



AGENDA
LAMBTON COUNTY COUNCIL

Wednesday, May 6, 2026 9:00 a.m.
Council Chambers, Wyoming

Page

1. **ROLL CALL**

2. **LAND ACKNOWLEDGEMENT**

We acknowledge that this land on which we are gathered today is part of the ancestral land of the Chippewa, Odawa, and Potawatomi peoples, referred to collectively as the Anishinaabeg. It is through the connection of the Anishinaabeg with the spirit of the land, water and air that we recognize their unique cultures, traditions, and values. Together as treaty people, we have a shared responsibility to act with respect for the environment that sustains all life, protecting the future for those generations to come.

3. **DISCLOSURES OF PECUNIARY INTEREST**

If any.

4. **IN-CAMERA SESSION - 9:00 A.M.**

Recommendation

That the Warden declare that County Council go in-camera to discuss the following:

- a) to review the Lambton County Council (Closed Session) minutes dated April 2, 2026, pursuant to s. 239(2) (b),(c),(d),(h) and (k) of the *Municipal Act, 2001*.
- b) to receive a report and provide instructions regarding collective agreement negotiations with CUPE 2926, pursuant to s. 239(2)(d) of the *Municipal Act, 2001*.
- c) to receive a report and provide instructions regarding lease negotiations between the County and a third party relating to property in the City of Sarnia, pursuant to s. 239(2)(c) and (k) of the *Municipal Act, 2001*.
- d) to review the Committee of the Whole In-Camera minutes dated April 15, 2026 pursuant to s. 239(2) (e) of the *Municipal Act, 2001*.

5. **OPEN SESSION**

The Open Session meeting will commence immediately following the Closed Session meeting.

6. **SILENT REFLECTION**

7. **RISE AND REPORT MOTIONS OF THE IN-CAMERA SESSION**

If any.

8. **DELEGATIONS**

6 - 16

- a) Tim Welch, President, and Frazier Fathers, Senior Housing Policy Consultant, Tim Welch Consulting, will be speaking to County Council regarding Lambton County Housing Needs Assessment.
- b) Brad Zantingh, President, Windcliff Group, will be speaking to County Council and providing additional information on County land needs for the Official Plan.

9. **MINUTES OF COUNCIL (OPEN SESSION)**

17 - 21

- a) Reading and adoption of the Lambton County Council (Open Session) minutes dated April 2, 2026.

10. **Annual General Meeting of The County of Lambton Community Development Corporation**

22 - 83

- a) The Annual General Meeting (AGM) of The Corporation of the County of Lambton Community Development Corporation (CLCDC) will be held at the County Council (Open Session) meeting. Invited to the meeting will be the institutional members (County Council) as well as the individual members (the Board). Dr. Katherine Albion, Executive Director of the Research Park, will make the presentation to the members.

11. **BOARD OF HEALTH (Lambton Public Health)**

A) Board of Health Correspondence to Receive and File Recommendation

84 - 86

That the following correspondence items be received and filed:

- a) BOH 05-07-26 A copy of a letter from Darrin Canniff, Mayor/CEO, of the Municipality of Chatham-Kent, dated March 20, 2026, regarding the passing of a motion regarding a declaration of food insecurity. The Mayor and Council support the advocacy of the Chatham-Kent Food Policy Council by

declaring food insecurity an emergency in the Municipality of Chatham-Kent.

- 87 - 89 b) BOH 05-08-26 A copy of a letter from Mark Signoretti, Chair, Board of Health of Public Health Sudbury & District dated March 31, 2026, regarding the passing of a resolution requesting that the Ministry of Health update the Healthy Smiles Ontario (HSO) Schedule of Dental Services and Fees to improve provider participation and access to dental care for children and youth.
- 90 - 91 c) BOH 05-09-26 A copy of a letter from Dr. Hsiu-Li Wang, Chair and Loretta Ryan, Chief Executive Officer, Association of Local Public Health Agencies (alPHa), dated March 27, 2026, congratulating Dr. Kieran Moore on his reappointment as Chief Medical Officer of Health for the Province of Ontario.

B) Board of Health Information Reports

- 92 - 95 a) Information Report dated May 6, 2026 Regarding Clinical and Family Services Q1 2026 Activity Report.
- 96 - 98 b) Information Report dated May 6, 2026 Regarding Health Protection First Quarter 2026 Activity Report.
- 99 - 103 c) Information Report dated May 6, 2026 Regarding Mental Health and Well-Being - Status Report.
- 104 - 112 d) Information Report dated May 6, 2026 Regarding 2026 Vector-Borne Disease Program Update.

C) Board of Health Other Business

12. CORRESPONDENCE

A) Correspondence to Receive and File
Recommendation

That the following correspondence items be received and filed:

- 113 - 120 a) CC 05-11-26 A package from Matthew Heather, Associate Principal – Manager, Planning and Jeff Henry, Urban Planner for Arcadis Professional Services (Canada) Inc., dated April 14, 2026 and April 27, 2026 that contain additional comments on behalf of his Clients Mark and Matt Huzevka pertaining to the County of Lambton’s growth management work and land needs assessment (“LNA”).
- 121 - 123 b) CC 05-12-26 A copy of a letter from Marcus Ryan, Chair, Western Ontario Wardens' Caucus (WOWC) to The Honourable Doug Ford, Premier of Ontario, dated April 20, 2026, advising of its resolution regarding support of Finlay's

Law on Emergency Room Reform. WOWC calls on the Provincial Ministry of Health to take immediate action to reduce Emergency Room (ER) times with consideration for the importance of enhanced ER triage protocols and increased funding to strengthen emergency readiness; introduce Finlay's Law to ensure no child in Ontario is left without timely emergency medical care in hospitals; and to enforce the principles and requirements of the *Canada Health Act* through its spending power of Canada Health Transfers to Ontario.

B) Correspondence from Member Municipalities

124 - 134

a) CC 05-04-26 An email from Lisa Smeekens, Executive Assistant – Deputy Clerk, Town of Plympton-Wyoming, dated March 26, 2026 regarding a motion passed by Plympton-Wyoming Town Council with respect to heavy truck volumes on County Road 21 (Broadway Street) in Wyoming. The Town of Plympton-Wyoming is requesting that the County of Lambton complete an origin-destination study for County Road 21 (Broadway Street).

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b) CC 05-06-26 A letter from Mandi Pearson, Director of Legislative Services, Clerk | Deputy Operations, Town of Petrolia, dated April 23, 2026, advising of its resolutions regarding Municipal Wide Shred Day Event. The Town of Petrolia is requesting that the County of Lambton consider adding Shred Days Events to the scheduled household hazardous waste collection events in the calendar year 2027.

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c) CC 05-10-26 A copy of a letter from Mayor Atkinson on behalf of the Town of Plympton-Wyoming to Honourable Paul Calandra, Minister of Municipal Affairs and Housing, dated April 7, 2026, regarding strong support of Cargill Limited's request for a Minister's Zoning Order to limit incompatible development near its grain terminal in Sarnia.

13. INFORMATION REPORTS

A) Infrastructure & Development Services Division

137 - 142

a) Information Report dated May 6, 2026 Regarding County Road 79 Rehabilitation Update.

B) Social Services Division

143 - 367

a) Information Report dated May 6, 2026 Regarding Housing Needs Assessment.

14. ITEMS NOT REQUIRING A MOTION

368 - 370

a) Sarnia-Lambton Economic Partnership Board of Directors Meeting

Minutes dated January 27, 2026.

15. COMMITTEE MINUTES

371 - 378

- a) Committee of the Whole (Open Session) minutes dated April 15, 2026.

16. ITEMS TABLED FROM PREVIOUS MEETINGS

None at this time.

17. NOTICE OF MOTION

18. OTHER BUSINESS

19. NOTICE OF BY-LAWS

379 - 381

- a) 11 of 2026 A By-Law to Dedicate Certain Lands as Part of the County Road/Highway System.

382 - 384

- b) 12 of 2026 A By-Law to Amend By-Law No. 1 of 2026 to Increase the Building Services Department's Chargeable Rate.

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- c) 13 of 2026 A By-Law of The Corporation of the County of Lambton to confirm the resolutions and motions of Lambton County Council which were adopted up to and including May 6, 2026.

A) First and Second Reading of By-Laws

- a) #11, #12 and #13 of 2026.

B) Third and Final Reading of By-Laws

- a) #11, #12 and #13 of 2026.

20. ADJOURNMENT

Recommendation

That the Warden declare the meeting adjourned and that the next regular meeting of County Council be held on Wednesday, June 3, 2026 with the In-Camera Session to commence at 9:00 a.m.

21. O CANADA!



**Lambton County
Housing Needs
Assessment**

May 6, 2026

Project Overview

- TWC completed a Housing Needs Assessment for the County of Lambton. TWC undertook:
 - Community survey,
 - interviews with a range of service providers,
 - consultation with municipal planners
 - an extensive data review.
- Full report is 70 pages with an appendix of data broken out by area municipality.





Setting the Scene

- Goal of Housing Needs Assessment (HNA):
 - support housing projects and funding applications through comprehensive data analysis
 - outlines strengths, needs, gaps and potential areas of focus.
- Data gaps in smaller communities, relying on the 2021 Census.
- 2026 Census begins this week - results can help update housing needs in 12- 18 months.



Framing Housing Need



- HNA looks at the spectrum of housing across the county.
- Tackling housing affordability challenges will take effort from:
 - all levels of government
 - community groups,
 - for-profit builders/developers
 - non-profit housing providers; and
 - the community.





Population Growth

- Population growth is one of the biggest drivers of housing need.
- Lambton County has an older age profile compared to Ontario.
- Declines in household headship rates for every age group other than 85+.

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

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

Housing Stock

- Lambton’s housing stock mostly single-detached.
- Housing is older than provincial averages,
 - Some challenges between needs and physical types (accessibility, etc).
- Almost 5,000 dwellings in Lambton County without regular occupants.

Dwelling Count	
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

Dwelling Type Breakout by Municipality		
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 Alwinston (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 (CV)	64.00%	21.60%

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

Core Housing Need

- 8.4% of all households are in core housing need in 2021.
- Likely higher now due to increasing rents/prices of past five years.
- Disproportionally impacts renters and priority populations.

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

Rental Affordability

- Lambton rental market is relatively affordable compared to province.
- Local income drive local affordability.
- Consultations highlighted a “fair” rent for a one-bedroom was \$800. Actual average is over \$1,200
- Newer buildings are significantly more expensive (Studio - ~\$1,400 to 3 Bedroom ~\$2,400) according to CMHC.

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	\$82,583	\$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	\$165,866	\$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



Ownership Affordability

- In consultation, a fair price for an “average starter home” was \$215,000.
- More than half of households could not “afford” to purchase the average priced home.
- Major gap between owners and renters from an income and housing affordability.

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



Housing Need Projections

- Ontario Ministry of Finance Population Projections - need for 3,600 additional housing units by 2035.
- To restore affordability and eliminate suppressed households, additional housing would need to be added beyond this level.
- Estimated that 75% of housing will be constructed in Sarnia, Lambton Shores and St Clair.

Projected Housing Types based on Existing Proportions of Built Form													
2035 Housing Projection	Oil Springs	Dawn-Euphemia	Point Edward	Brooke-Alvinston	Enniskillen	Warwick	2035 Housing Projection	Petrolia	Plympton-Wyoming	St. Clair	Lambton Shores	Sarnia	Total
Proportion of Housing in 2021	0.47%	1.37%	1.64%	1.63%	1.80%	2.36%	Proportion of Housing in 2021	4.18%	5.82%	10.82%	11.95%	56.20%	100%
Single Detached	13	39	47	46	51	67	Single Detached	119	165	307	339	1,596	2,790
Apartments (any type)	3	8	10	10	11	14	Apartments (any type)	25	35	65	72	340	594
Rows, Semi, Others	1	4	5	5	5	7	Rows, Semi, Others	12	17	31	34	159	279
Total	17	51	61	61	67	88	Total	156	217	403	446	2,095	3,663

Calculated based on 2021 Census proportion of housing stock being applied to estimated growth totals.



Recommendations

- **Awareness Building** – Continue to educate in the community.
- **Cross-Municipal Coordination** – coordinate and standardize policies and practices across County
- **Specific strategies** including: Urban Indigenous Housing Strategy and Aging in Place Strategy.
- **Incentives and Supports** – continue positive incentives like the Seed Funding initiative; explore other supports.
- **Housing Prioritization** – Support gentle density and leverage funding for additional non-market options.
- **Advocate** – for senior government capital funding and operational funding for affordable, supportive, transitional and other types of housing.



**MINUTES
LAMBTON COUNTY COUNCIL**

April 2, 2026

Lambton County Council was in session in Council Chambers, Wyoming, Ontario, at 9:00 a.m. on the above date. Warden in the Chair; Roll called; All members present except Councillors B. Dennis, B. Hand and I. Veen. Councillors A. Broad, S. Miller and B. White attended virtually. Also present was G. Grimes, Alternate Member for Councillor B. Hand.

LAND ACKNOWLEDGEMENT

We acknowledge that this land on which we are gathered today is part of the ancestral land of the Chippewa, Odawa, and Potawatomi peoples, referred to collectively as the Anishinaabeg. It is through the connection of the Anishinaabeg with the spirit of the land, water and air that we recognize their unique cultures, traditions, and values. Together as treaty people, we have a shared responsibility to act with respect for the environment that sustains all life, protecting the future for those generations to come.

DISCLOSURES OF PECUNIARY INTEREST

None.

IN-CAMERA SESSION - 9:07 A.M.

#1: Atkinson/Boushy: That the Warden declare that County Council go in-camera to discuss the following:

a) to review the Lambton County Council (Closed Session) minutes dated March 4, 2026, pursuant to s. 239(2)(b),(c),(d),(h) and (k) of the *Municipal Act, 2001*.

Carried.

Time: 9:09 a.m.

OPEN SESSION

The Warden declared that County Council go back into Open Session. Council then reconvened at 9:11 a.m.

RISE AND REPORT MOTIONS OF THE IN-CAMERA SESSION

The Clerk noted that County Council went in-camera to discuss the following:

a) to review the Lambton County Council (Closed Session) minutes dated March 4, 2026.

DELEGATIONS

#2: Case/Loosley: That we invite the delegation within the Bar to speak to County Council.

Carried.

Michelle Davis, Corunna resident, spoke to County Council regarding supportive housing and the concentration of services in one area of the City/County.

MINUTES OF COUNCIL (OPEN SESSION)

The Lambton County Council (Open Session) minutes dated March 4, 2026 were presented.

#3: Sageman/Atkinson: That the Lambton County Council (Open Session) minutes dated March 4, 2026 be accepted as presented.

Carried.

BOARD OF HEALTH (Lambton Public Health)

Board of Health Correspondence to Receive and File

BOH 04-03-26 An email from Tania Caputo, Executive Assistant on behalf of, Algoma Public Health Unit Board of Health Chair Ms. Suzanne Trivers, dated March 5, 2026, regarding the passing of a resolution concerning the Combined DTaP-HB-IPV-Hib Vaccine. The Board of Health for the District of Algoma Health Unit calls upon the Ontario Ministry of Health to amend the publicly funded immunization schedule to incorporate the DTaP-HB-IPV-Hib vaccine in order to strengthen early protection against HB, reduce preventable chronic infections, and advance health equity for children and families across Ontario.

BOH 04-04-26 An email from Emily Durance, Executive Assistant on behalf of the Windsor, Essex County Health Unit Board of Health Chair Mr. Joe Bachetti, dated February 27, 2026, regarding a Resolution Report related to Digital Dependence Support & Prevention in Pre-School and School-Aged children. The Windsor-Essex County Board of Health is encouraging community partners working with pre-school and school aged children, to collaborate on the co-development of strategies that help build healthy technology habits and manage digital use.

#4: Case/Cook: That correspondence items BOH 04-03-26 and BOH 04-04-26 be received and filed.

Carried.

Board of Health Information Reports

#5: Ferguson/Loosley: That the following Information Reports from the Board of Health (Lambton Public Health) be received and filed:

- a) Information Report dated April 2, 2026 regarding 2025 Service Area Update: Strengthening the Health Promotion Operational Model.
- b) Information Report dated April 2, 2026 regarding Public Health Dental Program Update.
- c) Information Report dated April 2, 2026 regarding Rabies Prevention and Control Program Update.

Carried.

CORRESPONDENCE

Correspondence to Receive and File

CC 04-02-26 A letter from John Zekveld, President, Christian Farmers Federation of Ontario, received March 16, 2026 Regarding the MZO order filed by Cargill Grain Terminal with a request that Council protect the operation of the elevator.

#6: Agar/Bradley: That correspondence CC 04-02-26 be received and filed.

Carried.

CC 04-05-26 A letter from Paul Dubé, Ombudsman of Ontario dated March 23, 2026 to Lambton County Council advising that the Office of the Ombudsman of Ontario has completed its investigation into a complaint about a closed meeting held by Council for the County of Lambton on May 7, 2025 and determined the meeting did not contravene the open meeting rules.

#7: Bradley/Agar: That correspondence CC 04-05-26 be received and filed.

Carried.

Correspondence from Member Municipalities

CC 04-01-26 A copy of a letter from Mayor Jeff Agar, St. Clair Township to the Minister of Municipal Affairs and Housing, Robert Flack dated January 14, 2026, expressing St. Clair Township's support for the continued operation of the Cargill Sarnia Grain Terminal while emphasizing the importance of community growth and mixed-density housing that aligns Provincial priorities.

#8: Cook/Boushy: That correspondence CC 04-01-26 be received and filed.

Carried.

INFORMATION REPORTS

Social Services Division

Information Report dated April 2, 2026 Regarding Overflow Shelter Update

#9: Agar/Ferguson: That the Information Report dated April 2, 2026 regarding Overflow Shelter Update be received and filed.

Carried.

ITEMS NOT REQUIRING A MOTION

County of Lambton Agricultural Advisory Committee (CLAAC) Minutes dated March 5, 2026

#10: Ferguson/Sageman: That the County of Lambton Agricultural Advisory Committee (CLAAC) Minutes dated March 5, 2026 be received and filed.

Carried.

ITEMS TABLED FROM PREVIOUS MEETINGS

None at this time.

OTHER BUSINESS

#11: Bradley/McRoberts: That County Council reaffirm its commitment to working with the local First Nations - Aamjiwnaang, Walpole Island and Kettle & Stony Point - on social and economic issues and moving toward reconciliation.

Carried.

NOTICE OF BY-LAWS

10 of 2026 A By-Law of The Corporation of the County of Lambton to confirm the resolutions and motions of Lambton County Council which were adopted up to and including April 2, 2026.

First and Second Reading of By-Laws

#12: Atkinson/Boushy: That By-Law #10 of 2026, as circulated, be taken as read a first and second time.

Carried.

Third and Final Reading of By-Laws

#13: Atkinson/Boushy: That By-Law #10 of 2026, as circulated, be taken as read a third and final time.

Carried.

ADJOURNMENT

#14: Grimes/McRoberts: That the Warden declare the meeting adjourned and that the next regular meeting of County Council be held on Wednesday, May 6, 2026 with the In-Camera Session to commence at 9:00 a.m.

Carried.

Time: 9:32 a.m.

Kevin Marriott, Warden

Olivia Leger, Clerk

**The County of Lambton
Community Development
Corporation**

ANNUAL GENERAL MEETING

Wednesday, May 6, 2026
9:00 a.m.

The County of Lambton Council Chambers, Wyoming

AGENDA

- 1. Appointment of the Chair**
- 2. Introduction of Members Present**
- 3. Approval of the Agenda**
- 4. Declarations of Pecuniary Interest**
- 5. Presentation of Audited Financial Statements**
- 6. Update from Park Executive Director**
- 7. Review of Corporation By-Laws**
 - A) Board Composition**
 - B) Eligibility Criteria and Term for Officers**
- 8. Confirmation of Officers and Directors**
- 9. Appointment of Auditors**
- 10. Other Business**
- 11. Adjournment**

**THE COUNTY OF LAMBTON
COMMUNITY DEVELOPMENT CORPORATION**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED APRIL 30, 2025

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
INDEX TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED APRIL 30, 2025**

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Independent Auditor's Report

To the Directors and Members of The County of Lambton Community Development Corporation

Opinion

We have audited the financial statements of The County of Lambton Community Development Corporation (the Corporation), which comprise the statement of financial position as at April 30, 2025, and the statement of operations, statement of change in net financial debt and the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Corporation as at April 30, 2025, and its results of operations, its change in net debt, and its cash flows for the year then ended in accordance with Canadian public sector accounting standards.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Corporation in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian public sector accounting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Corporation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Corporation or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Corporation's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The accompanying summary of significant accounting policies and notes are an integral part of these financial statements.



As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Corporation's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Corporation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Corporation to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

BDO Canada LLP

Chartered Professional Accountants, Licensed Public Accountants
Windsor, Ontario
December 23, 2025

The accompanying summary of significant accounting policies and notes are an integral part of these financial statements.

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
STATEMENT OF FINANCIAL POSITION
AS AT APRIL 30, 2025**

	2025 ACTUAL \$	2024 ACTUAL \$
<u>FINANCIAL ASSETS</u>		
Accounts Receivable	162,761	194,611
Other Accounts Receivable	65,592	104,874
TOTAL FINANCIAL ASSETS	228,353	299,485
<u>LIABILITIES</u>		
Bank Indebtedness (Note 2)	1,666,919	1,443,406
Accounts Payable and Accrued Liabilities	384,236	321,570
Deferred Revenue (Note 3)	24,073	696,028
Long Term Debt (Note 4)	14,025,362	14,811,569
Asset Retirement Obligation (Note 5)	1,023,008	990,327
TOTAL LIABILITIES	17,123,598	18,262,900
NET FINANCIAL DEBT	(16,895,245)	(17,963,415)
<u>NON-FINANCIAL ASSETS</u>		
Tangible Capital Assets (Schedule 1)	16,425,823	17,651,304
Prepaid Expenses	331,807	383,250
TOTAL NON-FINANCIAL ASSETS	16,757,630	18,034,554
ACCUMULATED SURPLUS (DEFICIT) (Schedule 2)	(137,615)	71,139

The accompanying notes and schedules are an integral part of this financial statement.

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
STATEMENT OF OPERATIONS
FOR THE YEAR ENDED APRIL 30, 2025**

	Budget	April 30, 2025	April 30, 2024
	\$	\$	\$
REVENUE			
Rental Income	2,207,971	2,316,512	2,482,431
Grant - County of Lambton	1,998,139	1,998,139	632,333
Sundry Income	113,504	253,505	105,524
Tenant Recoveries	251,735	235,106	243,709
	<u>4,571,349</u>	<u>4,803,262</u>	<u>3,463,997</u>
EXPENSES			
Repairs and Maintenance	950,931	875,538	933,596
Utilities	729,405	720,703	678,413
Property Taxes	662,255	670,058	642,966
Corporate Expenditures	623,360	608,472	617,589
Administration	535,792	472,762	325,334
Debt Service Charges	354,707	339,346	347,059
Tenant Incentive Amortization	105,356	63,383	51,065
Accretion on Tangible Capital Assets	0	32,681	31,637
Amortization on Tangible Capital Assets	1,224,000	1,229,073	1,228,474
	<u>5,185,806</u>	<u>5,012,016</u>	<u>4,856,133</u>
ANNUAL DEFICIENCY	(614,457)	(208,754)	(1,392,136)
ACCUMULATED SURPLUS , beginning of the year	71,139	71,139	1,463,275
ACCUMULATED SURPLUS (DEFICIT) , end of the year	<u>(543,318)</u>	<u>(137,615)</u>	<u>71,139</u>

The accompanying notes and schedules are an integral part of this financial statement.

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
STATEMENT OF CHANGE IN NET FINANCIAL DEBT
FOR THE YEAR ENDED APRIL 30, 2025**

	Budget	April 30, 2025	April 30, 2024
	\$	\$	\$
ANNUAL DEFICIENCY	(614,457)	(208,754)	(1,392,136)
Amortization of Tangible Capital Assets	1,224,000	1,229,073	1,228,474
Acquisition of Tangible Capital Assets	0	(3,592)	0
Change in Prepaid Expense	0	51,443	11,629
(INCREASE) DECREASE IN NET FINANCIAL DEBT	609,543	1,068,170	(152,033)
NET FINANCIAL DEBT , beginning of the year	(17,963,415)	(17,963,415)	(17,811,382)
NET FINANCIAL DEBT , end of the year	(17,353,872)	(16,895,245)	(17,963,415)

The accompanying notes and schedules are an integral part of this financial statement.

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED APRIL 30, 2025**

	April 30, 2025 \$	April 30, 2024 \$
OPERATING ACTIVITIES		
Annual Deficiency	(208,754)	(1,392,136)
Uses of Cash		
Increase in Accounts Receivable	0	(23,297)
Decrease in Accounts Payable and Accrued Liabilities	0	(186,423)
Decrease in Deferred Revenue	(671,955)	0
	(671,955)	(209,720)
Sources of Cash		
Decrease in Accounts Receivable	31,850	0
Decrease in Other Accounts Receivable	39,282	41,037
Decrease in Prepaid Expenses	51,443	11,629
Increase in Accounts Payable and Accrued Liabilities	62,666	0
Increase in Deferred Revenue	0	573,182
	185,241	625,848
Non-cash Charges to Operations		
Amortization	1,229,073	1,228,474
Accretion	32,681	31,637
	1,261,754	1,260,111
Cash Provided by Operations	566,286	284,103
CAPITAL TRANSACTIONS		
Cash Used to Acquire Tangible Capital Assets	(3,592)	0
FINANCING TRANSACTIONS		
Long Term Debt Principal Repayments	(786,207)	(763,145)
(DECREASE) IN CASH	(223,513)	(479,042)
BANK INDEBTEDNESS , beginning of the year	(1,443,406)	(964,364)
BANK INDEBTEDNESS , end of the year	(1,666,919)	(1,443,406)

The accompanying notes and schedules are an integral part of this financial statement.

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
NOTES TO THE FINANCIAL STATEMENTS
AS AT APRIL 30, 2025**

1. ACCOUNTING POLICIES

(a) Management's Responsibility for the Financial Statements

The financial statements of The County of Lambton Community Development Corporation (the Corporation) are the responsibility of Management. They have been prepared in accordance with Canadian public sector accounting standards. The Corporation is incorporated under Part III of the Corporations Act as a not-for-profit community development corporation pursuant to section 109(1) of the Municipal Act, 2001. It has partnered with the University of Western Ontario to establish a university styled research and development park to act as a conduit for the delivery of professional development, education via interaction among institutions of higher education, contract research, technology transfer and commercialization of intellectual property. Under the Income Tax Act, Canada, the Community Development Corporation is exempt from taxes on income.

(b) Basis of Accounting

- (i) The financial statements have been prepared using Canadian public sector accounting standards.
- (ii) Sources of financing and expenditures are reported on the accrual basis of accounting.
- (iii) The accrual basis of accounting records revenue as it is earned and measurable. Expenses are recognized as they are incurred and measurable based upon receipt of goods or services and/or the creation of a legal obligation to pay.

(c) Non-Financial Assets

Non-financial assets are not available to discharge existing liabilities and are held for use in the provision of services. They have useful lives extending beyond the current year, and are not intended for sale in the ordinary course of operations. The change in non-financial assets during the year, together with the excess of expenses over revenues, provides the Change in Net Financial Debt for the year.

(i) Tangible Capital Assets (TCAs)

Tangible capital assets are recorded at cost, which includes all amounts that are directly attributable to acquisition, construction, development or betterment of the asset, less accumulated amortization. The cost, less residual value, of the tangible capital assets, is amortized over their estimated useful lives as follows:

Buildings	30 years	Straight Line
Asset Retirement Obligation – Buildings	60 years	Straight Line
Building Contents	5 years	Straight Line
Information Technology	3 years	Straight Line

Assets under construction are not amortized until the asset is available for productive use, at which time they are capitalized.

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
NOTES TO THE FINANCIAL STATEMENTS
AS AT APRIL 30, 2025**

(d) Revenue Recognition

Rental revenue from leases with contractual rent increases is recognized based on the straight-line method, over the period of the contract and collection is reasonably assured.

Revenues from rental properties include rent from tenants under lease agreements, property tax and operating tax recoveries, and incidental income.

(e) Government Transfers

Government transfers are recognized as revenue in the financial statements when the transfer is authorized and any eligibility criteria are met, except to the extent that transfer stipulations give rise to an obligation that meets the definition of a liability. Transfers are recognized as deferred revenue when transfer stipulations give rise to a liability. Transfer revenue is recognized in the statement of operations as the stipulation liabilities are settled.

(f) Financial Instruments

Bank indebtedness is measured at fair value. Accounts receivable, accounts payable and accrued liabilities, long-term debt, and debenture are measured at cost or amortized cost. The carrying amount of each of these financial instruments is presented on the statement of financial position.

For financial instruments measured using amortized cost, the effective interest rate method is used to determine interest revenue or expense.

All financial instruments are tested annually for impairment. When financial assets are impaired, impairment losses are recorded in the statement of operations.

Transaction costs are added to the carrying value for financial instruments measured using cost or amortized cost. Transaction costs are expensed for financial instruments measured at fair value.

(g) Use of Estimates

The preparation of financial statements in accordance with Canadian public sector accounting standards requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from management's best estimates as additional information becomes available in the future.

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
NOTES TO THE FINANCIAL STATEMENTS
AS AT APRIL 30, 2025**

(h) Asset Retirement Obligations

A liability for an asset retirement obligation is recognized when there is a legal obligation to incur retirement costs in relation to a tangible capital asset; the past transaction or event giving rise to the liability has occurred; it is expected that future economic benefits will be given up; and a reasonable estimate of the amount can be made. The liability is recorded at an amount that is the best estimate of the expenditure required to retire a tangible capital asset at the financial statement date. This liability is subsequently reviewed at each financial reporting date and adjusted for the passage of time and for any revisions to the timing, amount required to settle the obligation or the discount rate. Upon the initial measurement of an asset retirement obligation, a corresponding asset retirement cost is added to the carrying value of the related tangible capital asset if it is still in productive use. This cost is amortized over the useful life of the tangible capital asset. If the related tangible capital asset is unrecognized or no longer in productive use, the asset retirement costs are expensed.

2. BANK INDEBTEDNESS

The Corporation's cash is held at one Canadian chartered bank and earns interest based on the monthly average prime rate less 1.65%.

The Corporation has a revolving line of credit of \$2,000,000 with its banker that bears interest at the bank prime rate minus 0.50% per annum. As of April 30, 2025, the Corporation has utilized \$1,666,919, leaving an unused line of credit balance of \$333,081.

3. DEFERRED REVENUE

The balance of \$24,073 (2024 - \$696,028) represents tenant rent paid in advance.

4. LONG-TERM DEBT

	2025	2024
Demand loan, interest 2.062%, repayable \$81,867 monthly including principal and interest, amortizing to September 2040	12,964,678	13,671,828
Demand loan, interest prime less 0.5%, repayable \$6,588 principal plus interest, amortizing to September 2038	1,060,684	1,139,741
	\$14,025,362	\$14,811,569

All credit facilities are payable to the Canadian Imperial Bank of Commerce.

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
NOTES TO THE FINANCIAL STATEMENTS
AS AT APRIL 30, 2025**

Planning principal payments on long-term debt for the next five years and thereafter are as follows:

Year	Amount
2026	\$ 800,927
2027	815,953
2028	831,292
2029	846,951
2030	862,935
2031 to 2035	4,566,334
2036 to 2040	4,893,736
Thereafter	<u>407,234</u>
	<u>\$14,025,362</u>

The repayment terms are in absence of request of demand for repayment. The gross interest paid relating to the Corporation's long-term debt was \$339,346 (2024 - \$347,059).

5. ASSET RETIREMENT OBLIGATIONS

The Corporation's financial statements include an asset retirement obligation for the remediation of asbestos contained within buildings. The related asset retirement costs are being amortized on a straight-line basis. The liability has been estimated using a net present value technique with a discount rate of 3.30% (2024 – 3.30%). The estimated total undiscounted future expenditures are \$3,513,104 (2024 - \$3,513,104), which are to be incurred over the remaining productive useful life of the buildings of 40 years. The liability is expected to be settled at the end of the buildings' productive useful life in 2062.

The carrying amount of the liability is as follows:

	2025	2024
Asset retirement obligation, beginning of year	\$ 990,327	\$ 958,690
Increase due to accretion expense	<u>32,681</u>	<u>31,637</u>
	<u>\$ 1,023,008</u>	<u>\$ 990,327</u>

Note that the total amount of the liability may change due to changes in estimates noted above, such as the discount rate, estimated total undiscounted future expenditures, and expected remediation date.

6. PENSION AGREEMENTS

Commencing in October 2014, the Corporation provided a group Registered Retirement Savings Plan through Manulife Financial. The Corporation makes contributions to the plan on behalf of 3 members of its staff. The amount contributed for fiscal 2025 was \$33,489 (2024 - \$32,436) and is included as an expenditure on the Statement of Financial Operations.

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
NOTES TO THE FINANCIAL STATEMENTS
AS AT APRIL 30, 2025**

7. EXPENSES BY OBJECT

	2025	2024
Materials and contracts	\$ 2,814,418	\$ 2,656,196
Amortization	1,229,073	1,228,474
Salaries, wages and employee benefits	546,726	517,257
Bank and long term debt interest	389,118	422,569
Accretion	32,681	31,637
	\$ 5,012,016	\$ 4,856,133

8. FINANCIAL INSTRUMENT RISK MANAGEMENT

The Corporation is exposed to credit risk, liquidity risk, and interest rate risk from its financial instruments. This note describes the Corporation's objectives, policies and processes for managing those risks and the methods used to measure them. Further qualitative and quantitative information in respect of these risks is presented below and throughout these financial statements.

(a) Credit Risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge an obligation. The Corporation is exposed to credit risk resulting from the possibility that a customer or counterparty to a financial instrument defaults on their financial obligations; if there is a concentration of transactions carried out with same counterparty; or of financial obligations which have similar economic characteristics such that they could be similarly affected by changes in economic conditions. The Corporation is exposed to credit risk through its accounts receivable.

The Corporation manages its credit risk by limiting the amount of days aged in accounts receivable before appropriate action is taken in accordance with the Commercial Tenancies Act.

