change, including an aging population and shifting household composition. These trends, combined with evolving economic conditions and rising housing costs across Ontario, are influencing housing demand across the region. Understanding how these demographic and market pressures translate into housing needs across the county's diverse communities is a key objective of this document.

Population

Table 1

Municipality	2016 Census	2021 Census	Population Change (2016-2021)	Municipal Population Share 2021
Oil Springs (VL)	648	647	-0.2%	1%
Point Edward (VL)	2,037	1,930	-5.3%	2%
Dawn-Euphemia (TP)	1,967	1,968	0.1%	2%
Brooke-Alvinston (MU)	2,411	2,359	-2.2%	2%
Enniskillen (TP)	2,796	2,825	1%	2%
Warwick (TP)	3,692	3,641	-1.4%	3%
Petrolia (T)	5,742	6,013	4.7%	5%
Plympton-Wyoming (T)	7,795	8,308	6.6%	6%
Lambton Shores (MU)	10,631	11,876	11.7%	9%
St. Clair (TP)	14,086	14,659	4.1%	11%
Sarnia (CY)	71,594	72,047	0.6%	56%
Lambton County	126,638	128,154	1.2%	100%

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

The data above shows the change in population between 2016 and 2021, broken down by municipality. It reveals varied trends that will have implications on specific housing

needs for each municipality. While some areas like Lambton Shores (+11.7%), Plympton-Wyoming (+6.6%), and Petrolia (+4.7%) experienced notable population growth, others such as Point Edward (-5.3%) and Brooke-Alvinston (-2.2%) saw declines. Growing municipalities will likely face increased demand for housing, infrastructure, and services, necessitating proactive planning to accommodate new residents, whereas areas with a declining population often need to focus on revitalization strategies, optimizing existing housing stock, and addressing potential issues like vacant properties or aging infrastructure. The county experienced a 1.2% population increase. It is also important to consider where this growth occurred.

The data shows a clear concentration in the urban center of Sarnia - accounting for 56% of the total population. The surrounding small-town and suburban municipalities of St. Clair, Lambton Shores, and Plympton-Wyoming collectively make up a significant share and experienced the strongest growth, particularly Lambton Shores (+11.7%) and Plympton-Wyoming (+6.6%). In contrast, the more rural townships and villages represent relatively small portions of the population (typically 1–3% each) and generally saw minimal growth or slight declines. This data aligns with stakeholder consultations, which emphasized the growing rural-urban divide. This divide is driving demand toward Sarnia and the surrounding areas, putting increased pressure on housing and local services. Overall, population gains in Lambton County between 2016 and 2021 were driven mainly by the expanding small-town/suburban areas, while rural communities remained stable. It is also important to note the 2021 Census was conducted during the COVID-19 pandemic, which may have influenced population counts and migration patterns, potentially skewing the data.

Since the Census, Statistics Canada releases annual population estimates for communities across Canada. It should be noted that the populations estimate account for the Census undercount this is why it the 2021 value in the estimate is different than the actual reported value from the Census. The Census often struggles to connect with temporary residents, vulnerable persons, newcomers etc. Additionally, due to COVID-19 there were additional challenges in conducting the 2021 census and overall undercount was larger than normal.

Table 2

Geography	2020	2021	2022	2023	2024	2025
Lambton County	134,221	134,665	137,776	140,427	143,155	143,729

Source: Statistics Canada. Table 17-10-0155-01 Population estimates, July 1, by census subdivision, 2021 boundaries

Lambton County has experienced steady population growth in recent years, increasing from approximately 134,700 residents in 2020 to about 143,700 in 2025—an increase of roughly 6.8 percent. The variation between the estimates and the Census actual is as a result of the estimation methodology incorporating estimates for the Census undercount as well as non-permanent/temporary residence.

Much of this growth occurred between 2021 and 2024, when annual increases approached two percent, before moderating in 2025. As natural population growth in the region remains limited due to an aging population, recent increases are likely driven largely by immigration and migration post COVID-19. Continued population growth, even at modest levels, will contribute to additional housing demand across the county over the coming decade.

Table 3

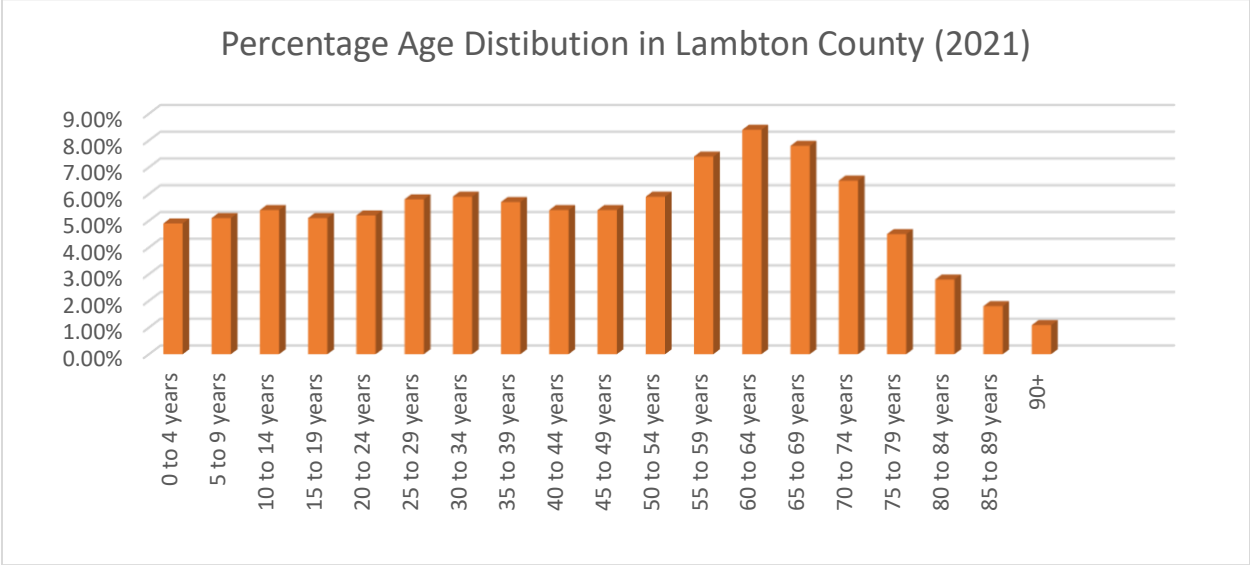
Age	Lambton County	Ontario
Average age of the population	44.7	41.8
Median age of the population	46.4	41.6

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

Lambton County has an older age profile compared to Ontario overall. The county’s average age of 44.7 years is higher than the provincial average of 41.8 years, and its median age of 46.4 years also exceeds Ontario’s median of 41.6 years. Within Lambton County, however, age levels differ across municipalities. For instance, Point Edward has an average age of 50 years, while Lambton Shores stands out with a median age of 56.8 years, illustrating the range of demographic variation across the region.

Age distribution

Figure 2

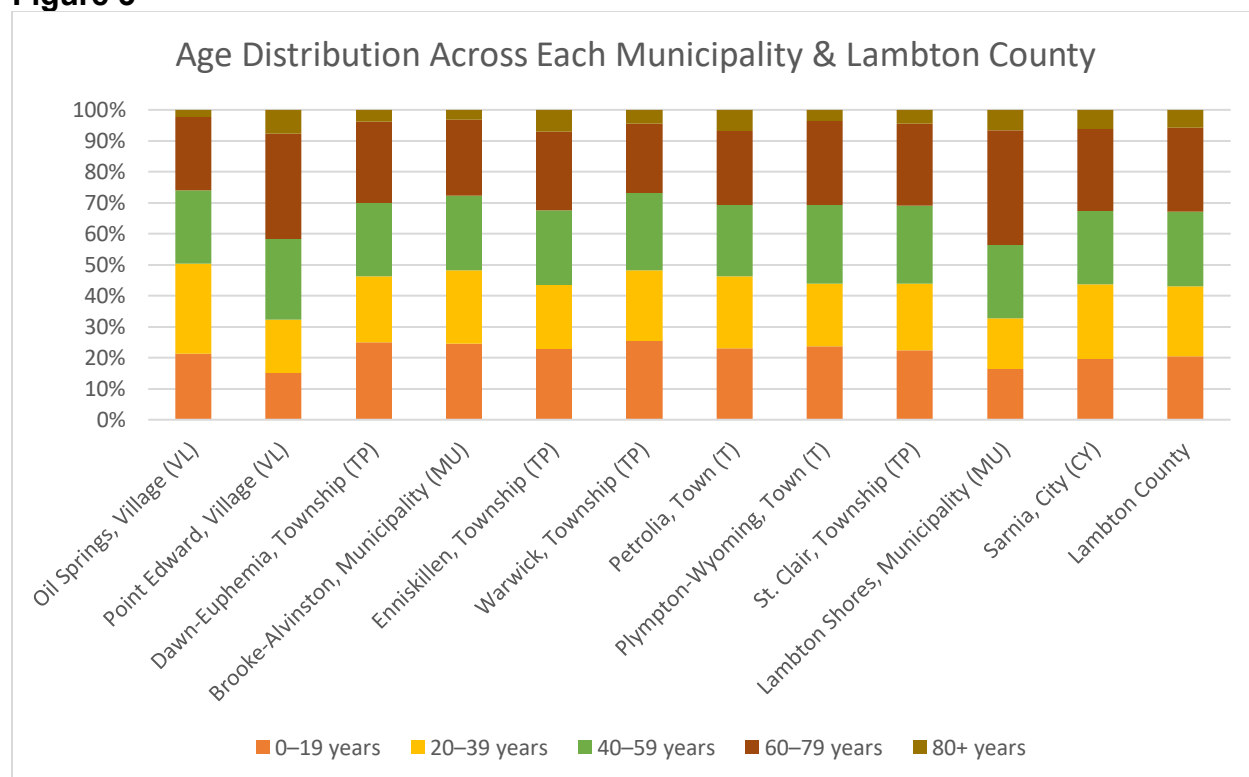


Source: Statistics Canada. (2026). 2021 Census of Canada

The age distribution in Lambton County shows a noticeably aging population, with the largest proportions concentrated in the 50–79 age ranges, and much smaller shares

among younger cohorts. This demographic shift indicates there is growing demand for age friendly and accessible housing, including smaller units (smaller than typical detached homes), supportive living options, and homes designed for aging in place. Through our consultations, stakeholders also noted an expected decline in immigration into the county due to Government limits on the number of foreign students, which will further reduce growth in the younger population. With fewer newcomers offsetting aging trends, Lambton County is likely to face increased pressure to adapt its housing stock to meet the needs of older residents.

Figure 3



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

The age distribution data highlights demographic trends across Lambton County and its 11 municipalities. Youth aged 0–19 years are most concentrated in Dawn-Euphemia, Brooke-Alvinston, and Warwick, each with 25%, surpassing the county average of 20%. In contrast, Point Edward and Lambton Shores have the lowest youth populations, at 15% and 16% respectively. Among young adults (20–39 years), Oil Springs stands out with 29%, while Point Edward and Lambton Shores again show the lowest figures (17% and 16%). The middle-aged population (40–59 years) is evenly distributed across the county, ranging from 23% to 26%. Notably, Lambton Shores and Point Edward have the highest proportions of seniors (60–79 years), at 37% and 34%, which is significantly above the county average of 27%.

It is important to note that due to the small size of some of the municipalities, the sample size is likely to be very small and has the potential to skew some of the percentages.

Immigration

The immigration profile of Lambton County shows that immigrants make up a relatively small share of the total population, just 12,195 of the total population of 126,045, with the largest portion having arrived prior to 1980 and steadily declining numbers in more recent decades. This contrasts with Middlesex (London) and Essex (Windsor) which have seen more steady immigration patterns and even periods of growth. Between 2016- to 2021 both of these regions saw, likely driven by their larger Post-Secondary Education sector actively recruiting students to their communities.

Table 4

Immigrant Status and Period of Immigration for the Population in Private Households	Lambton County
Total	126,045
Non-immigrants	112,405
Immigrants	12,195
Before 1980	6,520
1980 to 1990	1,405
1991 to 2000	1,120
2001 to 2010	1,455
2011 to 2021	1,700
2011 to 2015	730
2016 to 2021	970
Non-permanent residents	1,440

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

While 1,700 immigrants arrived between 2011 and 2021, consultations indicate that future immigration to the county is expected to decrease from that level. This anticipated slowdown as well as a modest number of non-permanent residents (1,440), many of whom work seasonally on local farms, suggests that Lambton County could face ongoing challenges.

Through this studies consultation process, several groups including landlords, social services and the local post-secondary institution commented on the impact of the decline in international students on the local housing market. Whether this is a long-term trend or reverses after the federal freeze on international students is lifted remains to be seen.

Census Families Profiles

Overall Lambton County's family profile is aligned closely with the Province with approximately 81% of households being a census family (compared to 82% provincially) while just under 19% of households live alone (18% provincially). When we break these values down by distinct groups, we see variation that have implications on the housing system.

Table 5

	Census Families	Percentage of Families
Total number of census families in private households - 100% data	37,380	...
Total couple families	31,585	84%
Married couples	26,170	70%
With children	11,245	30%
Without children	14,925	40%
Common-law couples	5,415	14%
With children	2,140	6%
Without children	3,275	9%

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

Census family data indicates that Lambton County has a higher proportion of couple families than the provincial average, particularly married couples and couples without children. Nearly half of families in the county consist of couples without children, reflecting an aging population and many empty-nest households. Compared with Ontario, a smaller share of families has children living at home (approximately 10% less). These demographic patterns suggest growing demand for smaller and more accessible housing options as households age and seek opportunities to downsize while remaining in their communities.

For those living alone Lambton County has a lower rate of people living with relatives or roommates compared to the province, pointing to more individuals living by themselves. This does create some concerns around social isolation particularly for older community members who now may face isolation or an inability to find supports.

One-parent households

One-parent households represent a significant and economically vulnerable segment of Lambton County’s population. There are approximately 5,790 one-parent families in the county, the majority of which (4,350, or 75%) are led by women, while 1,440 (25%) are led by men. While Lambton County has a slightly lower share of one-parent households compared to the provincial average (15% vs. 17% in Ontario), the overall composition is broadly similar, with female-led households representing the clear majority—though slightly less concentrated than the provincial rate (75% vs. 79%).

Table 6

One Parent Families	Lambton County
Total one-parent families	5,790
in which the parent is a woman+	4,350
in which the parent is a man+	1,440

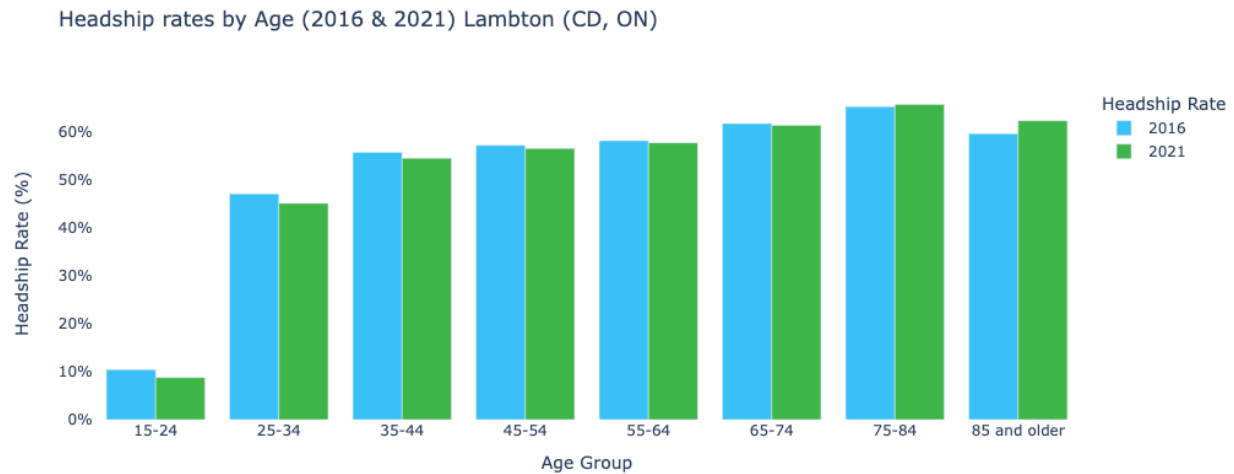
Source: Statistics Canada. (2026). 2021 Census of Canada

Income disparities are a defining characteristic of one-parent households. In Lambton County, the median income for one-income households is approximately \$42,400 (before tax), slightly below the Ontario median of \$43,000. This is more than 50% lower than the median income of two-income households, highlighting the structural financial challenges faced by single-parent families. With only one income earner, these households are significantly more exposed to housing affordability pressures, childcare costs, and broader cost-of-living increases, making them a key group for targeted housing and income support policies.

Headship Rates

Headship rates indicate the proportion of the population who are primary household maintainers, or “heads” of their own households. Higher rates suggest greater independence, while lower rates indicate more adults sharing housing or living with parents. This headship data is from the Housing Assessment Resource Tools (HART), which is a nationally recognized framework developed by researchers at the University of British Columbia. It is used to help communities measure housing need using standardized indicators such as headship rates, core housing need, and income-based affordability thresholds. By grounding local assessments in a consistent methodology, HART allows municipalities to more accurately project future demand and identify gaps across demographic groups. The headship rate projections later in this Housing Needs Assessment are calculated based on the HART methodology.