The Corporation's maximum exposure to credit risk at the financial statement date is the carrying value of accounts receivable and other accounts receivable as presented on the statement of financial position.

At year end, the amounts outstanding for the Corporation's accounts receivable are as follows:

	2025			2024		
As at April 30	Accounts Receivable	Less: Impairment Allowance	Total	Accounts Receivable	Less: Impairment Allowance	Total
Current	\$120,371	\$ -	\$120,371	\$105,629	\$ -	\$105,629
31 to 60 days	19,105	-	19,105	-	-	-
61 to 90 days	14,960	-	14,960	24,782	-	24,782
Over 90 days	8,325	-	8,325	64,200	-	64,200
Total	\$162,761	\$ -	\$162,761	\$194,611	\$ -	\$194,611

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
NOTES TO THE FINANCIAL STATEMENTS
AS AT APRIL 30, 2025**

At year end, management has determined that the credit quality of accounts receivable are not past due or impaired.

There have not been any changes from the prior year in the Corporation's exposure to credit risk or the policies, procedures and methods it uses to manage and measure the risk.

(b) Liquidity Risk

Liquidity risk is the risk that the Corporation will encounter difficulty in meeting obligations associated with financial liabilities. Liquidity risk includes the risk that, as a result of operational liquidity requirements, the organization will not have sufficient funds to settle a transaction on the due date; will be forced to sell financial assets at a value, which is less than what they are worth; or may be unable to settle or recover a financial asset. The Corporation is exposed to this risk mainly in respect of its bank indebtedness, accounts payable and accrued liabilities, and long-term debt.

The Corporation's approach to managing liquidity is to ensure, as far as possible, that it will always have sufficient cash flow to fund its operations and to meet its liabilities when due, under both normal and stressed conditions. The organization also maintains certain credit facilities, which can be drawn upon as needed.

The following table sets out the contractual maturities (representing undiscounted contractual cash-flow of financial liabilities):

	2025			
	within 6 months	6 months to 1 year	1 - 5 years	>5 years
Bank Indebtedness	\$ 1,666,919	\$ -	\$ -	\$ -
Accounts Payable and Accrued Liabilities	384,236	-	-	-
Long-Term Debt	398,604	402,322	3,357,131	9,867,305
	\$ 2,449,759	\$ 402,322	\$ 3,357,131	\$ 9,867,305

	2024			
	within 6 months	6 months to 1 year	1 - 5 years	>5 years
Bank Indebtedness	\$ 1,443,406	\$ -	\$ -	\$ -
Accounts Payable and Accrued Liabilities	321,570	-	-	-
Long-Term Debt	391,282	394,925	3,295,123	10,730,239
	\$ 2,156,258	\$ 394,924	\$ 3,295,123	\$ 10,730,239

Management plans to continue to use a mix of short-term and long-term debt to meet the financing needs of the Corporation.

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
NOTES TO THE FINANCIAL STATEMENTS
AS AT APRIL 30, 2025**

(c) Market Risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency risk, interest rate risk and other price risk. The Corporation is mainly exposed to interest rate risk.

(d) Interest Rate Risk

Interest rate risk is the risk that the future cash flows of a financial instrument will fluctuate because of changes in the market. The Corporation is exposed to interest rate risk in relation to interest expense on its revolving credit facility since the credit facility bears interest at a floating interest rate.

The Corporation holds long-term debt with variable interest rates which involves risks of default on interest and principal and prices changes due to, without limitation, such factors as interest rates and general economic conditions.

The Corporation structures its finances so as to stagger the maturities of debt, thereby minimizing exposure to interest rate fluctuations.

A 1% move in interest rates, with all other variables held constant, could impact the interest paid on the loans by \$140,254 (2024 - \$148,116). This change would be recognized in annual surplus (deficiency). This sensitivity analysis was prepared on the basis that the prime rate increases by 1% and uses the assumption that the prime rate will not increase by more than 1% over the next fiscal year. The methods and assumptions used have not changed from the prior period.

There have not been any changes from the prior year in the Corporation's exposure to interest rate risk or the policies, procedures and methods it uses to manage and measure the risk.

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
NOTES TO THE FINANCIAL STATEMENTS
AS AT APRIL 30, 2025**

9. BUDGET FIGURES

The Financial Plan (budget) adopted by the Board of Directors was not prepared on the basis consistent with that used to report actual results (Canadian Public Sector Accounting Standards). The budget was prepared on a modified accrual basis while Canadian Public Sector Accounting Standards require a full accrual basis. The budget figures presented in the Statement of Operations and Statement of Changes in Net Financial Debt represent the budget adopted by the Board of Directors with adjustments as follows:

	2025
	\$
Financial Plan (budget) deficiency for the year	1,052,251
Add:	
Capital Expenditures	-
Principal Payments	786,206
Less:	
Amortization	<u>1,224,000</u>
Budget Deficiency per Statement of Operations	<u>(614,457)</u>

10. ECONOMIC DEPENDENCE

The Corporation of the County of Lambton has guaranteed the loan of The County of Lambton Community Development Corporation.

11. SUBSEQUENT EVENTS

Subsequent to year end, the Corporation entered into a loan agreement with the County of Lambton for a loan of up to a combined aggregate value of \$900,000.

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
SCHEDULE OF TANGIBLE CAPITAL ASSETS
FOR THE YEAR ENDED APRIL 30, 2025**

Schedule 1

	Balance, beginning of year \$	Additions \$	Disposals \$	Other- Donations, Writedowns \$	Balance, end of year \$
COST					
Land	1,136,989	0	0	0	1,136,989
Buildings	33,573,396	0	0	0	33,573,396
Building (ARO)	500,808	0	0	0	500,808
Building Contents	972,796	0	0	0	972,796
Information Technology	2,217	3,592	0	0	5,809
Work In Progress	0	0	0	0	0
TOTAL COST	36,186,206	3,592	0	0	36,189,798
ACCUMULATED AMORTIZATION					
Land	0	0	0	0	0
Buildings	17,384,606	1,220,127	0	0	18,604,733
Building (ARO)	175,283	8,347	0	0	183,630
Building Contents	972,796	0	0	0	972,796
Information Technology	2,217	599	0	0	2,816
Work In Progress	0	0	0	0	0
ACCUMULATED AMORTIZATION	18,534,902	1,229,073	0	0	19,763,975
NET BOOK VALUE					
Land	1,136,989	0	0	0	1,136,989
Buildings	16,188,790	(1,220,127)	0	0	14,968,663
Building (ARO)	325,525	(8,347)	0	0	317,178
Building Contents	0	0	0	0	0
Information Technology	0	2,993	0	0	2,993
Work In Progress	0	0	0	0	0
NET BOOK VALUE - 2024	17,651,304	(1,225,481)	0	0	16,425,823

**THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
SCHEDULE OF TANGIBLE CAPITAL ASSETS
FOR THE YEAR ENDED APRIL 30, 2024**

Schedule 1

	Balance, beginning of year \$	Additions \$	Disposals \$	Other- Donations, Writedowns \$	Balance, end of year \$
COST					
Land	1,136,989	0	0	0	1,136,989
Buildings	33,573,396	0	0	0	33,573,396
Building (ARO)	500,808	0	0	0	500,808
Building Contents	972,796	0	0	0	972,796
Information Technology	2,217	0	0	0	2,217
Work In Progress	0	0	0	0	0
TOTAL COST	36,186,206	0	0	0	36,186,206
ACCUMULATED AMORTIZATION					
Land	0	0	0	0	0
Buildings	16,164,479	1,220,127	0	0	17,384,606
Building (ARO)	166,936	8,347	0	0	175,283
Building Contents	972,796	0	0	0	972,796
Information Technology	2,217	0	0	0	2,217
Work In Progress	0	0	0	0	0
ACCUMULATED AMORTIZATION	17,306,428	1,228,474	0	0	18,534,902
NET BOOK VALUE					
Land	1,136,989	0	0	0	1,136,989
Buildings	17,408,917	(1,220,127)	0	0	16,188,790
Building (ARO)	333,872	(8,347)	0	0	325,525
Building Contents	0	0	0	0	0
Information Technology	0	0	0	0	0
Work In Progress	0	0	0	0	0
NET BOOK VALUE - 2023	18,879,778	(1,228,474)	0	0	17,651,304

THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION
SCHEDULE OF ACCUMULATED SURPLUS (DEFICIT)
FOR THE YEAR ENDED APRIL 30, 2025
Schedule 2

	April 30, 2025	April 30, 2024
	\$	\$
SURPLUS (DEFICIT)		
Invested in Tangible Capital Assets	16,425,823	17,651,304
Operating Deficit	(2,538,076)	(2,768,596)
Unfunded		
Long Term Debt	(14,025,362)	(14,811,569)
ACCUMULATED SURPLUS (DEFICIT)	(137,615)	71,139
	(137,615)	71,139



Western
Sarnia-Lambton
Research Park



AGM Update



May 6, 2026

Agenda

1. Increasing Utilization & Value
2. Research & Commercialization
3. Governance Renewal
4. 2025 Successes



Western
Sarnia-Lambton
Research Park

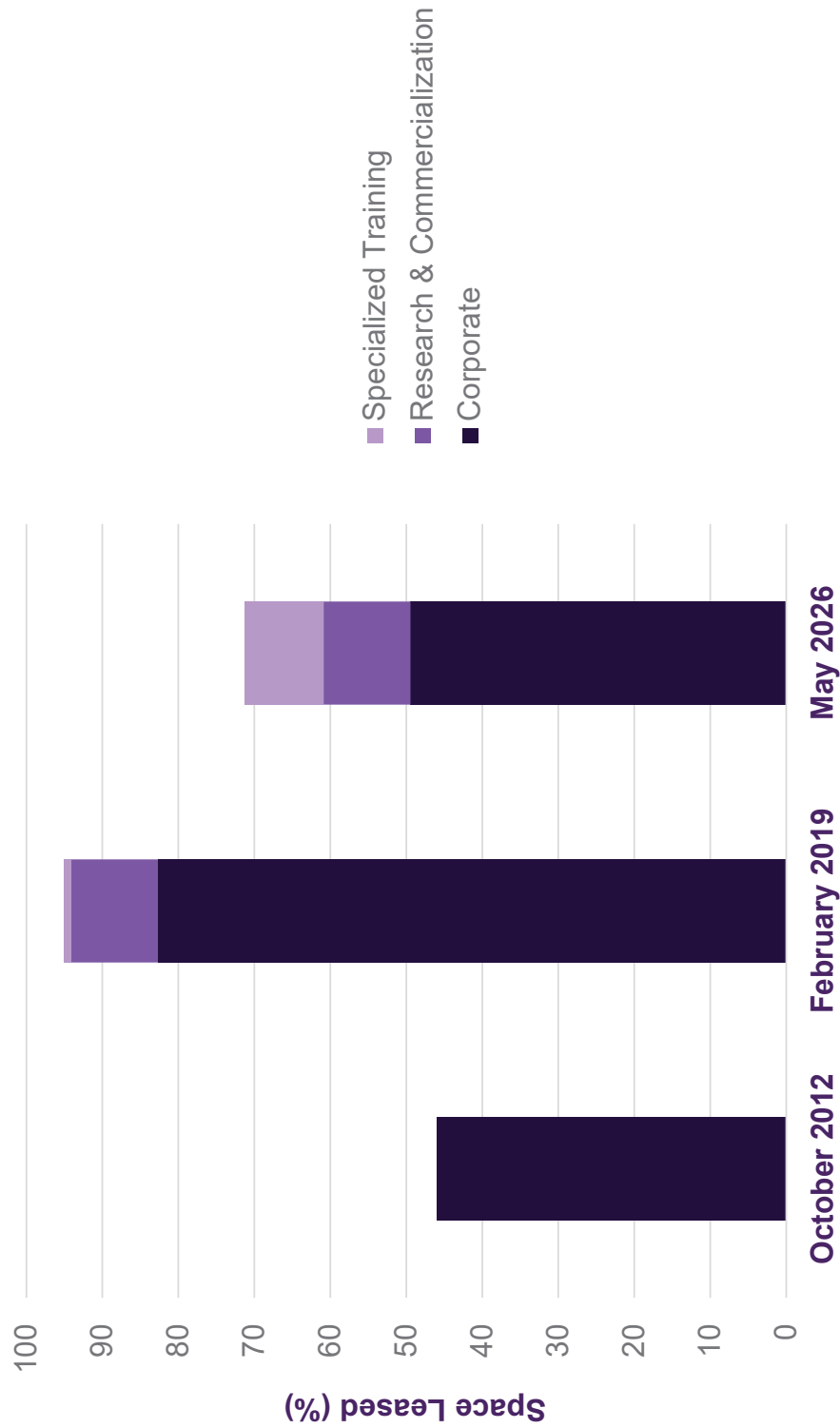


Western Affiliation

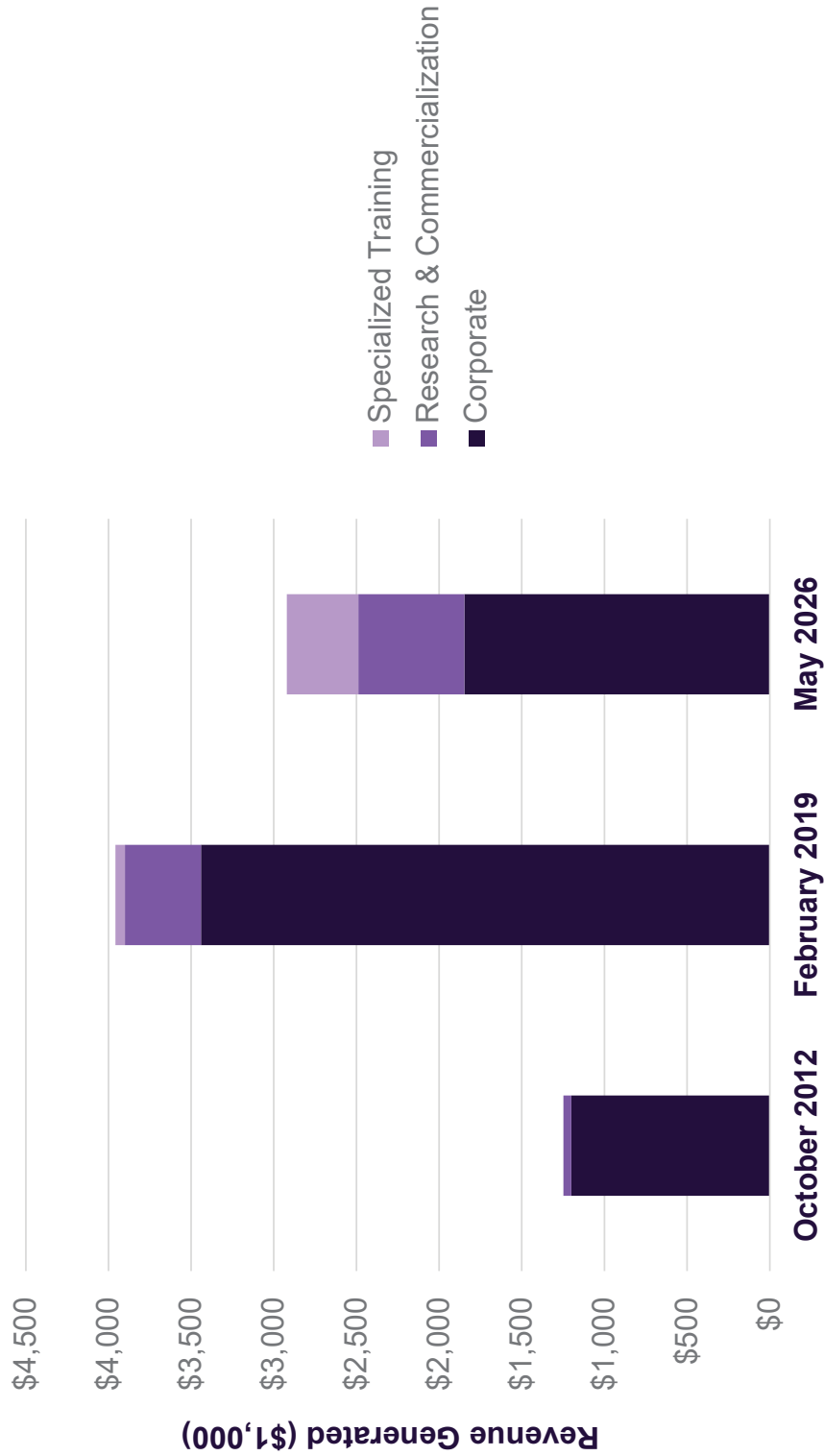


This block contains two logos. On the left is the logo for Western Sarnia-Lambton Research Park, which includes a shield-shaped crest with various symbols and the text 'Western Sarnia-Lambton Research Park'. On the right is the logo for 'Discoveries That Matter', featuring a stylized sunburst or fan shape with the text 'Discoveries That Matter' below it.

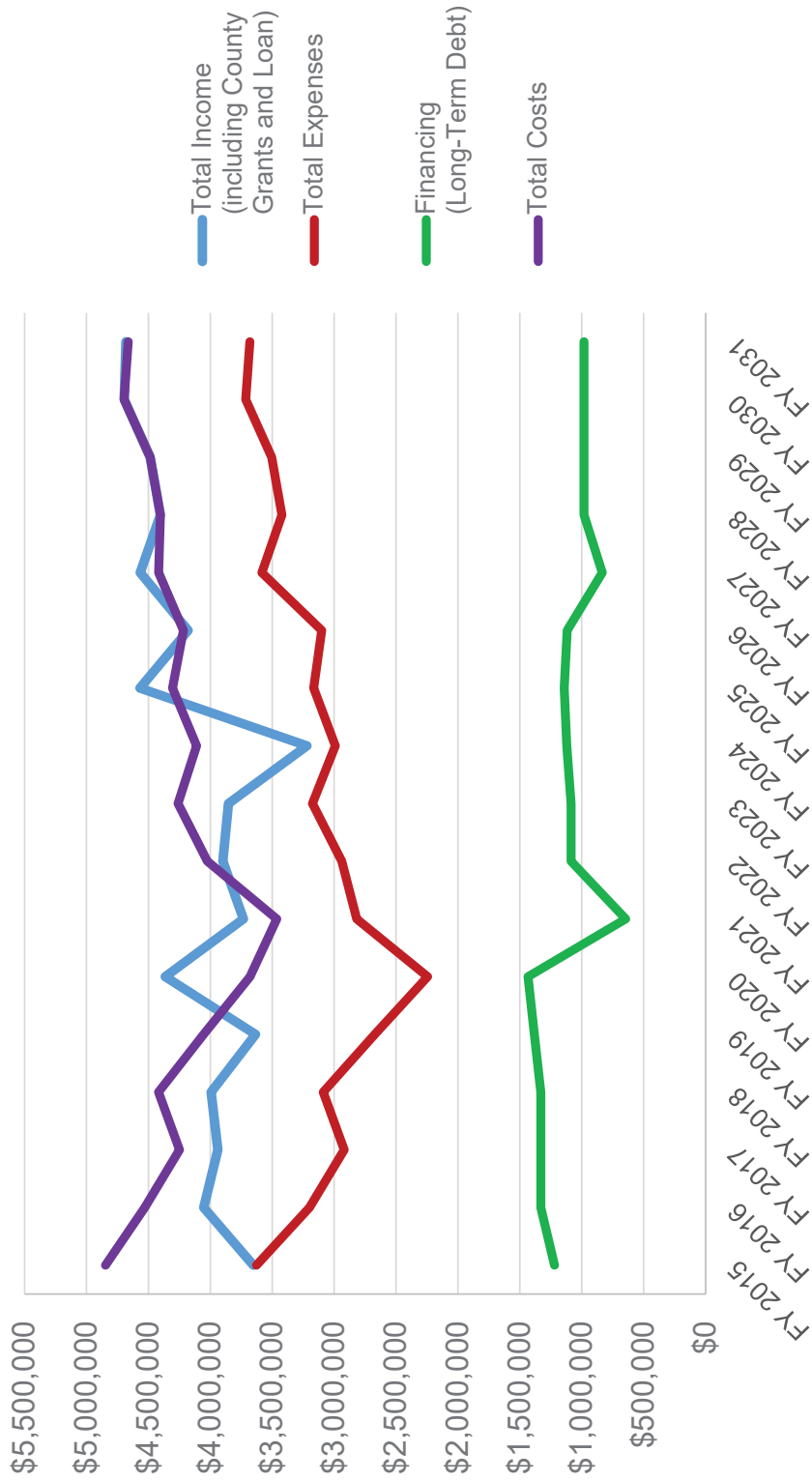
Real Estate Occupancy



Real Estate Revenue

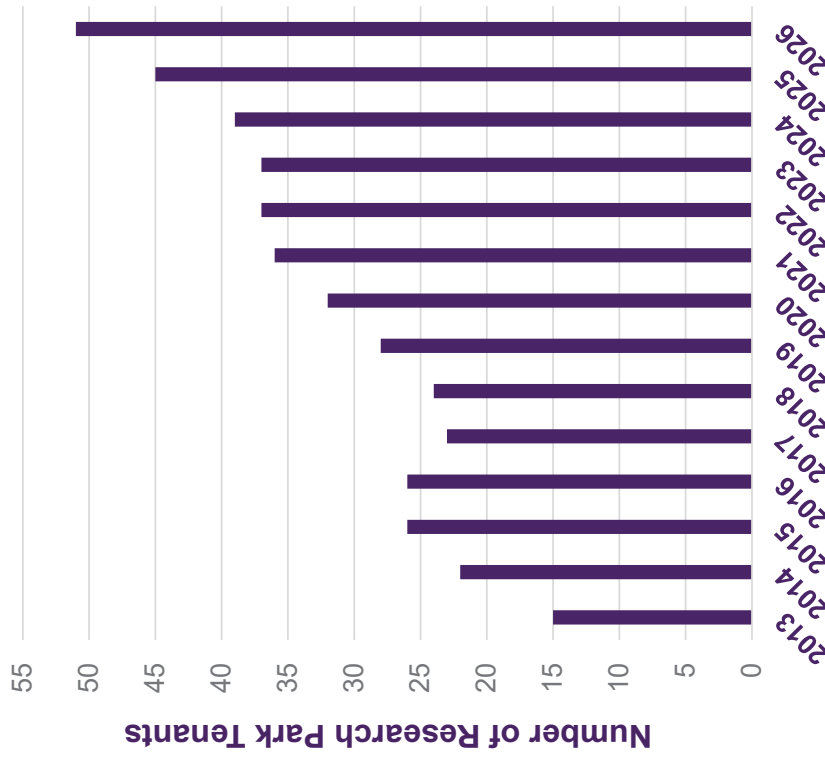


Financial Projections

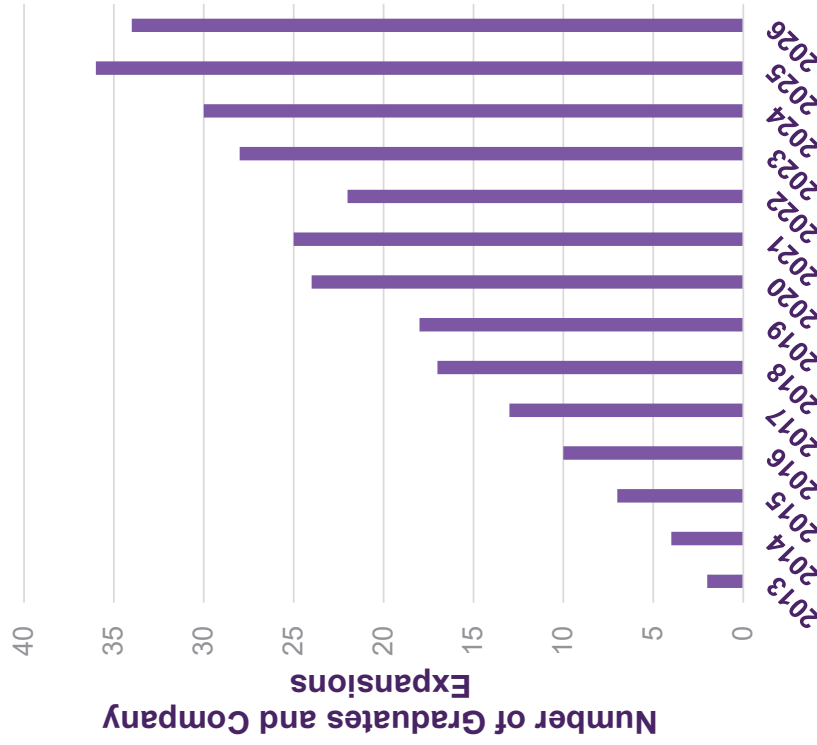


Fulfilling Our Mandate

Research Park Growth



Regional Benefits



Western
Sarnia-Lambton
Research Park



Progress Since May 2024

- Research Park companies creating a vibrant ecosystem that encourages the exchange of ideas, facilitates knowledge transfer and provides opportunities for successful partnerships and investments to the economic benefit of Lambton County
- WSLRP is designing and building the future of Sarnia-Lambton: emerging cluster of collaborating development companies
- **17 new companies** established at the Research Park, including a Canadian-based global leader commercializing a new bio-technology
- **14 expansions** of existing companies at the Park
- **172 new technology-based jobs** created by Park tenants, with **30 new technology-based jobs** to date in 2026
- Growth through the attraction and expansion of small companies



Western
Sarnia-Lambton
Research Park



Research Tenants

FORWARD
WATER TECHNOLOGIES

VEOLIA

ADURO
CLEAN TECHNOLOGIES

Alliance
TECHNICAL GROUP

Western
Sarnia-Lambton
Research Park

ORIGIN

Reverse Engineering

Additive Manufacturing

Wastewater Treatment

Environmental Monitoring

Water Treatment

Bioplastics

Forestry Biorefinery

Bioindustrial

Natural Health Products

Hydrochemolytic Upgrading

Advanced Manufacturing

Lambton College

Western Physioceticals Inc.

Discoveries That Matter

Commercialization Tenants

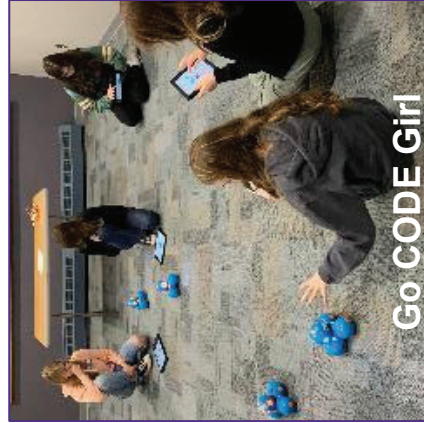
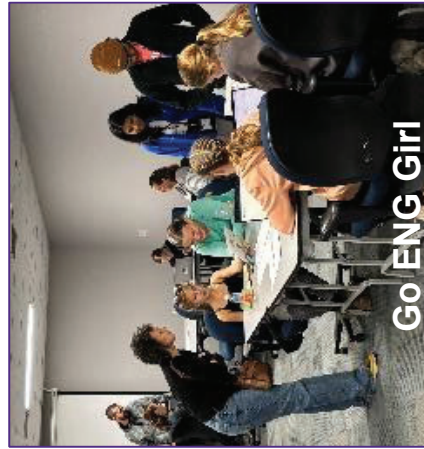


Woodland Biofuels



Transforming Tomorrow

Development of new knowledge transfer initiatives to enrich Lambton County's current and future technical workforces in collaboration with Western Engineering



Elevating Success Update

Continued recovery plan implementation to achieve financial sustainability:

- Refreshed the targeted digital ad marketing campaign
- Development of financial models
- Meaningful actions improving financial performance
- Increased engagement with stakeholders and partners
- Development of strategic plan focused on tenant attraction and retention
- Review of the governance structure



Western
Sarnia-Lambton
Research Park



Research Parks' Governance

- CLCDC Board initiated discussions of a governance review during the preparation of the recovery plan and strategic plan
- Analysis of CLCDC governance in comparison to well-recognized Canadian research parks
- Well-recognized Canadian research parks' boards of directors:
 - Consist of representatives of local governments, academia, and key business and/or industry sectors
 - The category with greatest number of members generally reflects the owner of the park
- Strong CLCDC Advisory Board with current members from Lambton County, City of Sarnia and SLEP staffs



Western
Sarnia-Lambton
Research Park



Board Composition



Current Composition

- 8 Directors
- 5 Ex-Officio Members:
 - Mayor of Sarnia
 - Warden of Lambton County
 - Deputy Warden of Lambton County
 - President of Lambton College
 - AVPR of Western University
- 3 Community Members

Recommended Composition

- 9 Directors
- 5 Ex-Officio Members:
 - Mayor of Sarnia
 - Warden of Lambton County
 - Deputy Warden of Lambton County
 - President of Lambton College
 - AVPR of Western University
- 4 Community Members:
 - 1 – Corporate leadership from 1 key sector
 - 1 – Corporate financial leadership
 - 2 of the following – Corporate leadership from a 2nd key sector, Finance, Real Estate, Legal, and Strategy/Marketing

Ex-Officio Members

- Position due to role in stakeholder organization
- Term aligned with time in stakeholder role

Community Members

- Application process
- 3-year term, renewable for 3 years



Board Structure



Current Structure

Chair and Vice Chair

- Open to Ex-Officio and Community Members
- 1-year term
- Renewable terms

Recommended Structure

Chair and Vice Chair

- Open to Ex-Officio and Community Members
- 2-year term
- Eligible for re-election to the specific office at the end of the next 2-year term

Board Renewal

- Current Board remains in office until January 2027
- Begin to recruit new Community Members following the AGM to transition on to the Board in January 2027



Western
Sarnia-Lambton
Research Park



2025 Successes

Priority & Goal	Successes
<p>Pillar of Economic Growth</p> <p>To become an essential pillar of regional economic growth</p>	<ul style="list-style-type: none"> Secured quickly growing companies and organizations at the Park with the creation of 69 new technology-based jobs plus new non-STEM jobs 11 new companies and organizations established at the Park, including 3 from outside of Lambton County. 10 expansions of existing tenants New tenants aligned with the mission and vision of the Park
<p>Asset Management & Maximization of Value</p> <p>To manage the Park facility as a strategic asset of Sarnia-Lambton</p>	<ul style="list-style-type: none"> New leases totalling 25K ft² Renewal of 26K ft² of office and research suite leases New, small companies leasing space at the Park provide greater long-term occupancy and financial sustainability New, external clients renting meeting room facilities on a regular basis
<p>Research & Commercialization Focused</p> <p>To lead regional innovation as a world-class technology incubator</p>	<ul style="list-style-type: none"> Research space occupancy of 85% One of Canada's largest fuel producers established as a pilot plant tenant for the commercialization of alternative fuels and exploring additional research at the Park New environmental laboratory for air monitoring projects
<p>Knowledge Centre</p> <p>To operate as the knowledge centre in Sarnia-Lambton</p>	<ul style="list-style-type: none"> Successful creation of new Tech Seminar series with PEO Lambton Chapter and Western Engineering for local P.Eng. community Highest attendance in WSLRP history for Go ENG Girl 2025, and registration full within hours for the 2025 Discovery Western engineering camp for youth New training location for tenant companies that previously traveled to the US for training

Key PARK Metrics

Priority	Performance Indicator	2020	2021	2022	2023	2024	2025
Pillar of Economic Growth	Economic Impact of Park on Sarnia-Lambton	\$43M	\$55M	\$57M	\$65M	\$67M	\$69M
	New tenants from outside of Lambton County	3	2	0	0	2	3
Asset Management & Maximization of Value	Occupancy rate	81%	81%	84%	72%	71%	73%
	Real estate revenue	\$3.3M	\$3.0M	\$2.9M	\$2.6M	\$2.4M	\$2.7M
Research & Commercialization Focused	New technology-based jobs created	33	17	71	46	75	69
	New projects developed	4	6	13	16	23	20
Knowledge Centre	Outreach and networking events	6	13	24	25	32	32
	Collaborations between tenants	1	6	6	10	10	13



23 Years of Innovation

Internationally Recognized by University Business Incubators

Awarded “Outstanding Research Park” by the Association of University Research Parks

Pre-Pandemic Occupancy of **95%+**

Economic Impact **\$1B+** since 2003

Attracted **31 New Companies** to Sarnia-Lambton since 2012

Supported **46 Startup Companies** since 2012

29 Graduates since 2012

1,100+ Direct and 5,400+ Indirect Research and Technology Jobs created by tenants since 2012

\$3.2B+ Grants and Investments received by tenants since 2012

3 New Commercial Plants: \$2.3B Capital Investment and **250+ Jobs**

Innovating Today to Transform Tomorrow



Western
Sarnia-Lambton
Research Park



Summary

The Park delivering on its mission

Innovation ecosystem development &
expanded research base

Attracting jobs and regional economic
returns



Western
Sarnia-Lambton
Research Park



Western
Sarnia-Lambton
Research Park



**The County of Lambton Community Development Corporation
(the "Corporation")**

RESOLUTION OF THE BOARD OF DIRECTORS

APPROVING BY-LAW AMENDMENTS

WHEREAS the Corporation is a not-for-profit organized under *Ontario's Not-for-Profit Corporations Act, 2010* ("ONCA");

AND WHEREAS the Board of Directors has reviewed proposed amendments to Bylaw No. 1 of the Corporation set out in blackline in Schedule A attached hereto, which amendments (a) revise the composition of the Board, (b) define a Director's eligibility to serve as Chair and/or Vice-Chair of the Corporation, (c) establish term limits for the Chair and Vice-Chair, and (d) make consequential amendments;

AND WHEREAS the Board of Directors considers it to be in the best interests of the Corporation to recommend these amendments to the Members for approval in accordance with the Corporation's governing documents;

NOW THEREFORE BE IT RESOLVED THAT:

1. The Board of Directors hereby approves and recommends to the Members of the Corporation those amendments to Bylaw No. 1 that are specifically identified and blacklined in Appendix A attached to this resolution.
2. The Board of Directors authorizes the Chair, Vice-Chair, and/or Executive Director to take all necessary steps to present the amendments set out in Appendix A to the Members for approval, including executing any related documents and delivering any required notices.
3. The Board of Directors further authorizes the consolidation of Bylaw No. 1 to incorporate the amendments thereto approved hereby following receipt of Member approval.
4. The Board of Directors confirms that the amendments identified and blacklined in Appendix A shall take effect immediately subject to the conclusion of such transitional period as may be established or approved by the Members in connection with their approval of these amendments.

ENACTED by the Board of Directors of the Corporation at a duly called meeting held on the 22nd day of April, **2026**.

Chair

Secretary

APPENDIX A

REVISED BY-LAW NO 1.

THE COUNTY OF LAMBTON COMMUNITY DEVELOPMENT CORPORATION

AMENDED BY-LAW NO. 1

A By-law amending By-law No. 1 relating generally to the transaction of the business and affairs of

**THE COUNTY OF LAMBTON COMMUNITY
DEVELOPMENT CORPORATION**

Recitals:

1. **Purpose:** The Corporation has been established to facilitate community based economic development in the County of Lambton. To achieve this purpose, the Corporation shall:
 - (a) establish an environment that fosters the creation of new business and facilitates the expansion of academic research and development;
 - (b) act as a conduit for purposes of increasing employment opportunities and encouraging the interaction between academic studies, professional development, business enterprise and financial investment;
 - (c) promote diversification of, and growth in, the County of Lambton's economic base; and
 - (d) perform any complementary activities not inconsistent with its general purposes.

IT IS ENACTED as a by-law of The County of Lambton Community Development Corporation (referred to in this By-law as the "Corporation") as follows:

ARTICLE I — DEFINITIONS & INTERPRETATION

1.1 **Definitions:** Wherever a term set out below appears in the text of this By-law, or any other Corporate By-law, with its first letter capitalized, the term is intended to have the meaning set out for it in this Section 1.1. Wherever a term below appears in the text of this Bylaw or any other Corporate By-law in regular case, it is intended to have the meaning ordinarily attributed to it in the English language.

- (a) "Act" means the *Not-for-Profit Corporations Act, 2010*, S.O. 2010, c. 15, as amended from time to time, including successor legislation. In the case of amendment or substitution, any references in the Corporate By-laws shall be read as referring to the amended or substituted provisions of the Act
- (b) "Applicable law" means the Act and all other municipal, provincial or federal legislation and regulation limiting, defining or governing the Corporation.
- (c) "Board" means the team comprised of the Directors of the Corporation.
- (d) "By-law" means this By-law Number 1 of the Corporation, as amended from time to time. The term includes the recitals to the By-law, which are considered to be integral parts of it.

- (e) “CEO” means the Corporation's Chief Executive Officer (who may be also appointed, and referred to, as the Executive Director), who may be an employee of the Corporation by contract or otherwise.
- (f) “City” means the Corporation of the City of Sarnia.
- (g) “Corporate By-law” means any other by-law of the Corporation that may from time to time be in force and effect.
- (h) “Corporation” means The County of Lambton Community Development Corporation, incorporated pursuant to Section 109 of the *Municipal Act, 2001*.
- (i) “Council” means the County’s elected council in accordance with the *Municipal Act, 2001*.
- (j) “County” means The Corporation of the County of Lambton, a municipal corporation duly incorporated pursuant to the laws of the Province of Ontario.
- (k) “County of Lambton” means the geographic jurisdiction of the County. Where the context allows, however, the term can also mean areas outside the County's geographic jurisdiction which contribute to the economic health of the County.
- (l) “Director” means an individual Member-appointed or elected to sit as a director (as that term is defined in the Act) of the Corporation. The Corporation's Board is made up of three types of Directors, as detailed in Section 3.2 of this By-law, being:
 - 1. “County Directors”, who are the Warden and Deputy Warden of the County by virtue of their respective offices;
 - 2. “Academic Directors”, who are the University of Western Ontario Representative and the Lambton College Representative by virtue of their respective offices;
 - 3. “City Director” who is the Mayor of the City of Sarnia by virtue of his/her office; and
 - 4. “Community Directors” who shall have the prior approval of the remaining members of the Board before the Members elect or appoint them to the Board.
- (m) “Documents” means contracts, documents or instruments in writing, including: deeds, mortgages, hypothecs, charges, conveyances, transfers and assignments of property, real or personal, immovable or moveable, agreements, releases, receipts and discharges for the payment of money or other obligations, conveyances, transfers and assignments of shares, share warrants, bonds, debentures, or other securities and all paper writings.

- (n) “Individual Member” means a natural person who is a Member of the Corporation.
- (o) “Institutional Member” means a company or corporation with or without share capital, unincorporated association, trust, trustee, governmental agency or any other legal entity that is not an individual, partnership, limited partnership, joint venture, syndicate or sole proprietorship provided, however, “Institutional Member” shall be restricted to that of the County until such time as this By-law is subsequently revised.
- (p) “Lambton College Representative” means the individual employed in an executive and/or senior management role with Lambton College and who is directly responsible for the management and control of Lambton College’s research and innovation department and its activities, initiatives and performance.
- (q) “Member” means a person with an ownership interest in the Corporation as provided for in the Act.
- (r) “Officer” means a person appointed to an office by the Board in accordance with Article VI of this By-law.
- (s) “University of Western Ontario Representative” means the individual employed in an executive and/or senior management role with University of Western Ontario who is directly responsible for the management and control of University of Western Ontario’s research parks *Western Advanced Manufacturing Park* and *Western Discovery Park* and their activities, initiatives, performance and strategic direction.
- (t) “Volunteer” means a person who is not a Director, Officer, employee, or retained contractor or consultant who assists the Corporation in any capacity without remuneration.

1.2 **Interpretation Rules:**

- (a) **Definitions from the Act:** All terms contained in the Corporate By-laws which are defined in the Act shall have the meanings given to those terms in the Act, unless a different meaning has been set out in Section 1.1 of this By-law.
- (b) **References to other Legislation:** All references to legislation within this By-law are printed in italic font. With respect to Provincial legislation, unless noted otherwise, they are references to the R.S.O. 1990 version of the statute, as amended from time to time, including successor legislation.
- (c) **Plurals & Gender References:** Words importing the singular number only shall include the plural or vice versa, words importing the masculine gender shall include the feminine and neuter genders, words importing persons shall include bodies corporate, corporations, companies, partnerships, syndicates,

trusts and any number or aggregate of persons.

- (d) **Headings:** The headings used in the By-laws are inserted for reference purposes only and are not to be considered or taken into account in construing the terms or provisions thereof or to be deemed in any way to clarify, modify or explain the effect of any such terms or provisions.
- (e) **"Includes":** The terms "include", "includes", and "including" are used without limitation to words, phrases, sentences or paragraphs preceding them.
- (f) **Computation of Time:** Where a given number of days' notice or notice extending over any period is required to be given, the day of service or a posting of the notice shall, unless it is otherwise provided, be counted in that number of days or other period.

ARTICLE II — MEMBERSHIP

2.1 **Classes:** There are two classes of membership in the Corporation, namely, individual membership and institutional membership.

- (a) The Individual Members are the Directors of the Corporation who are elected from time to time by the Members. The Individual Members are each entitled to one (1) vote at all meetings of Members of the Corporation. Individual Members shall not participate in any distribution of the property of the Corporation upon dissolution of the Corporation and they shall not be required to pay any membership fees or dues.
- (b) The Institutional Member shall be entitled to one hundred (100) votes at all meetings of Members of the Corporation. It is entitled to participate in any distribution of the property of the Corporation upon dissolution of the Corporation. It shall pay annual membership dues in accordance with the provisions of the Corporate By-laws as may be prescribed from time to time.

2.2 **Admission of Members:** Membership shall be limited to individuals, corporations, partnerships or other legal entities who are admitted as Members by the Board of Directors, and whose Membership is ratified by the Institutional Member. Each applicant for membership shall submit to the Board of Directors his, her or its application together with such fees as may be prescribed from time to time by resolution of the Board of Directors. Each Member shall be informed promptly by the Secretary of his, her or its admission as a Member.

2.3 **Dues:** The Board of Directors may from time to time fix annual dues payable by the Institutional Members. The Secretary shall notify the Institutional Members of the dues or fees any time payable by them and, if any are not paid within ninety (90) days of the date of such notice, any Institutional Member in default, except the County, shall automatically cease to be a Member of the Corporation. Any Members losing membership in this manner

may, upon payment of all unpaid dues or fees together with approval of the Board, be reinstated as Members. The County cannot lose membership rights pursuant to this Section of the By-law.

2.4 **Voting Rights:** Each Member in good standing is entitled to vote on each question arising at any Members' meeting. A register of Members in good standing shall be maintained by the Secretary. Failure to attend fifty (50%) percent of Members' meetings in a year by any Member without providing due notice to the Secretary will result in the removal of the Member from the register, subject to the approval of the Board.

2.5 **Termination of Membership:** The interest of any Member in the Corporation is not transferable. Membership will lapse and cease to exist in any of the following circumstances:

- (a) if the dues or assessments due and payable by any Member (except the County) are more than ninety (90) days in arrears and the Board of Directors determines by resolution that the membership be terminated;
- (b) upon the death of any Individual Member or dissolution of any Institutional Member;
- (c) if the person resigns as a Member by notice in writing addressed to the Secretary, which resignation shall be effective upon receipt by the Secretary;
- (d) upon expiry of Member's term of membership,
- (e) upon a resolution passed by at least two-thirds (2/3) of the votes cast at a meeting of the Board of Directors; and
- (f) upon liquidation or dissolution of the Corporation pursuant to Part XIII of the Act.

Any Member resigning his, her or its membership shall be liable for all dues and/or assessments due and payable by that Member for the current year or whatever portion of the year is considered appropriate as determined by the Board.

2.6 **Application for Membership:** Any person whose membership has ceased or has been otherwise terminated for any reason is entitled to re-apply for membership in the Corporation in accordance with the provisions of the Corporate By-laws.

2.7 **Amendment:** Sections 2.1 and 2.3 of this By-law shall not be amended, repealed or rescinded except by a by-law confirmed by at least two thirds of the votes cast at a meeting of the Members of the Corporation duly called for that purpose.

ARTICLE III – BOARD

3.1 **Number & Power:** The affairs of the Corporation shall be managed by a Board of

~~nine (9) Directors eight (8) Directors~~ who, collectively, may exercise all powers and do all acts and things as may be exercised or done by the Corporation and are not by the Corporate By-laws or any special resolution of the Corporation or by statute expressly directed or required to be done by the Corporation at a meeting of Members or required to be ratified by any Member. ~~It is the Corporation's intent to elect the two (2) Community Directors to the Board in or before 2008. Until such time or the Community directors are elected, the Corporation shall be managed by a Board of five (5) directors.~~

3.2 **Qualification:** Every Director must be eighteen (18) or more years of age and must be a Member of the Corporation. If a Director is not a Member at the time of his or her appointment, he or she shall become a Member within ten (10) business days of the appointment. All Directors require the prior approval of the County before the Corporation's Members elect or appoint him or her to the Board. The structure of the Board is as follows:

- (a) Two (2) County Directors who are the Warden and the Deputy Warden of the County by virtue of their respective offices;
- (b) Two (2) Academic Directors who are the University of Western Ontario Representative and the Lambton College Representative by virtue of their respective offices;
- (c) One (1) City Director who is the Mayor of the City of Sarnia by virtue of his or her office; and
- (d) ~~Four (4) Three (3)~~ **Community Directors**, who shall have the prior approval of the remaining members of the Board before the Corporation's Members elect or appoint them to the Board.

3.3 **Recruiting Directors:** When vacancies occur in respect to the Community Directors, or when their terms of office expire, the Corporation shall convene a selection committee to recruit candidates to hold such positions on the Board. The selection committee shall be comprised of the Chair (or his or her nominee) and two other individuals appointed by the Corporation, who need not be Directors. The selection committee shall, as the Board sees fit, advertise, use the assistance of recruitment personnel, and/or directly recruit candidates, on a skills-needed basis to fill the Community Director vacancies. The selection committee will present its recommendations to the Board. The Board will then present its recommended candidates to the Members for approval.

In keeping with the goal to have the Board of Directors represent a cross-section of skill sets, the Board may advise Council of any specific skills it is lacking which it seeks, if possible, to have filled through the appointment of Community Directors.

The County and City Directors will apply (or re-apply, as the case may be) to the Corporation after each municipal election. In the event that the County or City Directors, as the case may be, are re-elected to his or her term of municipal office in a municipal election, he or she shall be deemed to have remained a Director until he or she is re-elected as such by the Corporation or until he or she is replaced by a successor County or City Director, as the case may be, through the appointment process. In the event that a County or City Director is not re-elected to his or her term of municipal office in a municipal election, he or she will be considered to

have resigned his or her seat as a Director for the Corporation, and that seat will be considered vacant until the new individuals holding the specified office of the County or City Directors is appointed.

3.4 **Term of Office and Filling of Vacancies:** The Directors' term of office (subject to the provisions, if any, of the Corporation's Letters Patent and of the Corporate By-laws) shall take effect from the date that their appointment to the Board is ratified by the Members. The terms of office for the various Directors are as follows:

- (a) the three (3) County and City Directors' terms of offices shall be commensurate with their terms of office on the Council;
- (b) the two (2) Academic Directors' terms of office shall be commensurate with their terms of employment with the University of Western Ontario and Lambton College, as the case may be; and
- (c) the ~~four (4) three (3)~~ Community Directors' terms of office shall each be for a term of up to three (3) years, and that the terms of the three individual directors be staggered.

It is intended that ~~the four (4) three (3)~~ Community Directors' terms of office will be staggered. Each will last up to three (3) years.

In any event, subject to the provisions of this By-law, each Director's term will continue until his or her successor is appointed to the position. So long as a quorum of Directors remains in office, any vacancy occurring in the Board may be filled by such Directors as remain in office if they shall see fit to do so; otherwise the vacancy shall be filled at the next Members' meeting. A person appointed by the Directors to fill a vacancy shall hold office (subject to the provisions of this Bylaw) for the balance of the unexpired term of the vacating Director.

All Directors are eligible for re-election subject to the Community Directors who shall have a maximum of two (2) consecutive terms.

3.5 **Powers:** The Board may administer the affairs of the Corporation in all things and make or cause to be made for the Corporation, in its name, any form of contract which the Corporation may lawfully enter into and, except as restricted in the Corporate By-laws and by Applicable Law, generally, may exercise all such other powers and do all such other acts and things as the Corporation is (by its Articles of Incorporation or otherwise) authorized to exercise and do.

The authority of the Board includes: the power, from time to time, to purchase, lease or otherwise acquire, alienate, sell, exchange or otherwise dispose of shares, stocks, rights, warrants, options and other securities, lands, buildings and other property, moveable or immovable, real or personal, or any right or interest in things owned by the Corporation, for such consideration and upon such terms and conditions as they may deem advisable.

3.6 **Obligations:** Every Director of the Corporation, in exercising his or her powers and discharging his or her duties shall act honestly and in good faith with a view to the best interests

of the Corporation. Each Director shall exercise the care, diligence and skill that a reasonably prudent person would exercise in comparable circumstances. Every Director shall comply with the Act, other Applicable Law, the Corporate By-laws, and all Board-approved policies and procedures, including any approved Code of Ethics.

3.7 **Vacation of Office:** The office of a Director is considered to automatically be vacated if he, she or it:

- (a) becomes bankrupt or suspends payment or compounds with creditors or makes an authorized assignment or is declared insolvent;
- (b) is found to be mentally incompetent or becomes of unsound mind;
- (c) is convicted of any criminal offence;
- (d) resigns the office by notice in writing to the Secretary of the Corporation;
- (e) misses three (3) consecutive Directors' meetings without explanation satisfactory to the Board; or
- (f) ceases to be a Member or a representative of an Institutional Member.

3.8 **Removal from Office:** Each Director shall retire at the end of his or her term of office as set out in Section 3.4 of this By-law. Subject to the provisions of this By-law, each Director is eligible for re-election, provided always that any Director or Directors may be removed from office and one or others elected in his or their stead by resolution passed by a majority of the votes cast at a special meeting of the Members of the Corporation called for that purpose. A retiring Director shall retain office until the dissolution or adjournment of the meeting at which his or her successor is elected, unless such meeting was called for the purpose of removing him or her from office as a Director in which case the Director so removed shall vacate office forthwith upon the passing of the resolution of his removal.

3.9 **Policies & Procedures:** It is the Board's duty to establish policies to govern the Corporation's business. Day to day procedures can be established by the Corporation's administration unless a Board-approved policy provides otherwise. Unless and until the Board has passed a policy to replace it, a policy of the County on the same subject matter shall apply to the Corporation, with the necessary contextual amendments.

ARTICLE IV - MEETINGS OF THE BOARD

4.1 **Place of & Procedures at Meeting:** Meetings of the Board may be held at any convenient location within the County of Lambton, Ontario, or elsewhere as the Directors may from time to time determine, in person, or by telephone or other electronic means or a combination of in person and telephone or electronic means, provided that all persons attending the meeting are able to communicate with each other simultaneously and

instantaneously. The Board meetings are intended to be relatively informal, however, where disagreements on proceedings arise, Robert's Rules of Order (current edition) will govern the assembly.

4.2 **Regular Board Meetings:** The Directors may from time to time by resolution determine to hold regular meetings of the Board and shall by such resolution fix the dates and times of those regular meetings. So long as any resolution establishing special meetings is in effect, the Secretary shall convene those regular meetings by notice given in the manner described in Section 4.5 of this By-law. The Board shall meet a minimum of four (4) times in each calendar year.

4.3 **Calling Special Meetings of the Board:** A meeting of the Board maybe convened by the Chair or a Vice-Chair, or by any two Directors at any time.

4.4 **Meeting Notices:** Subject to the sender receiving confirmation of delivery, notice stating the day, hour and place of any Board meeting may be delivered orally (by telephone), mailed, sent by confirmed facsimile or electronically sent to each Director not less than two (2) days (exclusive of the day on which the notice is sent, but inclusive of the date for which notice is given) before the meetings take place. In any event, meetings of the Board may be held at any time without formal notice if all the Directors are present or those absent have waived notice or have signified their consent in writing addressed to the Secretary to the meeting being held in their absence. Notice of any meeting or any irregularity in any notice for any meeting may be waived by any Director.

4.5 **Quorum and Voting:** Five (5) of the Directors shall form a quorum for the transaction of business. In the event of an equality of votes at any meeting, the Chair of the meeting shall not have a second or the tie-casting vote. A tie vote on a question means the question fails. Where facilities exist, Directors who are out of town may participate in a Board meeting by conference telephone call (or other available electronic means). Save and except for a conflict of interest that a Director has declared and consequently excused himself or herself from a vote, each Director is expected to vote on every question put to the Directors and abstentions shall be deemed a vote in the negative to the question so posed.

4.6 **Conducting Business in Writing:** A resolution in writing signed by all the Directors entitled to vote on that resolution at a meeting of the Board or a meeting of a committee or sub-committee of the Board is as valid as if it had been passed at a meeting.

4.7 **Conflict of interest:** Directors are bound by the *Municipal Conflict of Interest Act* and any other Applicable Law, including Board-approved policies of the Corporation.

ARTICLE V - REMUNERATION & PROTECTION OF DIRECTORS

5.1 **No Remuneration:** The Directors shall serve without remuneration and no Director shall directly or indirectly receive any profit from his or her position as a Director. Nothing in this Section, however, shall be interpreted to preclude any Director from serving the

Corporation as an Officer or in any other capacity. If any Director or Officer of the Corporation is employed by or performs services for the Corporation otherwise than as a Director or Officer, or is a member of a firm, or is a shareholder, director or officer of a company which is employed by or performs services for the Corporation, the fact of his or her being a Director or Officer of the Corporation shall not disentitle that Director or Officer of such firm or company, as the case may be, from receiving proper remuneration for such services.

5.2 **Reimbursement of Reasonable Expenses:** All Directors shall be reimbursed for reasonable expenses incurred by them in the performance of their duties in accordance with policy of the Corporation, as approved by the Directors from time to time.

5.3 **Protection:** No Director or Officer shall be liable for the acts, receipts, neglects or defaults of any other Director or Officer, nor for employee, or for joining in any receipt or act for conformity or for any loss, damage or expense happening to the Corporation through the insufficiency or deficiency of title to any property acquired for or on behalf of the Corporation or for the insufficiency or deficiency of any security in or upon which any of the moneys belonging to the Corporation shall be placed out or invested or for any loss or damage arising from the bankruptcy, insolvency or tortuous act of any person, firm or corporation including any person, firm or corporation with whom or which any moneys, securities or effects shall be lodged or deposited or for any loss, conversion, misapplication or misappropriation of or any damage resulting from any dealings with any moneys, securities or other assets belonging to the Corporation or for any other loss, damage or misfortune whatever which may happen in the execution of the duties of his or her respective office or trust or in relating to it, unless the loss, damage or expense happens by or through his or her own wrongful and willful act or through his or her own wrongful and willful neglect or default. The Board shall not be under any duty or responsibility in respect of any contract, act or transaction whether or not made, done, or entered into in the name or on behalf of the Corporation, except such as shall have been submitted to and authorized or approved by the Board or in accordance with Board-approved policy.

5.4 **Indemnification:** Subject to the provisions of the Act, every Director or Officer of the Corporation or other person who has undertaken or is about to undertake any liability on behalf of the Corporation or any company controlled by it and their heirs, executors, administrators, legal representatives and estate and effects, respectively, shall from time to time and at all times, be indemnified and saved harmless out of the funds of the Corporation, from and against:

- (a) all costs, charges and expense whatsoever which such Director, Officer or other person sustains or incurs in or about any action, suit or proceeding that is brought, commenced or prosecuted against him or her, for or in respect of any act, deed, matter or thing whatsoever made, done or permitted by him or her, in or about the execution of the duties of his or her office or in respect of any such liability;
- (b) all other costs, charges and expenses that he or she sustains or incurs in or

about or in relation to the affairs thereof, except such costs, charges or expenses as are occasioned by his or her own willful neglect or default.

5.5 **Insurance:** Liability insurance may be purchased by the Corporation to indemnify and save harmless the Directors and Officers.

ARTICLE VI - OFFICERS

6.1 **Election and Appointment:** The Board of Directors shall ~~annually or more often as may be required,~~ elect a Chair and may appoint one or more Vice-Chairs, a Secretary and a Treasurer or in lieu of a Secretary and Treasurer, a Secretary-Treasurer. None of the said officers except the Chair and the Vice-Chair or Vice-Chairs need to be Directors. Any two offices may be held by the same person (except those of Chair and Vice-Chair). In case and whenever the same person holds the offices of Secretary and Treasurer he or she may (but need not) be known as the Secretary-Treasurer. The Board may also from time to time elect or appoint such other officers, agents, advisory boards, committees, and/or sub-committees as it shall deem necessary, who will have the authority and will perform the duties as from time to time the Board prescribes.

On and subject to the foregoing, Officers may be Directors, employees or volunteers, at the Board's discretion.

In the event that the Act or any related legislation prescribes specific titles for corporate officers that differ from the titles listed in this By-law, the Secretary shall, in all documents filed under the Act or related legislation, utilize the titles prescribed by statute in replacement of the titles used in this By-law, as applicable. For all other matters, including all business of the Corporation, the officer titles as set out in this By-law shall be used.

6.2 **Remuneration and Removal:** The remuneration of all Officers elected or appointed by the Board shall be determined from time to time by resolution of the Board. Wherever a Director holds an Officer's position, that person is not entitled to receive the remuneration for his or her duties as an Officer. All Officers, in the absence of agreement to the contrary, are subject to removal by resolution of the Board at any time with or without cause.

6.3 **Duties of Officers May Be Delegated:** In case of the absence or inability to act of any Officer of the Corporation, or for any other reason that the Board may deem sufficient, the Board may delegate all or any of the powers of that Officer to any other Officer or to any Director for the time being.

6.4 **Chair:** The Chair shall, when present, preside at all meetings of the Directors and all meetings of Members. Nothing in the foregoing shall preclude the Chair from delegating to one (1) of the County Directors the obligation to preside meetings of Members. The Chair shall sign such contracts, documents or instruments in writing as require his or her signature. The Chair shall have such other powers and duties as may from time to time be assigned to him or her by the Board or as are incidental to his or her office.

6.5 **Vice-Chair:** The Vice-Chair (if any), or if more than one, the Vice-Chairs in order of seniority, shall be vested with all the powers and shall perform all the duties of the Chair in the absence or inability or refusal to act of the Chair. The Vice-Chair (if any) or if more than one, the Vice-Chairs, shall sign such contracts, documents or instruments in writing as require his, her or their signatures and shall also have such other powers and duties as may from time to time be assigned to him, her or them by the Board.

6.6 **Secretary:** The Secretary shall give or cause to be given notice for all meetings of the Board and for all meetings of Members when directed to do so. He or she shall be the custodian of the seal of the Corporation and of all books, papers, records, correspondence, contracts and other documents belonging to the Corporation, which he or she shall deliver up only when authorized by a resolution of the Board, and in that case, only to such person or persons as may be named in the resolution. He or she shall sign such contracts, documents or instruments in writing as require his or her signature and shall have such other powers and duties as may from time to time be assigned to him or her by the Board, or as are incidental to his or her office.

6.7 **Treasurer:** Subject to the provisions of any resolution of the Board, the Treasurer shall have the care and custody of all the funds and securities of the Corporation and shall deposit the same in the name of the Corporation in such bank or banks or with such other depository or depositories as the Board of Directors may direct. He or she shall keep or cause to be kept accurate accounts of all receipts and disbursements of the Corporation in proper books of account. He or she shall sign such contracts, documents or instruments in writing as require his or her signature and shall have such other powers and duties as may from time to time be assigned to him or her by the Board of Directors or as are incidental to his or her office.

6.8 **Duties of Other Officers:** The duties of all other officers of the Corporation shall be such as the terms of their engagement call for, or the Board requires of them.

6.9 **Vacancies:** If the office of the Chair, Vice-Chair, or Secretary-Treasurer, or any one of such offices, shall be or becomes vacant by reason of death, resignation, disqualification or otherwise, the Directors by resolution may elect or appoint an officer to fill such vacancy.

6.10. **Term Limit:** The Chair and the Vice-Chair shall be elected for terms not exceeding two (2) consecutive years. An individual who has served two (2) consecutive years in either office shall not be eligible for re-election to that office until a minimum of two (2) years has elapsed following the conclusion of their term.

ARTICLE VII - EMPLOYEES

7.1 **CEO:** The Board may hire, review the performance of, discipline, and fire, in each case where warranted, the Corporation's CEO on such terms and conditions as the Board sees fit, subject always to Applicable Law.

7.2 **Employees:** The CEO of the Corporation is responsible to hire, review the performance of, discipline and fire, in each case where warranted, the Corporation's employees, subject to Applicable Law and Board-approved policy. Employees may be hired directly as permanent or temporary contract employees, or the CEO may determine to contract with another corporation for the use (exclusive or otherwise) of its employees.

ARTICLE VIII - MEETINGS OF MEMBERS OF THE CORPORATION

8.1 **Annual Meeting:** Subject to the provisions of the Act, the annual meeting of the Members may be held at any place within the County of Lambton that the Corporation considers convenient on such day in each year as the Board may by resolution determine, in person, or by telephone or other electronic means or a combination of in person and telephone or electronic means, provided that all persons attending the meeting are able to communicate with each other simultaneously and instantaneously. At annual meetings the Board shall present a report of the Directors of the affairs of the Corporation for the previous year, a financial statement of the Corporation and the auditor's report on the financial statements, and such other matters as required by the Act. Other information or reports relating to the Corporation's affairs as the Directors consider appropriate may also be presented. The Chair of the Board shall chair the Members' meetings or may delegate such task to any one of the County Directors. These meetings are intended to be relatively informal, however, where disagreements on proceedings arise, Robert's Rules of Order (current edition) will govern the assembly.

8.2 **Special Meetings:** Other meetings of the Members may be convened by the Chair or Vice-Chair or by the Board at any time or any place. The County is entitled, by resolution of Council, to call a meeting of the Members at any time or at any place.

8.3 **Notice:** The Secretary shall provide written notice, stating the day, hour and place of Members' meeting, the general nature of the business to be transacted and specifying the agenda to be followed during the meeting. This notice shall be served, either personally or by sending the notice to each Member entitled to notice of the meeting and to the auditor of the Corporation through the post, in a prepaid envelope, not less than (10) days (exclusive of the day of mailing but inclusive of the date for which notice is given) and not more than fifty (50) days before the date of the Members' meeting. The notice of the Members' meeting shall be directed to Members' addresses as they appear on the books of the Corporation. If no address is provided, or if the Secretary knows that the address provided is incorrect, then the notice shall be sent to the most current or correct address of the Member known to the Secretary.

A meeting of Members may be held for any purpose at any time and at any place without notice if all the Members entitled to notice of the meeting are present in person or if all the absent Members entitled to notice of such meeting shall have signified their assent in writing or by transmittal, addressed to the Secretary, to the meeting being held. Notice of any meeting or any irregularity in any meeting or in the meeting notice may be waived by any

Member or by the auditor of the Corporation.

8.4 **Omission of Notice:** The accidental omission to give notice of any meeting or the non-receipt of any notice by any Member or Members shall not invalidate any resolution passed or any proceedings taken at any meeting of Members.

8.5 **Votes:** Every question submitted to any meeting of Members shall be decided in the first instance by a show of hands. In the event of an equality of votes, the Chair shall not have a second or a tie-breaking vote.

At any meeting, unless a poll is demanded, a declaration by the Chair that a resolution has been carried or carried unanimously or by any particular majority, or lost, or not carried by a particular majority shall be conclusive evidence of the fact.

In the absence of the Chair or the Vice-Chair, the Members present entitled to vote shall choose another Director to act as the Chair. If no Director is present or if all the Directors present decline to take the chair, then the Members present shall choose another person to be chair.

If at any Members' meeting a poll is demanded on the election of a chair or on the question of adjournment it shall be taken forthwith without adjournment. If a poll is demanded on any other question or as to the election of Director, it shall be taken in such a manner and either at once or later at the meeting or after adjournment as the chair of the Members' meeting directs. The result of a poll shall be deemed to be the resolution of the meeting at which the poll was demanded. A demand for a poll may be withdrawn.

8.6 **Adjournment:** The Chair may, with the consent of those present at any meeting, adjourn the meeting from time to time, and no notice of that adjournment needs be given to the Members. Any business may be brought before or dealt with at any adjourned meeting which might have been brought before or dealt with at the original meeting in accordance with the notice calling the same.

8.7 **Quorum:** For all purposes, the presence of sixty percent (60%) of Members present in person at the opening of the meeting shall be necessary to constitute a quorum provided that at least five (5) Individual Members and one (1) representative of the Institutional Member (other than any of the Directors) are present. No business shall be transacted at any meeting unless the requisite quorum is present at the opening of meeting, but business may continue to be transacted if quorum is not present throughout the meeting.

ARTICLE IX - INFORMATION AVAILABLE TO MEMBER

9.1 **Confidential Information:** No Member is entitled to or to require discovery of any information respecting any details or conduct of the Corporation's business which in the opinion of the Directors would be inexpedient or inadvisable in the interests of the Members of the Corporation to communicate to the public.

9.2 **Books and Records:** The Board may from time to time determine whether and to what extent and at what time and place and under what conditions or regulations the documents, books and registers and books of account and accounting records of the Corporation or any of them shall be open to the inspection of Members. No Member has any right to inspect any document or book or register or book of account or accounting records of the Corporation except through rights conferred by statute or authorized by the Board.

ARTICLE X — NOTICE PROVISIONS

10.1 **Service:** Unless otherwise specifically stipulated, any notice or other document to be given by the Corporation to any Member, or auditor of the Corporation shall be served either personally, by electronic mail, or by sending it through the post in a prepaid envelope addressed to such Member, Director or auditor at his address as the same appears in the books of the Corporation. If no address is given within the books, or if the Secretary knows the address to be incorrect, then notice is to be sent to the last address of such Member, Director or auditor known to the Secretary. With respect to every notice or other document sent by post, it is sufficient to provide that the envelope containing the notice or the document was properly addressed and put into a Post Office or into a Post Office box.

10.2 **Signature to Notices:** The signature to any notice or other document given by the Corporation may be written, stamped, typewritten or printed or partly written, stamped, typewritten or printed.

10.3 **Proof of Service:** A certificate of the Chair, the Vice-Chair, the Treasurer or the Secretary of the Corporation, or of any other Officer of the Corporation in office at the time of the making of the certificate as to the facts in relation of the mailing or delivery of any notice to any Member, Director, Officer or auditor or publication of any notice shall be considered conclusive evidence of the service, and is binding on every Member, Director, Officer or auditor of the Corporation, as the case may be.

ARTICLE XI – FINANCIAL MATTERS

11.1 **Banking:** The banking business of the Corporation, or any part of it, shall be transacted with whatever bank, trust company or other firm or corporation carrying on a banking business as the directors may designate, appoint or authorize from time to time by resolution. All banking business (or any part of it) shall be transacted on the Corporation's behalf by one or more Officers and/or other persons as the Board may designate, direct or authorize from time to time by resolution and to the extent provided in that resolution. This includes: the operation of the Corporation's accounts; the making, signing, drawing, accepting, endorsing, negotiating, allotting, depositing or transferring of any cheques, promissory notes, drafts, acceptances, bills of exchange and orders for the payment of money; the giving of receipts for and orders relating to any property of the Corporation; the execution of any Document relating to any banking business and defining the rights and powers of the parties to that Document, and the authorization of any officer of the banking

institution to do any act or thing on the Corporation's behalf to facilitate the banking business.

11.2 **Safekeeping of Securities:** All shares and securities owned by the Corporation shall be lodged (in the name of the Corporation) with a chartered bank or a trust company or in a safety deposit box or, if so authorized by resolution of the Board, with such other depositories or in such other manner as may be determined from time to time by the Board. All share certificates, bonds, debentures, notes or other obligations belonging to the Corporation may be issued or held in the name of a nominee or nominees of the Corporation (and if issued or held in the names of more than one nominee shall be held in the names of the nominees jointly with the right of survivorship) and shall be endorsed in blank with endorsement guaranteed in order to enable transfer to be completed and registration to be effected.

11.3 **Fiscal Periods:** The first fiscal period of the Corporation shall terminate on the 30th day of November, 2004. Thereafter the fiscal year of the Corporation shall terminate on the 30th day of April in each year or on such other date as the Board may from time to time by resolution determine.