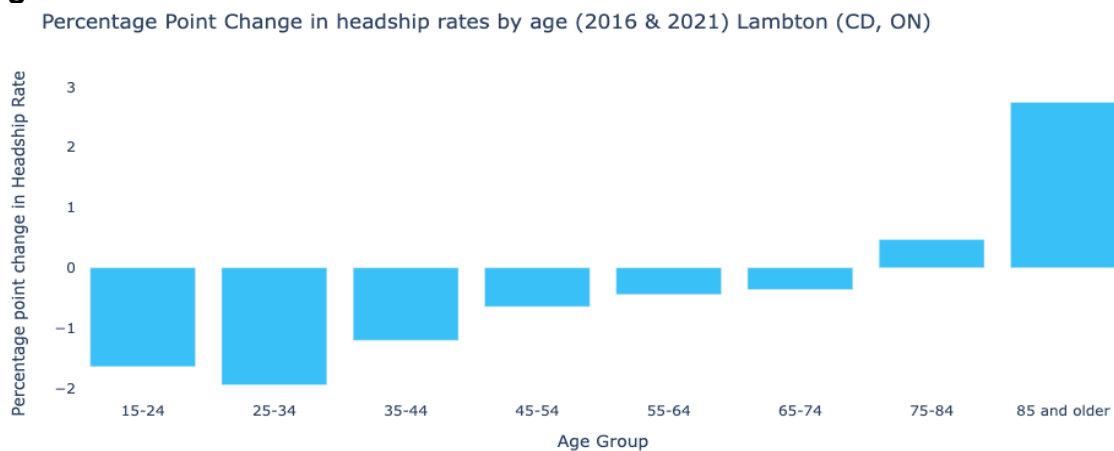
Figure 4



Source: Housing Assessment Resource Tools (HART)

The Data above for Lambton County shows that household formation increases steadily with age, with the highest rates among residents aged 75–84 and 85+. Between 2016 and 2021, most age groups experienced modest declines in headship, suggesting rising barriers to forming independent households, including affordability challenges and delayed transitions into homeownership. These reductions in household formation in the younger age groups correlate with findings from the community survey. Affordability was flagged as the most prominent issue facing residents of Lambton County, especially for younger adults. Many respondents stated that with high rents, young people find it increasingly difficult to afford their own accommodation and must rent with a group of friends or remain at home with their parents. Conversely, the 85+ age group saw a notable increase in headship, reflecting both the county’s aging population and a growing need for seniors to live independently or in supportive housing environments.

Figure 5



Source: Housing Assessment Resource Tools (HART)

Household Profiles & Income



Household Tenure & Average Size

Lambton County has approximately 55,205 households, of which about 74% are owner-occupied (41,055) and 25% renter-occupied (13,905), with an average household size of 2.3 persons. Compared with Ontario overall, Lambton has a notably higher homeownership rate and smaller rental sector. Provincially, roughly 69% of households are owners and about 31% are renters, indicating Lambton’s rental share is several percentage points lower than the Ontario average. This pattern is typical of smaller and more rural regions, where housing stock is more heavily oriented toward single-detached ownership housing and where purpose-built rental supply is more limited.

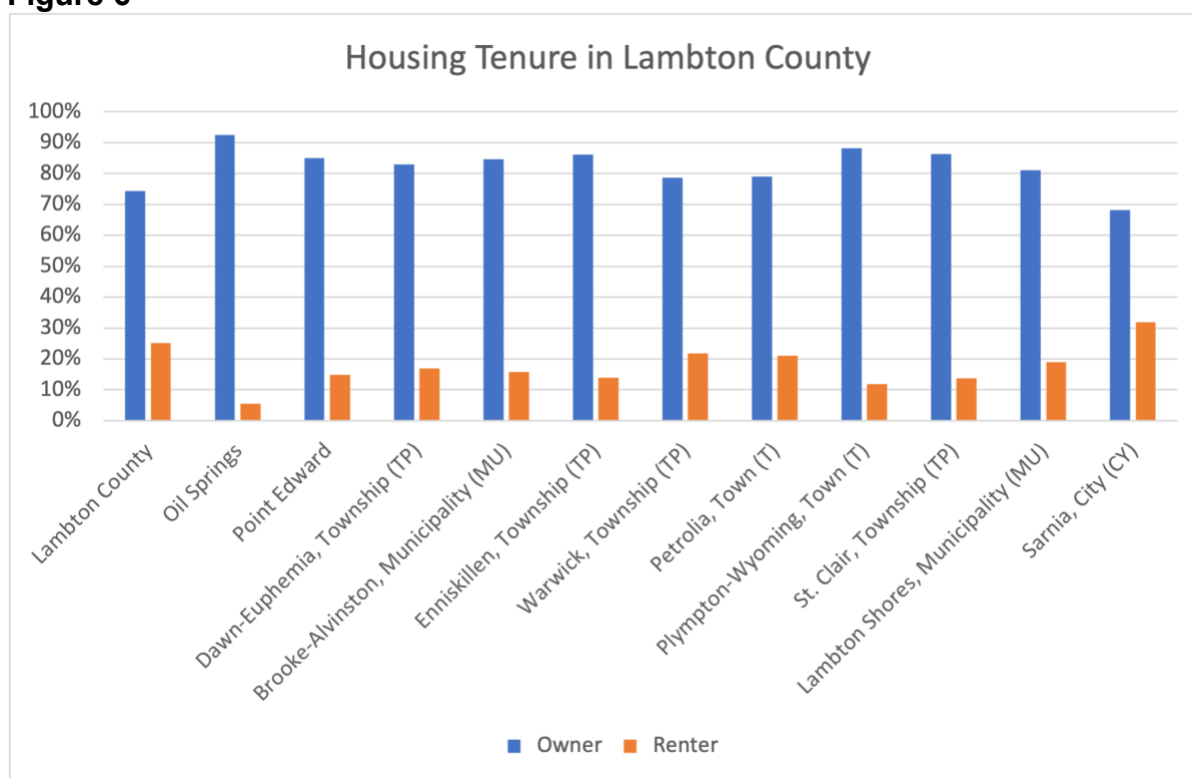
Table 7

Household Tenure	Lambton County
Total Households	55,205
Owner	41,055
Renter	13,905
Avg Household Size	2.3

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

Average household size in Lambton (2.3 persons) is also slightly below the Ontario average of approximately 2.6 persons per household. This reflects the county’s older age structure, higher proportion of seniors, and prevalence of smaller households such as couples without children and single-person households. Together, the higher ownership rate and smaller household size suggest a housing system characterized by aging owner households and comparatively constrained rental options—conditions that can contribute to affordability pressures for renters, limited downsizing pathways for seniors, and reduced housing choice across the continuum.

Figure 6



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

Housing tenure data reveals that homeownership is the dominant trend in Lambton County, with 74% of residents owning their homes compared to 25% renting. This strong preference for ownership is consistent across most municipalities, though there are notable variations. Oil Springs leads with the highest ownership rate at 93%, reflecting its rural character. In contrast, Sarnia has the lowest ownership rate at 68%, coupled with the highest rental share at 32%, indicating a more urban housing dynamic.

Rental housing is primarily concentrated in Sarnia, with moderate levels in Petrolia and Plympton-Wyoming. The latter two municipalities also recorded some of the largest population growth in the county, suggesting a link between rental demand and demographic shifts. The higher rental rates likely correspond to increased population inflows and proximity to employment centers, where housing flexibility is essential for workers and newcomers.

For housing policy and planning, these patterns highlight the need for a balanced approach. Urban areas will require strategies to expand rental supply, including affordable apartments and mixed-use developments, to accommodate growing demand. Meanwhile, rural municipalities with high ownership rates may benefit from programs that support aging-in-place, home maintenance, and limited rental options for seniors or seasonal workers.

Table 8

	Total		Single Detached		Apartment in a building that has five or more storeys		Other attached dwelling	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
Total Households	41,060	13,905	38,020	3,725	345	3,655	2,575	6,505
Total - Age of primary household maintainer	74%	25%	91%	9%	9%	91%	28%	71%
15 to 24 years	28%	71%	54%	46%	0%	100%	7%	92%
25 to 34 years	60%	40%	83%	17%	2%	97%	14%	85%
35 to 44 years	72%	27%	87%	13%	5%	95%	23%	76%
45 to 54 years	77%	23%	90%	10%	0%	100%	28%	72%
55 to 64 years	79%	20%	93%	7%	9%	91%	33%	66%
65 to 74 years	82%	18%	95%	4%	9%	91%	42%	56%
75+ years	75%	25%	96%	3%	15%	85%	39%	59%

Source: Percentages calculated from Statistics Canada. Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions

Housing tenure also varies significantly by age of the primary household maintainer. Younger households are far more likely to rent, with 71% of those aged 15 to 24 renting their homes. Homeownership increases steadily with age, rising to 60% among those aged 25 to 34, and over 70% for households aged 35 to 44. Ownership rates peak among households aged 65 to 74 (82%) before declining slightly among those aged 75 and older (75%), reflecting a mix of aging in place and transitions into rental or more supportive housing forms.

Across nearly all age groups, single-detached homes remain primarily owner-occupied, while apartment units serve as an important rental option for younger households and those who may prefer or require lower-maintenance housing. A significant portion of rental stock does appear to be single detached homes in the region, housing which can move from rental tenure to ownership relatively easily if sold, thus making it a precarious source of rental housing. Additionally, through our consultations, a few examples of major employers (health care and industrial) owning single detached properties that they rent for out-of-town or short-term staffing was shared with us. Although the impact of this can't be quantified, it again could be playing a role at the margins at the ownership/rental threshold.

Together, these patterns highlight Lambton County's strong reliance on homeownership and single-detached housing, while also underscoring the important role of rental apartments in meeting the needs of younger residents and some older households.

Total Private Dwellings

Lambton County's housing stock is strongly dominated by single-detached homes, which account for approximately 76% of occupied dwellings—significantly higher than the Ontario average of roughly 55%. Medium-density housing forms such as semi-detached houses, row houses, and duplex units represent a much smaller share of the local housing mix compared to the province, indicating a limited supply of “missing middle” housing options. Apartments account for roughly 15% of Lambton's housing stock, also somewhat below the provincial average. Overall, the distribution reflects Lambton County's rural and small-urban settlement pattern, where lower-density housing has historically been the predominant form of development.

Table 9

Private Dwellings	Lambton County
Total private dwellings	60,322
Total - Occupied private dwellings	55,205
Single-detached house	41,905
Semi-detached house	1,530
Row house	2,525
Apartment or flat in a duplex	915
Apartment in a building that has fewer than five storeys	4,035
Apartment in a building that has five or more storeys	3,995
Other single-attached house	185
Movable dwelling	120

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

Table 10

Municipality	Single Detached	Apartments
Oil Springs (VL)	91.90%	5.30%
Point Edward (VL)	72.80%	20.20%
Dawn-Euphemia (TP)	90.40%	0.60%
Brooke Alvinston (MU)	86.50%	5.60%
Enniskillen (TP)	90.60%	4.60%
Warwick (TP)	84.90%	6.00%
Plympton Wyoming- (T)	84.40%	4.00%
Petrolia (T)	80.20%	10.10%
St. Clair (TP)	82.30%	4.70%
Lambton Shores (MU)	61.60%	7.10%
Sarnia (CY)	64.00%	21.60%

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

Looking at the high-level municipal breakdown, the number of single detached homes exceed 80% in many rural municipalities: Oil Springs (91.9%), Enniskillen (90.6%), Dawn Euphemia (90.4%), Brooke Alvinston (86.5%), Warwick (84.9%), Plympton Wyoming (84.4%), and St. Clair (82.3%). Apartment shares in these places

are very small; ranging from 0.6% in Dawn Euphemia to roughly 4% to 6% in several others, signaling very limited multi-unit options. By contrast, the more urbanized communities have a noticeably larger apartment presence: Sarnia has 21.6% apartments (with 64.0% single detached), Point Edward has 20.2% apartments (72.8% single detached), and Petrolia reaches 10.1% apartments (80.2% single detached).

Lambton Shores remains majority single detached at 61.6%, with 7.1% apartments, implying the remainder are other ground-oriented dwellings.

These patterns illustrate a clear rural–urban divide. Rural townships are dominated by single detached homes and have very few apartments, reflecting historically larger lots and lower land costs. Urban centers like Sarnia and Point Edward support a more diverse housing mix, including higher shares of apartments that align with proximity to jobs, services, transit, and other amenities.

Rural areas may face challenges offering appropriately sized or attainable units for downsizers and renters, while urban areas support a diverse housing mix through intensification. A balanced county strategy would aim to expand housing choice, especially small apartments and other modest sized forms, in locations where services can support them, while ensuring rural communities have at least a small supply of attainable, smaller options to meet evolving household needs.

Across Lambton County there are about 60,322 private dwellings, of which 55,205 are occupied by usual residents, leaving roughly 5,100 units (about 8%) not occupied on a permanent basis at the time of the Census. What is particularly notable is the geographic distribution of these non-occupied dwellings. Lambton Shores alone has about 1,908 dwellings (approximately 26%) not occupied by usual residents (7,211 total vs. 5,303 occupied), meaning it accounts for more non-permanent units than the rest of the county's municipalities combined. In contrast, most other municipalities show relatively small gaps between total and occupied dwellings, typically reflecting normal market vacancy, turnover, or seasonal mobility.

Table 11

	Total private dwellings	Private dwellings occupied by usual residents
Oil Springs (VL)	283	267
Point Edward (VL)	824	766
Dawn-Euphemia (TP)	989	938
Brooke Alvinston (MU)	983	918
Enniskillen (TP)	1,087	1,041
Warwick (TP)	1,425	1,357
Plympton Wyoming- (T)	2,524	2,460
Petrolia (T)	3,513	3,172
St. Clair (TP)	6,528	6,021
Lambton Shores (MU)	7,211	5,303
Sarnia (CY)	33,902	32,188
Lambton, County	60,322	55,205

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

This pattern reflects Lambton Shores' role as the county's primary recreational and seasonal housing area along the Lake Huron shoreline. A substantial share of dwellings function as cottages, seasonal homes, or short-term accommodations (including vacation rentals), rather than year-round residences. While some level of vacancy is expected in any housing system, a high concentration of non-permanent units can

reduce the effective supply of housing available to residents and workers, particularly in smaller communities.

For housing needs analysis, this means Lambton Shores’ headline dwelling counts overstate the amount of housing actually available for permanent occupancy, and seasonal or short-term use should be considered when assessing true housing supply and affordability pressures across the county. The emergence of Airbnb and other short term rental options were mentioned during the consultation process as a potential barrier in certain communities to finding longer term housing options.

Number of Bedrooms

Lambton County’s housing stock shows a strong presence of larger homes, with 3-bedroom dwellings (22,365 units) and 4 or more-bedroom dwellings (15,625 units) making up the majority of the 55,205 occupied private dwellings. In contrast, smaller units such as 1 bedroom (5,255 units) and no bedroom dwellings (115 units) represent only a small share of the available housing.

When compared with tenure data, which shows that 41,055 households are owners compared with 13,905 renters, and an average household size of just 2.3 people, it suggests that many of these larger, ownership occupied homes may be lived in by smaller, often older, households. This likely reflects seniors aging in place in oversized homes, with limited opportunities to downsize due to a shortage of smaller, appropriate housing options in the region.

Meanwhile likely matching patterns from across Ontario, newly built home for ownership tend to be larger, while rental units tend to be smaller, further dividing the housing stock and creating affordability gaps due to the cost of construction driving up unit costs.

Age of Housing Stock

Lambton County’s housing stock is significantly older than the provincial average. Approximately two-thirds of occupied dwellings in the county were constructed before 1980, compared to less than half across Ontario. Conversely, only about one in ten homes in Lambton were built after 2000, well below the provincial share of roughly three in ten. This reflects the region’s historical development patterns tied to mid-twentieth century industrial growth and highlights the need for both housing renewal and new construction to support future population change and evolving housing needs.

The region has only seen 14% of it’s housing stock built since 2000 which highlights the lower rates of construction in the last two decades. Lambton Shores had the lar

Table 12

Occupied private dwellings by number of bedrooms	Lambton County
Total	55,205
No bedrooms	115
1 bedroom	5,255
2 bedrooms	11,840
3 bedrooms	22,365
4 or more bedrooms	15,625

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

The implication of these older homes, and slower rates of recent development may indicate that supply growth in the region has been slower, this aligns with slower historic population growth. Some data suggests particularly in the rental market that there is a premium for new units being paid. This lack of growth has also likely contributed to the built forms that dominate the County's housing profile.

Table 13

Occupied private dwellings by period of construction	Lambton County Dwelling Count	Percentage
Total	55,205	
1960 or before	18,910	34%
1961 to 1980	18,160	33%
1981 to 2000	10,675	19%
2001 to 2005	1,930	4%
2006 to 2010	1,950	4%
2011 to 2015	1,730	3%
2016 to 2021	1,855	3%

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

Household Incomes

Household income is one of the most important factors influencing housing affordability, as it determines the range of housing options that households can reasonably access within a community. Lambton County has a median household income of approximately \$83,000 before tax and \$73,000 after tax (2020). In Lambton County, household incomes vary widely, shaping both housing demand and the ability of residents to enter or remain in the housing market.

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

While a significant portion of households report higher incomes - nearly 40% earn \$100,000 or more annually - many households fall within lower and moderate income brackets where affordability pressures are more acute. Approximately one-quarter of households report incomes below \$50,000 per year, and smaller but meaningful shares of households fall below \$30,000, levels that can significantly constrain housing choices in today's market. Understanding this income distribution is critical when assessing housing needs, as it highlights the range of affordability challenges across the county and underscores the need for a diverse housing supply that includes both ownership and rental options at a variety of price points.

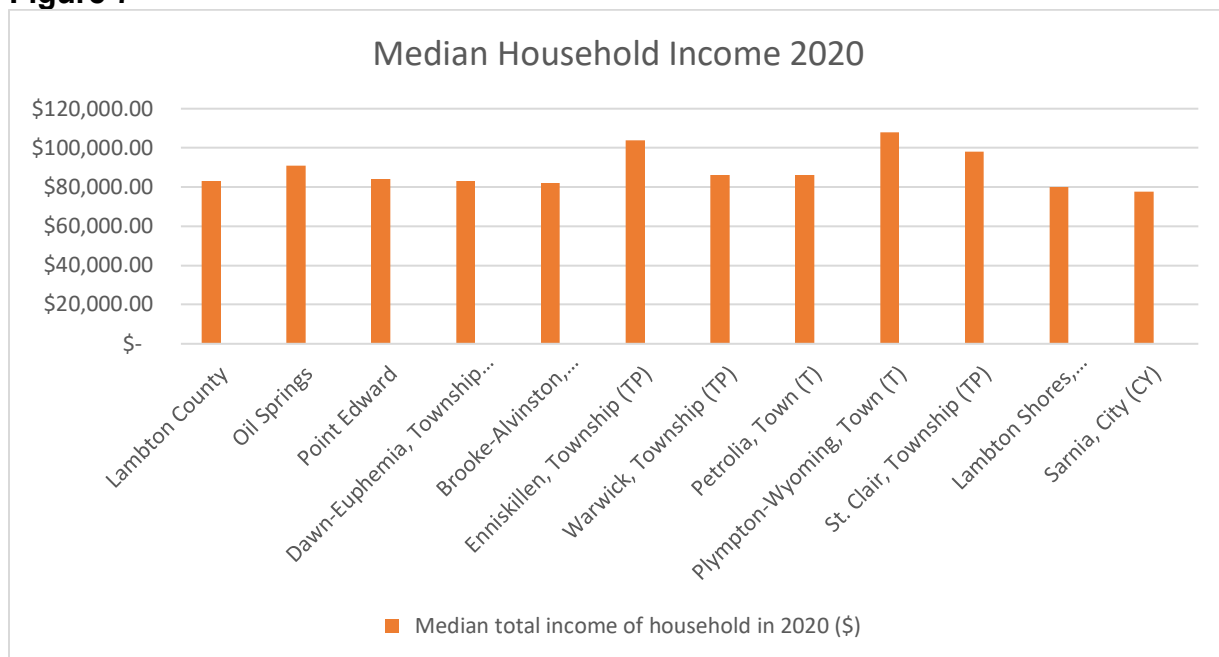
Table 14

Household Income	No of Households	% of Households
Under \$5,000	390	0.7
\$5,000 to \$9,999	270	0.5
\$10,000 to \$14,999	695	1.3
\$15,000 to \$19,999	1,115	2
\$20,000 to \$24,999	1,990	3.6
\$25,000 to \$29,999	1,920	3.5
\$30,000 to \$34,999	1,855	3.4
\$35,000 to \$39,999	2,075	3.8
\$40,000 to \$44,999	2,130	3.9
\$45,000 to \$49,999	2,085	3.8
\$50,000 to \$59,999	4,105	7.4
\$60,000 to \$69,999	4,010	7.3
\$70,000 to \$79,999	3,930	7.1
\$80,000 to \$89,999	3,620	6.6
\$90,000 to \$99,999	3,320	6
\$100,000 and over	21,690	39.3
\$100,000 to \$124,999	6,425	11.6
\$125,000 to \$149,999	4,705	8.5
\$150,000 to \$199,999	5,480	9.9
\$200,000 and over	5,080	9.2

Median Household income

The graph below illustrates median household incomes (before tax) for Lambton County and its 11 municipalities. The distribution mirrors broader income patterns, with Sarnia (\$77,500) and Lambton Shores (\$80,000) reporting the lowest medians, while Plympton-Wyoming (\$108,000) and Enniskillen (\$104,000) rank highest within the county.

Figure 7



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

These household incomes do only illustrate part of the story. Sarnia's incomes are the lowest in the region but it makes up over half the population. As we know Sarnia is home to the bulk of rental properties which directly links to income levels.

This table compares household incomes and corresponding affordable housing cost thresholds for renters and owners across the two CMHC housing market sub-regions that together cover Lambton County: the Sarnia CMHC region and the Lambton Shores CMHC region. Despite not covering every municipality in the County it does provide critical insights.

Table 15

Sarnia CA CMHC Region			Lambton Shores Municipality CMHC Region	
	2020 Before Tax Income	Affordable Rent/Mortgage Level using 30% threshold	2020 Before Tax Income	Affordable Rent/Mortgage Level using 30% threshold
Renter Average Household Income Before Taxes	\$59,000	\$1,475	\$53,800	\$1,345
Renter Median Household Income Before Taxes	\$49,200	\$1,230	\$43,600	\$1,090
Owner Average Household Income Before Taxes	\$119,500	\$2,987.5	\$106,300	\$2,657.5
Owner Median Household Income Before Taxes	\$99,000	\$2,475	\$89,000	\$2,225

Source: CMHC, adapted from Statistics Canada (Census of Canada and National Household Survey)

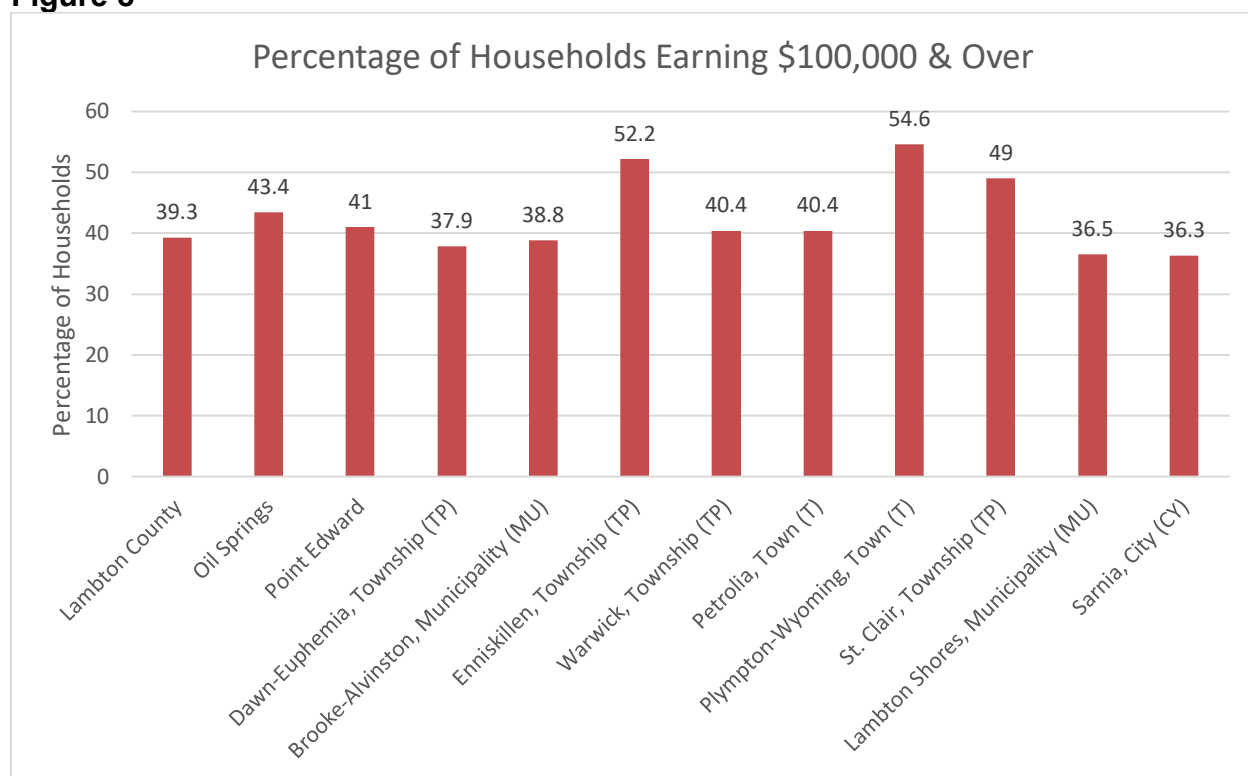
In both areas, owner households have substantially higher incomes than renter households, reflecting typical tenure income differences. In the Sarnia region, renter households have an average income of about \$59,000 (median \$49,200), translating to an affordable monthly shelter cost of roughly \$1,230–\$1,475 using the 30% affordability benchmark. In Lambton Shores, renter incomes are somewhat lower—about \$53,800 on average (median \$43,600)—corresponding to affordable costs of approximately \$1,090–\$1,345 per month. This indicates that renters in the more rural/coastal Lambton Shores area generally have lower purchasing power in the rental market than those in the Sarnia urban area.

The same pattern holds for owners. Average owner household income in the Sarnia region is about \$119,500 (median \$99,000), supporting affordable ownership costs of roughly \$2,475–\$2,988 per month, compared with \$106,300 (median \$89,000) and \$2,225–\$2,658 in Lambton Shores. These differences highlight both the urban–rural income gradient within Lambton County and the wide gap between renter and owner financial capacity overall. For housing needs analysis, the table underscores that affordability thresholds vary meaningfully across the county and by tenure: renter households—particularly in Lambton Shores—face lower affordable rent levels, while

ownership affordability is tied to substantially higher incomes concentrated in the Sarnia market. Together, this suggests the need to assess rental supply and price points separately for the two CMHC regions and to consider geographically differentiated affordability strategies.

Income distribution

Figure 8



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

Income distribution data indicates that Lambton County overall has a relatively high-income population. Of the 55,205 households, 39.3% earn \$100,000 or more annually this compares to 12% across the province. When broken down by municipality, the data shows that high-income households are concentrated in specific areas. Plympton-Wyoming and Enniskillen lead with the highest proportions at 54.6% and 52.2%, respectively. In contrast, Lambton Shores and Sarnia have the lowest shares, at 36.5% and 36.3%. The lower figure in Lambton Shores is likely influenced by its large retiree population, underscoring the importance of affordable housing options tailored to seniors in that community.

Households by Income Category

Table 16

Households by Income Category	Lambton County Average	Range Across Municipalities	Municipality with Highest Share	Municipality with Lowest Share
Very Low Income (20% or under of AMHI)	2.42%	0.00% – 3.33%	Warwick (3.33%)	Oil Springs, Dawn-Euphemia, Brooke-Alvinston, Enniskillen (0.00%)
Low Income (21% to 50% of AMHI)	17.05%	14.09% – 18.93%	Enniskillen (18.93%)	Plympton-Wyoming (14.09%)
Moderate Income (51% to 80% of AMHI)	18.83%	15.38% – 26.12%	Plympton-Wyoming (26.12%)	Enniskillen (15.38%)
Median Income (81% to 120% of AMHI)	22.24%	17.57% – 26.12%	Plympton-Wyoming (26.12%)	Brooke-Alvinston (17.57%)
High Income (121% and more of AMHI)	39.45%	37.08% – 44.97%	Enniskillen (44.97%)	Warwick (37.08%)

Source: Housing Assessment Resource Tools (HART)

Income disparities can significantly impact housing affordability, as market pressures often make it challenging for low-income households to access housing across a region as they are often not equally distributed.

Some municipalities show distinct income profiles. Enniskillen has the highest proportion of both low-income households (18.9%) and high-income households (45.0%), suggesting a more polarized income distribution. A high concentration of higher-income households may increase demand for larger homes and potentially contribute to rising housing costs, while the relatively high share of low-income households may indicate a need for more attainable housing options.

Warwick stands out for having the highest share of very low-income households (3.33%) and the lowest share of high-income households (37.1%). This profile suggests a greater concentration of households with more limited financial resources, highlighting the potential importance of affordable housing options and housing supports within the community.

Other municipalities, such as Plympton-Wyoming, show stronger representation in the moderate- and median-income categories, indicating a somewhat more balanced

income distribution. Overall, these differences in household income levels across Lambton County municipalities play an important role in shaping local housing demand, housing affordability pressures, and the types of housing that may be required to meet the needs of residents across the region.

Economic Conditions

Since the 2021 Census, Lambton County’s economic conditions have gradually stabilized and diversified following the disruptions of the COVID-19 pandemic. Employment levels have remained relatively consistent, supported by growth in service industries such as health care, retail, and construction. At the same time, the region’s traditional industrial base is undergoing a transition toward advanced manufacturing, clean energy technologies, and bio-based chemical production, reflecting broader shifts within the global energy sector. These changes are gradually reshaping the local economy, creating opportunities in emerging sectors while maintaining Lambton County’s long-standing role as an important manufacturing and energy hub in southwestern Ontario.

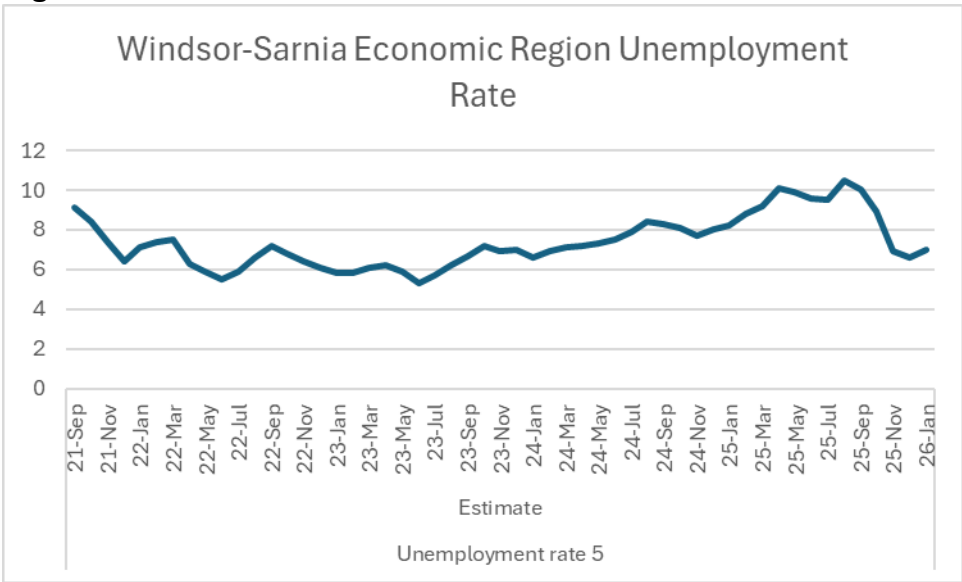
Table 17

Labour Force Data	Lambton County
Total Population aged 15 years and over	106,375
In the labour force	59,655
Employed	53,000
Unemployed	6,655
Not in the labour force	46,725
Participation rate	56.1%
Employment rate	49.8%
Unemployment rate	11.2%

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

At the time of the Census Lambton County’s labour market participation and employment rates are notably lower than the provincial average. This could have been driven by COVID-19 disruptions, but it also was reflecting a smaller and older workforce. While the county’s unemployment rate was slightly below the Ontario average, this is largely due to a higher proportion of residents not actively participating in the labour force. These labour market dynamics influence local housing demand, income levels, and the capacity of households to enter the housing market.

Figure 9



Statistics Canada. Table 14-10-0462-01 Labour force characteristics by economic region, three-month moving average, unadjusted for seasonality

Unfortunately, there is limited data on the current labour market as Lambton County is not captured in the broader labour force data. As part of the Windsor-Sarnia Economic Region the region has data that covers this portion of SW Ontario and does provide some limited insights on how

the region is performing. The impacts of recent trade and economic uncertainty have impacted SW Ontario economically and contributed to a slowing construction and housing markets.

Overall, Lambton County’s labour market structure is like that of Ontario, with the majority of workers employed in permanent positions. However, the county has a somewhat higher share of seasonal and short-term employment, reflecting the influence of industries such as agriculture, construction, and tourism. These employment patterns can affect housing affordability and stability for some households, particularly those relying on temporary or seasonal work.

Table 18

Labour Force Data	Lambton County
No of Workers	58,230
Employee	50,630
Permanent position	42,650
Temporary position	7,980
Fixed term (1 year or more)	2,355
Casual, seasonal or short-term position (less than 1 year)	5,630
Self-employed	7,600

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

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.

According to the 2021 Census, approximately 4,410 households in Lambton County are experiencing core housing need, representing about 8.4% of all owner and tenant households. While the majority of households in Lambton County are able to meet their housing needs, the data highlights important differences between owners and renters.

Among owner households, housing affordability pressures are relatively limited. Of the 39,185 owner households in the county, only about 3.4 percent are in core housing need, and 8.4 percent spend 30 percent or more of their income on shelter costs. Just over half (52.4 percent) of owner households have a mortgage, while many others own their homes outright. This

Table 19

Core Housing Need	Lambton County
Total - Owner and tenant households	52,225
Owner & Tenant Households In Core Need	4,410
Owner & Tenant Households Not In Core Need	47,810
Total - Owner households	39,185
% of owner households with a mortgage	52.4%
% of owner households spending 30% or more of its income on shelter costs	8.4%
% in core housing need	3.4%
Median monthly shelter costs for owned dwellings (\$)	\$920
Average monthly shelter costs for owned dwellings (\$)	\$1,146
Total - Tenant households	13,770
% of tenant households in subsidized housing	14.7%
% of tenant households spending 30% or more of its income on shelter costs	35.3%
% in core housing need	23%
Median monthly shelter costs for rented dwellings (\$)	\$970
Average monthly shelter costs for rented dwellings (\$)	\$1,051

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

mortgage value compares to 59.7% across the province which is explained traditionally lower homeownership costs and an older population that has had more time to pay down their mortgage. The median monthly shelter cost for owned dwellings is approximately \$920, with an average monthly cost of \$1,146, reflecting the relatively lower housing costs in the region compared with many parts of Ontario.

Housing affordability pressures are significantly greater among tenant households. Lambton County has approximately 13,770 renter households, and nearly one-quarter (23 percent) are in core housing need. More than 35 percent of tenant households spend 30 percent or more of their income on shelter costs, indicating a much higher level of affordability pressure compared with homeowners. The median monthly shelter cost for rented dwellings in 2021 was approximately \$970, with an average monthly cost of \$1,051. While about 14.7 percent of renter households live in subsidized housing, the remaining households rely on the private rental market, where rents have increased substantially in recent years.

Taken together, these figures indicate that housing affordability challenges in Lambton County are concentrated primarily among renter households, a pattern seen across much of Ontario. With rents rising significantly in the Sarnia rental market in recent years—reaching median rents of approximately \$1,369 in 2025—pressures on lower- and moderate-income renter households are likely to continue without additional rental housing supply and affordability supports.