11.4 **Auditors:** The Members shall at each annual meeting appoint the auditor then acting in that capacity on behalf of the County to audit the accounts of the Corporation and to hold office until the next annual meeting, provided that the Directors may fill any casual vacancies in the office of auditor. The remuneration of the auditor shall be fixed by the Board.

11.5 **Borrowing Powers:** The Directors may from time to time:

- (a) borrow money upon the credit of the Corporation; or
- (b) charge, mortgage, hypothecate or pledge all or any of the real personal property of the Corporation, including book debts, rights, powers, franchises and undertakings currently owned or subsequently acquired, and to secure generally any other obligation or liability of the Corporation.

From time to time the Directors may authorize any Director, Officer or employee of the Corporation or any other persons to make arrangements with reference to the moneys borrowed or to be borrowed as set out in Section 11.1, and as to the terms and conditions of the loans, and as to the security to be given for same, with power to vary or modify such arrangements, terms and conditions and to give such additional securities for any moneys borrowed or remaining due by the Corporation as the Directors may authorize, and generally to manage, transact and settle the borrowing of money by the Corporation.

11.6 **Distribution of Corporate Assets:** Upon the dissolution of the Corporation for any reason, the assets of the Corporation will become assets of the County.

ARTICLE XII – HEAD OFFICE; CORPORATE SEAL

12.1 **Head Office:** The Board may from time to time by resolution fix the location of the head office of the Corporation within the place in Ontario designated as such by the Corporation's articles of incorporation or by special resolution of the Corporation.

12.2 **Seal:** The seal, an impression of which is stamped in the margin beside this text, shall be the seal of the Corporation.

ARTICLE XIII – SIGNATURES

13.1 **Cheques, Etc.:** All cheques, drafts or orders for the payment of money and all notes and acceptances and bills of exchange shall be signed by such officer or officers or other person or persons, whether or not officers of the Corporation and in such manner as the Board may from time to time designate through approved policy.

13.2 **Documents:** Documents requiring the signature of the Corporation may be signed by any two of the Chair, the Vice-Chair, the Secretary, the Treasurer, or the CEO and all contracts, documents or instruments in writing so signed shall be binding upon the Corporation without any further authorization or formality. The Board of Directors is authorized from time to time by resolution to appoint any office or officers or any person or persons on behalf of the Corporation either to sign contracts, documents or instruments in writing generally or to sign specific contracts, documents or instruments in writing.

The corporate seal of the Corporation may, when required, be affixed to Documents signed under the authority of this By-law by any Officer or person given that authority through Board-approved policy.

The signature or signatures of the Chair, the Vice-Chair, the Secretary-Treasurer, the CEO or any Director of the Corporation and/or of any other Officer of the Board may, if specifically authorized by a resolution of the Board of Directors, be printed, engraved, lithographed or otherwise mechanically reproduced upon all contracts, documents or instruments in writing or bonds, debentures or other securities of the Corporation, executed or issued by and on behalf of the Corporation and all contracts, documents or instruments in writing or bonds, debentures or other securities of the Corporation in which the signature or signatures of any of the foregoing officers or persons shall be so reproduced, by authorization by resolution of the Board of Directors, shall be deemed to have been manually signed by such officers or persons whose signature or signatures is or are so reproduced and shall be as valid to all intents and purposes as if they had been signed manually and notwithstanding that the officers or persons whose signature or signatures is or are so reproduced may have ceased to hold office at the date of the delivery or issue of such contracts, documents or instruments in writing or bonds, debentures or other securities of the Corporation.

13.3 **Voting Shares and Securities in Other Companies:** All of the shares or other securities carrying voting rights of any other company or corporation held from time to time by the Corporation may be voted at any and all meetings of shareholders, bondholders, debenture holders or holders of other securities (as the case may be) of such other company or corporation and in such manner and by such person or persons as the Board of the Corporation

shall from time to time determine. Those authorized under Section 13.2 of this By-law may from time to time execute and deliver proxies for and on behalf of the Corporation and/or arrange for the issuance of voting certificates and/or other evidence of the right to vote in such names as they may determine without the necessity of a resolution of the Board.

ARTICLE XIV – AMENDMENT OF BY-LAWS

14.1 **By-law Amendment:** Corporate By-laws may be repealed or amended by subsequent Corporate By-law enacted by a majority of the Directors at a meeting of the Board.

AMENDED AND PASSED this 22ND day of April, 2026.

WITNESS the seal of the Corporation

c.s.

Chair

Secretary

**The County of Lambton Community Development Corporation
(the "Corporation")**

RESOLUTION OF THE MEMBERS

**APPROVING BY-LAW AMENDMENTS ESTABLISH A NEW BOARD STRUCTURE
AND ELIGIBILITY REQUIREMENTS AND TERM LIMITS FOR THE OFFICES OF
CHAIR AND VICE-CHAIR**

WHEREAS the Corporation is a not-for-profit organized under *Ontario's Not-for-Profit Corporations Act, 2010* ("**ONCA**");

AND WHEREAS the Board of Directors has recommended that Bylaw No. 1 be amended as set out in **Schedule A** attached hereto, which amendments:

- (a) revise the composition of the Board of Directors in accordance with the Members' prior special resolution;
- (b) define eligibility criteria for Directors serving as Chair and/or Vice-Chair of the Corporation;
- (c) establish term limits for the Chair and Vice-Chair positions; and
- (d) make consequential amendments necessary to give effect to the foregoing;

AND WHEREAS it is desirable to include transitional provisions to implement the amendments set out in **Schedule A**;

AND WHEREAS proper notice of this meeting, including notice of the proposed bylaw amendments, was provided to all members in accordance with ONCA and the Corporation's bylaws;

NOW THEREFORE BE IT RESOLVED THAT:

1. Approval of Bylaw Amendments

The amendments to Bylaw No. 1, as blacklined in red font in **Schedule A**, which:

- (a) change the composition of the Board;
 - (b) define eligibility requirements for Directors serving as Chair and Vice-Chair;
 - (c) establish term limits for the offices of Chair and Vice-Chair; and
 - (d) make consequential amendments to Bylaw No. 1 to give effect to these changes,
- are hereby approved.

2. Transitional Provisions

a. Implementation Date

The new Board composition described in Schedule A shall take effect on January 6, 2027 (the “**Implementation Date**”).

b. Continuity of Current Directors (Interim Governance)

The Directors validly holding office immediately prior to the date of this resolution shall continue in office until the **Implementation Date**, and shall continue to serve and exercise all powers, duties, and responsibilities of the Board on an interim basis, unless otherwise removed or replaced in accordance with the bylaws of the Corporation or applicable law.

For greater certainty, during this interim period, the current Board is authorized to take all actions necessary to ensure continuity of governance, including (without limitation):

- financial oversight and approvals;
- operational decision-making;
- oversight of committees;
- facilitation of the governance transition and onboarding of incoming Directors.

c. Transitional Provisions for Chair and Vice-Chair

Any individual currently serving as Chair or Vice-Chair may continue to hold such office until the **Implementation Date**. The new eligibility requirements and term limits set out in the amendments shall apply only to any subsequent election, appointment, or re-election to those offices.

d. No Deemed Restart of Terms

For clarity, no person shall, by virtue of these amendments, be deemed to have commenced a new term of office as Chair, Vice-Chair, or Director.

ENACTED by the Members of the Corporation at a duly called meeting held on the 6TH day of May, **2026**.

Chair

Secretary

**The County of Lambton
Community Development
Corporation**

RESOLUTIONS

Annual General Meeting

Wednesday, May 6, 2026
9:00 a.m.

1. _____ / _____: That the following positions be confirmed for the Board:

- a. Mike Bradley (Chair)
- b. Rob Kardas (Vice Chair)
- c. Kevin Marriott (Director)
- d. Jeff Agar (Director)
- e. David Muir (Director)
- f. Tom Strifler (Director, for a term expiring January 6, 2027)
- g. Miriam Capretz (Director, for a term expiring January 6, 2027)
- h. Vacant

2. _____ / _____: That the following positions be confirmed for the Board:

- a. Stéphane Thiffeault (Secretary)
- b. Karen Bettridge (Treasurer)



BOH 05-07-26

Darrin Canniff
Mayor/CEO
P 519-436-3219
ckmayor@chatham-kent.ca

March 20, 2026

The Right Honourable Mark Carney
Prime Minister of Canada
Via email: Pm@pm.gc.ca

The Honourable Marjorie Michel
Minister of Health
Via email: Marjorie.michel@parl.gc.ca

The Honourable Doug Ford
Premier of Ontario
Via email: Premier@ontario.ca

The Honourable Sylvia Jones
Minister of Health
Via email: Sylvia.Jones@ontario.ca

Dear Prime Minister Carney, Minister Michel, Premier Ford and Minister Jones:

Re: Food Insecurity Emergency Declaration

The following motion was passed by Council declaring food insecurity an emergency in our community. This declaration reflects our growing concern about the impact of food insecurity on the health and well-being of residents across Chatham-Kent.

In passing this motion, we have joined other cities in Ontario who have declared food insecurity an emergency and hope it will initiate collaborative action and policy development at the provincial and federal levels of government.

“Whereas food insecurity is defined as, the inadequate or insecure access to food due to financial constraints, a marker of material deprivation (poverty), and a serious public health problem because it increases the risk of non-communicable and infectious diseases, and premature death.

Whereas chronic stressors like disability, precarious work, and acute shocks like COVID-19, illness or eviction, make it more difficult to afford life’s basic needs and live free from poverty. Whereas income-based policies are necessary to effectively reduce household food insecurity, which Chatham-Kent Public Health reports is experienced by at least 1 in 5 households in Chatham-Kent. Whereas the income provided through provincial and federal programs has not kept up with rising costs of food, housing and other basic needs.

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Whereas Ontario Works rates have been frozen since 2018: the maximum single person monthly benefit for basic needs is \$343 and \$390 for shelter, totalling \$733 per month.

Whereas Chatham-Kent Public Health reports a single person on Ontario Works spends ~134% of their income on food and rent. Whereas the Municipality of Chatham-Kent provides programs and services that decrease the impacts of poverty and income inequality and provides participants with a better quality of life which can positively improve health and well-being.

Whereas the number of individuals using Chatham-Kent Outreach for Hunger has increased by ~38% from 2022 to 2024, from 2781 unique individuals in 2022, to 3752 unique individuals in 2024, with a ~51% increase in families with children.

Whereas the number of households using the food assistance program within the Village Pantry has increased by ~124%, from 76 unique households in 2022, to 170 unique households in 2024.

Whereas the number of meals served to under-housed people by Reach Out Chatham-Kent has increased by ~17% from 2022 to 2024, from 43,594 meals in 2022, to 51,313 meals 2024.

Whereas Hope Haven has already had 4000 more visits in 2025 compared to 2024.

Whereas poverty costs Ontario around \$27.1 – 33 billion dollars per year: justice system \$1.1 billion; health care \$3.9 billion; lost income \$19.4 – 25 billion; lost tax revenue \$2.7 – 3 billion.

Whereas the provincial Poverty Reduction Strategy's (Building a Strong Foundation for Success: Reducing Poverty in Ontario (2020-2025)) primary measure of success is that more social assistance recipients move into employment, despite people with employment income being one of the fastest growing groups at food banks.

Whereas the Chatham-Kent Food Policy Council's mission is to lead in the development of relevant policies and to advocate for our local food system, and values that all people should have physical and economic access to healthy, culturally diverse, local food.

Whereas the Chatham-Kent Food Policy Council's Strategic Plan for 2025-2027 highlights the need to advocate for government-level policies that impact food systems, and specifically, to advocate for income-based solutions to food insecurity to provide families with more agency in food choices.

Therefore, be it resolved that the Mayor and Council support the advocacy of the Chatham-Kent Food Policy Council by declaring food insecurity an emergency in the Municipality of Chatham-Kent.

Cont'd...



Darrin Canniff
Mayor/CEO
P 519-436-3219
ckmayor@chatham-kent.ca

And that Mayor and Council request the Provincial Government focus its upcoming 2026-2030 Poverty Reduction Strategy around reducing measures of material deprivation, such as food insecurity.

And that Mayor and Council request the Provincial Government immediately raise social assistance rates to meet life's basic needs.

And that Mayor and Council request the Provincial and Federal Governments to address the causes of food insecurity by establishing a Guaranteed Livable Basic Income for those living in poverty.

And that Mayor and Council request the Provincial and Federal Governments to increase the rates of income support programs to ensure they are adequate to address the basic needs of individuals and families.

And that Mayor and Council request that the Provincial and Federal Governments include the reduction of food insecurity as a component of all appropriate government policies. And that a copy of this motion be forwarded to the Association of Local Public Health Agencies (ALPHA), Association of Municipalities of Ontario (AMO), Federation of Municipalities of Canada (FCM), Ontario Municipal Social Services Association (OMSSA), all Ontario Municipalities, all Members of Provincial Parliament and Parliament, The Right Honourable Mark Carney, Prime Minister of Canada, all federal party leaders, the Honourable M.P.P. Doug Ford, Premier of Ontario, the Ontario Minister of Health Sylvia Jones, and the Federal Minister of Health Marjorie Michel.”

Sincerely,

Darrin Canniff, Mayor/CEO
Municipality of Chatham-Kent

C: All Members of Provincial Parliament and Parliament
Association of Local Public Health Agencies (ALPHA)
Federation of Municipalities of Canada (FCM) Association of
Municipalities of Ontario (AMO)
Ontario Municipal Social Services Association (OMSSA)
Ontario Municipalities

BOH 05-08-26



March 31, 2026

VIA ELECTRONIC MAIL

Honourable Sylvia Jones
Minister of Health of Ontario
Ministry of Health
5th Floor, 777 Bay Street
Toronto, ON M5G 2C8

Dear Honourable Minister Jones:

Re: Healthy Smiles Ontario fee schedule and access to dental care for children and youth

Our Board thanks your government for its ongoing leadership in expanding access to dental care, particularly through the Ontario Seniors Dental Care Program.

At its meeting on February 19, 2026, the Board of Health for Public Health Sudbury & Districts passed resolution #15-26 requesting that the Ministry of Health update the Healthy Smiles Ontario (HSO) Schedule of Dental Services and Fees to improve provider participation and access to dental care for children and youth. The full resolution is attached as an appendix.

Untreated dental disease in children contributes to pain, disrupted eating and sleep, ultimately impacting school performance and the long-term success of children. Complications of untreated dental disease are the leading cause of surgery in children, and among the most common reasons for pediatric day surgery requiring general anesthesia.

The HSO program, by preventing and treating dental disease early, reduces more severe impacts on children and relieves the health care system of the burden of treating complications.

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Healthier communities for all.
Des communautés plus saines pour tous.

Letter

Healthy Smiles Ontario – Fee Schedule and Access to Dental Care for Children and Youth
March 31, 2026

At approximately 40 cents on the dollar as compared with the Ontario Dental Association Suggested Fee Guide, the current HSO reimbursement structure deters provider participation and has created a province-wide access challenge, leaving many families struggling to obtain timely dental treatment. While some families who are eligible for the Canadian Dental Care Plan (CDCP) can use it as a co-benefit mitigating this cost barrier, many families are not eligible for the CDCP.

Preventive oral health care for children reduces avoidable emergency department visits, limits progression to more complex and costly treatment, and supports school attendance and parental workforce participation. These upstream investments reduce downstream pressures on both the health and social service systems.

We respectfully request that the Ministry update the HSO Schedule of Dental Services and Fees to ensure appropriate funding, increased provider capacity, and equitable access to dental care for children and youth across Ontario.

This request builds on the government's strong leadership in improving access to dental care for seniors, now extending it to children. It also aligns with the Government of Ontario's stated priority of improving outcomes for children through prevention and early intervention, and with its commitment to ensuring children have the supports they need to succeed and thrive.

We would welcome the opportunity for our staff to support this work in any way helpful, including by sharing local insights on access challenges and opportunities for effective implementation.

Sincerely,



Mark Signoretti
Chair, Board of Health

cc: Dr. M. M. Hirji, Medical Officer of Health and Chief Executive Officer
Dr. Kieran Moore, Chief Medical Officer of Health for Ontario
Dr. David A. Brown, Chair, Board of Directors and President, Ontario Dental Association
Ontario Boards of Health

APPENDIX A – Board of Health Resolution
Healthy Smiles Ontario – Fee Schedule and Access to Dental Care for Children and Youth

Board of Health for Public Health Sudbury & Districts
Resolution #15-26 | February 19, 2026

Healthy Smiles Ontario Fee Schedule and Access to Dental Care for Children and Youth

WHEREAS children and youth in Ontario face significant barriers in accessing dental care through the Healthy Smiles Ontario (HSO) program due to a fee schedule that results in reduced provider participation; and

WHEREAS acceptance of the Healthy Smiles Ontario program is at the discretion of individual dental providers, and many dental offices choose not to participate because reimbursement rates under the HSO Schedule of Dental Services and Fees are substantially lower than those outlined in the 2025 Ontario Dental Association (ODA) Suggested Fee Guide for General Practitioners; and

WHEREAS delayed or untreated dental issues can lead to pain, impaired concentration and school performance, disrupted eating and sleeping patterns, permanent tooth damage, the need for surgery under general anesthesia, and, in the most severe cases, life-threatening conditions; and

WHEREAS early prevention and timely detection of oral health issues significantly improve health outcomes and reduce strain on the health care system;

THEREFORE BE IT RESOLVED THAT the Board of Health requests the Ministry of Health increase reimbursement rates outlined in the Healthy Smiles Ontario Schedule of Dental Services and Fees for dental providers so that they align with the 2026 Ontario Dental Association Suggested Fee Guide for General Practitioners, in order to encourage provider participation and improve access to dental care for children and youth; and

BE IT FURTHER RESOLVED THAT the Board directs the Acting Medical Officer of Health to engage in cross-agency collaboration with other local public health agencies and undertake agency-level advocacy to strengthen the case for improved Healthy Smiles Ontario fee scheduling.



alPHA's Members are the public health units in Ontario.

alPHA Sections:

Boards of Health Section

Council of Ontario Medical Officers of Health (COMOH)

Affiliate Organizations:

Association of Ontario Public Health Business Administrators

Association of Public Health Epidemiologists in Ontario

Association of Supervisors of Public Health Inspectors of Ontario

Health Promotion Ontario

Ontario Association of Public Health Dentistry

Ontario Association of Public Health Nursing Leaders

Ontario Dietitians in Public Health

www.alphaweb.org

BOH 05-09-26

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E-mail: info@alphaweb.org

March 27, 2026

Dr. Kieran Moore
Chief Medical Officer of Health
P. O. Box 12
Toronto, Ontario M7A 1N3

Dear Dr. Moore,

Re. Congratulations from alPHA

On behalf of the Association of Local Public Health Agencies (alPHA), including its Boards of Health (BOH) Section, Council of Ontario Medical Officers of Health (COMOH) Section, and Affiliate organizations, I am pleased to congratulate you on your reappointment as Chief Medical Officer of Health (CMOH) for the Province of Ontario.

Your contributions to Ontario's public health system over the past five years have been substantial. You brought an invaluable local perspective to the role at a pivotal time, as the province responded to the COVID-19 pandemic, arguably the most significant public health emergency in Ontario's history.

You have strengthened the Office of the Chief Medical Officer of Health and have fostered more meaningful engagement. This work has laid a solid foundation for continued system improvement and has advanced a shared vision for health protection, health promotion, and disease prevention across Ontario. We are pleased the government has recognized both the importance of the CMOH role and the leadership you bring to it.

As the collective voice of Ontario's locally based public health agencies, we value your ongoing willingness to engage with us in a substantive and collaborative manner. This includes regular meetings with alPHA's Board of Directors and Executive Committee, as well as the COMOH Section and BOH Section, and our Affiliate organizations. We look forward to continuing to build on this important relationship and to supporting you in the opportunities and challenges ahead. Our Members are committed to working with you towards a robust, responsive, and sustainable local public health system that enables all Ontarians to achieve optimal health.

Once again, congratulations. We look forward to continued collaboration as we work together toward making Ontario the healthiest province in Canada.

Yours truly,


Dr. Hsiu-Li Wang
Chair
alPHA

Loretta Ryan
Chief Executive Officer
alPHA

Providing Leadership in Public Health Management

Copy: Hon. Doug Ford, Premier of Ontario
Hon. Sylvia Jones, Deputy Premier and Minister of Health
Elizabeth Walker, Executive Lead, Office of Chief Medical Officer of Health

The **Association of Local Public Health Agencies (alPHA)** is a not-for-profit organization that provides leadership to Ontario's boards of health, medical officers and associate medical officers of health, and senior public health managers across the public health disciplines — including nursing, inspections, nutrition, dentistry, health promotion, epidemiology, and business administration. As public health leaders, alPHA advises and provides expertise to Members on the governance, administration, and management of local public health units. The Association also collaborates with governments and other health organizations to foster a strong, effective, and efficient public health system across the province. Through policy analysis, discussion, and collaboration, alPHA's Members and staff promote public health policies that support the improvement of health promotion and protection, and disease prevention in communities across Ontario.

 <p style="text-align: center;">PUBLIC HEALTH SERVICES DIVISION</p>	
REPORT TO:	WARDEN AND LAMBTON COUNTY COUNCIL
DEPARTMENT:	LAMBTON PUBLIC HEALTH
PREPARED BY:	Crystal Palleschi, Manager, Clinical and Family Services
REVIEWED BY:	Kevin Churchill, General Manager Stéphane Thiffault, Chief Administrative Officer
MEETING DATE:	May 6, 2026
INFORMATION ITEM:	Clinical and Family Services Q1 2026 Activity Report

BACKGROUND

Clinical and Family Services provides legislated public health programs, in accordance with the Ontario Public Health Standards and protocols. This multi-disciplinary team focuses on healthy growth and development, home visiting, positive parenting, perinatal mental health support, breastfeeding, sexual health clinics, harm reduction, contraception, prenatal education, and dental programs.

The purpose of this report is to provide the Lambton Board of Health (County Council) with an update on the first quarter of 2026 (the period from January 1, 2026, to March 31, 2026), including key program indicators within Clinical and Family Services.

DISCUSSION

The following sections highlight goals and key indicators under four program areas within Clinical and Family Services. The tables provide 2026 first quarter indicators for sexual health, harm reduction, dental health, and child health programs.

Sexual Health

Sexual Health programs are designed to prevent, test, treat, and reduce the burden of Sexually Transmitted and Blood-Borne Infections (“**STBBIs**”). These programs also support reproductive health through the promotion of contraception and safer sex, which can prevent unintended pregnancies. Education and skill building activities address sexuality, healthy relationships, and consent.

Sexual Health Indicator	Q1 2026
Clinical Services, Case and Contact Management	
# of phone calls to the sexual health intake line	2,433
# of sexual health clinic visits	378
# of client visits for STBBI testing	104
# of client visits for STBBI treatment	28
# of client visits for contraceptives	101
Education, Skill, and Capacity Building	
# of sexual health education sessions	23

Harm Reduction

Harm Reduction programs aim to reduce the risk of transmission of human immunodeficiency virus (“HIV”), hepatitis C, hepatitis B, and other blood-borne infections associated with accidental needle-stick/sharps injury and equipment sharing. Needle and syringe programs and community sharps disposal bin programs play a key role in the collection and disposal of used substance-use equipment.

Harm Reduction Indicator	Q1 2026
Clinical Services	
# of harm reduction clinic visits	323
# of naloxone kits distributed to LPH clients	182
Community Sharps Disposal	
# of community sharps disposal bin inspections	42
# of community sharps disposal bins exchanged	22

Dental Health

Dental Health programs aim to improve oral health outcomes for children and seniors. LPH provides dental screening in schools, offers a preventive dental clinic for eligible children 17 years of age and under, and ensures the provision of provincially funded dental programs in collaboration with local dental providers (Healthy Smiles Ontario (“HSO”), Ontario Seniors Dental Care Program (“OSDCP”).

Dental Health Indicator	Q1 2026
Clinical Services	
# of phone calls to the dental intake line	351
# of students receiving dental screening in schools	46
# of students receiving dental screening at LPH Dental Clinic	49
Program Administration	
# of newly eligible seniors for OSDCP	8
# of seniors receiving treatment under the OSDCP	103

Child Health

Child Health programs focus on supporting families and children from the prenatal period until the transition to school. LPH offers a Family Health Line, Ask a Public Health Nurse Drop-in sessions, prenatal classes, postpartum support groups (in partnership with The Family Counselling Centre and St. Clair Child and Youth Services) and the Healthy Babies Healthy Children home visiting program. These interventions are designed to support healthy growth and development, promote resilience, and foster healthy relationships.

Child Health Indicator	Q1 2026
Clinical Services	
# of phone calls to the Family Health Line	337
# of Healthy Babies Healthy Children home visits	564
# of parents attending Ask a Public Health Nurse drop-in	688
Education, Skill, and Capacity Building	
# of participants in prenatal teaching sessions	95
# of participants in postpartum support group	6

FINANCIAL IMPLICATIONS

All costs associated with Clinical and Family Services programs are cost-share funded between the province and municipality, as included in the approved 2026 LPH budget. The exceptions are the Ontario Seniors Dental Care Program and the Healthy Babies, Healthy Children Program. These two programs are 100% funded by the province.

CONSULTATIONS

In the preparation of this report, Clinical and Family Services Supervisors and the Ontario Harm Reduction Database were consulted.


STRATEGIC PLAN

The programs, services, and activities delivered by Clinical and Family Services staff contribute to the County of Lambton Strategic Plan 2024-2027, Area of Effort #3 *Community Development, Health and Wellness - Implementing, monitoring and updating community health and wellness-related plans and priorities*. Many of the programs are delivered in partnership with local community agencies, fulfilling Area of Effort #5 *Partnerships*.

Child Health programs align with Lambton Public Health's 2025-2029 Strategic Plan, contributing to the strategic priority of Mental and Physical Health in Early Life, particularly *enhancing services that meet the health needs of children and families from preconception to school entry*.

CONCLUSION

Clinical and Family Services continue to deliver valuable programs in accordance with the Ontario Public Health Standards. This report highlights the breadth and scope of activities undertaken by the Clinical and Family Services team and provides an update on first quarter indicators for 2026.

	PUBLIC HEALTH SERVICES DIVISION
REPORT TO:	WARDEN AND LAMBTON COUNTY COUNCIL
DEPARTMENT:	LAMBTON PUBLIC HEALTH
PREPARED BY:	Chad Ikert, Manager, Health Protection
REVIEWED BY:	Kevin Churchill, General Manager Stéphane Thiffeault, Chief Administrative Officer
MEETING DATE:	May 6, 2026
INFORMATION ITEM:	Health Protection – First Quarter 2026 Activity Report

BACKGROUND

The purpose of this report is to provide Lambton’s Board of Health (County Council) with an update on programs and activities administered by the Health Protection service area of Lambton Public Health (“LPH”) in the first quarter of 2026.

The most recent update on these programs and activities was provided to County Council through the Council report *Health Protection- 2025 Fourth Quarter Activity Report*, dated March 4, 2026.

DISCUSSION

Highlights:

- LPH collaborated with local school boards to administer the 2025-26 assessment of school pupils’ immunization status and suspension process in accordance with the Ontario Public Health Standards *Immunization for Children in Schools and Licensed Child Care Settings Protocol, 2018* and in accordance with the *Immunization of School Pupils Act* (Ontario).
- LPH continued to work with health system partners, including Long-Term Care Homes, Retirement Homes, and other congregate living settings, to manage enteric and respiratory outbreaks during the outbreak season.
- Annual seasonal housing inspections were conducted for temporary foreign workers accommodations.

Infectious Diseases Prevention and Control Team Activities:

Activity	2026 Q1 Actuals
Reportable Disease Investigations	38 investigations - 13 enteric, 19 respiratory, six (6) other
Institutional Outbreak Investigations	25 investigations (10 respiratory outbreaks, 15 enteric outbreaks)
Infection Control Inspections	56 inspections (including 16 daycares, 18 personal service settings, one (1) group home, 17 long-term care facilities, one (1) congregate living setting, three (3) hospital/hospice kitchens)
Infection Prevention and Control Complaint Investigations	One (1) investigation

Immunization Team Activities:

Activity	2026 Q1 Actuals
Grade 7 Immunization Clinics	59 vaccinations given at four (4) school clinics
Paediatric COVID-19/Flu Immunization Clinics	Five (5) COVID-19 vaccinations and six (6) influenza vaccinations given at two (2) paediatric immunization clinics
Cold chain inspections	Two (2) inspections
Immunization of School Pupils Act (ISPA) Clinics	150 students immunized at seven (7) high-school ISPA clinics; 403 ISPA immunizations provided at LPH clinics
ISPA Enforcement	3290 immunization notices issued 2231 suspension orders issued 513 students suspended

Environmental Health Team Activities:

Activity	2026 Q1 Actuals
Food Premise Inspections	331 inspections (including 297 routine inspections, 25 re-inspections, and 9 pre-operational)
Food Handler Training Course	95 food handlers certified
Food Safety Complaint Investigations	20 investigations
Recreational Water Inspections	26 inspections (including 20 public pools, four (4) spas, and two (2) re-inspections)
Rabies Investigations	121 investigations with rabies post-exposure prophylaxis being administered to 20 individuals
Health Hazard Investigations	17 investigations related to mould, pests, sewage, and sanitation
Extreme Temperature Alerts	Five (5) Cold Alerts issued
Vector-borne Disease Program – tick surveillance	Four (4) ticks were submitted for identification

FINANCIAL IMPLICATIONS

All costs associated with the Health Protection programs are cost-share funded between the province and municipality, as included in the approved 2026 LPH budget. Some Health Protection programs are eligible to receive 100% provincial grants for Infection Prevention and Control Hub coordination, and student Public Health Inspector practicums.

CONSULTATIONS

In the preparation of this report, the Supervisors of Health Protection were consulted.

STRATEGIC PLAN

The programs, services and activities delivered by LPH staff are consistent with the missions, principles and values identified in the County's Strategic Plan and support the Are of Effort #3 *Community Development, Health and Wellness*.

CONCLUSION

In the first quarter of 2026, LPH's Health Protection service area continued to deliver critical programs and services that align with the Ontario Public Health Standards.

Through the dedicated efforts of the Environmental Health, Immunization, and Infectious Diseases Prevention and Control teams, LPH addressed key public health concerns, including:

- Food safety
- Health hazard prevention
- Rabies prevention
- Safe water
- Immunization programs
- Disease response, and outbreak management.

These initiatives demonstrate the Health Protection service area's ongoing commitment to safeguarding the health and well-being of Lambton County residents.



PUBLIC HEALTH SERVICES DIVISION

REPORT TO:	WARDEN AND LAMBTON COUNTY COUNCIL
DEPARTMENT:	LAMBTON PUBLIC HEALTH
PREPARED BY:	Siobhan Churchill, Supervisor, Health Promotion Jordan Banninga, Manager, Health Promotion
REVIEWED BY:	Kevin Churchill, General Manager Stéphane Thiffeault, Chief Administrative Officer
MEETING DATE:	May 6, 2026
INFORMATION ITEM:	Mental Health and Well-Being - Status Report

BACKGROUND

Mental health is a growing public health priority in Lambton County. Mental health and well-being encompass the emotional, psychological, and social well-being of individuals and communities. Mental health is shaped by a range of protective factors, such as healthy sleep, social connection, physical activity, coping skills, and supportive environments, as well as risk factors including substance use, interpersonal violence, and social isolation. Broader social and economic conditions - such as income, housing, employment, stigma, and access to services - also influence mental health across the life course. Mental health conditions, such as depression and anxiety disorders, exist on a continuum from flourishing to serious illness, and most people will experience periods of better or worse mental health throughout their lives (Opening Minds, n.d.).

Lambton Public Health (“LPH”) has a mandate under the Ontario Public Health Standards (Ontario Ministry of Health, 2021) and its *Chronic Disease and Well-Being Program Standard* to assess the local burden of mental health, promote mental well-being, and embed health equity approaches in programs and services. LPH’s Strategic Plan further identifies Mental and Physical Health in Early Life as a strategic priority for 2025 to 2029 (Lambton Public Health, 2025).

The purpose of this report is to provide the Board of Health (County Council) with an overview of recent local mental health and well-being data and summarize how Lambton Public Health contributes to mental health and well-being by providing clinical services, engaging community partners, health teaching and education, and population health assessment and surveillance.

Population Health Assessment Data

Adults in Lambton County self-report similar rates of poor mental health, mood disorders, and life stress when compared to provincial rates. Locally, sense of community belonging and life satisfaction are high. However, the mental health of children and youth represents a growing concern.

- **Most people self-report good mental health, but a meaningful amount self-report fair or poor mental health.** Half of Lambton County adults (51%) self-rated their mental health as very good or excellent in 2023/2024 (Statistics Canada, 2025). Approximately one (1) in six (6) (17%) rated their mental health as fair or poor. When asked if they have been diagnosed with a mood disorder (for example, depression, or bipolar disorder), 15% of Lambton adults said yes. Local data on anxiety disorders was not available. The suicide rate in Lambton County fluctuates but has declined in recent years (preliminary data; Office of the Chief Coroner for Ontario, 2025).
- **Children’s mental health is a significant and emerging local concern.** In 2026, preliminary results from the LPH Parent Survey show that 57% of parents report their child aged 12 to 17 has anxiety, and 22% report depression (preliminary; Lambton Public Health, 2026). While these findings do not reflect diagnoses and are not directly comparable to provincial data sources, they signal a high level of concern among local parents.
- **Income-related inequities in mental health persist.** In 2021/2022, Lambton County residents in the most materially deprived neighbourhoods had mental health emergency department visit rates nearly three (3) times higher than those in the least deprived neighbourhoods (Ontario Agency for Health Protection and Promotion, 2024; Churchill & Banninga, 2025).
- **Community belonging and life satisfaction are strong local assets.** In 2023/2024, 65% of Lambton adults reported a somewhat or very strong sense of belonging to their local community, and 84% reported being satisfied or very satisfied with their life (Statistics Canada, 2025). These rates exceed provincial rates and are meaningful protective factors for mental well-being. Levels of life stress were comparable to provincial rates.