Table 20

Income Category (Max. affordable shelter cost)	Owner households	Renter households	Total	Total Percentage
Very Low Income (\$415)	275	635	910	21%
Low Income (\$1037)	990	2,225	3,215	73%
Moderate Income (\$1660)	70	210	280	6%
Median Income (\$2490)	0	0	0	0%
High Income (>\$2490)	0	0	0	0%
Total	1,335	3,070	4,405	100%

Source: Housing Assessment Resource Tools (HART)

Priority Groups in Core Housing Need

Among family types, single-mother-led households experience some of the highest rates of core housing need, with 715 households affected, representing approximately 19 percent of all single-mother households. More broadly, women-led households also face elevated housing challenges, with 2,660 households in core housing need, representing about 12 percent of women-led households. These figures reflect broader patterns across Canada, where single-parent households—particularly those led by women—are more likely to face affordability pressures due to lower average household incomes and higher caregiving responsibilities.

Table 21

Priority Population	Households in Core Housing Need	Rate of Core Housing Need*
HH head age 18-29 (Youth-led)	375	9%
HH with gender diverse couple or includes a transgender or non-binary person	20	4%
HH with person(s) dealing with mental health and addictions activity limitation	330	6%
HH with Veteran(s)	125	8%
Single-mother-led HH	715	19%
Women-led HH	2,660	12%
Indigenous HH	330	13%
Visible minority HH	235	8%
Black-led HH	55	14%
New migrant-led HH	15	6%
Refugee-claimant-led HH	25	9%
HH head under 25	180	17%
HH head over 65	1,555	8%
HH head over 85	195	9%
HH with person(s) physical activity limitation	1,000	7%
HH with person(s) dealing with cognitive, mental or addictions activity limitation	620	7%
HH with Transgender or Non-binary person(s)	30	8%
Community (all HHs)	4,410	8%

*Percentages are not mutually exclusive so often a single individual or household identifies under several priority populations.

Source: Housing Assessment Resource Tools (HART)

Certain demographic and equity-deserving populations also experience higher levels of housing need. Approximately 13 percent of Indigenous households in Lambton County are in core housing need, while 14 percent of Black-led households experience housing challenges—significantly higher than the overall community rate. Visible minority

households experience core housing need at a rate of 8 percent, roughly in line with the county average, while new migrant and refugee-claimant households, though smaller in number, also face housing pressures.

Housing challenges also affect households with health-related limitations. Approximately 1,000 households that include a person with a physical activity limitation and 620 households with cognitive, mental health, or addiction-related activity limitations are in core housing need, representing rates of approximately 7 percent. These households may face additional barriers related to accessibility, supportive housing needs, or the availability of appropriate housing options.

Youth-led households (ages 18–29) experience a core housing need rate of approximately 9 percent, while households led by individuals under 25 face a higher rate of 17 percent, reflecting the challenges younger households face when entering the housing market. At the other end of the age spectrum, 1,555 households led by individuals over 65 are in core housing need, along with 195 households led by individuals over 85, highlighting the importance of accessible and affordable housing options for older adults who may be living on fixed incomes.

Although tenure specific breakouts are not readily available for Lambton County, it can be assumed that many of these households in need are renters based on their overall make up and renter income levels across the region. The data shows that while the overall rate of core housing need in Lambton County is relatively modest compared with many larger urban centres, housing affordability and suitability challenges are disproportionately concentrated among certain priority populations, including single-parent households, Indigenous and Black households, youth, and households with persons experiencing health or activity limitations. Addressing these disparities will require targeted housing strategies that expand access to affordable rental housing, supportive housing options, and housing that meets the accessibility needs of residents across the county.

Suppression of Household Formation

Suppressed Household Formation (SHF) addresses those households that were unable to form between 2006 and the present due to a constrained housing environment. Households make decisions on housing based on the choices available to them; for example, young people may have difficulty moving out of their parents' homes to form households of their own, while others may choose to merge households with roommates due to lack of available and affordable housing supply.

To estimate SHF, 2006 census data – the earliest available data for a time when housing supply was less constrained – is used to determine headship rates by tenure and age cohort. Headship rate is calculated by dividing the number of households by population for a given cohort. 2006 headship rates are then

Table 22

Household Suppression by age of Primary Household Maintainer	2021 Potential Households	2021 Households	2021 Suppressed Households
15-24	1,256	1,150	106
25-34	6,989	6,730	259
35-44	7,811	7,760	51
45-54	7,989	8,150	0
55-64	11,884	11,685	199
65-74	11,331	11,205	126
75 and older	8,351	8,525	0
Total Suppressed Households			741

Source: Housing Assessment Resource Tools (HART)

applied to population data from the most recent census report to estimate how many additional households might have formed under more favourable housing conditions.

When looking at Lambton County's household suppression data, 741 households were suppressed across all age groups. Suppression is most evident among younger and mid-life household maintainers, particularly those aged 25–34, where 259 potential households were not formed, and those aged 55–64, with 199 suppressed households. Smaller gaps appear in the 15–24 age group and the 65–74 age group. Minimal suppression occurs among individuals aged 35–44, and the 45–54 and 75+ age groups show no suppression at all. This pattern suggests that certain age groups, specifically younger adults and pre-retirement households, face more barriers to forming households, possibly linked to housing availability or affordability pressures.

What is Affordable?



Affordable Housing Definition

Definitions around affordability of housing tend to fall into one of two categories: income-based or market-based. Income-based definitions of housing affordability look to household income; housing is considered affordable if it costs less than a certain percentage of annual household income. In Canada, this benchmark is typically 30% of a household's gross income. Market-based definitions define affordability in relation to average or median rents and sale prices in a market area. Housing at or below average or median market rents or sale prices is considered affordable. Income or market-based definitions of "affordable" are selected for different policies or programs depending on its objective, target audience, and the impact it is intended to have.

Not all affordable housing is social and/or subsidized. There is a need for housing that is within reach for persons working at modest wages. This may also be referred to as "workforce housing" or "attainable housing".

The Ontario Provincial Planning Statement 2024 defines affordability as:

Affordable Homeownership:

The least expensive of:

1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low- and moderate-income households; or
2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality.

Affordable Rental:

The least expensive of:

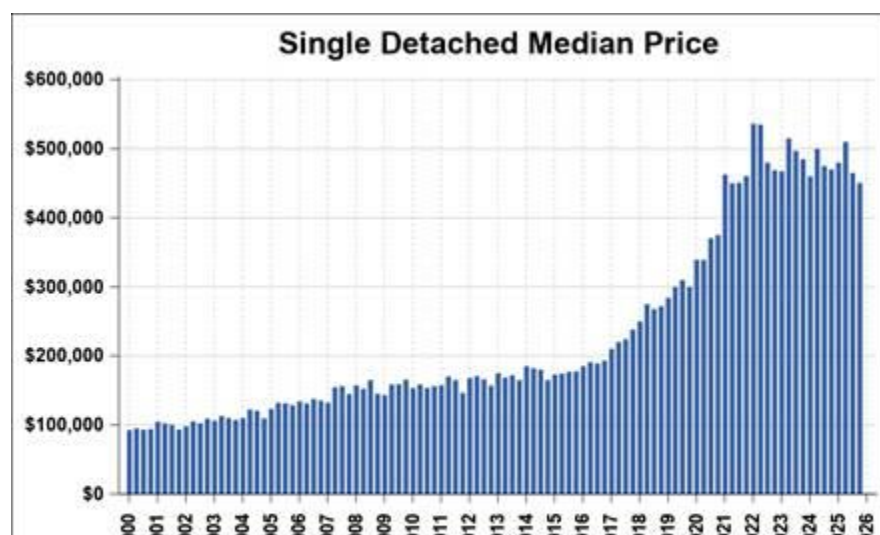
1. a unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households; or
2. a unit for which the rent is at or below the average market rent of a unit in the municipality.

Ownership Market

Home values across Lambton County increased significantly between the 2016 and 2021 censuses, reflecting broader housing market trends across Ontario. In 2016, median home values in most Lambton municipalities generally ranged from approximately \$200,000 to \$300,000, with the City of Sarnia and surrounding municipalities reporting values closer to the lower end of that range. By 2021, median values had risen to roughly \$350,000 to \$500,000, depending on the municipality. This represents an increase of roughly 50% to 70% over the five-year period, driven largely by strong housing market activity during the late 2010s and pandemic period, as well as increased migration to smaller and more affordable communities. Despite these substantial increases, housing prices in Lambton County remain significantly below the provincial median, which reached approximately \$800,000 in the 2021 Census.

Unfortunately, home sale price data for Lambton County are somewhat limited, the local real estate board does track regional median home sale prices, but public data is only available at regional level. As the graph illustrates a rapid acceleration in home prices begin in 2019, through COVID with peaks over \$500,000 in 2021, 2023, and 2025.

Figure 10



Source: The Canadian Real Estate Association (2026) Sarnia Lambton Real Estate Board Area

Since the Census, ownership prices remained consistent with some minor fluctuations and a more recent flattening of data. Data for late 2025 saw median housing prices fall below \$500,000 which could signal some softening but a return to historic levels of affordability is highly unlikely.

It should be noted that while the prices have

Table 23

Median Value of Dwellings – Lambton County Municipalities (2021 Census)	
Municipality	Median Value of Dwellings (\$)
Sarnia (CY)	\$400,000
Lambton Shores (Mun)	\$500,000
Plympton-Wyoming (T)	\$500,000
St. Clair (Tp)	\$450,000
Warwick (Tp)	\$450,000
Petrolia (T)	\$400,000
Brooke-Alvinston (Mun)	\$350,000
Dawn-Euphemia (Tp)	\$375,000
Enniskillen (Tp)	\$425,000
Oil Springs (V)	\$350,000
Point Edward (V)	\$425,000

softened since 2024, the cost of carry a mortgage, even if prices were 10% lower than 2022, are still higher due to interest rates being about 200 basis points higher.

From the consultations a few comments were raised about the region attracting outside retirees or investors who regularly outbid locals for housing. This points to broader need for additional diverse supply to support a range of demands and attempting to limit bidding up of properties. As a result, Lambton continues to offer relatively more affordable ownership opportunities compared with many parts of Ontario, though the rapid increase in prices between 2016 and 2021 has still created affordability challenges for many households within the region.

Ownership Affordability

This table compares the maximum home prices that households in each Lambton County income decile can afford—based on a 30% gross-income mortgage threshold and typical financing assumptions—with the Sarnia-Lambton Real Estate Board composite benchmark price of about \$566,926 (July 2025). The results show that households in the lowest five income deciles cannot afford benchmark-priced ownership housing: their affordable price ranges from roughly \$264,000 to \$492,000, all below prevailing market levels. Stress testing at various interest rate levels only moderate changes in affordability occur without return to historically low interest rates with the bottom and top 2 deciles being unchanged regardless of the rate level. Based on the core estimation Home ownership affordability begins somewhere between the fifth and sixth decile (about \$121,000 income), where the estimated affordable price of about \$592,000 just exceeds the benchmark, and improves steadily through higher deciles.

From a housing needs perspective, this distribution indicates that ownership at typical market prices in Lambton is effectively limited to households in roughly the top 60% of the income distribution, with the bottom 40% priced out of benchmark ownership housing. From a renter perspective, although decile specific data isn't available given that median rental income is approximately half of owners incomes, it is likely only the

Table 24

Affordable House Prices According to Lambton County Income Deciles and Compared to Sarnia-Lambton Real Estate Board Home Sale Data July 2025					
	2020 Income Before Tax	2025 Adjusted Income based on Wage CPI (16.06% since 2020)	Max monthly mortgage payment – based on 30% of income threshold	Affordable Mortgage (Assuming 5% Interest)	Affordable vs Composite Benchmark Price - \$566,926
Decile 1, Low Income	\$38,400	\$44,567	\$1,114	\$207,550	⊘
Decile 2, Low Income	\$56,000	\$64,994	\$1,625	\$302,677	⊘
Decile 3, Low Income	\$71,500	\$82,983	\$2,075	\$386,454	⊘
Decile 4, Middle Income	\$86,000	\$99,812	\$2,495	\$464,826	⊘
Decile 5, Middle Income	\$102,000	\$118,381	\$2,960	\$551,306	⊘
Decile 6, Middle Income	\$121,000	\$140,433	\$3,511	\$654,000	✓
Decile 7, High Income	\$143,000	\$165,966	\$4,149	\$772,909	✓
Decile 8, High Income	\$172,000	\$199,623	\$4,991	\$929,653	✓
Decile 9, High Income	\$220,000	\$255,332	\$6,383	\$1,189,091	✓

Source: Custom tabulations from 2021 Census on Income Deciles in Ontario; CIP Adjustment based Statistic Canada National Median Wage set to June 2025; Composite Housing Benchmark from Sarnia Lambton Real Estate Board set for July 2025

top decile renters households could consider homeownership. This reinforces a structural divide between renters and owners: lower-income households face persistent barriers to entering ownership, while moderate-income households are only marginally able to purchase at current prices. The findings point to the need for lower-cost ownership supply (e.g., smaller units, townhouses, or secondary suites), as well as sustained rental and assisted-ownership options, to expand access across the income spectrum.

This table illustrates the time required for households across the income distribution to save a 20% down payment on a representative home valued at about \$566,925 (implied by the \$113,385 down payment), assuming households can save 10% of their gross income annually. The results show a steep income gradient in ownership access. Lower-income households face extremely long savings horizons: a first-decile household earning about \$38,400 would require over 25 years to accumulate a down payment, while second- and third-decile households would still need roughly 17 and 14 years, respectively.

Even moderate-income households face meaningful barriers, with middle-income deciles requiring about 8–11 years of consistent saving. Only upper-income households (deciles 7–9) reach more attainable timelines, ranging from roughly 4 to 7 years.

From the online surveys respondents felt that a “fair” price for a starter home should average to around \$215,000. According to the Sarnia-Lambton Association of Realtors, the average selling price for a home more than double

Table 25

	2020 Household Income Before Tax	2025 Adjusted Income based on Wage CPI (16.06% since 2020)	Saving time in years for a 20% downpayment on the benchmark price of \$567,000 assuming 10% gross savings annually
Decile 1, Low Income	\$38,400	\$44,567	25.44
Decile 2, Low Income	\$56,000	\$64,994	17.45
Decile 3, Low Income	\$71,500	\$82,983	13.66
Decile 4, Middle Income	\$ 86,000	\$99,812	11.36
Decile 5, Middle Income	\$102,000	\$118,381	9.58
Decile 6, Middle Income	\$121,000	\$140,433	8.07
Decile 7, High Income	\$143,000	\$165,966	6.83
Decile 8, High Income	\$172,000	\$199,623	5.68
Decile 9, High Income	\$220,000	\$255,332	4.44

Source: Custom tabulations from 2021 Census on Income Deciles in Ontario; CIP Adjustment based on Statistic Canada National Median Wage set to June 2025; Composite Housing Benchmark from Sarnia-Lambton Real Estate Board set for July 2025

the reported “fair” price. This helps illustrate the affordability as well as an expectation gap in the region. Home ownership entry is realistically achievable only for higher-income households under current price and savings assumptions. Most low and moderate-income households would need to sustain unusually long saving periods, during which home prices typically continue to rise, further eroding affordability.

This dynamic reinforces tenure stratification in the County of Lambton housing market: renters—who are disproportionately represented in lower income deciles—face structural barriers to transitioning into ownership, while middle-income households experience delayed entry or require other income sources (such as established parents supporting downpayments). The findings point to the importance of a diverse housing continuum, including affordable ownership options, lower-price supply, and rental pathways that allow households to build savings capacity.

Housing Starts

Data on housing starts is limited for Lambton County. This housing start data from CMHC only shows data from the Sarnia CA, so these figures represent just one part of Lambton County rather than county wide activity. Even so, Sarnia recorded substantial construction between 2021 and 2025, with annual totals ranging from 191 to 365 units and more than 1,400 units started over this five-year period. This surge reflects a combination of post 2021 census growth pressures, COVID 19 related supply shortages, and the broader housing affordability crisis, all of which intensified demand for new development. The growth in apartment starts show a broaden of the rental market in the community but it is concentrated in the Sarnia area.

Table 26

Housing Starts in the Sarnia CA (CMHC)					
	Singles	Semi-detached	Row	Apt. and Other	Total
2021	274	55	-	-	329
2022	179	8	32	70	289
2023	103	18	9	61	191
2024	104	0	35	153	292
2025	82	0	12	271	365

Source: CMHC Housing Market Information Portal 2025

Housing construction activity in Lambton Shores has fluctuated over the past five years, with development largely concentrated in single-detached homes. Between 2021 and 2025, a total of 416 housing units were started in the municipality. The strongest year for housing construction occurred in 2021, when 181 units were started, accounting for nearly 44 percent of all starts during the five-year period. Activity declined significantly in 2023, when only 34 units were started, before modestly increasing again in 2024 and 2025.

Single-detached homes dominate the housing starts in Lambton Shores, reflecting the community’s development pattern and demand for ground-oriented housing. Over the five-year period, 319 of the 416 new units (approximately 77 percent) were single-detached dwellings. Other housing types have been built more sporadically. Row housing accounted for 44 units, primarily concentrated in 2021 and 2024, while apartment construction totaled 37 units, most of which occurred in 2022 and 2025. Semi-detached housing remains relatively limited, with only 16 units constructed across the five-year period.

Table 27

Housing Starts in Lambton Shores					
	Single	Semi-detached	Row	Apartment	All
2021	145	8	28	0	181
2022	82	6	0	13	101
2023	28	0	0	6	34
2024	32	0	16	0	48
2025	32	2	0	18	52

Source: CMHC Housing Market Information Portal 2025

The distribution of housing starts suggests that while there has been some diversification in housing forms in recent years, new housing supply in Lambton Shores continues to be heavily oriented toward low-density ground-oriented development. The limited number of apartment and

row units indicates relatively modest growth in higher-density housing forms that could provide additional rental or more attainable ownership options. As Lambton Shores continues to experience population growth and seasonal housing demand associated with tourism and recreation along Lake Huron, encouraging a broader mix of housing types may help support a wider range of household needs in the community.

Together, these patterns indicate that Lambton County experienced housing expansion despite data limitations, actual construction levels across the county likely higher than the CMHC reports. This construction has not reduced costs in the ownership market as prices across the resale market has remained steady.

Rental Market

Median rents across Lambton County municipalities were relatively similar in the 2021 Census, generally ranging from approximately \$850 to \$950 per month. The City of Sarnia and several smaller municipalities such as Plympton-Wyoming and Point Edward reported rents toward the upper end of this range, reflecting their role as key rental markets within the county. Compared to the rest of Ontario, where the median rent was approximately \$1,200 per month in 2021, Lambton County remains comparatively affordable for renters.

However, the rental market in the county is relatively small and concentrated, particularly in Sarnia, meaning that even modest increases in demand can place pressure on rental prices and availability.

In recent years, market data has shown average rents rising beyond \$1,400 in the Sarnia market, highlighting the growing affordability challenges facing renters despite the county's lower overall cost of housing relative to the province.

Table 28

Municipality	2021 Census Median Monthly Rent (\$)
Sarnia (CY)	\$930
Lambton Shores (Mun)	\$900
Plympton-Wyoming (T)	\$950
St. Clair (Tp)	\$900
Warwick (Tp)	\$900
Petrolia (T)	\$925
Brooke-Alvinston (Mun)	\$875
Dawn-Euphemia (Tp)	\$875
Enniskillen (Tp)	\$900
Oil Springs (V)	\$850
Point Edward (V)	\$950

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

Average rents by CMHC

Table 29

Sarnia CA Median Rents by Unit Type					
	Studio	1 Bedroom	2 Bedroom	3 Bedroom +	Total
2020	\$790	\$880	\$1,020	\$1,212	\$990
2021	\$760	\$868	\$1,025	\$1,250	\$979
2022	\$841	\$948	\$1,100	\$1,525	\$1,060
2023	\$950	\$1,079	\$1,240	\$1,550	\$1,195
2024	\$892	\$1,230	\$1,459	\$1,625	\$1,349
2025	\$920	\$1,230	\$1,450	\$1,561	\$1,369

Source: CMHC Housing Market Information Portal 2025

Rental costs in the Sarnia Census Agglomeration have increased significantly over the past five years. According to CMHC data, the median rent across all unit types rose from approximately \$990 in 2020 to \$1,369 in 2025, representing an increase of nearly 38 percent. The largest increases occurred in one- and two-bedroom units, where rents

rose by roughly 40 percent, reflecting strong demand from smaller households and families. For Lambton Shores small sample sizes suppress most bedroom types but two bedrooms rose from \$950 in 2020 to \$1,528 in 2025, with the overall market total following in line with these numbers.

While rents in the Sarnia-Lambton region remain below those seen in many larger Ontario urban centres, the pace of recent rent increases has placed increasing pressure on renters and highlights the need for additional rental housing supply in the region.

In 2025, the average and median rents in the Sarnia Census Agglomeration were approximately \$1,407 and \$1,369 per month respectively, according to CMHC rental market data. Rental costs vary by unit size, with bachelor units averaging about \$971, one-bedroom units around \$1,235, and three-bedroom units

reaching \$1,626 on average. In nearby Lambton Shores, the limited rental supply results in somewhat higher rents for the units that are available; for example, the median rent for a one-bedroom unit was approximately \$1,528 per month. The limited rental stock in smaller municipalities across Lambton County means that rental options are concentrated in the Sarnia area, which plays a central role in meeting the county's rental housing demand.

Across Canada, the most affordable apartment rental markets remain a concern. According to Rentals.ca's 2025 Year in Review report, Sarnia (\$1,688), Welland (\$1,723), and Windsor (\$1,740) were identified as some of the province's most affordable average priced rental markets. Despite pricing challenges locally, compared to most of the province and country, Sarnia remains affordable.

Rental vacancy rate

Vacancy rate trends in Lambton County, are only available through CMHC data for Sarnia (CA) and Lambton Shores. They show notable fluctuations over recent years. Sarnia's vacancy rate rose from 2.2% in 2022 to 5.8% in 2025, while Lambton Shores experienced sharper movement, from 4.6% in 2022 down to 0.7% in 2024, then back up to 4.7% in 2025. We suspect that the 2024 value is a survey sample issue

Table 30

2025	Sarnia (CA) AMR (\$)	Sarnia (CA) MMR (\$)	Lambton Shores AMR	Lambton Shores MMR
Bachelor	971	920	-	-
1 Bedroom	1,235	1,230	1,473	1,528
2 Bedroom	1,502	1,450	-	-
3 Bedroom+	1,626	1,561	-	-
Total	1,407	1,369	1,383	1,458

Source: CMHC Housing Market Information Portal 2025

Table 31

Year	Sarnia (CA)	Lambton Shores
2022	2.2%	4.6%
2023	2.8%	3.3%
2024	5%	0.7%
2025	5.8%	4.7%

Source: CMHC Housing Market Information Portal 2025

rather than being reflective of the actual vacancy rate.

These figures suggest that despite rising rents, the market has recently softened. During consultations with local property managers, several noted experiencing an oversupply of units, making it difficult to attract new tenants. As a result, some landlords began offering incentives such as “first month free” promotions and even reducing rents, highlighting a shift toward a more competitive rental environment within parts of the county.

Short Term Rentals

A review of short-term rental listings available on AirBnB for July 2026 (peak season) indicates that there are approximately 518 active short-term rental listings across Lambton County. Nightly prices range widely depending on location, size, and amenities, with rates generally between \$150 and \$1,200 per night. Many of these listings are concentrated in communities with strong seasonal tourism demand—particularly Lambton Shores and lakefront areas along Lake Huron—where cottages and recreational properties are commonly rented during the summer months.

The presence of a large number of short-term rental listings is notable when compared to the size of the local rental market. Census data indicates that the number of renter households in many Lambton municipalities is relatively small, and CMHC data shows that median rents in the Sarnia Census Agglomeration reached approximately \$1,369 per month in 2025, with one-bedroom units averaging around \$1,230. In Lambton Shores, where the rental market is particularly limited, the median rent for a one-bedroom unit was approximately \$1,528 per month. These figures highlight that the long-term rental supply is relatively constrained, particularly outside of Sarnia.

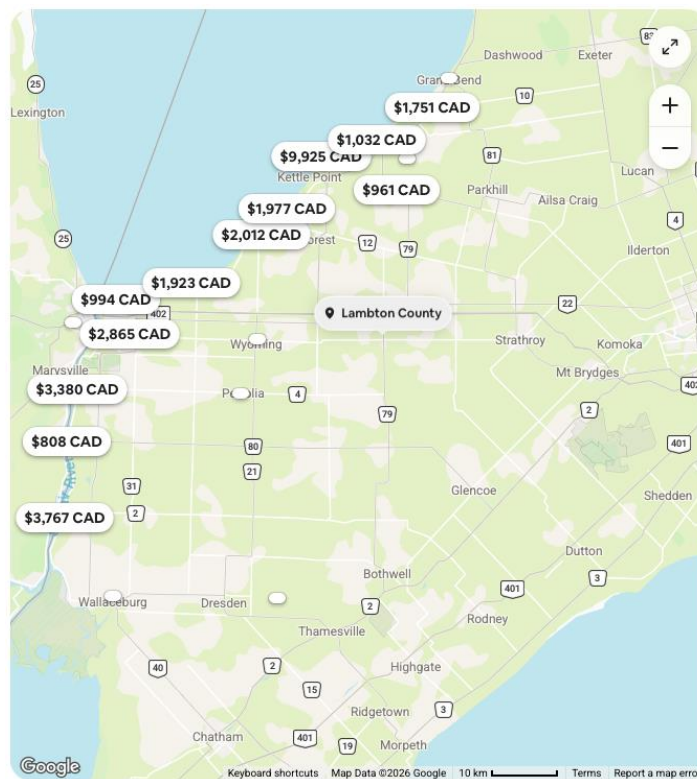
Short-term rental activity varies across Lambton County municipalities and remains relatively modest in most areas outside key tourism communities. Lambton Shores has the largest concentration, with 486 licensed short-term rental units in 2024 and a similar total expected in 2025. These licenses include a mix of detached dwellings, condominium units, and seasonal cabin rentals, meaning a portion of these units function primarily as seasonal accommodations rather than year-round housing and may have limited implications for long-term housing supply.

Plympton-Wyoming is still implementing its licensing program; although the registration deadline has passed, 69 short-term rentals have been identified, with 18 currently licensed, several applications under review, and roughly 12 operators indicating they are no longer active. In comparison, the City of Sarnia has a relatively small number of licensed short-term accommodations, with 19 licenses issued for stays under 30 days, noting that the municipality does not license or regulate rentals exceeding 30 days.

Short-term rentals can play an important role in supporting tourism and seasonal economic activity in Lambton County. However, in communities with limited rental housing, the conversion of units to short-term rental use may also reduce the availability

of long-term rental housing. This trend was hinted at by several respondents through the community engagement and interview process. While many listings likely represent seasonal cottages or secondary residences, the scale of the short-term rental market relative to the local rental supply suggests that it may have an influence on housing availability in certain communities, particularly in tourism-oriented areas such as Lambton Shores and other waterfront communities. As a result, monitoring short-term rental activity may be an important consideration for municipalities when evaluating housing supply and rental market conditions in the region.

Figure 11. Map Showing Availability of AirBnB Short Term Rentals in Lambton County



Source: AirBnB.ca (2026)

Rental Market Affordability

This table compares the affordable monthly rent levels for Lambton County households across income deciles with CMHC average market rents by unit size. It shows that rental affordability is strongly income-dependent but generally more attainable than ownership at lower income levels. Households in the lowest income decile can afford only studio units at prevailing average rents, while one-bedroom and larger units exceed their affordability threshold. It is likely that those on OW, ODSP or other fixed government supported retirement income, may fall below this threshold as only \$143 per month difference between the estimated incomes and the affordable rent thresholds.

Table 32

Affordability of Apartment Units Based on CMHC Rental Market Rates by Room Size.								
	2020 Income Before Tax	2025 Adjusted Income based on Wage CPI (16.06% since 2020)	Affordable Rental Payment (based on 30% of income threshold)	Studio	One Bedroom	Two Bedroom	Three Bedroom	Regional Average
Rental Price				\$ 971	\$1,235	\$1,502	\$1,626	\$1,407
Decile 1, Low Income	\$38,400	\$ 44,567	\$ 1,114	✓	✗	✗	✗	✗
Decile 2, Low Income	\$56,000	\$ 64,994	\$1,624	✓	✓	✓	✗	✓
Decile 3, Low Income	\$71,500	\$82,983	\$2,074	✓	✓	✓	✓	✓
Decile 4, Middle Income	\$86,000	\$99,812	\$2,495	✓	✓	✓	✓	✓
Decile 5, Middle Income	\$102,000	\$ 118,381	\$2,959	✓	✓	✓	✓	✓
Decile 6, Middle Income	\$121,000	\$140,433	\$3,510	✓	✓	✓	✓	✓
Decile 7, High Income	\$143,000	\$165,966	\$4,149	✓	✓	✓	✓	✓
Decile 8, High Income	\$172,000	\$199,623	\$4,990	✓	✓	✓	✓	✓
Decile 9, High Income	\$220,000	\$255,332	\$6,383	✓	✓	✓	✓	✓

Source: Custom tabulations from 2021 Census on Income Deciles in Ontario; CPI Adjustment based on Statistic Canada National Median Wage set to June 2025; CMHC Average Market by Room Size Price October 2025 for Sarnia CA

Second income decile households can afford average studio, one-bedroom, and two-bedroom rents but remain priced out of three-bedroom units. From the third decile upward (roughly \$83,000 adjusted income), households can afford average rents across all unit sizes, with affordability margins widening through middle- and higher-income groups. Overall, the table indicates that rental housing at typical Lambton market rents is accessible to most middle- and higher-income households but remains constrained for the lowest-income renters—particularly for larger, family-sized units—highlighting the continued need for deeply affordable rental supply.

Recognizing that renters tend to have median incomes at half the level of homeowners in Lambton County the affordability challenges are compounded. Although decile data isn't readily available for renters CMHC identifies that the median renter income before tax is approximately \$55,000 between Sarnia CA and Lambton Shores. This places median renters in the bottom third of income deciles and highlights the potential pressure that they are under from an affordability standpoint.

Table 33

Affordability of Post 2000 Apartment Rentals by Room Size								
	2020 Income Before Tax	2025 Adjusted Income based on Wage CPI (16.06% since 2020)	Affordable Rental Payment (based on 30% of income threshold)	Studio	One Bedroom	Two Bedroom	Three Bedroom	Regional Average
Rental Price				\$1,462	\$1,859	\$2,261	\$2,448	\$2,118
Decile 1, Low Income	\$38,400	\$44,567	\$ 1,114	✗	✗	✗	✗	✗
Decile 2, Low Income	\$56,000	\$64,994	\$1,624	✓	✗	✗	✗	✗
Decile 3, Low Income	\$ 71,500	\$ 82,983	\$2,074	✓	✓	✗	✗	✗
Decile 4, Middle Income	\$ 86,000	\$ 99,812	\$2,495	✓	✓	✓	✓	✓
Decile 5, Middle Income	\$102,000	\$118,381	\$ 2,959	✓	✓	✓	✓	✓
Decile 6, Middle Income	\$121,000	\$140,433	\$ 3,510	✓	✓	✓	✓	✓
Decile 7, High Income	\$143,000	\$165,966	\$4,149	✓	✓	✓	✓	✓
Decile 8, High Income	\$172,000	\$199,623	\$4,990	✓	✓	✓	✓	✓
Decile 9, High Income	\$ 220,000	\$255,332	\$6,383	✓	✓	✓	✓	✓

Source: Custom tabulations from 2021 Census on Income Deciles in Ontario; CPI Adjustment based on Statistic Canada National Median Wage set to June 2025; CMHC Average Market Price Post Year 2000 Construction October 2025.

Building on the previous table, which showed that most middle-income households could afford average rents across unit sizes in the overall Lambton rental stock, this table illustrates how affordability shifts when focusing only on newer, post-2000 construction units with substantially higher rents. At these price levels (about \$1,462 for a studio to \$2,448 for a three-bedroom), rental affordability becomes much more constrained for lower-income households. The lowest-income decile cannot afford any new-build units, while second-decile households can afford only studios and third-decile households only studios and one-bedrooms. Full affordability across unit sizes does not emerge until roughly the fourth decile (about \$100,000 adjusted income), indicating that newer rental supply is effectively accessible only to middle- and higher-income households.

From the consultation survey, respondents identified that a “fair rent” for a one-bedroom apartment should be around \$800, whereas the average rent paid by respondents is

\$1,249 – more than 50% higher. Once again this highlights the expectation gap around the affordability is very clear.

Renters across the region face significant and growing affordability challenges as rents have risen faster than many household incomes. Based on current rental market rates, even modest units often require incomes well above those available to many renter households. When applying the standard benchmark that housing costs should not exceed 30% of gross income, many low- and moderate-income renters—particularly those relying on a single income—struggle to afford market rents.

For individuals or single-income households earning closer to the lower or middle portions of the income distribution, the cost of a one- or two-bedroom apartment can consume a disproportionate share of their income, leaving limited resources for other essential expenses. This would include individuals on social assistance and seniors on fixed government supported incomes resulting in them having limited housing options in the community.

In this context, many renter households increasingly rely on multiple income sources within a household—such as dual earners, roommates, or extended family living arrangements—to secure housing. The same holds true for individuals on social assistance or seniors on fixed pension levels. Without a second income, a significant number of renters may find it difficult to afford even typical market rental units, and homeownership remains well out of reach for most, reinforcing the growing gap between housing costs and incomes.

Affordable units built/lost

During the five-year period between 2016 and 2021, approximately 115 affordable rental units were added to Lambton County's housing supply for low- and very low-income households. However, 305 units that were previously affordable were lost, resulting in a net decline of 190 affordable rental units. Units may be lost from the affordable housing stock for several reasons, including rent increases, redevelopment, or conversion to other housing types.

This decline occurred during a period when housing demand and market prices were rising significantly across the region. Median dwelling values in Lambton County increased substantially between the 2016 and 2021 censuses, while rents in the Sarnia rental market have continued to rise in the years since, with median rents reaching approximately \$1,369 by 2025 (Sarnia CA). As housing prices and rents increased, many units that were previously affordable to lower-income households moved

Table 34

Change in Affordable Rental Units	Number of Units
Affordable rental units for low and very low-income households built between 2016 and 2021	115
Affordable rental units for low and very low-income households lost between 2016 and 2021	-305
Net change in affordable rental units for low and very-low-income households between 2016 and 2021	-190

Source: Housing Assessment Resource Tools (HART)

beyond affordability thresholds, contributing to the loss of affordable rental supply. The reduction in affordable units is particularly significant given that tenant households in Lambton County experience much higher rates of housing need than homeowners, with approximately 23 percent of renter households in core housing need in 2021. Taken together, the loss of affordable units alongside rising housing prices highlights the importance of policies and programs that both preserve existing affordable rental housing and encourage the development of new affordable units, particularly for low- and moderate-income households.

Non-market housing

Lambton County's community housing system currently includes 1,238 community housing units, encompassing County-owned units as well as former Provincial and former Federally subsidized housing stock. This total includes both rent-geared-to-income (RGI) units and units priced at the lower end of the market. Of these units, the County has established RGI targets of approximately 1,075 units, reflecting the core supply of deeply affordable housing available to low-income households. Despite this supply, demand remains significant.

As of February 28, 2026, the centralized housing waitlist included 1,002 households, indicating continued pressure on the affordable housing system and demonstrating that many households are seeking subsidized housing options and the majority are looking in the Sarnia area.

According to the County's Asset Management Plan (AMP) their housing stock and units are valued at a replacement cost of approximately \$286 million – approximately \$349,000 per unit spread across 3 high-rise apartments, 13 low-rise apartments, and 8 family sites for a total of 832 housing units. Since the latest update of the AMP, the County has added an additional 27 units, bringing the total number of units to 859.