DISCUSSION

Lambton Public Health plays an important role in supporting mental health and well-being in Lambton County through direct services, community partnership, health teaching, and upstream prevention. Mental health promotion and stigma reduction are integrated across a range of programs and services, reflecting a population health approach that focuses on strengthening protective factors, reducing risk factors, and improving the conditions that support well-being across the life course.

Providing Clinical Public Health Services

Postpartum Support Group – In partnership with Family Counselling Centre Sarnia-Lambton and St. Clair Child and Youth Services, LPH helps to deliver mental health and well-being education to groups of new parents experiencing difficult postpartum adjustments. The program aims to help parents develop coping strategies and communication skills to strengthen connections and manage the transition to parenthood.

Healthy Babies Healthy Children Program (“HBHC”) – LPH supports families during pregnancy and the early years of a child’s life through screening, home visiting, and connections to community services, with a focus on early identification of needs and health equity. Recently, Public Health Nurses have been trained to use Public Health Nursing Care Plans for Supporting Perinatal Mental Health to enhance support for perinatal mental health among clients of the HBHC program.

Engaging Community Partners:

Lambton Drug and Alcohol Strategy (“LDAS”) – LPH coordinates and co-chairs LDAS, including the Demand Reduction Pillar. The strategy pillar connects and mobilizes community partners with the goals of increasing access to positive alternatives to substances for youth and promoting protective factors while mitigating risk factors for problematic use later in life.

Additionally, a strategic priority of LDAS is that services are Mental Health and Trauma-Informed. Through a successful grant in 2025, trauma-informed care training was able to be provided to over 100 health and social services providers, building capacity across Lambton County.

Infant and Early Mental Health Care Pathways Project – LPH partners with SickKids and Lambton’s Child and Family Network to define and improve care pathways for children from birth to six (6) years of age facing developmental challenges.

Health Teaching and Education:

Playground Activity Leaders in Schools (“PALS”) - PALS is an evidence-informed leadership program for children created to increase physical activity, decrease conflict, reduce the incidence of bullying, and provide leadership opportunities for students. LPH uses a train-the-trainer model to support implementation of PALS in local elementary schools.

Mental Health Teaching and Education – LPH delivers presentations, develops resources, and participates in community partnerships to share evidence-informed approaches to mental health promotion, stigma reduction, and suicide prevention.

Mental health promotion and stigma reduction are embedded across a wide range of Lambton Public Health programs and services. To support this work, LPH equips frontline

staff with training in areas such as trauma-informed care and mental health first aid so they can recognize mental health needs and respond appropriately in their interactions with residents and community partners. This is complemented by other public health work that addresses upstream factors that influence mental health, including substance use, interpersonal violence, poverty, housing instability, stigma, and barriers to accessing services. Together, these efforts help strengthen protective factors, reduce risk factors, and build community and system capacity to support mental health and well-being across the life course.

FINANCIAL IMPLICATIONS

All costs associated with monitoring and addressing mental health and well-being were included in LPH's approved 2026 budget, which are cost-share funded between the province and the municipality.

CONSULTATIONS

In the preparation of this report, staff consulted with Lambton Public Health Epidemiologists, Health Promoters, Mental Health and Addictions Coordinator, and Manager of Clinical and Family Services.

STRATEGIC PLAN

Mental health and well-being and the work described in this report aligns with Lambton Public Health's strategic priority of Mental and Physical Health in Early Life and with the County's vision of a caring community. This work supports Lambton County's strategic area of effort related to Area of Effort #3 *Community Development, Health and Wellness - Implementing, monitoring and updating community health and wellness-related plans and priorities.*

CONCLUSION

Mental health and well-being remain significant public health priorities in Lambton County. Although local strengths such as community belonging and life satisfaction are important assets, the findings in this report highlight the need for continued attention to children and youth mental health, substance use, and persistent health inequities. LPH will continue to monitor local trends and work across programs, services, and partnerships to promote mental health, reduce stigma, strengthen protective factors, and support the conditions that enable residents and communities to thrive across the life course.

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 <p style="text-align: center;">PUBLIC HEALTH SERVICES DIVISION</p>	
REPORT TO:	WARDEN AND LAMBTON COUNTY COUNCIL
DEPARTMENT:	LAMBTON PUBLIC HEALTH
PREPARED BY:	Amy Pavletic, Supervisor, Health Protection Lori Lucas, Supervisor, Health Protection Chad Ikert, Manager, Health Protection
REVIEWED BY:	Kevin Churchill, General Manager Stéphane Thiffault, Chief Administrative Officer
MEETING DATE:	May 6, 2026
INFORMATION ITEM:	2026 Vector-Borne Disease Program Update

BACKGROUND

The Ontario Public Health Standards require Boards of Health to administer a Vector-Borne Disease (“**VBD**”) program for which to monitor, trace, and control vector-borne diseases of public health significance. VBDs are transmitted by insects such as mosquitoes and ticks, which are responsible for illnesses such as West Nile virus (“**WNV**”) and Lyme disease.

The following report summarizes the 2025 results of Lambton Public Health’s (“**LPH**”) program activities and provides an update on the VBD program planned for 2026. The most recent update on this program was provided to County Council through the Council report *Vector-Borne Disease Program Update*, dated May 7, 2025.

DISCUSSION

West Nile Virus Surveillance, Prevention and Control

In Ontario, there were a total of 179 confirmed WNV human cases in 2025. This is an increase from 77 cases in 2024 and 48 cases in 2023. See Appendix "A" for the number of confirmed human cases in Ontario from 2018-2025. Ontario saw an increase in positive mosquito traps with 267 in 2025, compared to 214 in 2024 and 306 in 2023. See Appendix "B" for the number of positive mosquito pools and human cases of WNV (Ontario) from 2018-2025.

WNV has been consistently detected in Lambton County since 2002. See Appendix "C" for WNV activity in Lambton County from 2018-2025.

Human and Vector Surveillance

There were zero confirmed human cases of WNV reported in Lambton County in 2025. There has been a total of six (6) lab-confirmed cases of WNV in Lambton County since 2018.

Adult mosquito surveillance took place over a 12-week period from July to September 2025. There was one (1) WNV-positive mosquito trap identified in Lambton County in 2025. The positive mosquito trap was located in Corunna.

Mosquito Control

Lambton County continued to monitor and treat municipal catch basins with mosquito larvicide in 2025. Pestalto Environmental Health Services was contracted by LPH to apply larvicide treatments to approximately 16,600 municipal catch basins under a pesticide permit. Three (3) rounds of treatment were applied throughout the 2025 season. Round one (1) was completed June 23 to June 25, round two (2) was completed July 21 to July 23, and round three was completed August 18 to August 20.

The municipal catch-basin larviciding program will continue in 2026. Pestalto Environmental Health Services will administer the program applying three rounds of treatment throughout the 2026 season.

Standing Water Risk Assessment and Control

In addition to mosquito control measures, LPH monitors standing water complaints and locations in accordance with the [County of Lambton's Standing Water By-Law](#) which regulates standing water on all properties from April 1 to October 31 annually. This by-law is a preventative measure to help eliminate potential mosquito breeding sites. In 2025, four (4) standing water complaints were investigated.

Public Education

In 2025, educational resources were shared with community groups, and Health Care Providers. Media releases and social media posts were also issued throughout the season regarding activities and surveillance related to WNV including standing water complaints, mosquito trapping and larviciding.

Lyme Disease Surveillance, Prevention, and Control

Human Case Surveillance

LPH relies on physicians to request laboratory testing for patients who present with Lyme disease-like symptoms or those who have been exposed to a tick which has tested positive for *Borrelia Burgdorferi*, the bacterium which causes Lyme disease. There were eight (8) confirmed human cases of Lyme disease in Lambton County in 2025.

In Ontario there were 2930¹ confirmed and probable human cases of Lyme disease reported in 2025. This is an increase from 2346 confirmed and probable human cases of Lyme disease in 2024. (Public Health Ontario, 2026). Lambton County Lyme disease case counts remain comparatively low while provincial incidence continues to rise.

Vector Surveillance

During 2025, both passive and active tick surveillance continued. Passive tick surveillance involves the collection and submission of ticks by the public voluntarily. Active surveillance involves ticks which are collected from their natural habitat by LPH staff, using methods such as dragging a piece of fabric along the ground (drag sampling).

Through passive surveillance, the public can submit ticks to LPH for identification either in person or through a submission form available on the LPH website. Through the LPH website, the public can submit a photo of a tick directly to LPH for identification by a Public Health Inspector. Passive surveillance continues to be tracked and reported and helps identify new and potential emerging areas for blacklegged ticks, the tick capable of transmitting Lyme disease, which can be further assessed through active surveillance.

Active tick surveillance in 2025 resulted in two (2) ticks being identified, neither of which was a blacklegged tick. LPH intends to continue active surveillance efforts in 2025 to continue to monitor for blacklegged tick populations in areas of Lambton County outside of Pinery Provincial Park and surrounding area. See Appendix "D" for the number of ticks collected (passive and active) from 2017-2025.

Members of the community can also utilize the website platform etick.ca for tick identification. This website is a public platform that provides image-based identification and population monitoring of ticks in Canada. It was developed in partnership with many different organizations including the Public Health Agency of Canada and Public Health Ontario. The identification results and other data, such as collection date and locality, can then be consulted and mapped so that all users may visualize the information related to any/all species for any given year and or geographical area.

Lambton County is considered a risk area for Lyme disease with an established population of blacklegged ticks in Pinery Provincial Park. Public Health Ontario has developed an interactive [Ontario Vector-Borne Disease Tool](#) where all risk areas in Ontario and vector-borne disease data can be viewed. Active tick surveillance conducted at Pinery Provincial Park in the fall of 2024 showed another increase in blacklegged ticks. The National Microbiology lab tested a sample of these ticks for a panel of tick-borne illnesses. Out of the ticks tested, 60% were found to be positive for *Borrelia Burgdorferi*. Therefore, continued surveillance and education are very important to minimize the risk of contracting Lyme disease for the citizens of, and visitors to, Lambton County.

In Ontario, Lyme disease is no longer the only disease of focus transmitted from blacklegged ticks. Other tick-borne diseases carried by blacklegged ticks include anaplasmosis, babesiosis, and Powassan virus.

¹ Note: 2025 numbers have not gone through annual data cleaning process in the Integrated Public Health Information System (iPHIS) and therefore the data is considered preliminary.

These diseases were named diseases of public health significance in July 2023. Information regarding these new tick-borne illnesses has been shared with local health care providers for awareness and potential patient testing if required. No cases of these diseases have been reported locally, however blacklegged ticks found through active surveillance will be tested for these pathogens.

Several factors may be responsible for the continued increase in the range of blacklegged ticks in Ontario and in Lambton County. These factors include the expansion of their natural habitat aided in part by climate warming, lengthening summer and fall seasons, and possible changes in the range of key hosts, such as deer and mice. All tick surveillance indicators suggest that the current range of blacklegged tick populations is expanding and will likely continue to do so in the future (Public Health Ontario (PHO), 2023).

Public Education

With the increase in the tick population at Pinery Provincial Park and surrounding area and the percentage of positive ticks being greater than 20% (now 60%), LPH increased education and awareness activities focused in and around the high-risk area. A small working group was formed consisting of Public Health Inspectors, a Public Health Nurse in Infectious Disease Prevention and Control, a Public Health Nurse whose work is focused on the Social Determinants of Health, as well as the program supervisor. This group has identified key messages, media, and special events to attend to provide education. LPH will continue to educate and bring awareness to this.

Further, Lyme disease resources were distributed in the community at several events and resources shared with schools throughout Lambton. Tick precautions were communicated through news ads, social media, and media releases and educational materials, including fact sheets, were also made available to the public. LPH's Health Care Provider newsletter provided information on prophylactic recommendations for patients who visited an established risk area and had a tick attached for 24 hours or more.

2026 Vector-Borne Disease Program

For the 2026 season, LPH will continue with surveillance, control, and educational activities conducted in 2025. Due to the large black-legged tick population identified at the Pinery Provincial Park and considering the number of ticks that tested positive for the bacteria that cause Lyme disease, LPH will continue to provide increased public education to the at-risk public on strategies to prevent tick bites and reduce the risk of contracting Lyme disease.

FINANCIAL IMPLICATIONS

All costs associated with the VBD Program are cost-share funded between the province and municipality, as approved in LPH's 2026 Health Protection Budget.

2026 Vector-Borne Disease Update (page 5)

May 6, 2026

CONSULTATIONS

None.

STRATEGIC PLAN

The VBD program contributes to the County of Lambton Strategic Plan 2024-2027, Area of Effort #3 *Community Development, Health and Wellness - Implementing, monitoring and updating community health and wellness-related plans and priorities.*

CONCLUSION

Vector-borne diseases are transmitted by insects such as mosquitoes and ticks, which are responsible for illnesses such as WNV and Lyme disease. This report provides an update on the results of LPH's 2025 Vector-Borne Disease Program and outlines what is planned for the 2026 season. In 2026, LPH will continue with surveillance, control, and educational activities to protect the public from the threat of West Nile virus and tick-borne diseases.

Appendix "A"
Number of Confirmed Human Cases of West Nile Virus 2018-2025

Year	Lambton	Ontario	Canada
2025	0	179	295
2024	1	77	167
2023	1	48	76
2022	0	23	25
2021	0	18	35
2020	1	70	163
2019	0	19	45
2018	3	124	437
Total	6	558	1243

(LPH, PHO, and Public Health Agency of Canada surveillance data)

Appendix "B"

Number of Positive Mosquito Pools and Reported Confirmed and Probable Human Cases of West Nile Virus (Ontario)

Year	# Of Positive Pools	# Of Positive Humans
2025	267	179
2024	214	77
2023	306	61
2022	89	23
2021	105	18
2020	171	70
2019	71	19
2018	305	124

(PHO Surveillance Data)

Appendix "C"

West Nile Virus Activity in Lambton County 2018-2025

Year	Human	Horse	Mosquito	Positive Mosquito Species
2025	0	0	1	Culex pipiens / restuans
2024	1	0	1	Culex pipiens / restuans
2023	1	0	4	Culex pipiens / restuans
2022	0	0	1	Culex pipiens / restuans
2021	0	0	2	Culex pipiens / restuans
2020	1	0	2	Aedes Vexans Vexans
2019	0	0	1	Aedes Vexans Vexans
2018	3 (1 probable)	0	5	Culex pipiens / restuans
Total	6	0	17	

Appendix "D"

Ticks Collected in Lambton County (passive and active surveillance)

Year	<i>Dermacentor variabilis</i> (American Dog Tick)	<i>Ixodes scapularis</i> (Black-legged Tick)	Other	Total
2025	97 passive / 2 active	24 passive / 0 active	0	123
2024	92 passive / 6 active	23 passive / 35 active	1	157
2023	93 Passive /16 active	21 Passive / 1 active	0	131
2022	114	13 Active surveillance	5	132
2021	Passive surveillance data not available	Passive surveillance data not available >150 (active surveillance)	N/A	>150
2020	Passive surveillance data not available	Passive surveillance data unavailable 0 (active surveillance)	N/A	N/A
2019	235	38 (passive surveillance)	8	273
2018	186	30 (passive surveillance)	8	224
2017	321	37 (passive surveillance)	3	361

(LPH Data)

CC 05-11-26



Will Nywening, BA Urban Dev., RPP MCIP
Senior Planning Official, Development Services
County of Lambton
will.nywening@county-lambton.on.ca
519-845-0809 x 5350

Arcadis Professional
Services (Canada) Inc.
55 St. Clair Avenue West
7th Floor
Toronto, Ontario M4V 2Y7
Canada
Phone: 416 596 1930
www.arcadis.com

Date: April 14, 2026
Our Ref: 30257110
Subject: County of Lambton Land Needs Assessment Update
Client: Mark and Matt Huzevka

Dear Mr. Nywening,

Arcadis Professional Services (Canada) Inc., ("Arcadis") was retained by Mark and Matt Huzevka ("Client") to review and provide commentary on the County of Lambton's growth management work and land needs assessment ("LNA"), which was completed as part of the County's ongoing Official Plan review process. Arcadis previously submitted a letter dated December 9, 2025, which outlined our general support of the findings of the County's 2025 LNA, however identified three items that warranted further analysis and discussion.

Arcadis has reviewed the draft land needs assessment dated March 31, 2026, in addition to supplemental documents released on April 10, 2026. While Arcadis continues to generally support the County's revised LNA findings, there are a number of outstanding issues (i.e. future growth allocation to Sarnia, the impact on population from a re-allocation of units by type, and the lack of a land needs assessment for commercial & institutional uses in Sarnia), which could increase the land required for settlement area expansion to accommodate residential and commercial uses within Sarnia.

To provide further details of our comments, Arcadis will be providing additional correspondence under separate cover on behalf of the Client ahead of the May 6, 2026 Council meeting. We look forward to continued participation in this process.

Sincerely,
Arcadis Professional Services (Canada) Inc.

A handwritten signature in black ink, appearing to read 'Matthew Heather'.

Matthew Heather, MCIP, RPP, PLE
Associate Principal – Manager, Planning

Email: matthew.heather@arcadis.com
Direct Line: 416 596 1930

CC. Mr. Mark and Matt Huzevka

1/1



William Nywening, BA Urban Dev., RPP, MCIP
Senior Planning Official, Development Services
The Corporation of the County of Lambton
789 Broadway Street, Box 3000
Wyoming, ON N0N 1T0

Arcadis Professional Services
(Canada) Inc.
420 Wes Graham Way
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Date: April 27, 2026
Our Ref: 30257110
Subject: Land Needs Assessment and Process for Settlement Area Boundary Expansions
County of Lambton Official Plan Review
6941 Waterworks Road, Bright's Grove, Sarnia

Dear Mr. Nywening,

On behalf of my clients, Matt and Mark Huzevka, and owners of the lands municipally described as 6941 Waterworks Road in Bright's Grove, Sarnia, please accept the enclosed comments on the County of Lambton's growth management work and Land Needs Assessment ("LNA") from Arcadis' Real Estate, Economics, and Planning team.

The enclosed letter follows up on previously submitted correspondence to the County dated December 9, 2025 and April 14, 2026, and provides general support the County's overall position on the need for an urban boundary expansion for residential uses in the City of Sarnia, while requesting the County consider making corrections that could result up to 79 gross ha of additional land required beyond the 110 ha identified in the draft LNA, plus any additional lands required for future commercial uses.

We request that the County proceed expeditiously with the next step in the public, County-led process as set out in the Council-approved Official Plan Review Terms of Reference ("OPR Process"), which is to consider all landowner submissions and recommend which lands be included in the expanded urban boundary with the input of the lower-tier municipalities.

Following the Council-approved OPR Process allows Council to retain control over the process and make optimal planning decisions. Should the next step in the process be delayed, the County will need to consider standalone private applications resulting in decisions that may undermine cost-effective, coordinated growth management.

We also wanted to advise the County and Council that we will be making a formal submission through this County-led OPR Process to request my client's lands be included in the required urban boundary expansion in the City of Sarnia. This submission will be made shortly after Council approves the LNA.

My client owns 76 ha (187 acres) of land within the "Area 3: Future Urban Community Overlay" ("Area 3") in the County-approved City of Sarnia Official Plan. These include approximately 63 gross ha (154 acres) of land Excluding protected ecological areas, the lands would contribute 63 gross ha (154 acres) toward the required urban boundary expansion. The lands have been extensively planned and studied, including: a Conceptual Master Plan (Phase I and II), a Planning Justification Report, a Servicing Capacity Study, an Environmental Impact Study, a Flood Study (including Two-Zone Justification Brief), a Stage 1&2 Archaeological Assessment, an Agricultural Impact Assessment, and a Minimum Distance Separation Report.

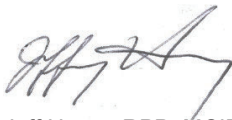
William Nywening, BA Urban Dev., RPP, MCIP
County of Lambton
April 27, 2026

Based on that detailed review, **it is my opinion that my client's lands meet or exceed the 12-point criteria approved by Council in the OPR Process. As the lands are within Area 3, the City of Sarnia has already indicated this is where an urban boundary expansion should take place. Further, the Phase I lands (10.3 ha, 25.5 acres) can be advanced quickly to bring much-needed housing to market in a strategic growth area, including seniors housing, as no expansion or publicly funded extension of municipal services is required, natural features have been delineated, and a two-zone flood policy is supportable.**

Thank you for your consideration of the enclosed comments on the LNA and, in advance, for your expeditious review of our forthcoming submission as part of the Council-approved OPR Process.

Please do not hesitate to contact the undersigned, as we are available to discuss this request further at your convenience.

Sincerely,
Arcadis Professional Services (Canada) Inc.



Jeff Henry, RPP, MCIP
Urban Planner

Email: jeff.henry@arcadis.com
Direct Line: 519-585-2255
Mobile: 519-998-5883

CC. County of Lambton Council
Matt and Mark Huzevka

Encl. Comments on the County of Lambton's 2025 Land Needs Assessment



Will Nywening, BA Urban Dev., RPP, MCIP
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Date: April 27, 2026

Our Ref: 30257110

**Subject: Comments on the County of Lambton's 2025 Land Needs
Assessment**

Client: Mark and Matt Huzevka

Dear Mr. Nywening,

Arcadis Professional Services (Canada) Inc. ("Arcadis") has been retained by Mark and Matt Huzevka ("Client") to review and provide commentary on the County of Lambton's growth management work and Land Needs Assessment ("LNA"), which was completed as part of the County's ongoing Official Plan review process. The Client owns 76 ha (187 acres) of land at 6491 Waterworks Road in Brights Grove, within the "Area 3: Future Urban Community Overlay" in the County-approved City of Sarnia Official Plan (Area 3).

Arcadis previously submitted correspondence to the County dated December 9, 2025, which outlined our general support of the County's 2025 LNA, and identified three items that we felt, warranted further analysis and discussion for integration into the land needs assessment document. Following the County's release of the revised LNA on March 30, 2026, Arcadis submitted follow-up correspondence (April 14, 2026), identifying three outstanding issues that continued to persist in the LNA document and could impact the overall amount of land required within the City of Sarnia.

We continue to generally support the County's overall position on the need for an urban boundary expansion for residential uses in the City of Sarnia, but would ask that the County consider these three issues in their determination of the quantum of land for expansion. In total, it is our estimate that the correction of these three issues could result in 37-79 gross hectares of additional land required beyond the 110 hectares identified in the draft LNA, plus any additional lands required for future commercial use. The following chart provides further details on our position:

Will Nywening, BA Urban Dev., RPP, MCIP
 County of Lambton
 April 27, 2026

#	Item	2026 LNA – Staff’s Response (Mar 2026)	Arcadis Follow up (Apr 2026)	Land Area Impact																				
1	50% population growth allocation to Sarnia is not reflective of Sarnia’s population proportion and position as Lambton’s growth centre – 55% is more reflective.	Sarnia accounted for 45.7% of County-wide residential growth over the period from 2016 to 2023, so the 50% allocation proposed by the LNA is already a substantial increase, proposed by the consultant on the basis the City is the primary Urban Centre with regional amenities where growth should be focused.	<p>Issue: Historical trends show Sarnia’s proportion of Lambton County’s population as above 50%:</p> <ul style="list-style-type: none"> Census data from 1991-2021 demonstrates Sarnia’s population has historically been between 56%-58% of Lambton County Sarnia’s 2022 Growth Management Report allocates 62.5% population growth to Sarnia from 2016-2036 (11,631 people vs. Lambton’s 18,600) The County’s 2025 LNA demonstrated a household growth rate of 53% (6,543 units in Sarnia vs. Lambton’s 12,344 units) <p>The County’s 2025 LNA identified 2021-2051 population growth of 31,365 people for Lambton County, allocating 50% (15,773 people) to Sarnia. As per Arcadis’ identification of 55% as an appropriate allocation, this results in a population growth allocation of 17,251 people, which equates to an increase of 1,478 people for Sarnia.</p> <p>Impact: This additional population (1,478 people) equates to 678 additional dwellings (based on 2.18 persons per unit (“PPU”), which would require 42 gross ha (21 net ha) based on Sarnia’s average unit density of 33 units per hectare (“uph”).</p> <p>Verdict: Sarnia’s population growth allocation should be updated to 55% to reflect historical trends and its’ position as Lambton’s growth center.</p>	42 gross ha (21 net ha) for residential use																				
2	Arcadis noted discrepancies with unit re-allocations in the 2025 LNA.	Projected residential unit mix is based on housing type propensities from the 2021 Census.	<p>Issue 2A: There is a discrepancy between unit breakdown in Figure 4.1 (Household Growth by Housing Type) and Figure B-35 (Sarnia Residential Land Needs):</p> <p>Figure 4.1 vs. Figure B-35 (Sarnia):</p> <table border="1"> <thead> <tr> <th></th> <th>Singles & Semis</th> <th>Rows</th> <th>Apts & Other</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Figure 4.1</td> <td>4,703</td> <td>403</td> <td>1,437</td> <td>6,543</td> </tr> <tr> <td>B-35</td> <td>3,793</td> <td>958</td> <td>1,792</td> <td>6,543</td> </tr> <tr> <td>Difference</td> <td>(910)</td> <td>555</td> <td>355</td> <td>-</td> </tr> </tbody> </table>		Singles & Semis	Rows	Apts & Other	Total	Figure 4.1	4,703	403	1,437	6,543	B-35	3,793	958	1,792	6,543	Difference	(910)	555	355	-	37 gross ha (19 net ha) for residential use
	Singles & Semis	Rows	Apts & Other	Total																				
Figure 4.1	4,703	403	1,437	6,543																				
B-35	3,793	958	1,792	6,543																				
Difference	(910)	555	355	-																				

Will Nywening, BA Urban Dev., RPP, MCIP
 County of Lambton
 April 27, 2026

			<p>Based on the above, 910 singles/semis were re-allocated to rows (555 units) and apartments (355 units). It is noted that the 2025 LNA utilized 2021 propensities to calculate the household breakdown in Figure 4.1, however it is unclear as to how these propensities were maintained with the re-allocation of single/semi units between Figure 4.1 and B-35.</p> <p>Impact: Different unit typologies accommodate a different density of people – as per Sarnia’s 2023 Development Charge Background Study (singles/semis – 2.671 PPU, rows - 2.153 PPU, apartments - 1.56 PPU). As such, the population that is accommodated in the 910 singles/semi units in Figure 4.1 (2,430 people) is different than the population accommodated after the re-allocation (1,748 people), which results in an overall deficit of 682 people. Based on Sarnia’s average PPU and density, this equates to a land deficit of 19 gross ha (10 net ha).</p> <p>Verdict: Additional land (19 gross ha) is required in Sarnia to accommodate the population deficit as a result of this re-allocation.</p>	
			<p>Issue 2B: Figure B-35 re-allocates an additional 589 singles/semi units to Apartments without proper rationale or correction of units to account for population loss.</p> <p>Impact: As noted above, based on the City’s 2023 DCBS PPU’s, the population accommodated in 589 singles/semi units (1,573 people) vs. 589 apartment units (918 people) results in a population deficit of 654 people. Based on the average PPU (2.184), average density (33uph), this equates to a land deficit of 18 gross ha (9 net ha).</p> <p>Verdict: Additional land (18 gross ha) required in Sarnia to accommodate the population deficit as a result of this re-allocation.</p>	
3	A commercial and institutional LNA was not undertaken for Sarnia, which	A detailed commercial land supply for Sarnia was outside of the scope of the current LNA. A	<p>Issue: Lambton County has not undertaken commercial and institutional land needs analysis for Sarnia despite acknowledging the revised definition of Area of Employment as per Bill 97 (2023), which does not include office or commercial uses. This land supply analysis has been conducted for all</p>	To be established through future analysis.

Will Nywening, BA Urban Dev., RPP, MCIP
 County of Lambton
 April 27, 2026

<p>could result in additional land needs.</p>	<p>separate lands needs assessment for major commercial uses may be appropriate at a future time – e.g. through a private OPA. For smaller - scale commercial uses, the LNA assumed a 50% net to gross for residential land needs, meaning the other 50% would accommodate land uses like commercial uses, in addition to roads, schools, parks, infrastructure, etc.</p>	<p>other area municipalities, so it is unclear as to why Sarnia has been omitted.</p> <p>Impact: Staff's response states that smaller-scale commercial uses are accounted for within the 50% net-to-gross for residential land need, however it is unclear whether this 50% is sufficient to accommodate infrastructure, parks, roads, schools, and commercial and institutional development. The 50% net to gross does not typically account for commercial uses.</p> <p>Verdict: Supplemental work to the County's LNA should be required to identify the existing/planned supply of commercial lands in Sarnia, and illustrate how existing vacancies and/or additional commercial lands will be required to accommodate the Sarnia's projected population related growth (i.e. retail commercial and institutional uses). This could result in the need for additional urban expansion lands to accommodate future commercial needs in the community.</p>	
<p>Conclusion</p>			<p>37-79 gross ha (19-40 net ha) for residential use + any additional commercial land</p>

As previously noted, Arcadis is generally supportive of the County's identification of additional land needs within Sarnia (110 ha), but believe that various assumptions within the LNA have led to a potential undercount of the land needed for an urban boundary expansion in Sarnia. Based on the above assessment, Arcadis estimates that the recommended changes to the LNA could result in an additional 37-79 gross ha (19-40 net ha) for residential uses, plus any additional lands required for future commercial use.

Will Nywening, BA Urban Dev., RPP, MCIP
County of Lambton
April 27, 2026

Sincerely,

Arcadis Professional Services (Canada) Inc.



Matthew Heather, MCIP, RPP, PLE
Associate Principal – Manager, Planning

Email: matthew.heather@arcadis.com
Direct Line: 416 596 1930

CC. Mr. Mark and Matt Huzevka



CC 05-12-26

Monday, April 20, 2026

Premier of Ontario
Hon. Doug Ford
Legislative Building, Queen's Park
Toronto ON M7A 1A1
Sent via email: premier@ontario.ca

Re: Support of Finlay's Law on Emergency Room Reform

At its regular meeting on April 10, 2026, the Western Ontario Wardens' Caucus adopted the following motion in support of Finlay's Law on Emergency Room Reform:

#11 Moved by D. Bailey seconded by B. Clark:

WHEREAS growing pressures across the Ontario healthcare system are increasing patient volumes in emergency rooms (ER), requiring more complex care, and contributing to longer patient wait times in ERs for residents in Ontario's largest municipalities; and

WHEREAS Health Quality Ontario data from October 2025 reports that patients needing admission to the hospital waited an average of 19-20 hours, with high-urgency patients waiting close to 5 hours on average to be seen by a physician; and

WHEREAS in December 2023, the Auditor General of Ontario reported that significant hospital staffing shortages were reducing access to timely emergency care; and

WHEREAS the Financial Accountability Office of Ontario reported in March 2023 that ER wait times were increasing significantly with the longest wait times recorded in over 15 years and that provincial funding was \$21.3 billion short to maintain current health programs through 2028; and

WHEREAS according to the Ontario Hospital Association (OHA), Ontario has had the lowest per capita hospital expenditure in Canada since 2018; and

WHEREAS according to the OHA, approximately 4,200 alternate level care (ALC) patients remain in acute beds (40% awaiting long term care), worsening ER delays; and

WHEREAS Canadian ER researchers have highlighted that between 8,000 and 15,000 Canadians die prematurely as a result of ER overcrowding; and

WHEREAS reports of patients dying in crowded ERs across Canada are increasing, such as 16-year-old Finlay van der Werken who waited over 8 hours in an Oakville ER without being seen by a physician and tragically passed away on February 9, 2024 from pneumonia that developed into sepsis; and

WHEREAS ER delays are contributing to excessive ambulance offload times, adding undue strain on response capacity of municipal paramedic services across Ontario; and

WHEREAS the Provincial Government has taken important steps to improve health care in Ontario, however additional funding and staffing resources for hospitals to reduce ER wait times and increase capacity to provide timely access to care for all patients in ER's remains critical; and

WHEREAS despite growing concerns regarding staffing shortages in and closures of ERs across Ontario, as well as failure to meet federal standards such as the Canadian Triage and Acuity Scale, the Provincial Government continues to receive full contributions of Canada Health Transfers from the federal government.

THEREFORE BE IT RESOLVED THAT the Western Ontario Wardens Caucus calls on the Provincial Ministry of Health to take immediate action to reduce ER wait times with consideration for the importance of enhanced ER triage protocols and increased funding to strengthen emergency readiness;

AND THAT the Western Ontario Wardens Caucus calls on the Provincial Ministry of Health to introduce Finlay's Law to ensure that no child in Ontario is left without timely emergency medical care in hospitals by:

- Setting legal maximum ER wait times for children under 18 (e.g., physician assessment within 2 hours, admission within 8 hours).
- Mandating safe pediatric nurse-to-patient and physician-to-patient ratios in emergency settings.
- Establish independent oversight to audit hospitals, investigate pediatric ER deaths, and enforce compliance.
- Mandate public, independent, and timely (within 1 year) inquiry by the Chief Coroner of Ontario of every pediatric death in an ER waiting area.
- Fund better pediatric emergency readiness, including staffing, training and infrastructure

AND THAT the Western Ontario Wardens Caucus calls on the Federal Ministry of Health to enforce the principles and requirements of the Canada Health Act through its spending power of Canada Health Transfers to Ontario by:

- monitoring compliance to national health standards, such as Canadian Triage and Acuity Scale (CTAS) in ERs;
- and establishing and ensuring compliance with a new sepsis care

AND THAT a copy of this resolution be sent to the Premier of Ontario, the Ontario Minister of Health, the Federal Minister of Health, the Ontario Medical Association (OMA), the Ontario Hospital Association (OHA), and the Association of Municipalities of Ontario (AMO).

Carried.

Please contact the office if you require any further information.

Yours sincerely,



Marcus Ryan
Chair, Western Ontario Wardens' Caucus

cc.