In addition to community housing, the region maintains a limited amount of emergency shelter capacity. The County reports approximately 28 non-sanctioned shelter beds, alongside smaller program-specific capacities including 9 beds at Haven and 17 beds through Sarnia-based Women's Interval Home services. Capacity within the Lodge program is currently 35 adult beds, while some First Nations communities in the region also provide shelter or emergency accommodation, though detailed information on the number of available beds was not available at the time of writing. Overall, these figures highlight both the scale of Lambton County's subsidized housing system and the ongoing demand for affordable and emergency housing supports across the region.

Subsidized units

The 2021 Census identified that Lambton County's rental housing stock includes a meaningful share of non-market units, with 2,005 subsidized rental units out of 13,680 total rental units in 2021 (about 15% of the county's rental supply). This figure includes rent-geared-to-income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

As demand for deeply affordable housing continues to outpace availability, the County has begun expanding this stock through new projects, including its most recent initiative on Kathleen Ave. in Sarnia. In June 2025, the County of Lambton broke ground on a new affordable housing development on Kathleen Avenue which will add 50 additional deeply affordable units to the community’s housing supply.

Table 35

Rental Units	2021
Number of private rental market housing units	11,675
Number of rental housing units that are subsidized	2,005
Total rental units	13,680

Source: Housing Assessment Resource Tools (HART)

A new 40-unit indigenous housing development in Sarnia completed in early 2026 (Sarnia Observer, 2026). There are also at least seven other not-for profit organizations within Lambton County looking to create new affordable housing in 2026/2027 if they can access significant levels of capital funding from senior levels of government. Beyond these project specific projects, the regions affordable housing reserve and Seed Funding Program have been impacts tools to encourage and support additional housing supply.

Through the consultation process, several service providers highlighted the importance of rent subsidies and the portable housing benefit to ensuring community members at the lower end of the spectrum can be housed. Several called for these supports to be expanded to house people without needing immediate new supply.

Co-op housing

Co-operative housing plays a small but important role in Lambton County’s housing mix, the County has approximately 200 co-op units across four different co-op communities, all of which are located within the City of Sarnia. While this concentration can provide efficiencies in management and access to urban services, it also presents challenges such as forcing potential tenants to move from existing communities to Sarnia for an affordable unit. One existing co-op in Sarnia is currently proposing an expansion of 20 units but that is dependent on accessing capital funding from senior levels of government.

Residents in other parts of the county, particularly in rural or smaller communities, have no access to this form of affordable, community-governed housing, limiting options for those who wish to remain in their home communities or avoid relocation to Sarnia. Diversifying the location of future co-op housing could help address these gaps and promote more balanced access to affordable housing opportunities across Lambton County.

Other non-market (supportive, transitional)

Non-market housing in Lambton County is set to expand through major new supportive initiatives, including the Lambton HART Hub, a homelessness and addiction recovery

facility scheduled to officially open on November 3, 2025 (CBC News, 2025). The project, located in Sarnia, will offer seven acute withdrawal beds and 30 longer stay beds for individuals needing up to 18 months of stabilization support. The hub will also include new supportive housing units, which will offer on-site nursing care and addiction related supports.

With more than 300 individuals on the County's By-Names List and local shelters operating at or near capacity, the HART Hub represents a significant addition to Lambton's non-market housing and support infrastructure, providing barrier free access to stabilization, care, and housing for those experiencing homelessness.

Please note, that in parallel to this Housing Needs Assessment a deeper Housing and Homelessness Plan is under development. This plan will provide much more detail on homelessness as well as the various housing needs to support this population.

Consultation Summary



Community Survey

The Community Survey was conducted in November 2025 as part of Lambton County's Housing Needs Assessment and gathered 250 responses from residents across the County. Respondents represented a broad range of ages and housing situations, most were long-term residents and homeowners, but the household income of respondents skewed towards the higher end of the scale.

An interesting outcome of the survey was the stark contrast between the expected responses and actual responses. Feedback from the stakeholder interviews highlighted the prevalence of NIMBYISM and how outspoken members of the community are able to indefinitely delay new affordable and supportive housing developments. However, when asked to describe their “ideal community,” residents who responded to the survey consistently emphasized inclusivity, connectivity, and access to safe, secure, and affordable housing for people of all ages, incomes, and abilities. They also expressed strong support for a full mix of housing types, including affordable rentals, higher-density housing, seniors' housing, and supportive and emergency housing, all integrated into walkable, amenity-rich neighbourhoods with access to transit, healthcare, and community services.

When asked about the current housing situation in the County, the survey findings revealed significant affordability pressures across Lambton County. Approximately 76% of respondents reported spending more than 30% of their income on housing or being unable to cover housing costs altogether. It also showed a substantial gap between what residents consider “fair” housing costs and current market realities, with average rents and home prices far exceeding perceived affordability. Entry-level homes for workers and young families emerged as the top housing priority, followed closely by affordable rental housing and starter ownership options, while supportive and social housing also ranked highly. Overall, respondents called for a coordinated, county-wide approach that increases housing supply across the entire housing continuum, with particular emphasis on affordability, density, and diverse housing choices to meet the needs of current and future residents.

For an in-depth summary of the Community Survey, see Appendix 1.

Stakeholder Consultation

The Stakeholder Consultation process engaged a wide range of organizations and partners across Lambton County, including housing and social service providers, Indigenous partners, private developers, property managers, educational institutions, employers, and agencies serving priority populations. Affordability of housing emerged as the most pressing concern, with stakeholders emphasizing the severe gap between market rents and what low-income households can afford, particularly those reliant on ODSP or OW. Stakeholders also highlighted the need for deeply affordable and permanent supportive housing, noting that insufficient supply and major staffing shortages limit the effectiveness of existing services and place added strain on emergency shelters and the County's healthcare system. Indigenous partners identified a disproportionate level of housing need among Indigenous households and called for Indigenous-led, culturally safe housing solutions, stronger collaboration with the County, and the development of a dedicated Urban Indigenous Housing Strategy.

Consultations also identified several priority groups and systemic challenges shaping housing need across the County. Stakeholders underscored urgent gaps in second-stage housing for women and children fleeing domestic violence, youth aging out of care, and seniors increasingly relying on emergency shelters due to a lack of barrier-free housing with supports. The rural-urban divide was said to be a growing issue, with limited rental stock, aging housing, inadequate transit, and short-term rentals in rural and tourist areas driving demand toward Sarnia and intensifying pressures there. Employers and non-profits reported recruitment and retention challenges linked to housing shortages, while developers and service providers cited lengthy approvals processes, and local resident NIMBYISM as barriers to new supply.

Despite these challenges, stakeholders pointed to innovative practices that have been used in Lambton County and surrounding municipalities, such as modular and tiny home developments in St Thomas and Chatham, partnerships that integrate housing with supports, reduced development charges, and stronger short-term rental regulations. They highlighted these as promising approaches that could be adopted by Lambton County to expand housing options and improve affordability.

For a more detailed analysis of the Stakeholder Consultations, see Appendix 2.

Projecting Housing Need

For purposes of this Housing Needs Assessment the Ontario Ministry of Finance Population projections were used as the baseline estimates for growth in the Sarnia-Lambton Region. For the Lambton County— estimates are currently about 143,000 residents—with modest growth through the next decade to closer to 150,000 by 2040.

Housing need through 2035 will therefore be driven less by rapid population expansion and more by demographic change: an aging population, smaller household sizes, and continued net immigration/migration shifts in the region. At a Provincial level projections also show that rural and smaller census divisions will experience some of the most pronounced aging, with rising shares of seniors and declining natural increase. While urban and surrounding suburban areas see continue growth running up against house demand.

To estimate the level of housing needed moving forward based on the Ministry of Finance population projections a headship rate model was used. Projections of household headship were leveraged and used to estimate how many households there will be in Lambton Country by 2035. A headship rate is simply the share of people in an age group who are the main person responsible for their household (for example, a renter living alone or a homeowner couple counted once).

HART data was leveraged, to examine how these rates changed locally between 2006, 2016 and 2021 for each age group (e.g., 25–34, 65–74, 75+) and projected those trends forward. This assumes that recent patterns in when people form households—such as young adults forming households later or more seniors living alone—continue at a similar pace. This approach was used this to develop a 2030 (Census aligned) and 2035 (project horizon) headship rates.

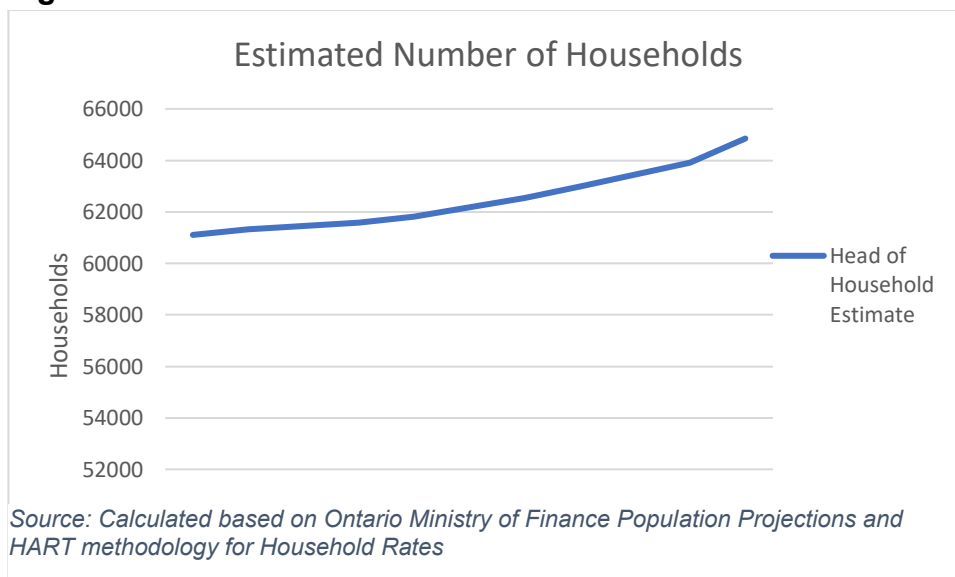
This converts population into households (for example, if 65% of people aged 75+ are expected to be household maintainers and there are

Table 36

Projected Household Headship Rate		
	2030	2035
15-24	0.083	0.081
25-34	0.44	0.435
35-44	0.543	0.542
45-54	0.572	0.575
55-64	0.57	0.568
65-74	0.608	0.607
75+	0.656	0.659

Source: Calculated based on Ontario Ministry of Finance Population Projections and HART methodology for Household Rates

Figure 12



20,000 people in that age group, that equals about 13,000 households). Adding the results across all age groups produces the total estimated number of households in a particular year. This method captures both population growth and aging, which is especially important in Lambton County where more seniors living independently can increase the number of households even if total population growth is modest.

Based on this modelling the region will need approximately 3,700 additional housing units by 2035 which averages to approximately 370 unit per year. Based on housing starts combining both Sarnia and Lambton Shore CMHC areas, in 2025 a total of 417 units were started that year without including any housing started in smaller communities. This amount projected is a reasonable estimate of future demand recognizing that external shocks are beyond the scope of the model.

Suppression of Households

Leveraging the HART methodology, and the household headship rates previously calculated, future household suppression can be estimated based on new household formation back to 2006 affordability levels.

The values above incorporate the 2021 suppression values from earlier in the document, hundreds of additional suppressed households are expected to emerge over the next decade. This table presents projected suppressed households in Lambton County by age group for 2031 and 2036, based on applying 2006 headship rate benchmarks and incorporating observed 2021 suppression patterns. It indicates that about 1,305 households were suppressed by 2031, rising to roughly 1,461 by 2035, reflecting continued constraints in the housing system. Suppression is concentrated in younger adult cohorts (particularly ages 25–34) and pre-senior households (55–64), with smaller but persistent levels among 65–74 households.

Table 37

2006 Measure of Headship Rates and Households Need		
	2031 Supressed Households	2035 Supressed Households
15-24	218	261
25-34	476	533
35-44	91	117
45-54	0	0
55-64	277	310
65-74	243	240
75 and older	0	0
Total	1,305	1,461

Source: Calculated based on Ontario Ministry of Finance Population Projections and HART methodology for Household Rates

These figures represent households that would be expected to form under typical headship patterns but are unable to do so due to housing availability or affordability barriers, resulting in continued co-residence, delayed household formation, or shared living arrangements. This is a latent demand that is in the community that would create additional housing demand if prices were at lower levels.

If there were sufficient units built in Lambton County that aligned to the needs of suppressed households, it would result in additional latent demand being created and additional movement within the housing market. In many cases this suppressed demand

could be met through some of the annual housing levels identified above as new units unlock latent demand. This will require the proper housing forms to be built aligning to the needs of this suppressed population as they already live in the community, just not in a house of their own.

Housing Type Growth

Based on the new units of housing that would be required by 2035 we projected based on the current built form identified in the 2021 Census. We did not assume any significant policy related shifts in built form or make additional shifts in housing preferences.

Table 38

2035 Housing Projection	Oil Springs	Dawn-Euphemia	Point Edward	Brooke-Alvinston,	Enniskillen	Warwick
Proportion of Housing in 2021	0.47%	1.37%	1.64%	1.63%	1.80%	2.36%
Single Detached	13	39	47	46	51	67
Apartments (any type)	3	8	10	10	11	14
Rows, Semi, Others	1	4	5	5	5	7
Total	17	51	61	61	67	88

2035 Housing Projection	Petrolia	Plympton-Wyoming	St. Clair	Lambton Shores	Sarnia	Total
Proportion of Housing in 2021	4.18%	5.82%	10.82%	11.95%	56.20%	100%
Single Detached	119	165	307	339	1596	2790
Apartments (any type)	25	35	65	72	340	594
Rows, Semi, Others	12	17	31	34	159	279
Total	156	217	403	446	2095	3663

Based on this projection we see 2,790 single detached homes being constructed, almost 600 apartment units and 279 other forms of housing. It is likely that some shift in this housing type profile will be needed to meet the suppressed housing demand as well as satisfying the demographic growth demands.

Although the Housing and Homelessness Plan delves deeper specific affordability needs it is recognized that some portion of the projected growth in units will have to be below market rates. Whether this is sufficient given the broader demographic, housing supply and affordability challenges is unclear. Given the overarching dynamics of the housing market, each new affordable unit will likely require some level of subsidy to reduce the construction costs to a level where they can be affordably rented or sold.

Sarnia, Lambton Shores and St Clair are projected to be home to over 75% of the housing growth. A majority of the apartments and other non-single detached built forms (Row, Semi-detached etc.) would likely be built in these communities. It is also likely that many of the smaller communities will not see significant apartment or other built forms of construction compared to single detached style homes unless there are dedicated policy tools to encourage more diverse development in these communities.

Whether there are sufficient serviced lands and capacity is another potential constraint that is not within scope of this projection. Considering the nearly 3,700 units that are projected, a strategic discussion of where and what housing types is prudent for the County and its lower tier partners to consider moving forward. Considerations around regional services, transportation flows, a community specific factors should be weighted in the context of community specific housing goals.

Conclusions and Recommendations



Lambton County's housing system reflects many of the trends seen across Ontario's smaller and mid-sized communities. While housing costs remain lower than those in many larger urban centres, the county has experienced rising home prices, increasing rents, and a growing mismatch between housing supply and the needs of households. Population growth since 2021, combined with economic shifts and migration patterns, has placed additional pressure on the housing market. At the same time, new housing construction in many communities has remained concentrated in single-detached homes, limiting the availability of smaller and more attainable housing options.

The analysis also highlights important disparities within the housing system. Although the overall rate of core housing need in Lambton County is approximately 8 percent, housing challenges are much more significant for renter households and certain priority populations. Nearly one-quarter of renter households are in core housing need, reflecting rising rental costs and limited rental supply. Groups such as single-parent households, youth-led households, Indigenous households, and households with persons experiencing health or activity limitations are disproportionately affected. In addition, the county experienced a net loss of affordable rental units between 2016 and 2021, further constraining options for lower-income households. The forthcoming Housing and Homelessness Plan that is being developed in parallel to this report will provide additional targeted and focused targets and recommendations to consider.

At the same time, Lambton County has several strengths that can support future housing development. Housing costs remain comparatively affordable relative to many parts of Ontario, the region has a strong economic base anchored by industry and emerging sectors, and there are opportunities to expand housing supply through a broader mix of housing types. Encouraging gentle density, additional rental housing, and housing options for seniors and smaller households will be key to meeting future demand.

Moving forward, addressing housing need in Lambton County will require a coordinated approach among the County, local municipalities, provincial and federal governments housing providers, community organizations, and the private sector. By supporting the development of new housing, preserving existing affordable units, and ensuring that housing policies reflect the diverse needs of residents, Lambton County can continue to build a housing system that supports economic growth, community stability, and housing opportunities for residents across the region.

The following recommendations will help support the County of Lambton in tackling its housing need over the next decade.

Awareness Building

- Create an ongoing education and awareness campaign about the current and evolving housing needs, impacts and influences on the housing market, and strategies the County is undertaking to tackle these issues.

Facilitating Cross-Municipal Coordination

- Encourage lower tier municipalities to build more diverse housing types through various policy tools – Official Plans, Asset Management Plan, Growth Plans, Zoning and Planning changes including greater flexibility for creating accessory dwelling units and increased as of right zoning for mid- and high-rise apartments on major streets.
- Explore creating goals and targets around affordability and specific building types/sizes and leveraging those targets for incentives.
- Build greater partnerships and relationships with surrounding First Nations Communities and support their on-reserve housing developments where possible.
 - Consider an Urban Indigenous Housing Strategy for off reserve Indigenous housing options moving forward.
- An “age in place” strategy for smaller towns. Whether this is targeted housing development or public transit options for rural communities to access critical services and supports.

Incentives and Supports

- Explore the expansion of the portable housing benefits and rent subsidies programs to immediately house those at risk of homelessness.
- Explore a County-wide community improvement plan for affordable housing projects including exploring property tax relief policy for new affordable housing.
- Continue the positive County seed funding initiatives which assists non-profits in the pre-development work that will allow them to make successful applications for senior levels of government funding.

Housing Prioritization

- Take steps to support gentle density including Additional Residential Units, duplexes, triplexes in existing neighbourhoods.
- Leveraging funding opportunities to expanding the existing affordable housing portfolio in alignment with the Housing and Homelessness Plan.

Policy Tools

- The County should establish a list of municipal owned properties (both at upper and lower tier level) that could be leveraged for housing.
 - Within this initiative, if not already in place, establish a County wide framework for the sale or activation of this land to non-profits or for-profit

developers committed to creating affordable housing, with a timeline development agreement.

- Continue to advocate (both directly and through working with province-wide sector organizations such as the Association of Municipalities of Ontario, for an expanded role for the provincial government to provide both capital funding and ongoing support service funding for new supportive and affordable housing.

Appendix 1: Community Survey Summary

As part of the Housing Needs Assessment, TWC conducted a community survey to gauge the opinions of residents of Lambton County on various matters related to housing. The survey asked respondents to think about elements that would make up their “ideal community”. It was sent out via Lambton County’s communication channels in November 2025 and was open for responses for two weeks. 250 unique responses were recorded.

Demographics of Respondents

The majority of responses were from residents of the City of Sarnia (186), followed by St Clair (16), Lambton Shores (16), Plympton-Wyoming (15) and Petrolia (6). 66% of the respondents are homeowners and 26% renters. The majority of respondents have lived in Lambton County for more than 10 years (190), with only a handful of respondents moving to the County within the last 12 months (4).

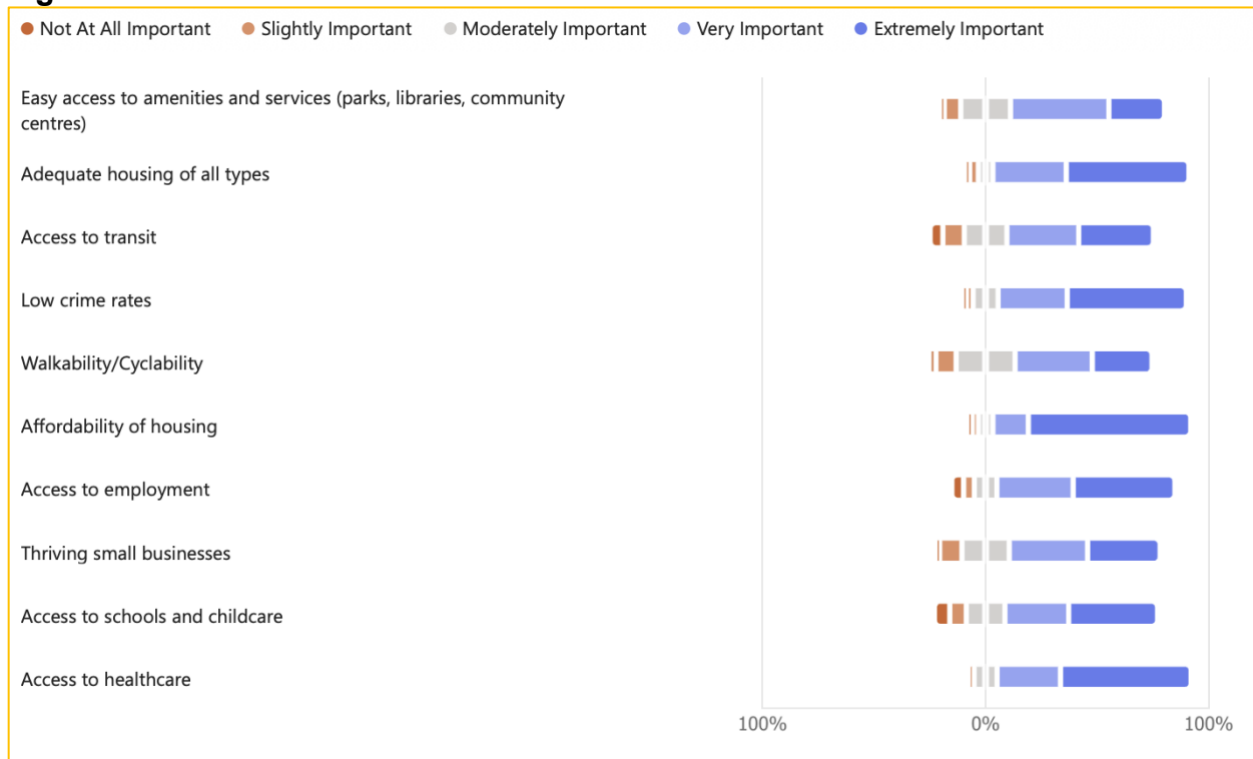
There is a broad mix when looking at the ages of the respondents, 21% were under 35 years old, 43% were aged 35-54 years old and 36% were over 55 years old. The household incomes of respondents skewed towards the higher income brackets, with the most common income of \$150,000 or more.

The “Ideal Community”

Residents showed support for a complete mix of housing options, including emergency shelters and supportive housing. They consistently described an ideal community in Lambton County as one that is inclusive, connected, and supportive, where people of all ages, incomes, and abilities can access safe, secure, and affordable housing. They want neighbourhoods that feel welcoming and stable, with a strong sense of belonging and opportunities for residents to participate in community life. Respondents speak to the importance of communities where people are not left behind and where essential services such as healthcare, social supports, and transportation are easy to reach. An ideal community, in their view, should reduce the barriers that currently make it difficult for people to find and maintain appropriate housing.

“Without supportive housing the number of individuals experiencing homelessness will continue to grow”
– Lambton County Resident

Figure 13



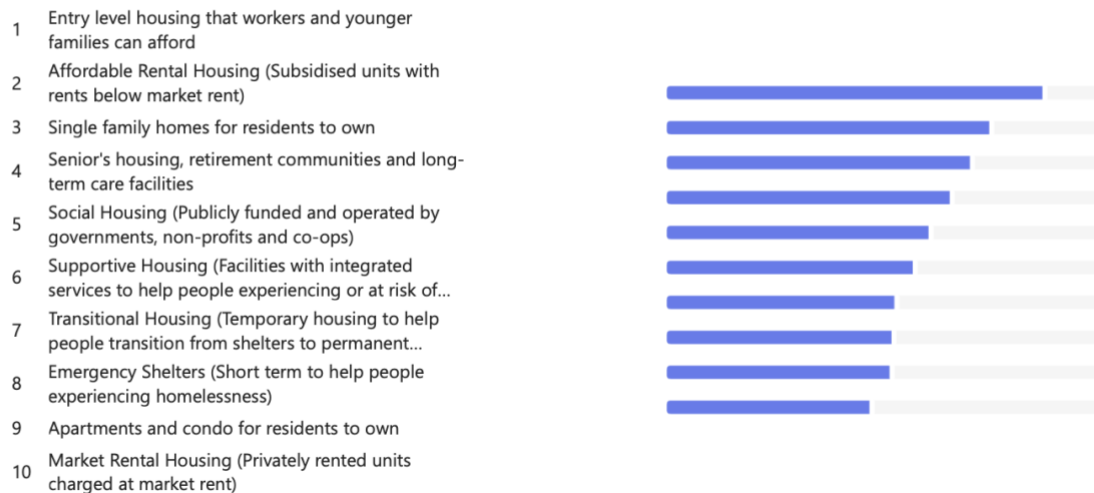
There is also a strong consensus that an ideal community requires a diverse mix of housing types. Residents want a balance of entry level- ownership options, affordable rental units, smaller homes, seniors appropriate housing, and supportive or transitional housing for people who need additional- services.

“Having recently retired and wanting to downsize we cannot find a house that is not a fixer upper... If we could downsize then a younger family would benefit from the size of our home” – Lambton County Resident

Higher-density options such as townhomes, low-rise apartments, and mixed-use developments are seen as necessary to ensure affordability and to support local amenities. At the same time, people value neighbourhoods that integrate these housing types rather than segregating them, creating communities where different generations and income levels live side by side.

Figure 14

7. In your opinion, rank these housing options in order of importance when thinking about the ideal community:



“Transit should be built for the communities and there should be amenities at walkable distance” – Lambton County Resident

When it comes to amenities, residents frequently highlight the need for walkable areas, local shops and services, green spaces, recreational facilities, and public transit options that allow people to get around without relying solely on vehicles. Access to schools, healthcare providers, grocery stores, and community centres is also central to their vision. These services are seen as essential for

ensuring that people can age in place, raise families, and stay connected to employment and social networks.

The County vs My Community

To potential “not in my backyard” NIMBY sentiment the “Ideal community” questions were also asked in the context of the respondent’s community vs seeing action in the county as a whole.

Figure 15

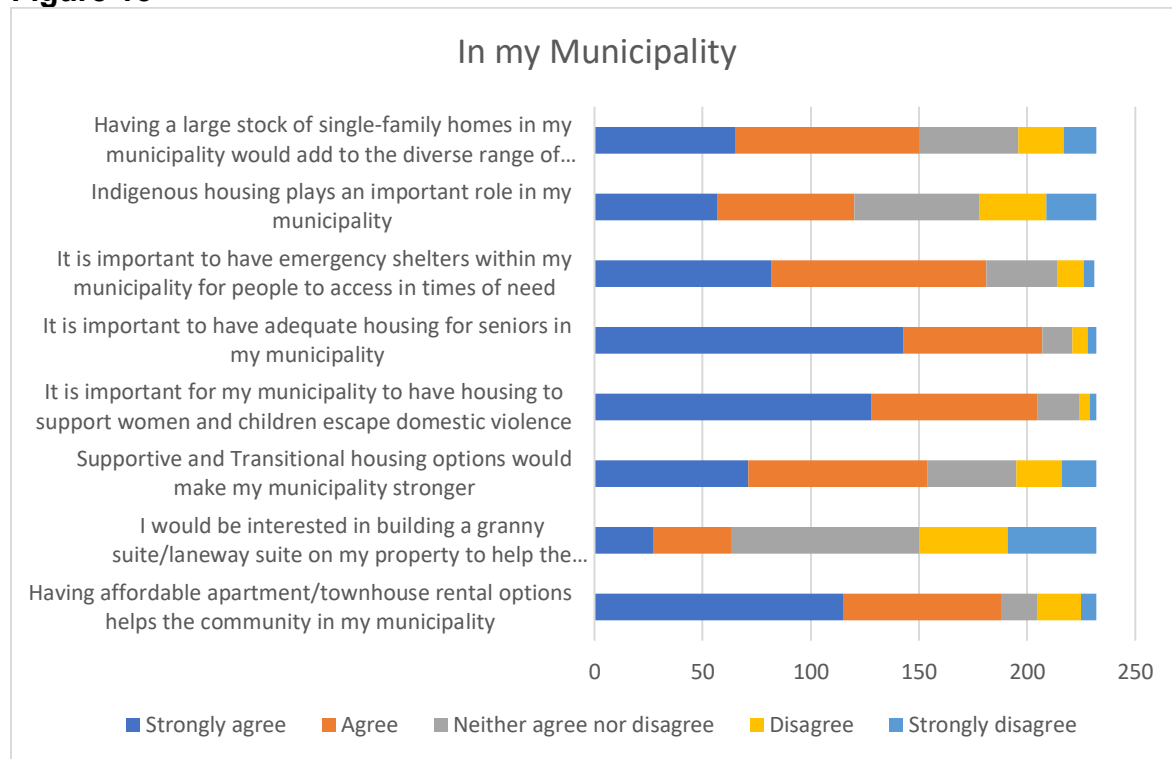
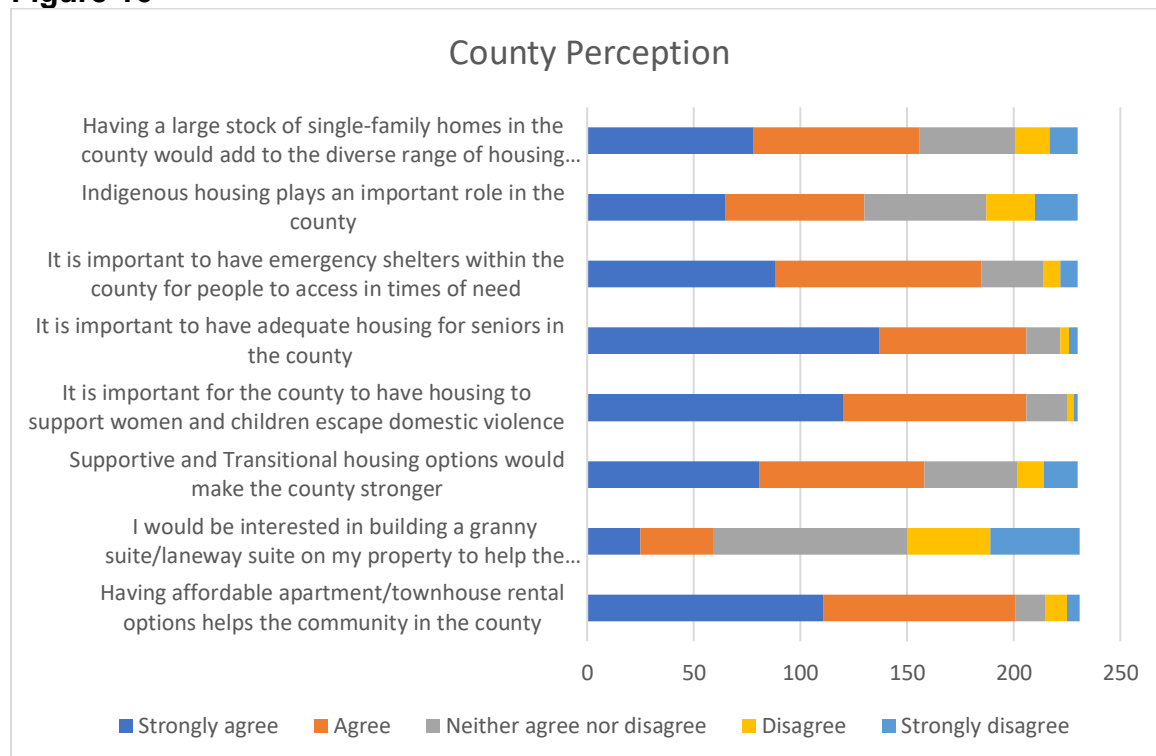


Figure 16

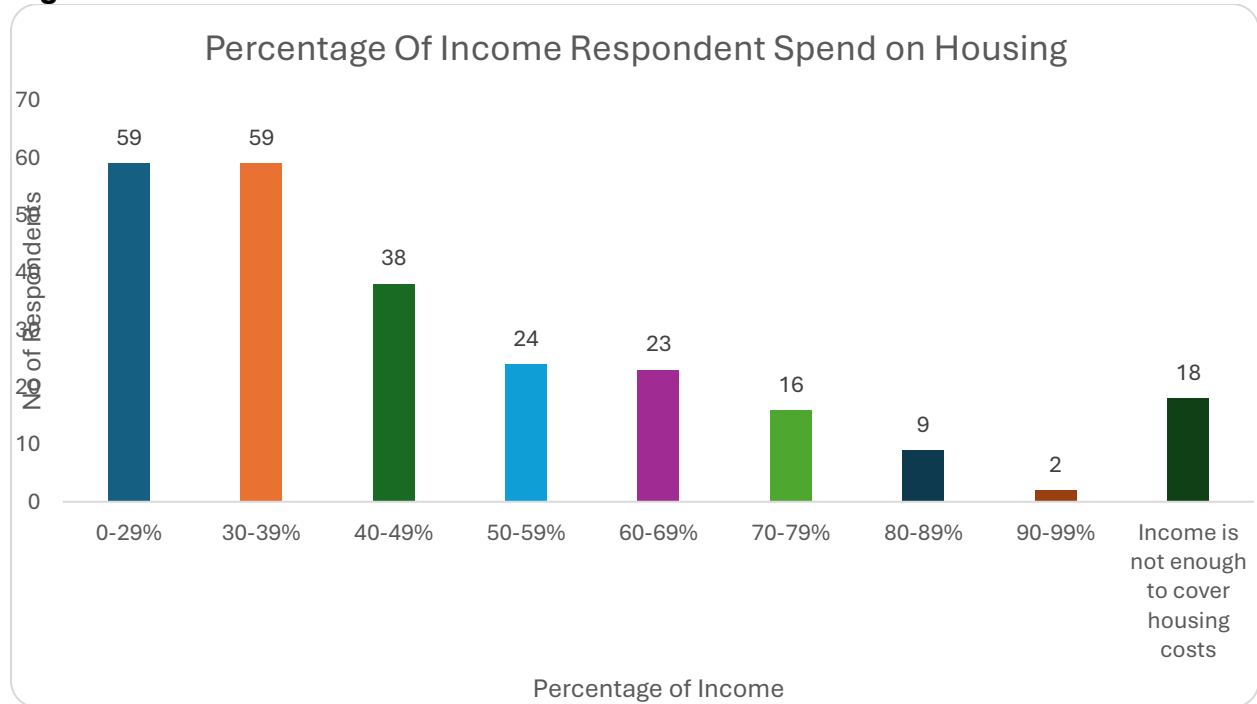


What the tables above illustrate is from the survey respondents see many of the issues as almost equally as important whether seeing action in the County as a whole or in

their respective municipality. The very consistent set of responses with only minor variation in respondent point to some consensus for action from the respondents of the survey.