Hon. Marjorie Michel, Federal Minister of Health
Hon. Sylvia Jones, Ontario Minister of Health
Ontario Medical Association
Ontario Hospital Association
Association of Municipalities of Ontario
Ontario Big City Mayors
Eastern Ontario Wardens' Caucus
Western Ontario Municipalities

www.wowc.ca

CC 05-04-26

Lina Kerwin

From: Olivia Leger
Sent: Friday, March 27, 2026 9:48 AM
To: Lina Kerwin
Cc: Leah Klompstra
Subject: FW: 2026 03 25 Council Follow-Up (Heavy Truck Volumes on Broadway)
Attachments: SR-26-038 - County Road 21 (Broadway Street) in Wyoming Heavy Truck Volumes.pdf

From: Lisa Smeekens <LSmeekens@plympton-wyoming.ca>
Sent: Thursday, March 26, 2026 2:55 PM
To: clerk <clerk@county-lambton.on.ca>
Cc: Adam Sobanski <ASobanski@plympton-wyoming.ca>; Matt Deline <Matt.Deline@county-lambton.on.ca>; Paul daSilva <PdaSilva@plympton-wyoming.ca>
Subject: 2026 03 25 Council Follow-Up (Heavy Truck Volumes on Broadway)

Good afternoon,

At its Council meeting last night, the Town of Plympton-Wyoming passed the following motion requesting the County complete an origin-destination study for County Road 21 (Broadway). Please see the motion below:

MOTION-1

*Moved by Councillor Kristen Rodrigues
Seconded by Councillor Alex Boughen*

That the report submitted by Paul daSilva, Director of Public Works, dated March 17, 2026 regarding the County Road 21 (Broadway Street) in Wyoming Heavy Truck Volumes be received and that staff be directed to approach the County of Lambton regarding an origin-destination study.

Carried.

We've been advised that this request will need to go before County Council. Please let us know if this motion is sufficient or if further information is required.

Regards,

Lisa Smeekens
Executive Assistant – Deputy Clerk



546 Niagara Street, PO Box 250 | Wyoming, ON N0N 1T0 | 519-845-3939 | www.plympton-wyoming.com

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STAFF REPORT

Report To: Mayor & Members of Council
Approved by: Norma Roddick-Preece, Treasurer/Deputy CAO
From: Paul daSilva, Director of Public Works
Date: March 17, 2026
Re: County Road 21 (Broadway Street) in Wyoming Heavy Truck Volumes

RECOMMENDATION:

That the report submitted by Paul daSilva, Director of Public Works, dated March 17, 2026 regarding the County Road 21 (Broadway Street) in Wyoming Heavy Truck Volumes be received as information.

BACKGROUND INFORMATION:

Council previously requested a report after concerns were raised by a resident regarding heavy truck traffic travelling through the Village of Wyoming on County Road 21 (Broadway Street), as well as related concerns respecting speed and general road safety.

As outlined in the previous report (attached), County Road 21 is a County-owned roadway and an important part of the regional transportation network. It functions as one of the few major north–south County roads without spring load restrictions and has historically served as a key route for agricultural, commercial, and industrial traffic. Staff also noted that implementing truck restrictions through Wyoming would be challenging due to the County’s jurisdiction, the lack of practical alternate routes, and enforcement limitations.

At the time of the previous report, staff advised that further analysis, including traffic data and potentially an origin–destination study, would be necessary to better understand truck movement patterns and determine whether any restrictions could be reasonably considered. Council subsequently requested that actual truck traffic data be obtained and reported back.

DISCUSSION:

At Council’s request, staff obtained traffic count data from the County of Lambton for County Road 21 (Broadway Street) within the Village of Wyoming in order to better understand the volume of heavy truck traffic travelling through the community.

Two traffic counts were completed in October 2025 at locations on Broadway Street within the Village. The counts include the Annual Average Daily Traffic (AADT) and identify heavy trucks using vehicle Classes 6 through 13. For reference, an attachment has been included with this report to illustrate the vehicle classifications considered to be heavy trucks for the purposes of this analysis.

Traffic Count Results

1. County Road 21 (Broadway Street), immediately north of Huron Street

Count Date: October 8, 2025

- Total northbound/southbound traffic: 6,920 AADT
- Heavy trucks (Classes 6–13): 431 vehicles
- Heavy trucks as a percentage of total traffic: 6.2%

Directional breakdown:

- Northbound traffic: 3,355 AADT
 - Heavy trucks (Classes 6–13): 242 vehicles
 - Heavy trucks as a percentage of northbound traffic: 7.2%
- Southbound traffic: 3,565 AADT
 - Heavy trucks (Classes 6–13): 189 vehicles
 - Heavy trucks as a percentage of southbound traffic: 5.3%

2. County Road 21 (Broadway Street), immediately south of Jane Street

Count Date: October 15, 2025

- Total northbound/southbound traffic: 5,868 AADT
- Heavy trucks (Classes 6–13): 368 vehicles
- Heavy trucks as a percentage of total traffic: 6.3%

Directional breakdown:

- Northbound traffic: 2,857 AADT
 - Heavy trucks (Classes 6–13): 215 vehicles
 - Heavy trucks as a percentage of northbound traffic: 7.5%
- Southbound traffic: 3,011 AADT
 - Heavy trucks (Classes 6–13): 153 vehicles
 - Heavy trucks as a percentage of southbound traffic: 5.1%

The traffic count data confirms that heavy trucks are a regular component of traffic travelling through the Village of Wyoming on County Road 21 (Broadway Street). At both count locations, heavy trucks accounted for approximately 6.2% to 6.3% of total daily traffic, which equates to approximately 368 to 431 heavy trucks per day. While the data confirms the presence of a notable number of heavy trucks travelling through Wyoming, it also demonstrates that heavy trucks remain a relatively small proportion of the total daily traffic volume on County Road 21.

The traffic count data provides a clearer understanding of the volume of heavy trucks currently using County Road 21 through Wyoming; however, the counts do not identify the origin or destination of those trucks. As noted in the previous report, this distinction is important when evaluating whether truck restrictions may be feasible. Without origin–destination data, it is not possible to determine how many trucks are travelling through Wyoming without a local destination, how many are accessing businesses in the area, or how many could realistically be rerouted to another corridor. For this reason, while the traffic counts provide useful baseline information, they do not materially change staff’s previous conclusion that any future consideration of truck restrictions on County Road 21 would require additional analysis by the County of Lambton, including a potential origin–destination study, to determine whether practical alternate routes exist and whether any restriction could be implemented effectively.

FINANCIAL IMPACT:

There are no financial implications associated with the production of this report.

ATTACHMENTS:

[FHWA-Scheme-F-Vehicle-Classes
Staff Report - SR-25-229](#)

Priority Level: BRONZE

Commit to Responsible Governance

- Ensure transparency and accountability in our actions and processes

Enhance Community Engagement

- Invite and encourage community engagement



Public Works Department
 789 Broadway Street, Box 3000
 Wyoming, ON N0N 1T0

Telephone: 519-845-0801
 Toll-free: 1-866-324-6912
 Fax: 519-845-3872

FHWA Vehicle Classification Scheme

Class	Illustration	Description
1		Motorcycles
2		Passenger Cars
3		Pickups/Vans
4		Buses
5		6 tire two-axle single unit trucks
6		Three axle single unit trucks
7		Four or more axle single unit trucks
8		Four or fewer axle truck and trailer combinations
9		Five axle truck and trailer combinations
10		Six or more axle truck and trailer combinations
11		Five or fewer axle multis
12		Six axle multis
13		Seven or more axle multis



Indicates Heavy Truck Restrictions (Vehicle Classes 7 - 13)





STAFF REPORT

Report To: Mayor & Members of Council
From: Paul daSilva, Director of Public Works
Date: December 2, 2025
Re: Potential Truck Restrictions on County Road 21 (Broadway Street) in Wyoming

RECOMMENDATION:

That the report submitted by Paul daSilva, Director of Public Works, dated December 2, 2025 regarding the Potential Truck Restrictions on County Road 21 (Broadway Street) in Wyoming be received as information.

BACKGROUND INFORMATION:

Council requested this report after Councillor Rodrigues received correspondence from a resident who expressed concerns about truck traffic travelling through the Village of Wyoming on County Road 21, as well as related issues of speed and general road safety. These concerns are focused on Broadway Street, where heavy trucks pass through the core of the community.

County Road 21 is a County-owned road, which means the Town does not have the authority to impose truck restrictions or alter traffic conditions on its own. Any decision affecting truck traffic must involve the County of Lambton. County Road 21 is an important part of the regional transportation system. It is one of the few major north-south County roads that does not have spring load restrictions, and it functions year-round as a dependable route for agricultural, commercial, and industrial traffic. It also has a long history as a former Kings Highway, which means it was originally engineered to accommodate heavy truck use.

Town staff met with County staff on September 18, 2025, to discuss the concerns raised by residents. The County acknowledged the issues but explained that any truck restriction through Wyoming would be challenging because of the critical role County Road 21 plays in the broader road network. The County also pointed out that businesses near the County Road 21 and Highway 402 interchange, including the truck stop, rely on truck traffic as part of their operations. The County advised that an origin-destination study may be required to better understand truck movement patterns before any further evaluation could be made.

DISCUSSION:

Redirecting trucks away from County Road 21 raises questions about alternative routing to by-pass Wyoming. The most logical diversion for northbound truck traffic would be Churchill Line. Churchill Line west of County Road 21 is a County road and may be able to support additional truck traffic, although this would require further assessment. Churchill Line east of County Road 21 is a boundary road shared between Plympton-Wyoming and Enniskillen Township and is not constructed to serve as a truck route. Directing additional truck traffic to this roadway would raise concerns related to safety, road wear, and long-term maintenance costs. For these reasons, it is not a suitable alternative route.

Another potential diversion point is Courtright Line, also known as County Road 80. Courtright Line does not have spring load restrictions and allows both eastbound and westbound truck travel, which makes it a more practical location for redirecting traffic before trucks enter Wyoming. However, significant challenges arise once trucks leave Courtright Line. For vehicles travelling west toward Highway 402, there is no unrestricted northbound route available. Mandaumin Road, located west of Wyoming, has spring load restrictions both north of Churchill Line (County Road 14) and south of County Road 80. Because of these restrictions, trucks cannot rely on Mandaumin Road to reach Highway 402 during the spring period. This creates a major barrier for westbound haulers if County Road 21 were restricted. The County has noted that lifting restrictions on Mandaumin Road north of Churchill Line may be considered in the future, but no changes have been approved, and the timing remains uncertain.

For trucks travelling eastbound toward Highway 402, a route does exist. Trucks could travel east on Courtright Line and continue north on Nauvoo Road, also known as County Road 79. County Road 79 is one of the only other continuous north-south roads in the County that is not subject to spring load restrictions. However, this routing would direct the majority of displaced truck traffic through the Village of Watford. Such a change would likely create similar concerns in Watford to those currently being raised in Wyoming and could lead to further requests for restrictions. As such, even this technically feasible route may not be acceptable from a community impact perspective.

Residents sometimes refer to the experience of the Town of Petrolia, which implemented truck restrictions in its downtown area. The circumstances in Petrolia were quite different from those in Wyoming. In Petrolia, the majority of trucks passing through town were grain haulers travelling to the ethanol plant in St. Clair Township. This traffic was predictable and supported by available alternate routes that did not require trucks to pass through Petrolia's core. These conditions made a restriction more viable.

Before implementing the restrictions in Petrolia, the County engaged in passive public consultation with residents, businesses, and the trucking community to understand potential impacts and gather feedback. This process helped confirm that alternate routes were available and that the restriction would not place undue burden on the trucking industry or local economic activity. Even then, enforcement in Petrolia has remained limited. The County's truck restriction by-law cannot be directly enforced by County by-law officers, who do not have authority to stop vehicles. Enforcement falls to the Ontario Provincial Police, who may issue Highway Traffic Act charges for failing to obey posted signage. Due to limited staffing and competing priorities, OPP enforcement is generally complaint based rather than proactive. As a result, the system depends significantly on voluntary compliance, which works in Petrolia only because alternate routes are practical and accessible.

Wyoming does not share these same conditions. There are no clear or suitable alternate routes around the village that could reliably accommodate current truck volumes. County Road 21 carries a wide variety of truck traffic for many purposes across the region and has historically functioned as a major transportation corridor due to its origins as a former Kings Highway. Without viable alternate routes, a truck restriction on County Road 21 would be difficult to enforce and unlikely to achieve voluntary compliance.

Staff recognize the concerns raised by residents regarding noise, safety, and the presence of large trucks travelling through the village. However, considering the County's jurisdiction, the regional importance of County Road 21, the lack of practical alternate routes, and the experience with enforcement in Petrolia, it would be challenging to implement and maintain an effective truck restriction in Wyoming. If Council wishes to continue exploring this issue, the County has indicated

that an origin–destination study would be the appropriate next step. This study would help determine how many trucks are travelling through the community without a local destination and whether any practical rerouting options exist.

FINANCIAL IMPACT:

There are no financial implications associated with the production of this report.

ATTACHMENTS:

[Wyoming Resident Letter](#)
[Lambton County Half Load Restrictions](#)

Priority Level: BRONZE

Commit to Responsible Governance

- Ensure transparency and accountability in our actions and processes

Enhance Community Engagement

- Invite and encourage community engagement

TOWN OF PLYMPTON-WYOMING

546 Niagara Street,
Wyoming, Ontario N0N 1T0
Atn: **Kristen Rodrigues**

Friday, August 22, 2025

Finally the traffic lights are installed at Broadway and Confederation. NICE!

However there is still a major problem with heavy traffic mainly large trucks. Some well exceeding the posted speed limits.

There is at best intermittent traffic surveillance by the OPP. Basically little or no enforcement.

Over the past ten years of walking my dog on Broadway (Highway/County Road 21), I have witnessed a total of three (3) traffic stops for speeding. I recollect only one speed trap in the same period, none conducted during the so-called "rush" hour.

With the poor condition of Confederation, west of Broadway (CR # 21) trucks are now utilizing Churchill rather than going down Confederation, facilitating the need to travel north on Broadway (CR#21). Possibly to avoid the MTO scales on the 402 highway. Even more heavy traffic exceeding the speed limit.

Because of on street parking on Broadway (mainly in the Wyoming downtown area), line of sight for oncoming vehicles in order to make a right or left hand turn is at best perilous, certainly a leap of faith.

Most seniors, (except for Sundays) might have to run or forget crossing the road, due to the high speed of the traffic.

If other communities can enforce a by-pass, (several throughout Ontario) why cannot Wyoming? Our close neighbor in Petrolia did it, why not Plympton-Wyoming?

Is it because the roads (Churchill and Confederation), east of Broadway (CR 21) are not good enough condition to sustain the heavy traffic. Who knows perhaps the installation of the traffic lights at Broadway and Confederation will deter the larger truck/vehicles. Along with the "speed bump" at the CN tracks.

It is already apparent that traffic lights are needed at the intersection of Churchill and CR# 21. Several accidents already.

There is and has been a need for a by-pass for heavy trucks etc. Half load season is not enough of a deterrent for these trucks and other large vehicles.

Any comments or further information on this subject, feel free to contact me directly.

Doug Braley

Doug

Address: 515 Netty's Way, [REDACTED]
Wyoming, Ontario, N0N-1T0



Half Load Restrictions By-Law 10 of 2017 Figure 1



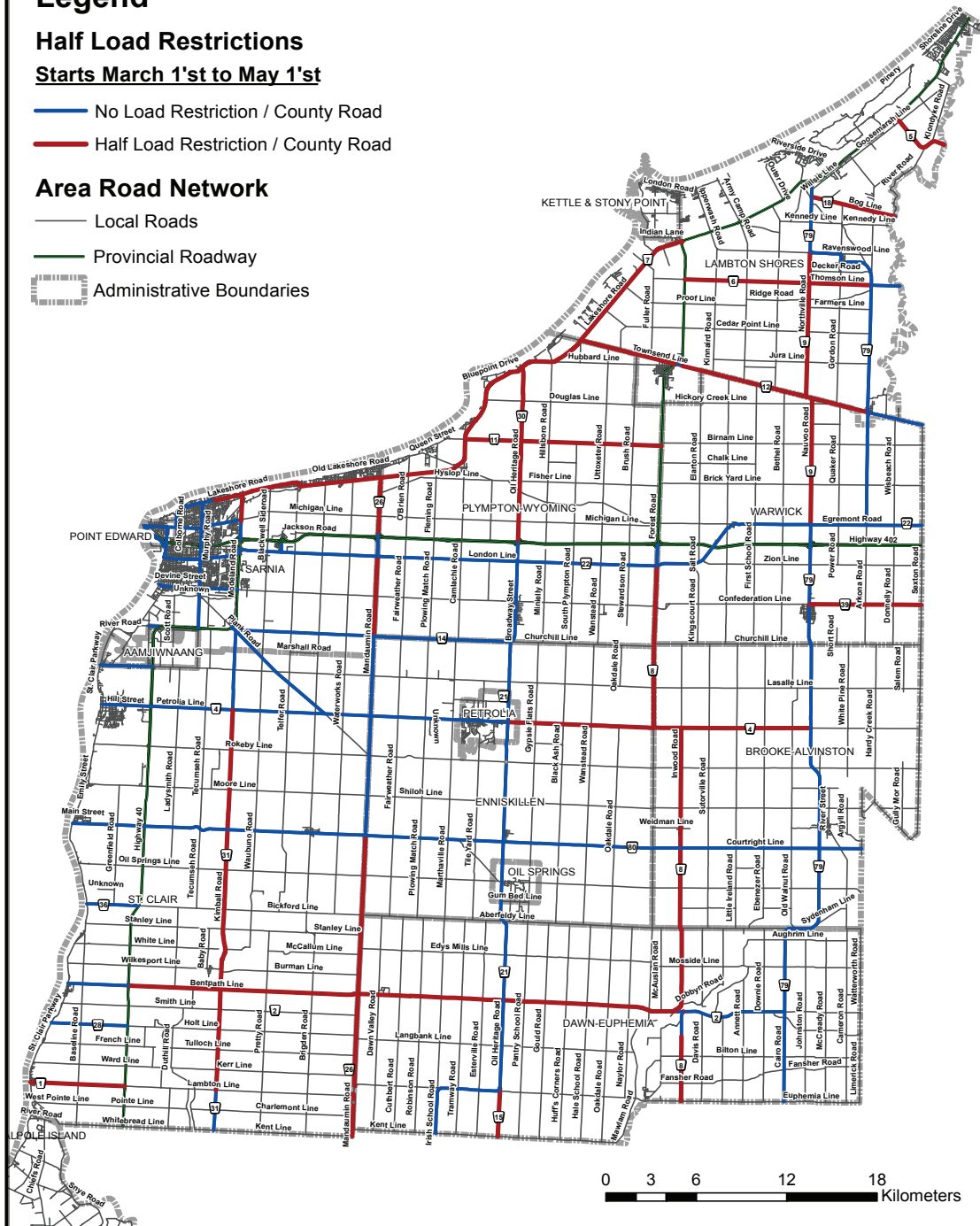
Legend

Half Load Restrictions Starts March 1st to May 1st

- No Load Restriction / County Road
- Half Load Restriction / County Road

Area Road Network

- Local Roads
- Provincial Roadway
- Administrative Boundaries



CC 05-06-26

April 23, 2026

Att: Ryan Beauchamp, County Solicitor/Clerk
The Corporation of the County of Lambton
789 Broadway Street, Box 3000
Wyoming, ON N0N 1T0

Via Email to: ryan.beauchamp@county-lambton.on.ca

RE: Municipal Wide Shred Day Event

On March 23, 2026, at a regular meeting of Council, the Council of the Town of Petrolia received a Report regarding Municipal Wide Shred Day Event. During council, it was brought forward for discussion and consideration with following resolution passed:

MOVED: Chad Hyatt SECONDED: Liz Welsh

THAT the proposed motion be amended to include, "AND THAT the Council of the Town of Petrolia request Lambton County to consider adding Shred Days Events to the scheduled household hazardous waste collection events in the calendar year 2027"

CARRIED

MOVED: Liz Welsh SECONDED: Joel Field

THAT the Council of the Town of Petrolia, receive and endorse the Report of the Director of Legislative Services | Clerk and Director of Marketing, Arts & Communication dated March 23, 2026 regarding an annual community shred day event;

AND THAT Council approve option a) for a Saturday Shred Day Event to be conducted at cost of \$2,260.00 incl. HST

CARRIED

Kind regards,

Original signed

Mandi Pearson
Director of Legislative Services, Clerk | Deputy Operations
MP/cc

Phone: (519)882-2350 • Fax: (519)882-3373 • Theatre: (800)717-7694

411 Greenfield Street, Petrolia, ON, N0N 1R0

www.town.petrolia.on.ca



CC 05-10-26



April 7, 2026

Honourable Rob Flack
Minister of Municipal Affairs and Housing
Government of Ontario

CC: MPP Bob Bailey
County of Lambton

Re: Support for Minister's Zoning Order – Cargill Grain Terminal, Sarnia

Dear Minister Flack,

On behalf of the Mayor and Council of the Town of Plympton-Wyoming, we write in strong support of Cargill Limited's request for a Minister's Zoning Order to limit incompatible development near its grain terminal in Sarnia.

The Cargill terminal is a long-standing, strategically important piece of Ontario's agri-food and trade infrastructure. Operating since 1927, it handles approximately **35 per cent of Ontario's export grain** and is essential to farmers across Southwestern Ontario, including those in the Town of Plympton-Wyoming. Its continued operation directly supports food security, economic competitiveness, and good local jobs.

Council believes the proposed Minister's Zoning Order represents a practical and responsible planning response to growing land-use pressures along the St. Clair River. Introducing high-density residential development in close proximity to an active industrial port creates predictably conflicts related to noise, dust, vibration, rail traffic, and marine operations. Once established, such residential uses place long-term constraints on an industry that is already in place and providing significant provincial benefit.

We recognize and respect the growth objectives of neighbouring municipalities, including the Village of Point Edward, and appreciate the complexity of managing housing demand. However, we firmly believe that protecting critical economic infrastructure must remain a provincial priority. Proactive planning today will prevent far greater challenges tomorrow.

The requested buffer approach provides clarity, certainty, and balance—supporting both economic stability and sound land-use planning. Most importantly, it helps ensure that a vital agricultural and export hub can continue to operate without creating undue risk or uncertainty to the local and provincial economy.


For these reasons, the Town of Plympton-Wyoming respectfully urges the Province to approve Cargill's request for a Minister's Zoning Order.

Sincerely,

Mayor Atkinson
On behalf of
Council of the Town of Plympton-Wyoming

The Corporation of the Town of Plympton-Wyoming

546 Niagara St., P.O Box 250, Wyoming ON, N0N 1T0 | Phone: (519) 845-3939 | www.plympton-wyoming.com

 <p style="text-align: center;">INFRASTRUCTURE & DEVELOPMENT SERVICES DIVISION</p>	
REPORT TO:	WARDEN AND LAMBTON COUNTY COUNCIL
DEPARTMENT:	PUBLIC WORKS
PREPARED BY:	Matt Deline, P.Eng., Manager
REVIEWED BY:	Jason Cole, P. Eng., General Manager Stéphane Thiffeault, Chief Administrative Officer
MEETING DATE:	May 6, 2026
INFORMATION ITEM:	County Road 79 (Nauvoo Road) Rehabilitation - Update

BACKGROUND

Lambton County Council, at its meeting April 3, 2025, passed the following motion:

#10: Case/Loosley: That staff provide a report regarding the status of the condition and the potential remediation efforts of CR 79 (Nauvoo Road) – South Rokeby Line to North Lasalle Line.

Carried.

An information report was included in the agenda of Committee of the Whole on June 18, 2025 outlining the recent rehabilitation projects along County Road 79 (Nauvoo Road) and work being carried out to verify and rectify any deficiencies associated with that road construction. It was also noted that the County of Lambton (the “**County**”) was working with the contractor for those projects to address outstanding areas of concern and adjust operations to prevent future issues.

DISCUSSION

Throughout the construction season last year, and most recently in November 2025, the contractor, GIP, attended meetings with the County to discuss noted deficiencies along several Lambton County roads rehabilitation projects. These locations included areas of concern on County Road 79, south of the community of Watford.

Based on in-house contract administration documentation and supplementary pavement investigation and testing carried out for the County by the engineering consultant WSP, GIP and the County came to an agreement on areas that were within and outside the control of the contractor to address at the time of construction. Not all areas of deficiency were demonstrated to be a direct result from contractor practices or materials at the time of construction. The deficient areas listed in Appendix A are to be rectified by June 5th.

Where clear workmanship issues are observed, the County holds contractors accountable to repair deficiencies to a suitable standard. However, even when designing road rehabilitation projects using historic records and updated geotechnical investigations, unexpected or uncontrollable conditions, such as intermittent substandard subsurface conditions, variable in-situ materials, wet areas, or other unsuitable legacy road construction issues can be discovered during construction. Although effort is made at that time to work with the contractor to adjust methods or processes to accommodate for such instances, not every adjustment is successful. In such cases, a decision may be made to carry out isolated supplementary repairs or to leave deficiencies in place, understanding that a lesser service life may be experienced for those areas.

GIP has committed to returning to remediate all identified deficiencies. Areas within the contractor's control at the time of construction will be repaired at their expense. The other areas requiring repair will be carried out at the original item pricing. A deadline of June 5, 2026 has been agreed to by both parties.

FINANCIAL IMPLICATIONS

Costs associated with the County portion of remediation work are allocated from the Public Works item RDS-30401 General Resurfacing.

CONSULTATIONS

The County Public Works Department retained consultant WSP to review recent road rehabilitation projects.

STRATEGIC PLAN

Application of Area of Effort #6: Corporate Sustainability - The County is committed to ensuring long-term environmental and financial sustainability in all its operations, by:

- Continuing to implement strong financial plans, policies, and practices that bolster and safeguard municipal services and infrastructure;
- Adopting and promoting environmentally sustainable practices in the face of climate change; and
- Undertaking environmental initiatives that protect and enhance woodlots and the County's natural heritage features, and target waste reduction, energy conservation, lower fuel consumption, and the use of sustainable technologies and processes.

CONCLUSION

The County continues to work with the contractor GIP to address outstanding pavement distresses and deficiencies experienced on several past projects. Although some areas will be repaired as part of contractual obligations by the contractor, several areas were found to originate from non-workmanship issues and the County will proceed with repairs at additional cost. The deficient areas identified in Appendix A are to be rectified by June 5th.



APPENDIX A

County of Lambton Roads GIP Asphalt Deficiencies

Noted GIP Asphalt Deficiencies to be Rectified by June 5, 2026:

(Illustrated on Kep Plan)

A) County Road 79 (Nauvoo Road), Contract 2025-01.

- South CN overpass approach requires surface asphalt milled and repaved to correct insufficient surface asphalt caused by improper milling. GIP cost.
- Pave asphalt apron at 5026 Nauvoo Rd. Paid under item SP.9a.
- South contract limit endjoint to have surface asphalt milled and paved to correct an insufficient joint caused by improper milling. GIP cost.

B) County Road 79 (Nauvoo Road), Contract 2024-05.

- Several previous repair patches between LaSalle Line and Rokeby Line to have surface asphalt milled and paved (full lane width). Milling to be covered using item SP.2 from contract 2025-01 and asphalt paving to be covered under item SP.9a from contract 2025-01.

C) County Road 79 (Nauvoo Road), Contract 2023-01.

- Longitudinal cracking along County Road 79, south of Rokeby Line, will require, at a minimum, rubberized crack sealing or spray patching in order for the road surface to meet expected service life with costs. GIP cost.

D) County Road 7 (Lakeshore Road), Contract 2022-02.

- Eastbound lane, west of County Road 30 (Oil Heritage Road) requires surface asphalt milled and repaved at two locations showing surface asphalt distresses. Milling to be covered using item SP.2 from contract 2025-01 and asphalt paving to be covered under item SP.9a from contract 2025-01.

E) County Road 30 (Oil Heritage Road), Contract 2022-02.

- Southbound lane, 1.2 km north of County Road 11 (Aberarder Line), requires surface asphalt milled and repaved at two locations showing surface asphalt distresses. Milling to be covered using item SP.2 from contract 2025-01 and asphalt paving to be covered under item SP.9a from contract 2025-01.

F) County Road 21 (Oil Heritage Road), Contract 2022-02.

- Various locations between County Road 14 (Churchill Line) and LaSalle Line require surface asphalt milled and repaved at locations showing surface asphalt distresses. Milling to be covered using item SP.2 from contract 2025-01 and asphalt paving to be covered under item SP.9a from contract 2025-01.

G) County Road 26 (Mandaumin Road), Contract 2024-02.

- Longitudinal cracking along County Road 26, between County Road 4 and County Road 14, will require, at a minimum, rubberized crack sealing or spray patching in order for the road surface to meet expected service life with costs. GIP cost.

H) County Road 26 (Mandaumin Road), Contract 2025-02.

- HL8 base asphalt out of spec and HL4 surface asphalt rideability issues at CN rail crossing. Both surface and base asphalt to be removed, full road width and approximately 35m in each direction of the CN rail tracks, and repaved as per the original contract specs. GIP cost.

I) County Road 7 (Lakeshore Road), Contract 2023-07.

- Eastbound lane in the area of Stoney Creek Drive (west) requires surface asphalt to be milled and repaved due to surface asphalt being contaminated with clay embedded in the HL4. GIP cost.

J) County Road 7 (Lakeshore Road), Contract 2023-07.

- Various locations along westbound lane from west of Stoney Creek Drive (west) to Telfer Road require surface asphalt to be milled and repaved where surface asphalt shows distress. Milling to be covered using item SP.2 from contract 2025-01 and asphalt paving to be covered under item SP.9a from contract 2025-01.




County of Lambton Roads GIP Asphalt Deficiencies

Legend

- Mill & Pave Repairs Utilizing Existing Item Pricing
- Deficiency Repairs - GIP Cost
- Remedial Repairs - GIP Cost
- County Road Network
- Local Road Network
- Provincial Road Network
- Administrative Boundaries
- A Roadworks Reference Label

* Deficiencies to be Rectified by June 5, 2026



 <p style="text-align: center;">SOCIAL SERVICES DIVISION</p>	
REPORT TO:	WARDEN AND LAMBTON COUNTY COUNCIL
DEPARTMENT:	HOUSING SERVICES
PREPARED BY:	Melisa Johnson, Manager
REVIEWED BY:	Melissa Fitzpatrick, General Manager Stéphane Thiffeault, Chief Administrative Officer
MEETING DATE:	May 6, 2026
INFORMATION ITEM:	Housing Needs Assessment

BACKGROUND

Lambton County Council, at its meeting on January 21, 2026, received an update regarding the work underway to complete a Housing Needs Assessment (“HNA”). The purpose of this report is to share the HNA with Council.

DISCUSSION

An HNA is a comprehensive report using data and research, both quantitative and qualitative, to understand a community's current and future housing requirements, identifying gaps in supply, affordability, suitability, and adequacy to guide policy, planning, and investment for appropriate housing solutions.

An HNA is required to access many capital funding programs from upper levels of government. Having an updated HNA will allow developers, social service agencies, and the County of Lambton to support capital funding applications for affordable housing projects.

Tim Welsh Consulting (“TWC”) completed the HNA for the County of Lambton (attached). TWC is a full-service housing research, planning, and development firm with over 20 years of experience. They have prepared HNAs for several local municipalities in Lambton and have supported many local non-profits and social services agencies in advancing affordable housing projects.

Community consultation was completed in late 2025 and early 2026 through a community survey along with interviews with many local agencies, developers, landlords and municipal planners. This consultation along with extensive data analysis helped inform the work of the HNA.

The results of the HNA demonstrate that there is a great need for housing in the community to meet the demands of the growing population. It is estimated that 3,700 additional housing units will be needed in the community by 2035. The report highlights the disparities between homeowners and renters with renter households more generally impacted by affordability challenges. These challenges will require collaboration across the community to expand the supply of housing.

The HNA will help guide and inform the community over the next several years in order to support strategic decision-making and drive coordinated action toward increasing housing supply and improving affordability for residents.

FINANCIAL IMPLICATIONS

The results of the HNA will have no financial impact on the County budget.

CONSULTATIONS

Consultations have taken place with members of the County of Lambton Housing and Homelessness Advisory Committee, the Coordinated Access Community Collaborative Table, the A Better Tomorrow Committee, the internal Social Services Division team, and numerous agencies and organizations in the community.

STRATEGIC PLAN

Providing safe affordable housing is in keeping with the County's Mission to promote an enhanced quality of life through the provision of responsive and efficient services accomplished by working with municipal and community partners.

The activities of the Division support the Community Development Area of Effort #3 in the County of Lambton's Strategic Plan, specifically:

- Strengthening the County's advocacy and lobbying efforts with other levels of government to raise the profile of the County and its needs to secure improved senior government supports, funding, grants, and other resources to meet emerging infrastructure and service needs;
- Consulting with the community and stakeholders on ways to increase housing options and affordability, and innovative programs and initiatives that focus on poverty reduction and promote social belonging;
- Supporting the development of a variety of affordable housing to meet demand;
- Implementing, monitoring and updating community health and wellness-related plans and priorities, including, but not limited to, the *Housing and Homelessness Plan*, *Community Safety & Well-Being Plan*, the Long-Term Care division's mission, vision, and values, *Age Friendly Community Planning* framework, Lambton Public

Housing Needs Assessment (page 3)

May 6, 2026

Health's strategic priorities, *Lambton Drug & Alcohol Strategy*, *Lambton EMS Master Plan*, and *Child Care and Early Years 5-Year Service System Plan*; and

- Advocating for, and supporting access to, mental health and addiction services.

CONCLUSION

The development of the HNA highlights the need to expand the housing supply in the community, including increasing affordable housing options. The HNA will support community applications for funding from upper levels of government.



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.