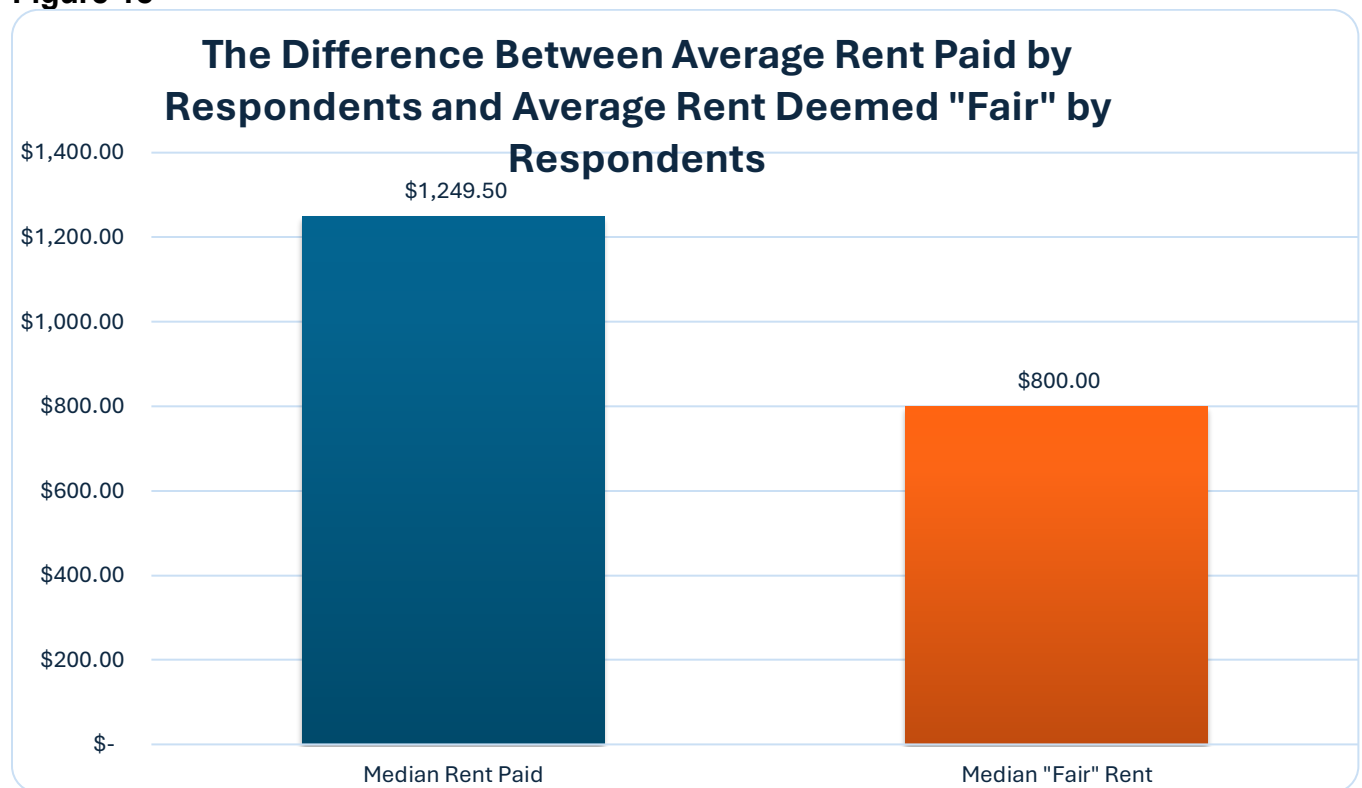
Affordability Pressures

Figure 17



Three out of four respondents who answered (76%) spend more than 30% of income on housing (or report that their income is not enough to cover housing costs). This underscores how widespread affordability issues are for both renters and owners in Lambton County. Prioritizing below-market rentals and modestly priced entry-level ownership would directly address this issue.

Figure 18



There is also disparity between the average amount of rent deemed “fair” by respondents and the average amount of rent actually paid by respondents. The average amount for a “fair rent” for a one-bedroom apartment is \$800, whereas the average rent paid by respondents is \$1,249 – more than 50% higher.

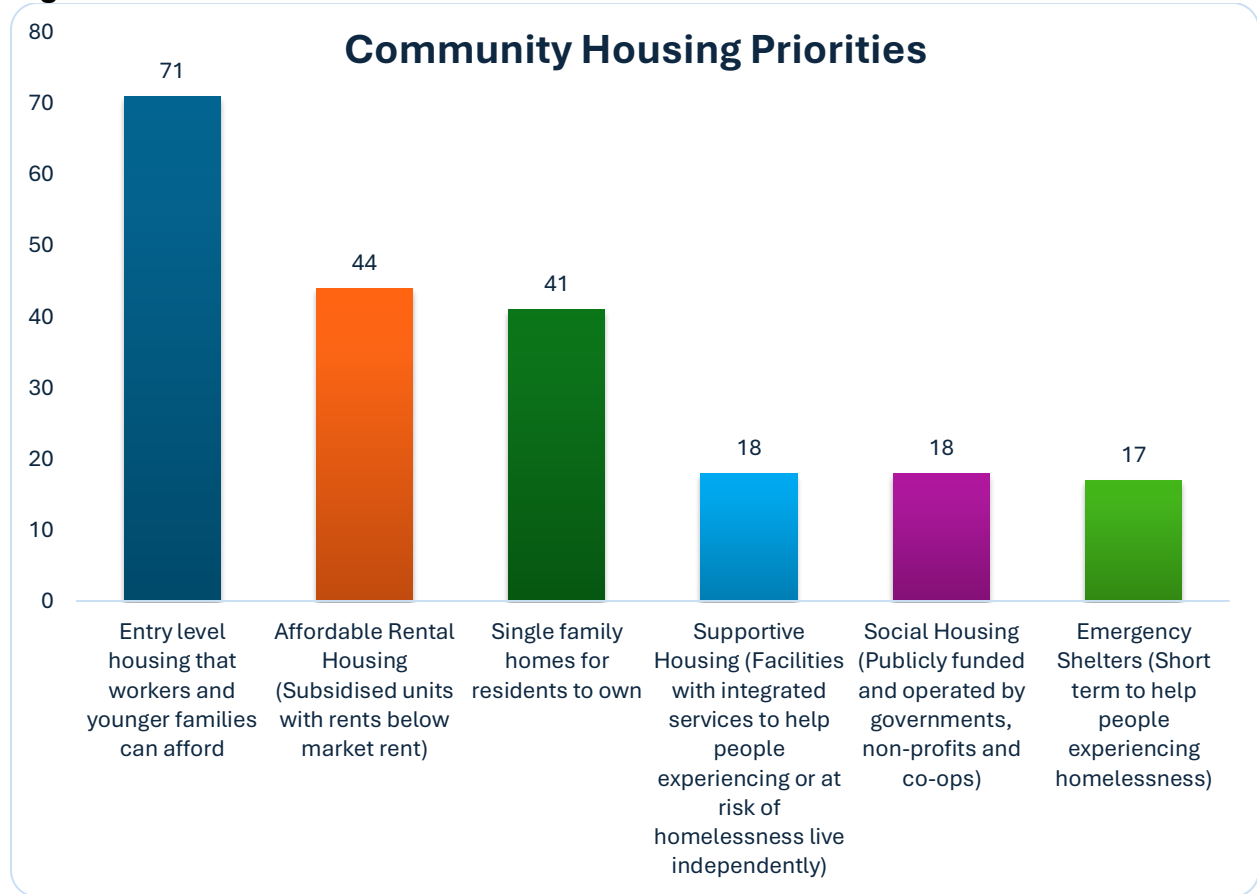
“Young adults can't afford to pay high rent and save for a house” – Lambton County Resident

The same is true when asked about homeownership; a “fair” price for a starter home averaged around \$215,000. In reality, according to the Sarnia-Lambton Association of Realtors, the average selling price for a home in January 2026 was \$473,482 – more than double the reported “fair” price.

Housing Priorities

In your opinion, rank these housing options in order of importance when thinking about the ideal community:

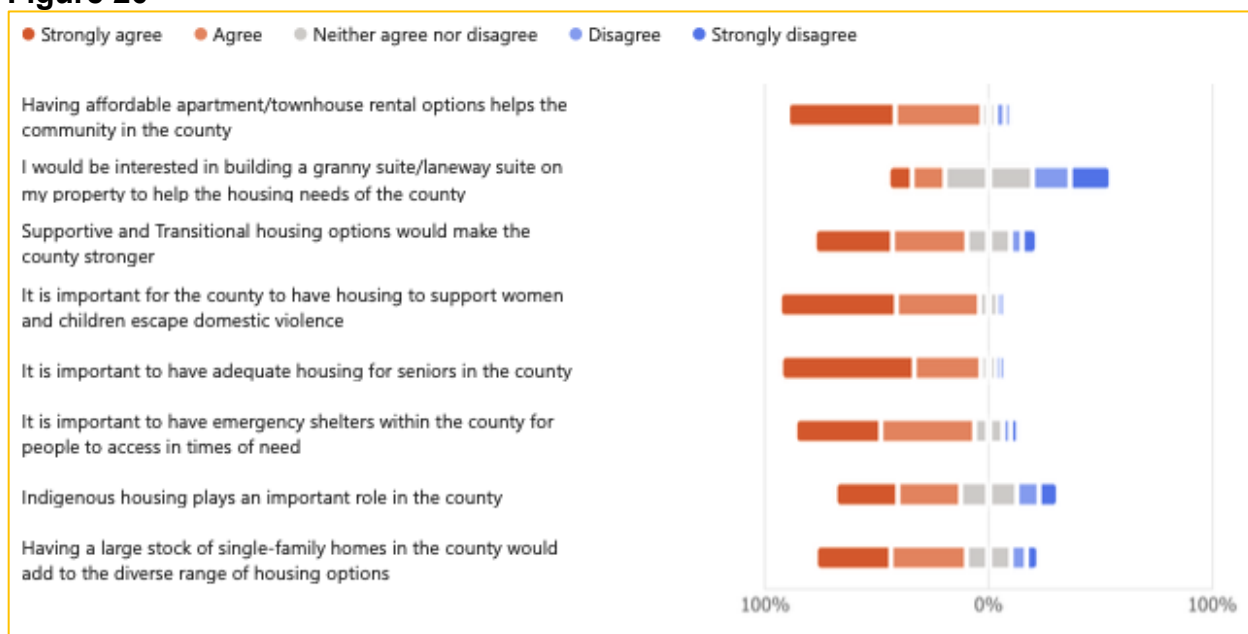
Figure 19



The most frequent first choice is entry-level homes for workers and young families, followed by affordable rental housing and starter single-family homes. Supportive and social housing also appear in the top five. This mix signals that residents want both attainable ownership paths and low-cost rentals to relieve pressure across the housing continuum.

“Investing in more variety of housing types would be beneficial” – Lambton County Resident

Figure 20



When asked about the various forms of housing across the housing continuum, and the potential benefits the different forms of housing can bring to the County, there was strong support for affordable rental housing, seniors housing, supportive housing for women and children escaping domestic violence, as well as support for supportive and transitional housing options.

“We need more apartments and townhomes that are affordable”
– Lambton County Resident

Furthermore, when asked about the importance of various elements within the ideal community, the highest ranked options were adequate housing of all types, affordable housing, access to healthcare and low crime rates in the community.

Summary

Survey respondents expressed a clear opinion that housing in Lambton County has become increasingly unaffordable. High rents, rising home prices, and limited supply are placing significant pressure on residents across all age and income groups. Many feel that the current housing market fails to meet the needs of workers, young families, seniors, and vulnerable populations, this is evident through the reports of many residents spending large portions of household income on housing.

Consistently, respondents believe the County needs to prioritize building more entry-level homes, expanding affordable and below-market rentals, and increasing the availability of supportive, transitional, and emergency shelter spaces. They also highlight the growing need for adequate seniors’ housing and solutions that broaden housing choice. The consensus among respondents is that Lambton County needs a coordinated approach

“Density Density Density”
– Lambton County Resident

that boosts supply across the entire housing continuum - improving affordability and ensuring adequate housing for all residents.

Appendix 2: Stakeholder Consultation Summary

While gathering data for this Housing Needs Assessment, TWC conducted consultations with various stakeholders within Lambton County. These consultations represented community and supportive housing providers, Indigenous partners, community legal aid, economic development, private developers, property managers, Lambton College, and agencies serving children, youth, women, and persons with disabilities. This section highlights consistent themes and patterns across the consultations.

Affordability

Affordability appeared as the dominant theme throughout the consultations. Stakeholders highlighted the need for deeply affordable units with rents well below market rates. Residents living on ODSP or OW are unable to afford even the lowest market rents without rental subsidies, with one stakeholder noting that the typical rent subsidy required for ODSP/OW clients is between \$800 and \$1,000 per month.

Consultation with property managers also revealed that although they have seen a decrease in market rents by around 10% and an increase in vacancy rates, which they believe is likely due to the reduction in international students, minimum wage workers still struggle to afford a 1-bedroom unit.

Several organizations highlighted the need for great rent subsidies and other portable housing supports. Some highlighted the need for greater advocacy on these issues to upper levels of government.

Supportive Housing

Dialogue from various stakeholders highlighted the need for more investment in permanent supportive housing, which some viewed as more important than transitional housing. Increasing the availability of supportive housing with wrap around supports will reduce pressure on Emergency Rooms and emergency shelters across the county.

It was felt that even if more supportive units were created, they would not be able to function as intended if the staffing shortage issue is not resolved. Unfortunately pay gaps between community facing and hospital/health care roles for PSW and other support staff were highlighted as structural barriers for organizations. Lack of funding leading to staffing shortages was highlighted as a limiting factor.

Indigenous Housing

Consultations with Indigenous partners revealed a disproportionate need among indigenous households. All Indigenous partners interviewed stressed the need for Indigenous-led, deeply affordable, culturally safe housing with portable benefits. They also felt that there was sometimes a lack of communication from the County and that Indigenous people were not always included in planning.

It was suggested that a dedicated Urban Indigenous Housing Strategy be created at the County level with input from the Indigenous community.

Priority Groups

Various priority groups were identified across the consultations and these discussions intersected with conversations about affordability, access and supports. The urgent need for second-stage housing for Women and Children fleeing domestic violence was highlighted but barriers such as lack of RGI funding and NIMBYISM often delay progress.

Children's Aid also highlighted challenges faced by their clients as they age-out of their current support systems. They often have difficulty entering the private rental market due to perceived risks, lack of credit history and availability of rental supports – highlighting the need for youth-friendly RGI subsidies.

With Lambton County's aging population, stakeholders highlighted the rising number of seniors using emergency shelters, stating the problem will worsen if there isn't greater investment in barrier-free housing for seniors with the supports they will need.

Rural-Urban Divide

During consultations several comments about the importance of the viability of smaller communities as hubs of service and supports. These smaller villages and towns seen as important due to the size of the County and distances to reach key services. It was also recognized that these smaller communities likely would not grow significantly in the time horizons of this project and an aging population in some of these communities could be the basis for additional service demand in the coming years. This was highlighted by a lack of rental stock, aging homes and very limited public transport in rural areas.

It was noted that Sarnia experiences the greatest visible housing pressure due to its concentration of services. These issues cause people to relocate to Sarnia, adding to the pressures already being felt.

The increase in seasonal short-term rentals in areas such as Lambton Shores and Grand Bend was also mentioned as an issue.

Economic Impact

Recruitment and retention challenges were reported by employers and non-profits linked to the limited affordable housing stock across the county. Employers are reporting staff struggle to find appropriate, affordable housing close to the workplace and are having to drive long distances across the region every day for work. Some larger employers (Oil Refineries) own homes that they allow temporary workers to reside in. Although these works would need to be housed somewhere, it was recognized that this does create challenges for locals who may wish to buy a home, bidding against a corporation. Another example that was highlighted is the case of an

apartments in Sarnia being rented by doctors who worked in Port Huron and owned homes in London. They would stay in Sarnia during the work week then travel home to London for the weekend.

It was also felt that the housing situation could be adversely affected if there was an unexpected industry shock, such as the opening or closing of a refinery or factory in the county. The opening of a new refinery or factory could cause a sudden increase in demand for rental unit and worsen the recruitment issues already reported by employers. A major closing would crash the housing market.

Land, Approvals & NIMBYISM

Stakeholders reported that projects often face multi-year delays due to slow, fragmented municipal approval processes and opposition from residents. Several stakeholders raised issues with NIMBY residents delaying projects and processes for unfounded reasons.

Innovative Practices

Across the consultations, several innovative practices emerged that have either shown positive impact in Lambton County or were observed in other municipalities and could be replicated locally. For example, Children's Aid Society's partnership with a local non-profit and the County allowed them to house two young people in a townhouse in Sarnia, then add the required 24/7 supports, greatly improving the young people's quality of life, removing the risk of homelessness and helping them to succeed.

Multiple stakeholders referenced the success of programs in St Thomas and Chatham as an alternative to more traditional transitional and supportive housing, where they build a number of self-contained tiny homes or modular units. This rapid-deployment solution to homelessness provides people at risk of homelessness with private space and reduces pressures on shelters and encampments.

Others highlighted municipalities who have waived or reduced development charges for affordable housing, incentivising new supply and encouraging participation from the private sector.

When discussing innovation in Indigenous housing, it was suggested that the creation of an Urban Indigenous Housing Strategy for Lambton County that is explicitly responsive to the Truth and Reconciliation Commission (TRC) Calls to Action and the National Inquiry into Missing and Murdered Indigenous Women and Girls (MMIWG) Calls for Justice, would represent an innovative and forward-looking approach to addressing housing need. Rather than treating Indigenous housing as a subset of general affordable housing policy, such a strategy would recognize housing as a matter of reconciliation.

Lastly, it was noted that some high-tourism municipalities in the Province have implemented short-term rental regulations to protect rental stock for workers. It was

noted that this type of regulation could be effective in local communities such as Lambton Shores and Grand Bend.

Summary

Stakeholder consultations conducted as part of the Lambton County Housing Needs Assessment revealed a housing system under significant strain, with affordability emerging as the most urgent and consistent concern. Many residents—particularly those on fixed or low incomes—cannot afford market rents without substantial subsidies, while minimum wage earners continue to face barriers even as rents soften slightly. There is a clear need for more deeply affordable and supportive housing, alongside adequate staffing and funding to ensure these models function effectively. Indigenous partners emphasized the importance of culturally appropriate, Indigenous-led housing solutions and stronger inclusion in planning processes. Additional pressures were identified among priority groups such as women fleeing violence, youth transitioning out of care, and seniors, particularly as the population ages.

Broader structural challenges—including limited rural housing options, growing demand in service hubs like Sarnia, labour market impacts, and development delays driven by approval processes and community opposition—further compound these issues. At the same time, stakeholders pointed to innovative approaches, such as modular housing, partnerships, and development incentives, as promising pathways to address housing needs more effectively.