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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:

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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

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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

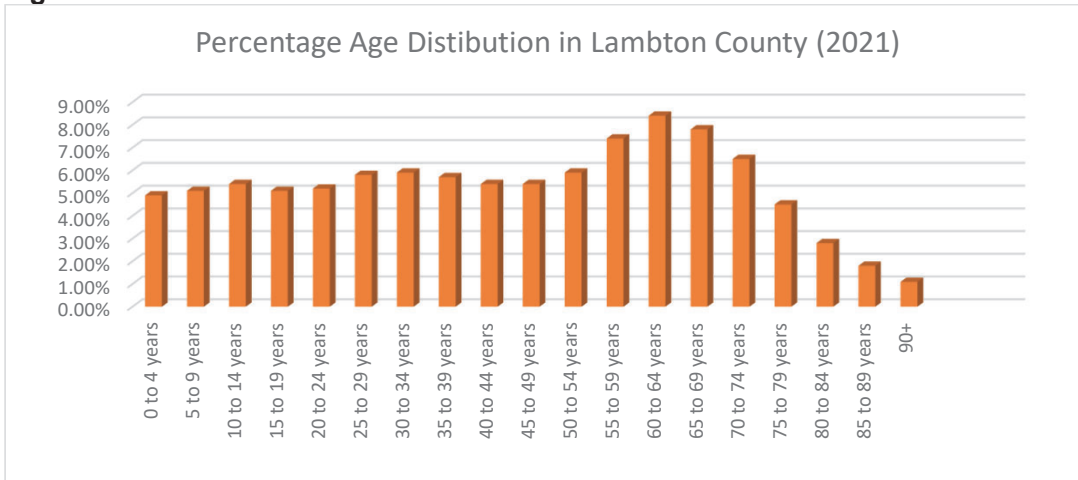
Age	Lambton County	Ontario
Average age of the population	44.7	41.8
Median age of the population	46.4	41.6

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



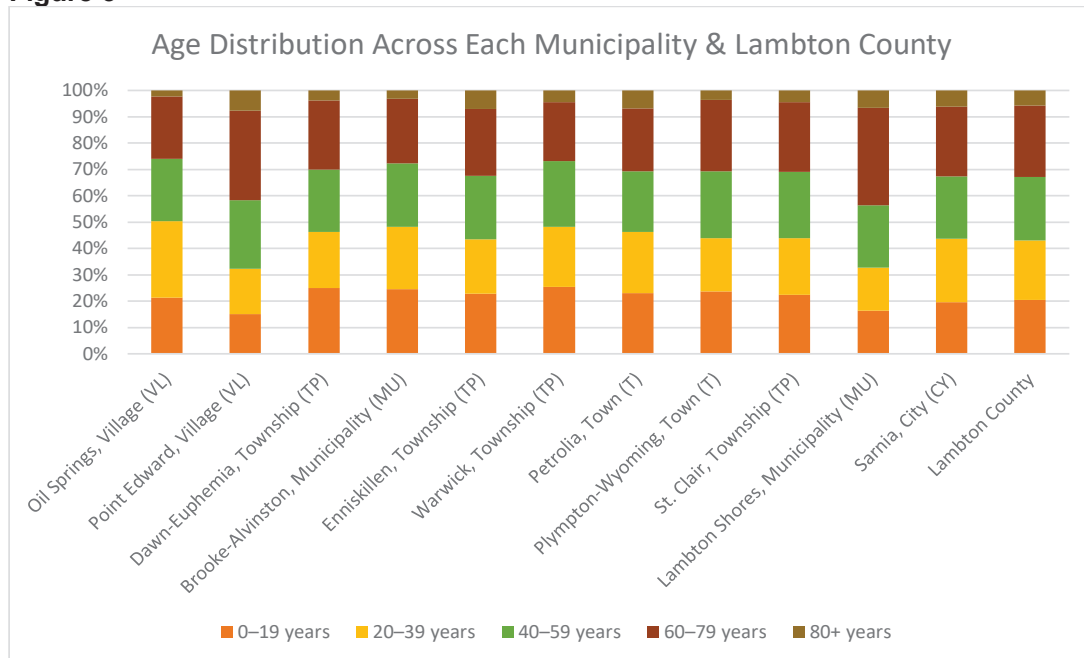
Source: Statistics Canada. (2026). 2021 Census of Canada

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

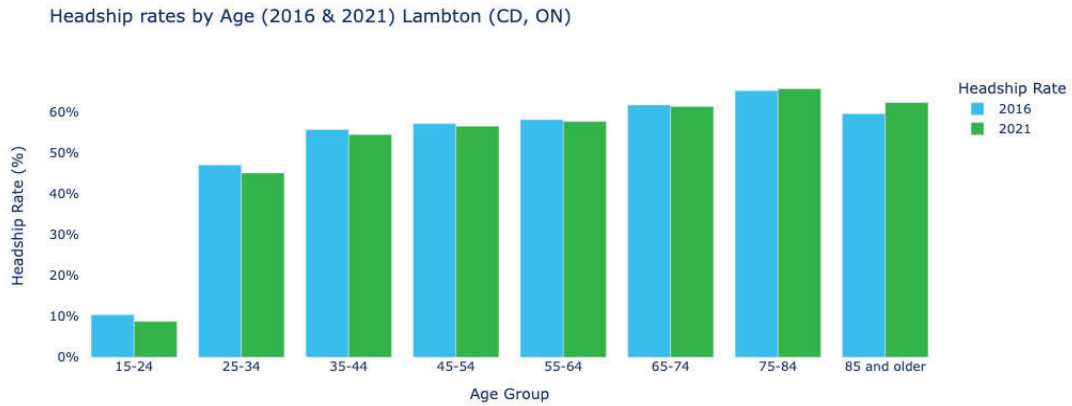
Source: Statistics Canada. (2026). 2021 Census of Canada

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.

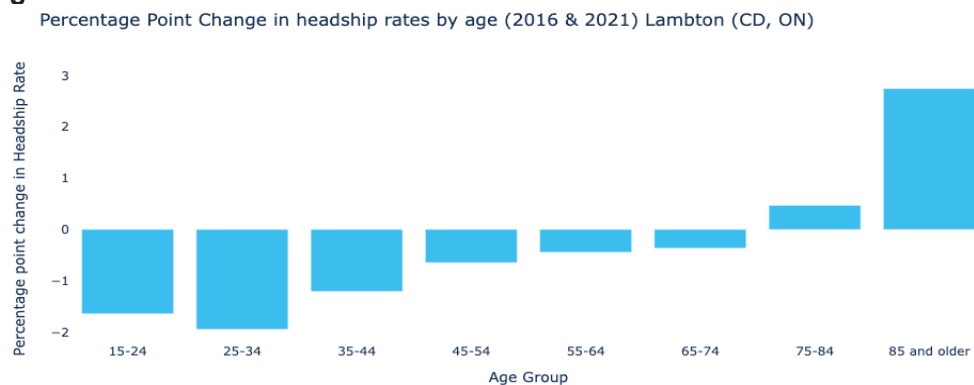
Figure 4



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.

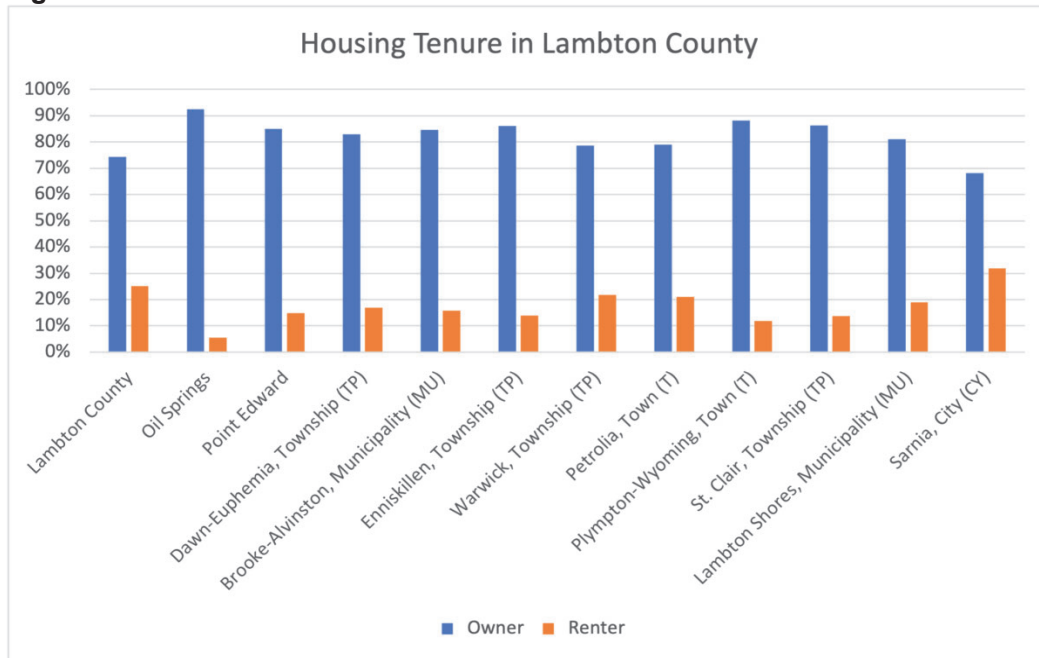
Table 7

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.

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

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

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 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

23

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

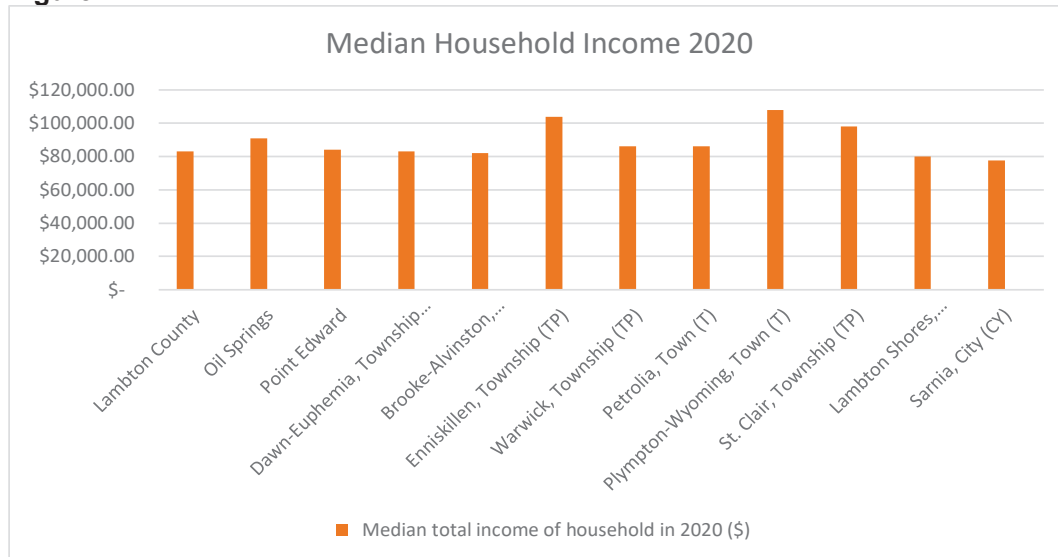
Household Income	No of Households	% of Households
Under \$5,000	390	0.7
\$5,000 to \$9,999	270	0.5
\$10,000 to \$14,999	695	1.3
\$15,000 to \$19,999	1,115	2
\$20,000 to \$24,999	1,990	3.6
\$25,000 to \$29,999	1,920	3.5
\$30,000 to \$34,999	1,855	3.4
\$35,000 to \$39,999	2,075	3.8
\$40,000 to \$44,999	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.

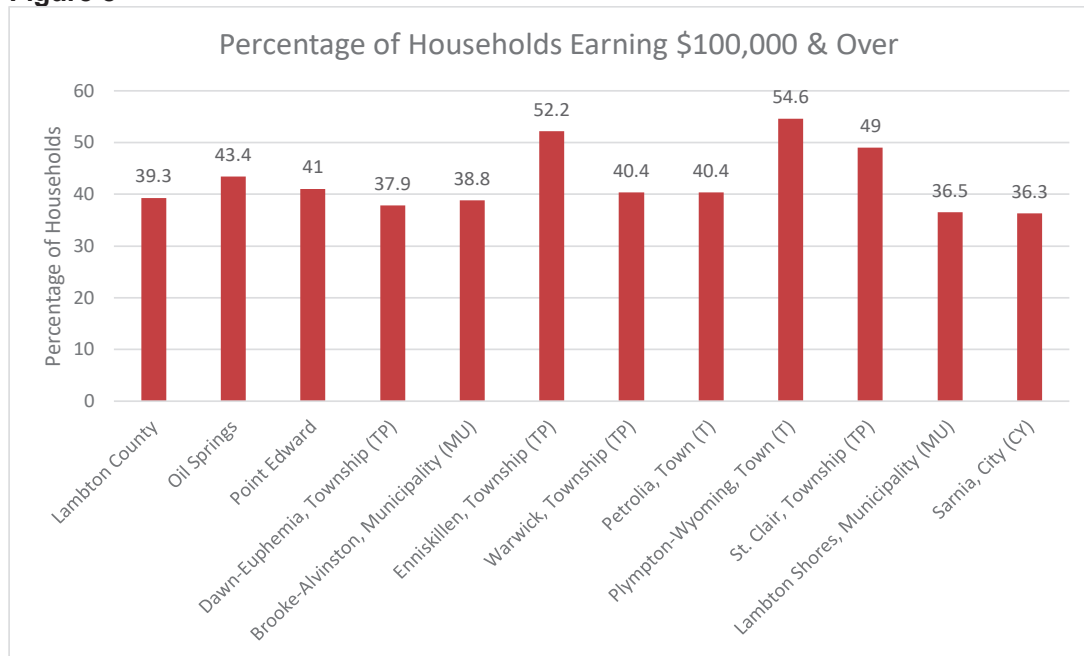
The same pattern holds for owners. Average owner household income in the Sarnia region is about \$119,500 (median \$99,000), supporting affordable ownership costs of roughly \$2,475–\$2,988 per month, compared with \$106,300 (median \$89,000) and \$2,225–\$2,658 in Lambton Shores. These differences highlight 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

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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

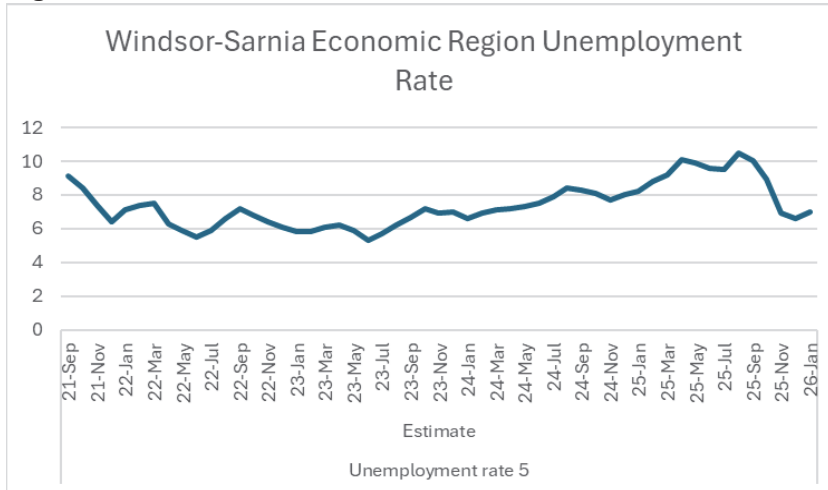
Labour Force Data	Lambton County
Total Population aged 15 years and over	106,375
In the labour force	59,655
Employed	53,000
Unemployed	6,655
Not in the labour force	46,725
Participation rate	56.1%
Employment rate	49.8%
Unemployment rate	11.2%

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



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

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

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

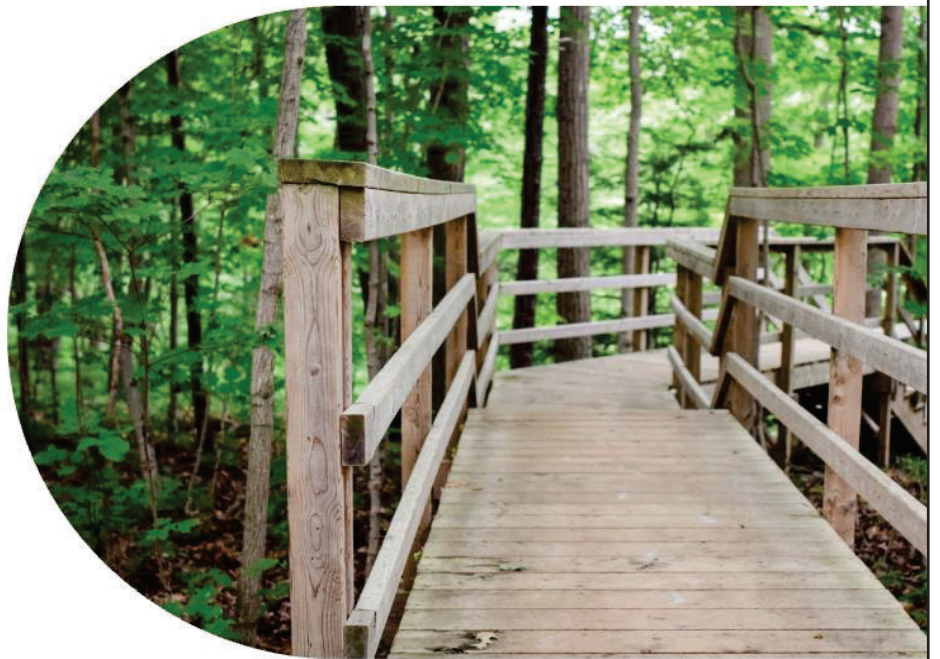
Household Suppression by age of Primary Household Maintainer	2021 Potential Households	2021 Households	2021 Suppressed Households
15-24	1,256	1,150	106
25-34	6,989	6,730	259
35-44	7,811	7,760	51
45-54	7,989	8,150	0
55-64	11,884	11,685	199
65-74	11,331	11,205	126
75 and older	8,351	8,525	0
Total Suppressed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

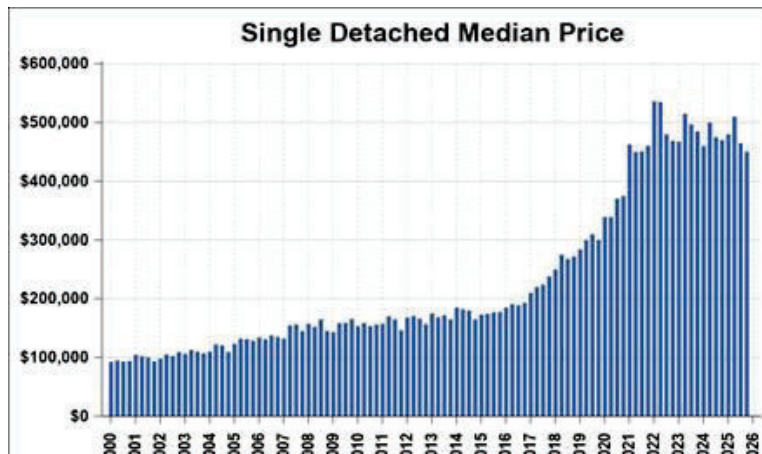
1. a unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households; or
2. a unit for which the rent is at or below the average market rent of a unit in the municipality.

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.

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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

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

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 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.

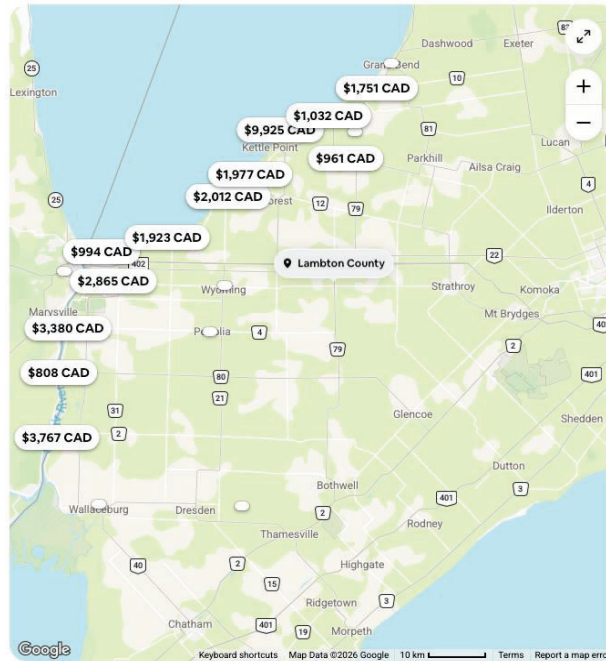
Short-term rental activity varies across Lambton County municipalities and remains relatively modest in most areas outside key tourism communities. Lambton Shores has the largest concentration, with 486 licensed short-term rental units in 2024 and a similar total expected in 2025. These licenses include 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

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)

affordable units to the community's housing supply.

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).

Table 36

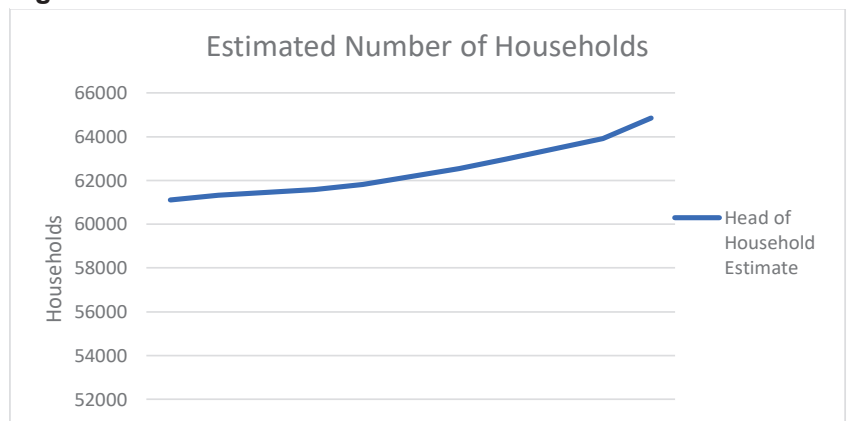
Projected Household Headship Rate		
	2030	2035
15-24	0.083	0.081
25-34	0.44	0.435
35-44	0.543	0.542
45-54	0.572	0.575
55-64	0.57	0.568
65-74	0.608	0.607
75+	0.656	0.659

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

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

Figure 12



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



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).

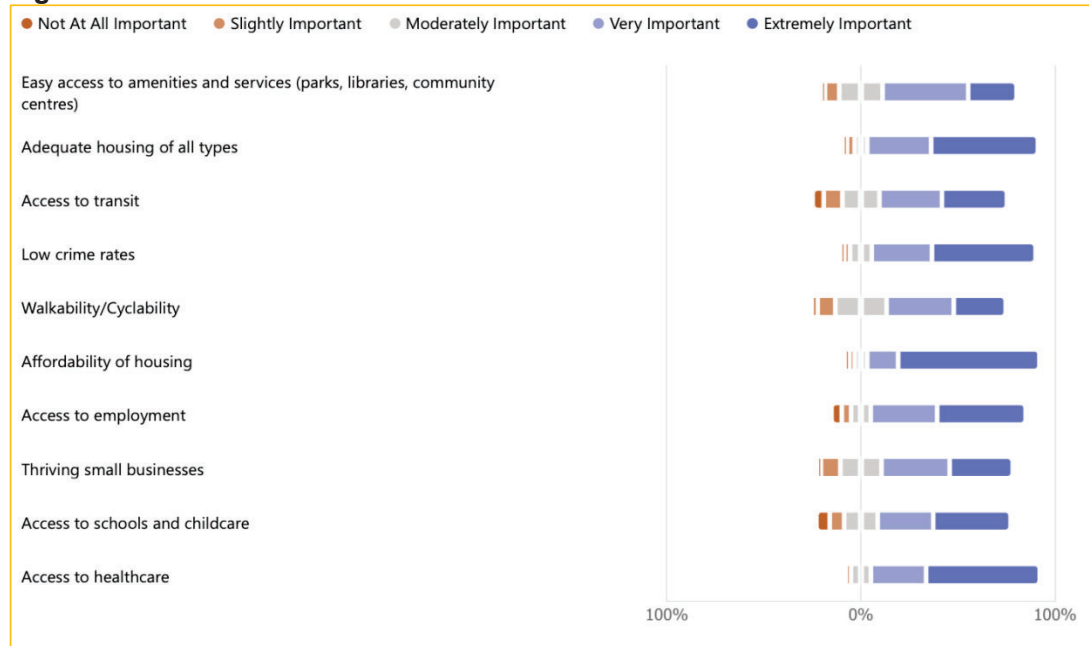
There is a broad mix when looking at the ages of the respondents, 21% were under 35 years old, 43% were aged 35-54 years old and 36% were over 55 years old. The household incomes of respondents skewed towards the higher income brackets, with the most common income of \$150,000 or more.

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

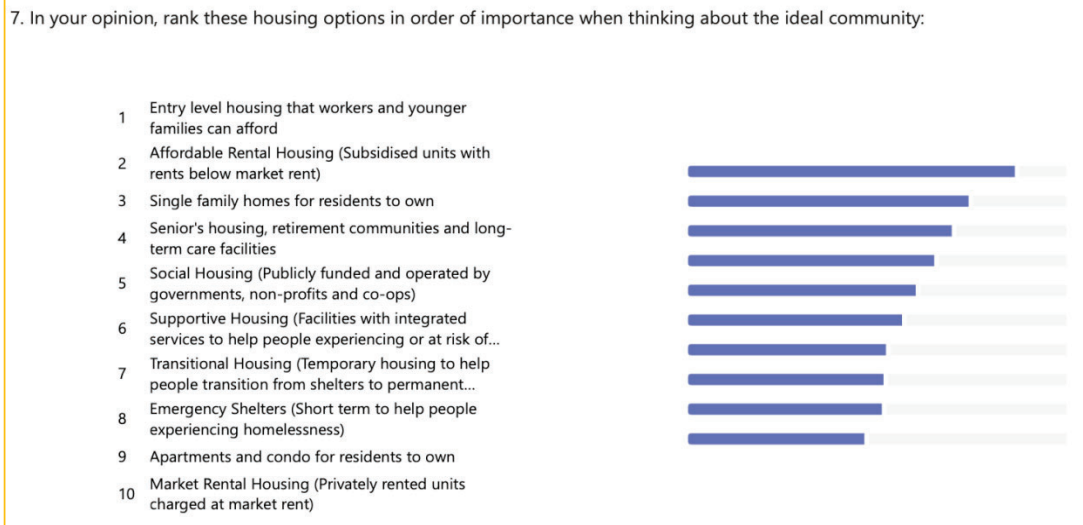


There is also a strong consensus that an ideal community requires a diverse mix of housing types. Residents want a balance of entry level- ownership options, affordable rental units, smaller homes, seniors appropriate housing, and supportive or transitional housing for people who need additional- services.

“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



“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

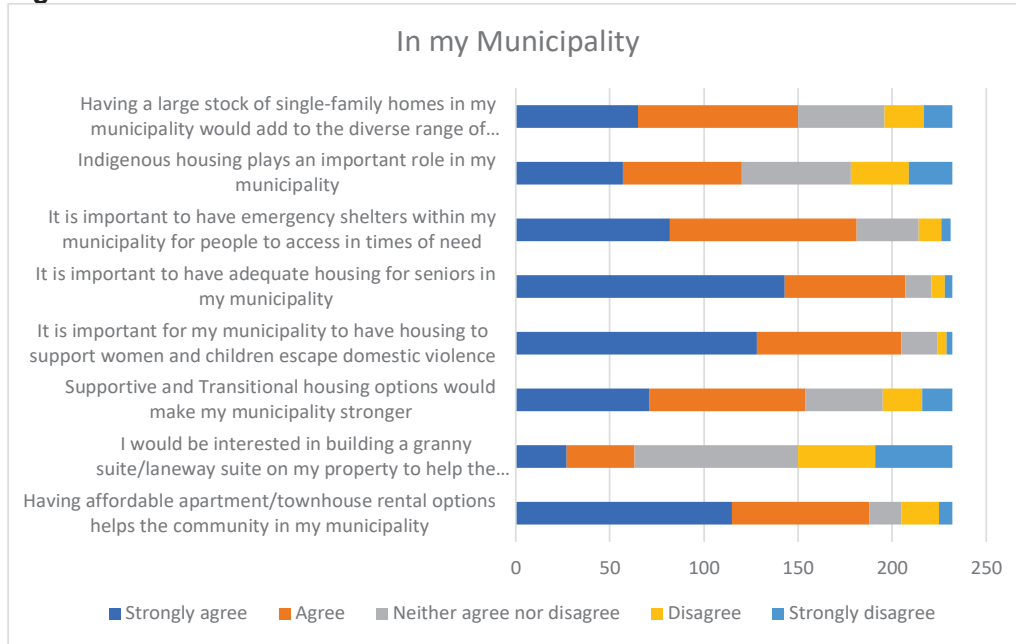
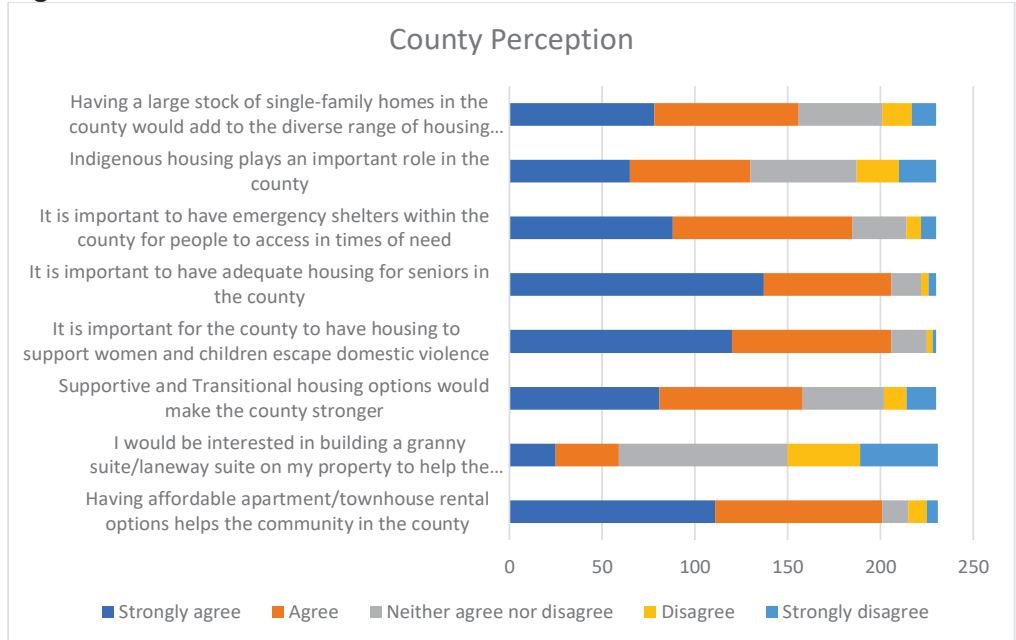


Figure 16

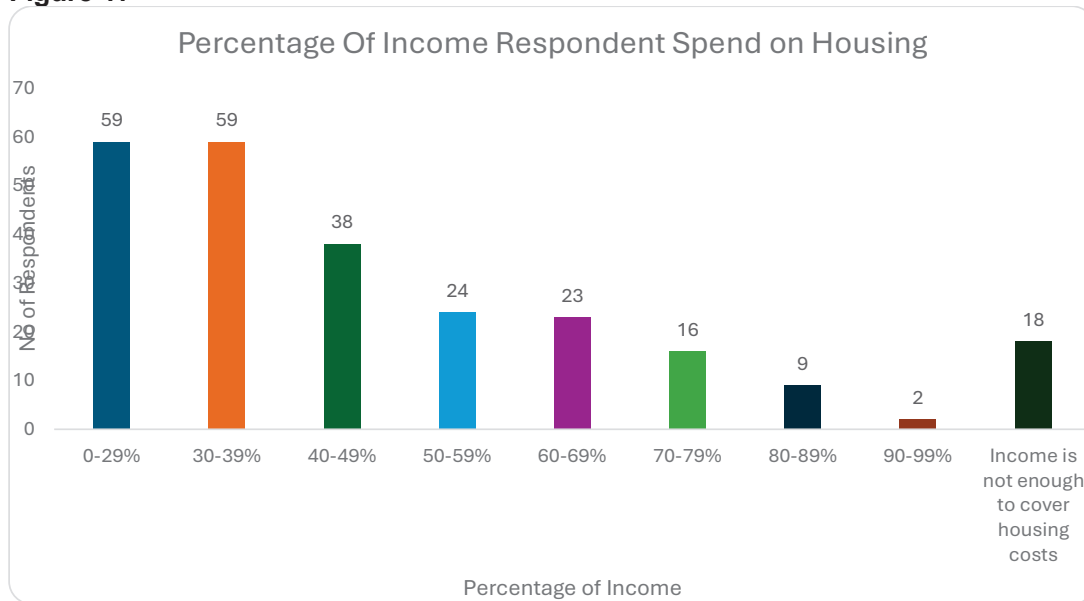


What the tables above illustrate is from the survey respondents see many of the issues as almost equally as important whether seeing action in the County as a whole or in

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.

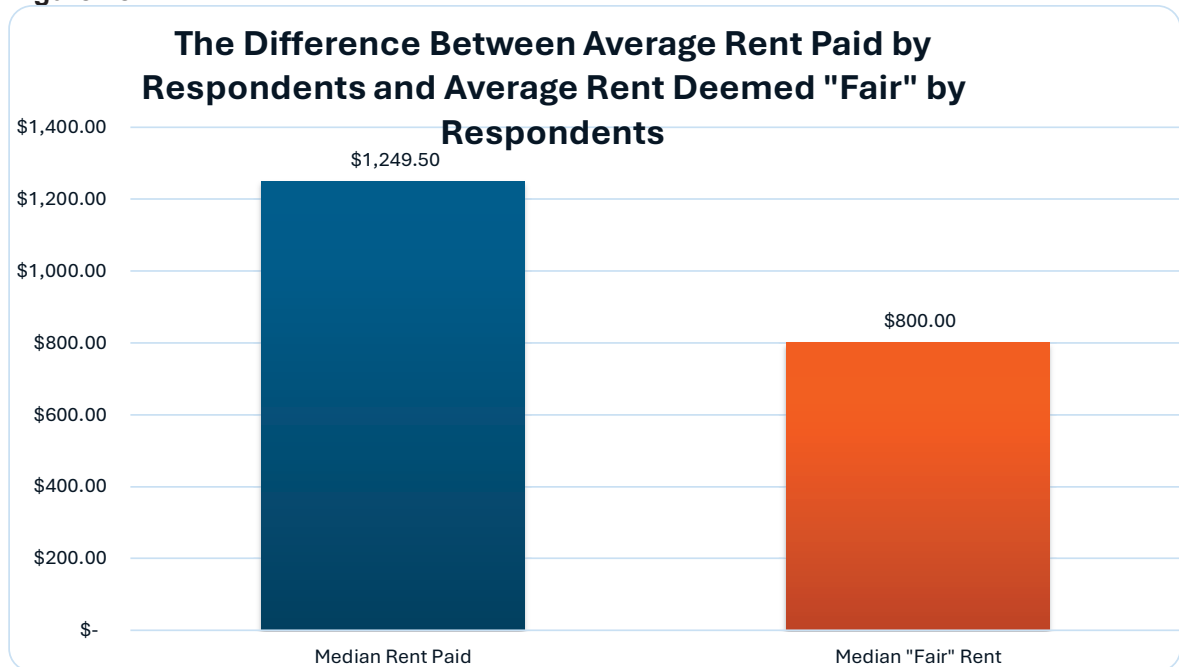
Affordability Pressures

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.

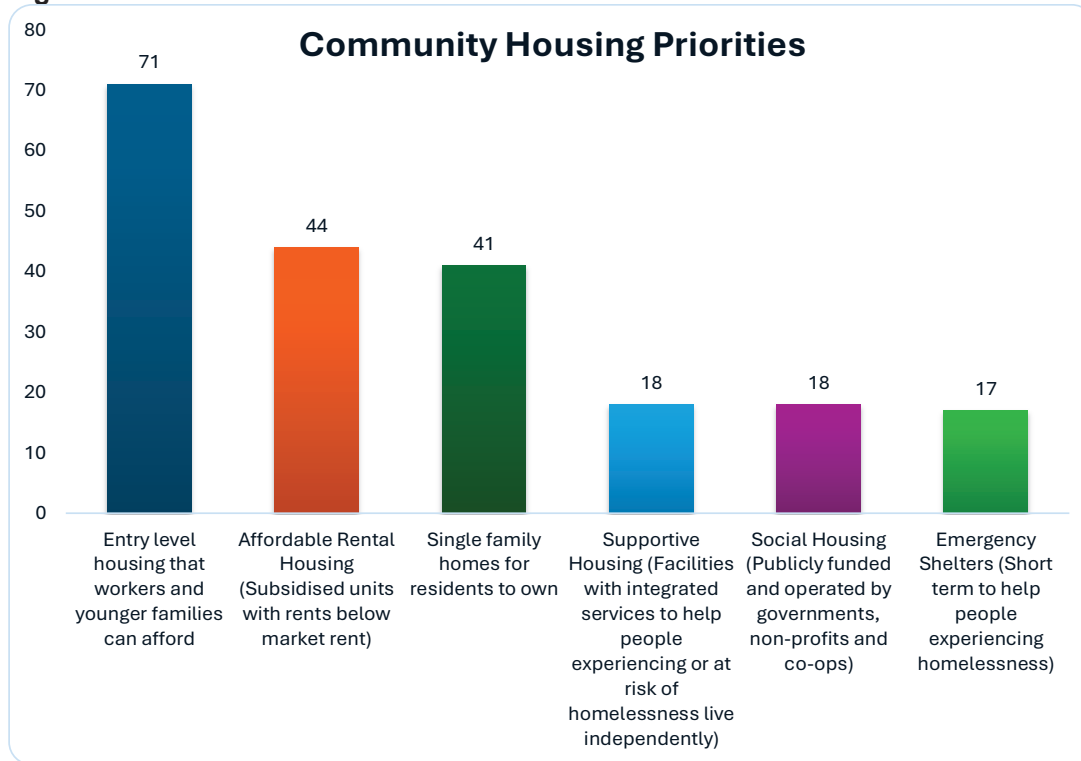
“Young adults can't afford to pay high rent and save for a house” – Lambton County Resident

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:

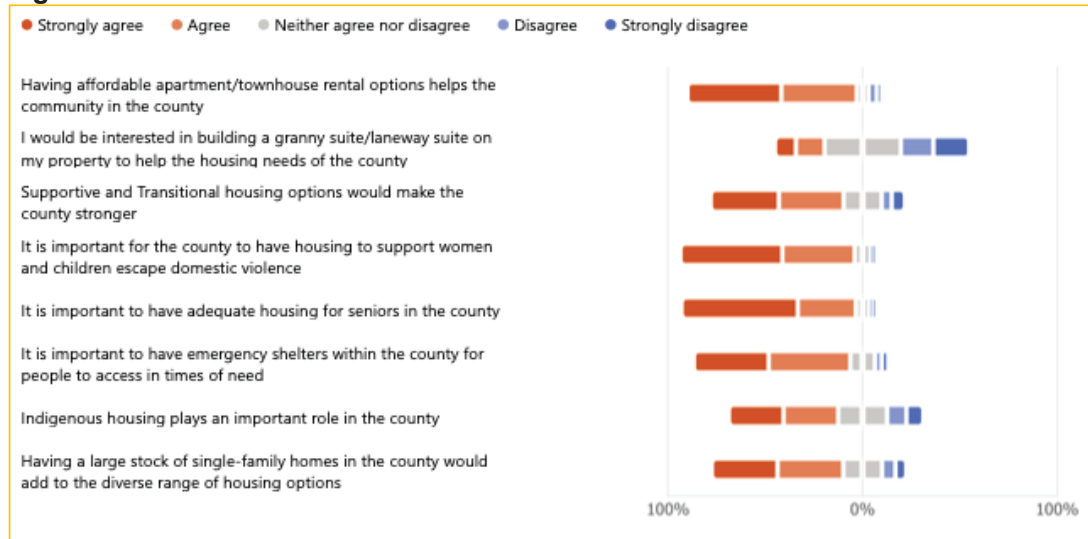
Figure 19



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.



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County of Lambton

Housing Needs Assessment

Appendix 3 – Municipality Breakdowns



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Forward

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

Brooke-Alvinston

Summary

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

Community Profile

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

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

Population

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

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

Average & Median Age

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

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

Age Distribution

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

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

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

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

Immigration

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

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

Household Profiles & Incomes

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

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

Number of households & Average Size

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

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

Household Incomes

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

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

Households by Income Category

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

Source: Housing Assessment Resource Tools (HART)

One-parent households

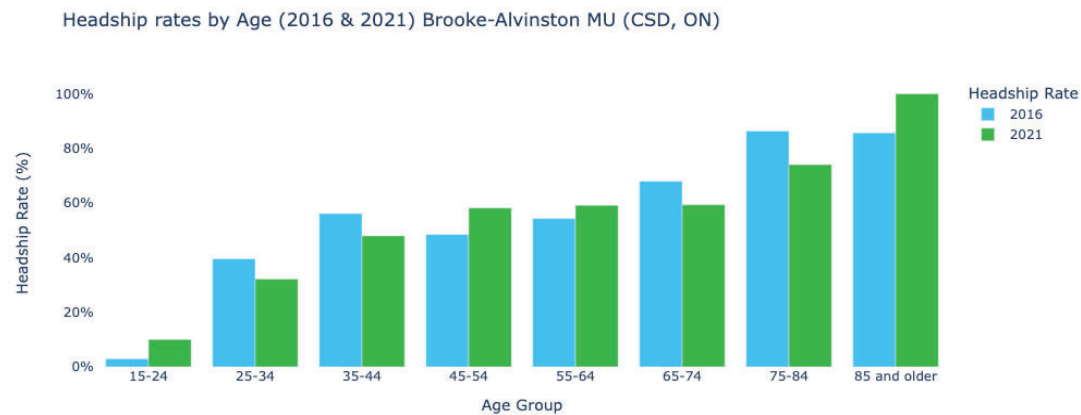
One Parent Families	Brooke-Alvinston
Total one-parent families	85
in which the parent is a woman+	60
in which the parent is a man+	30

Source: Housing Assessment Resource Tools (HART)

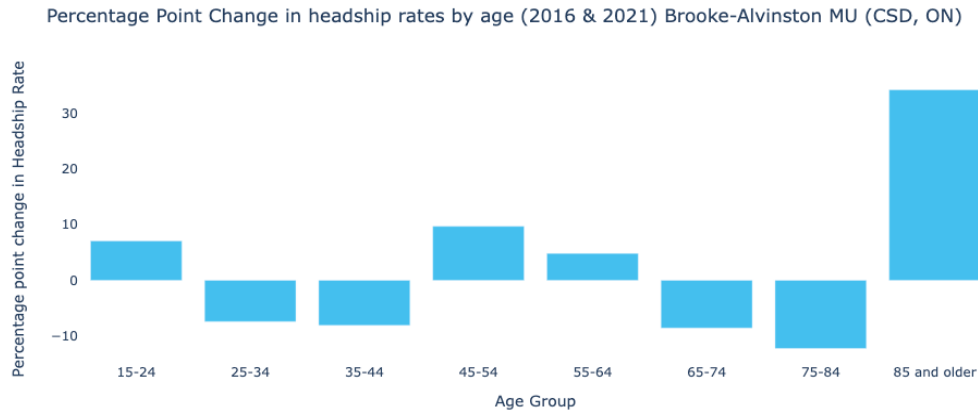
Headship Rates

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

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



Source: *Housing Assessment Resource Tools (HART)*



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

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

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

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

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

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

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

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

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

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

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

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

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

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

Priority Groups

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

Source: *Housing Assessment Resource Tools (HART)*

Housing Profile

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

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

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

Total private dwellings

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

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

No of bedrooms

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

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

Date built

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

2011 to 2015	10
2016 to 2021	15

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

Affordable units built/lost

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

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

No data

Rental vacancy rate

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

Average rents over last 5 years

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

Non-market housing

*Subsidized units**

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

Co-op housing

None

Other non-market (supportive, transitional)

None

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

Dawn-Euphemia

Summary

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

Community Profile

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

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

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

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

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

Population

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

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

Average & Median Age

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

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

Age Distribution

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

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

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

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

Immigration

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

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

Household Profiles & Incomes

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

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

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

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

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

Number of households & Average Size

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

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

Household Incomes

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

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

Households by Income Category

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

Source: *Housing Assessment Resource Tools (HART)*

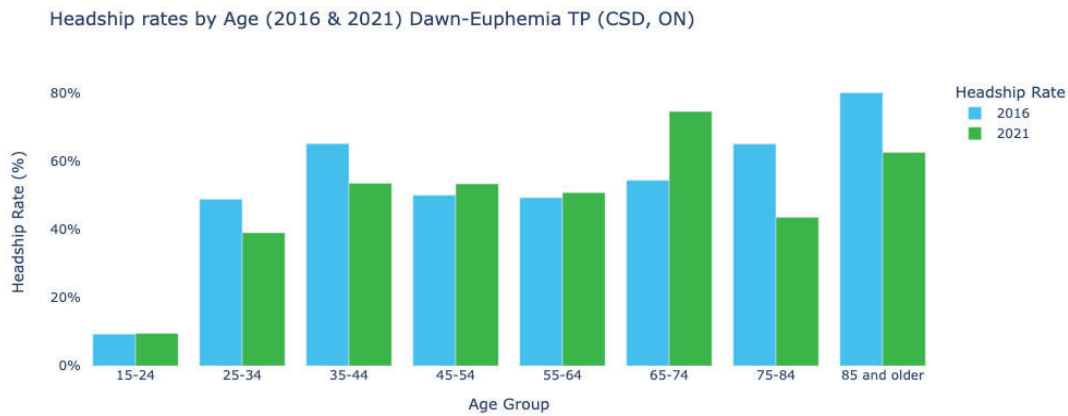
One-parent households

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

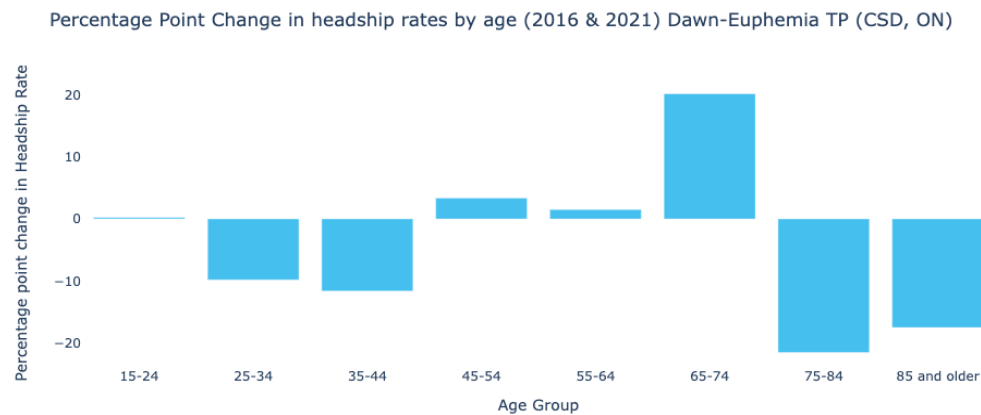
Source: *Housing Assessment Resource Tools (HART)*

Headship Rates

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



Source: Housing Assessment Resource Tools (HART)



Source: Housing Assessment Resource Tools (HART)

Core Housing Need

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

- Adequate – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.

- Suitable – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- Affordable – All shelter costs total less than 30% of a household’s before-tax income.

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

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

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

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

Source: *Housing Assessment Resource Tools (HART)*

Suppression of household formation

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

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

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

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

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

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

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

Priority Groups

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

Source: *Housing Assessment Resource Tools (HART)*

Housing Profile

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

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

Total private dwellings

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

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

No of bedrooms

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

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

Date built

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

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

Affordable units built/lost

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

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

No data

Rental vacancy rate

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

Average rents over last 5 years

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

Non-market housing

Subsidized units

No subsidized units

Co-op housing

No co-op units

Other non-market (supportive, transitional)

NA

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

Enniskillen

Summary

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

Community Profile

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

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

Population

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

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

Average & Median Age

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

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

Age Distribution

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

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

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

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

County of Lambton – Housing Needs Assessment
Appendix 3

Immigration

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

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

Household Profiles & Incomes

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

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

Number of households & Average Size

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

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

Household Incomes

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

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

Households by Income Category

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

Source: Housing Assessment Resource Tools (HART)

One-parent households

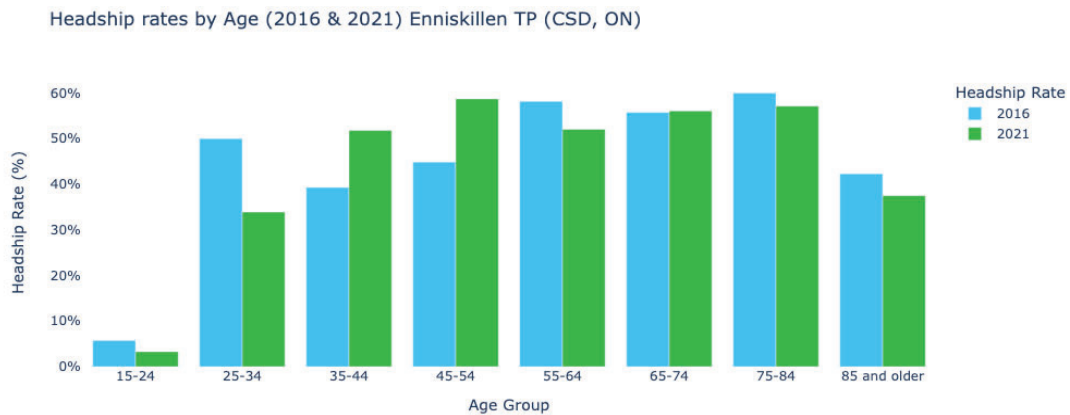
One Parent Families	Enniskillen
Total one-parent families	80
in which the parent is a woman+	60
in which the parent is a man+	25

Source: *Housing Assessment Resource Tools (HART)*

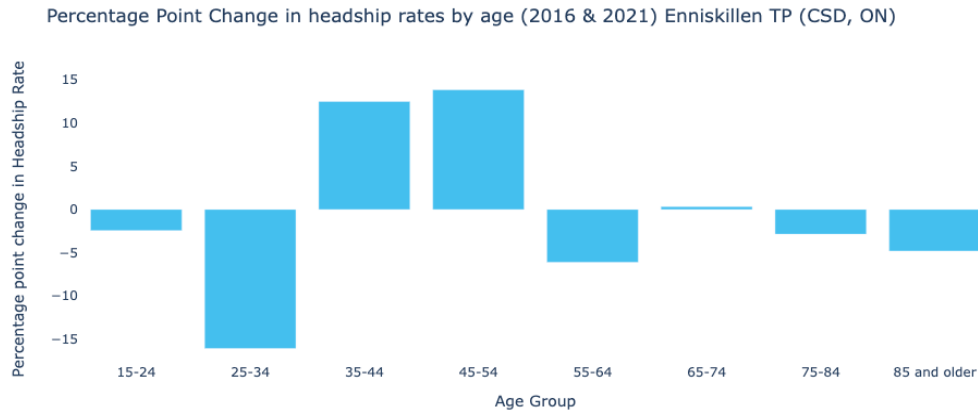
Headship Rates

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

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



Source: *Housing Assessment Resource Tools (HART)*



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

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

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

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

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

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

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

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

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

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

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

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

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

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

Priority Groups

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

Source: *Housing Assessment Resource Tools (HART)*

Housing Profile

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

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

Total private dwellings

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

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

No of bedrooms

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

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

Date built

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

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

Affordable units built/lost

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

Source: *Housing Assessment Resource Tools (HART)*

Secondary Rental Units

No data

Rental vacancy rate

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

Average rents over last 5 years

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

Non-market housing

Subsidized units

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

Source: *Housing Assessment Resource Tools (HART)*

Co-op housing

None

Other non-market (supportive, transitional)

None

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

Lambton Shores

Summary

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

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

Community Profile

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

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

Population

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

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

Average & Median Age

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

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

Age Distribution

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

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

Immigration

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

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

Household Profiles & Incomes

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

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

Number of households & Average Size

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

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

Household Incomes

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

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

Households by Income Category

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

Source: *Housing Assessment Resource Tools (HART)*

One-parent households

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

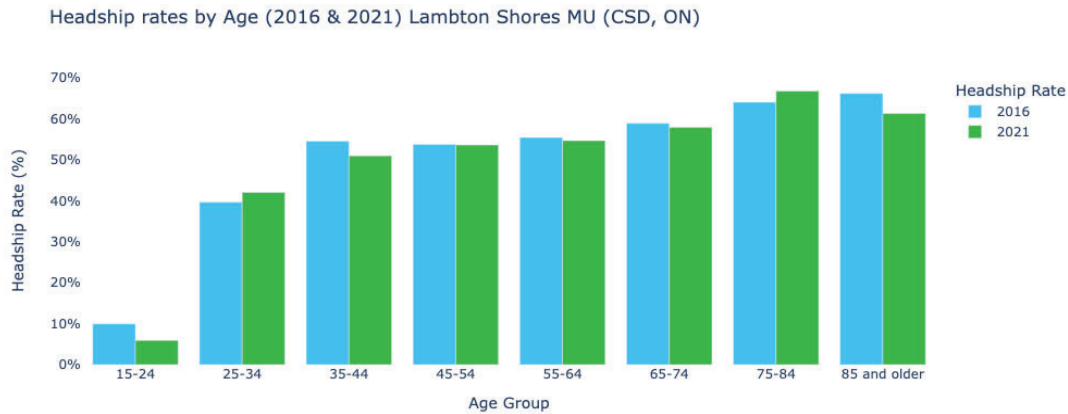
Source: *Housing Assessment Resource Tools (HART)*

Headship Rates

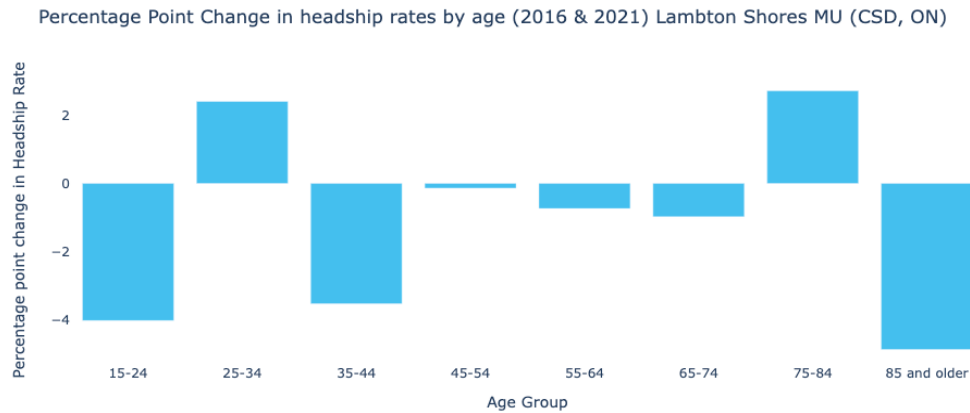
Household headship rates in Lambton Shores increase sharply with age and reflect both an aging population and changing housing needs. In 2021, headship rates remain lowest among younger adults, particularly those aged 15–24, where rates declined since 2016, indicating continued reliance on parental homes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

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

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



Source: *Housing Assessment Resource Tools (HART)*



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

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

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

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

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

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

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

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

Source: Housing Assessment Resource Tools (HART)

County of Lambton – Housing Needs Assessment
Appendix 3

Economic Conditions

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

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

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

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

Priority Groups

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

Source: *Housing Assessment Resource Tools (HART)*

Housing Profile

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

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

County of Lambton – Housing Needs Assessment
Appendix 3

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

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

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

Total private dwellings

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

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

No of bedrooms

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

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

Date built

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

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

Affordable units built/lost

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

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

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

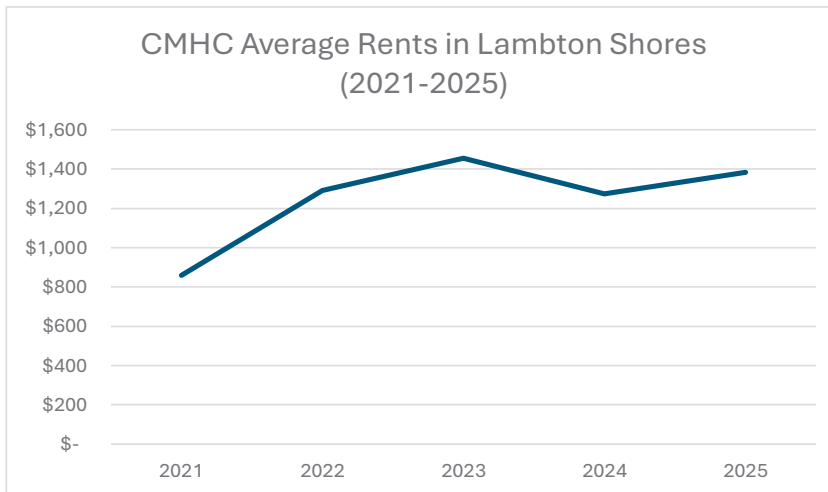
Source: Housing Assessment Resource Tools (HART)

Rental vacancy rate

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

Source: CMHC Housing Market Information Portal 2025

Average rents over last 5 years



Source: CMHC Housing Market Information Portal 2025

Non-market housing

Subsidized units

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

Source: Housing Assessment Resource Tools (HART)

Co-op housing

None

Other non-market (supportive, transitional)

None

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

Oil Springs

Summary

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

Community Profile

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

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

Population

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

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

Average & Median Age

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

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

Age Distribution

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

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

Immigration

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

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

Household Profiles & Incomes

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

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

Number of households & Average Size

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

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

Household Incomes

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

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

Households by Income Category

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

Source: Housing Assessment Resource Tools (HART)

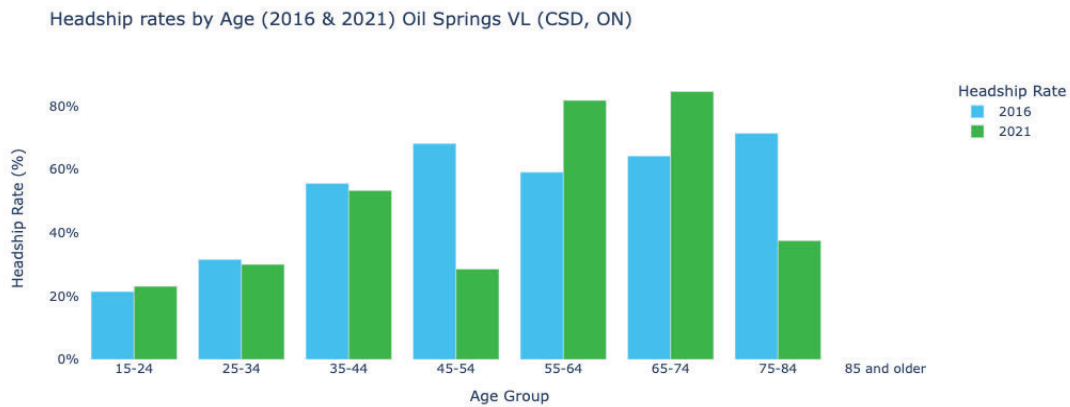
One-parent households

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

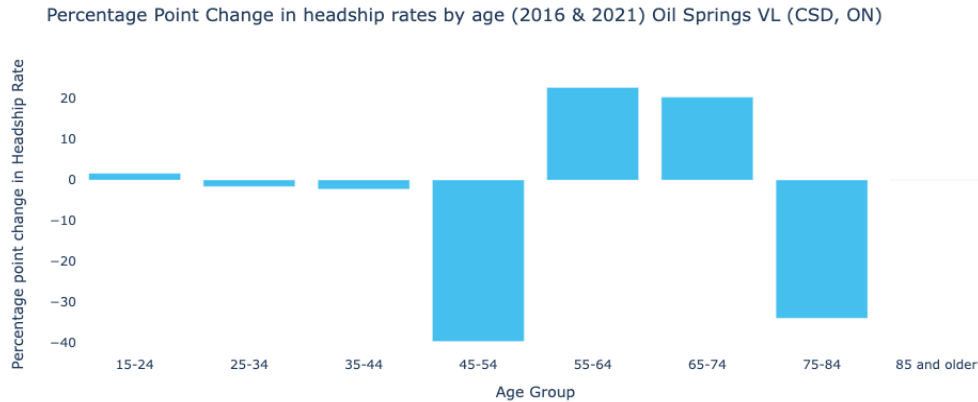
Source: *Housing Assessment Resource Tools (HART)*

Headship Rates

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



Source: *Housing Assessment Resource Tools (HART)*



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

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

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

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

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

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

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

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

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

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

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

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

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

Housing Profile

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

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Total private dwellings

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

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

No of bedrooms

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

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

Date built

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

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

Affordable units built/lost

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

Source: *Housing Assessment Resource Tools (HART)*

Rental vacancy rate

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

Average rents over last 5 years

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

Non-market housing

Subsidized units

There are no subsidized units in Oil Springs.

Co-op housing

There are no co-op units in Oil Springs.

Other non-market (supportive, transitional)

Oil Springs does not have any non-market housing

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

Market rents

Actual Market Rents

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

Short Term Rentals

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

House Prices

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

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

Petrolia

Summary

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

Community Profile

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

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

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

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

Population

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

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

Average & Median Age

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

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

Age Distribution

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

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

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

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

Immigration

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

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

Household Profiles & Incomes

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

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

Number of households & Average Size

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

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

Household Incomes

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

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

Households by Income Category

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

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

One-parent households

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

Source: Housing Assessment Resource Tools (HART)

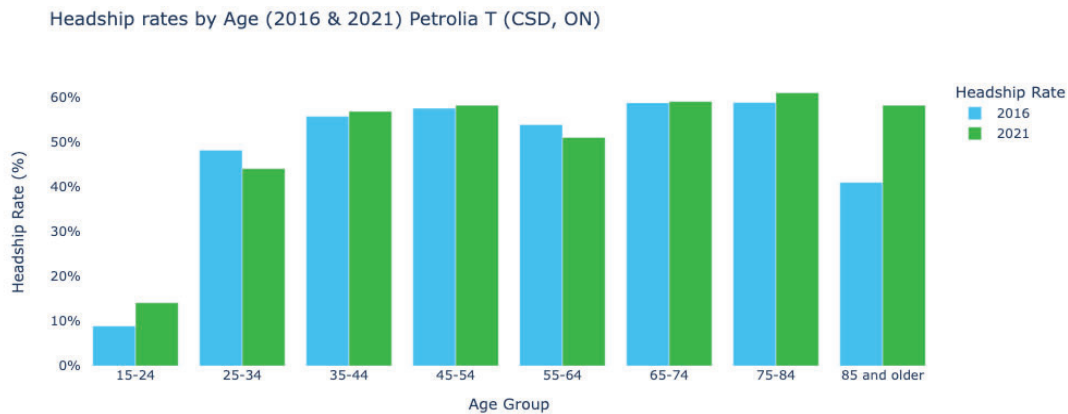
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Headship Rates

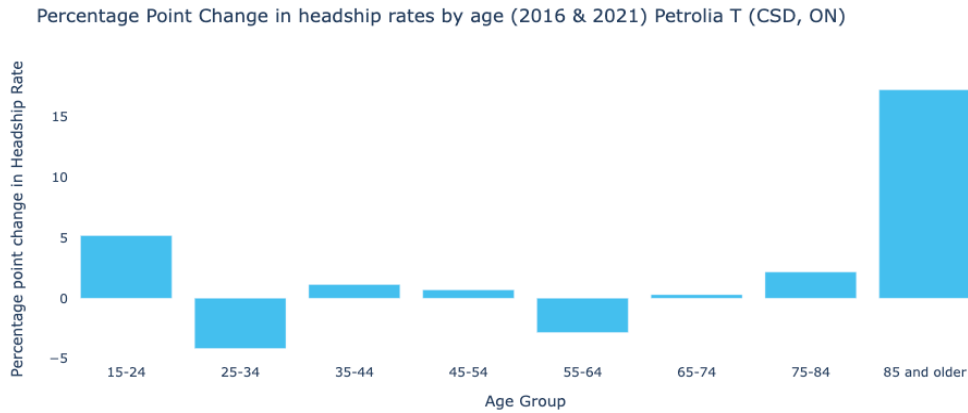
The change in headship rates between 2016 and 2021 in Petrolia suggests that some age groups are increasingly forming their own households, while others are becoming less likely to do so. The most dramatic change is the sharp rise in headship among residents aged 85 and older, which indicates that far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

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

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



Source: *Housing Assessment Resource Tools (HART)*



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

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

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

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

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

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

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

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

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

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

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

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

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

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

Priority Groups

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

Source: *Housing Assessment Resource Tools (HART)*

Housing Profile

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

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

Total private dwellings

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

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

No of bedrooms

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

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

Date built

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

2011 to 2015	115
2016 to 2021	160

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

Affordable units built/lost

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

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

No data

Rental vacancy rate

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

Average rents over last 5 years

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

Non-market housing

Subsidized units

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

Source: Housing Assessment Resource Tools (HART)

Co-op housing

None

Other non-market (supportive, transitional)

None

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

Plympton-Wyoming

Summary

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

Community Profile

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

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

Population

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

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

Average & Median Age

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

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

Age Distribution

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

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

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

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

Immigration

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

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

Household Profiles & Incomes

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

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

Number of households & Average Size

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

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

Household Incomes

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

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

Households by Income Category

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

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

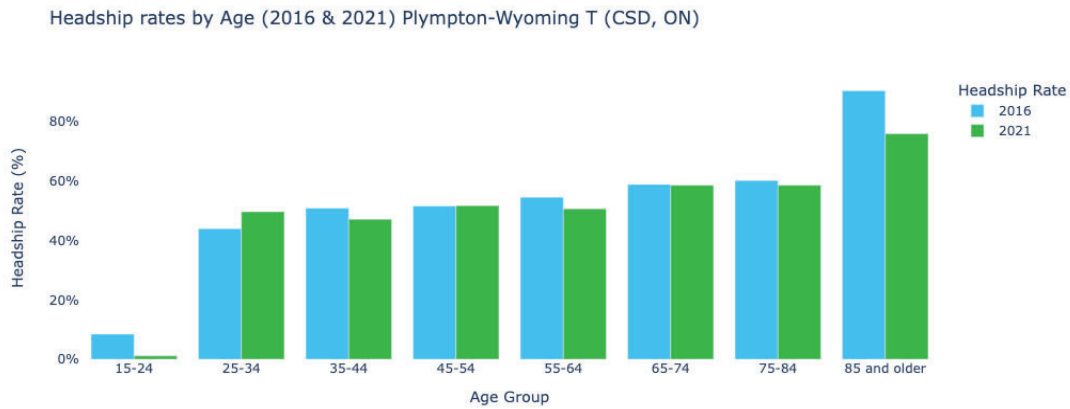
One-parent households

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

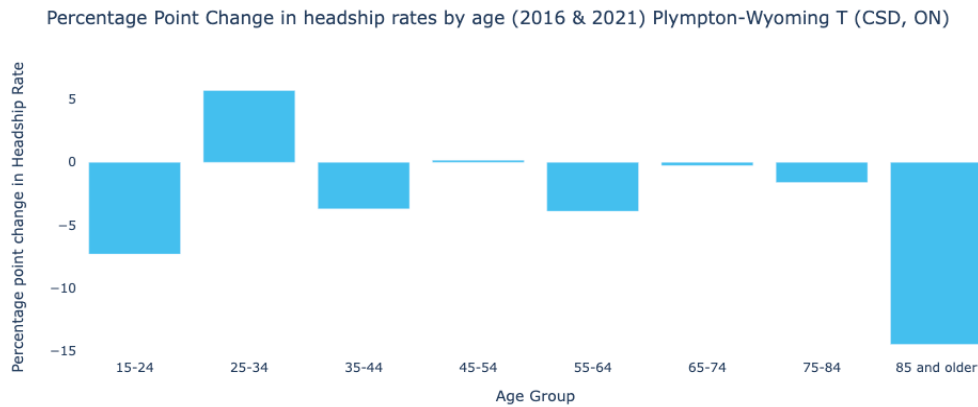
Source: *Housing Assessment Resource Tools (HART)*

Headship Rates

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



Source: *Housing Assessment Resource Tools (HART)*



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

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

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

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

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

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

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

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

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

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

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

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

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

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

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

Priority Groups

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

Source: *Housing Assessment Resource Tools (HART)*

Housing Profile

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

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

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

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

Total private dwellings

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

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

No of bedrooms

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

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

Date built

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

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

Affordable units built/lost

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

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

No data

Rental vacancy rate

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

Average rents over last 5 years

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

Non-market housing

Subsidized units

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

Source: Housing Assessment Resource Tools (HART)

Co-op housing

None

Other non-market (supportive, transitional)

None

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

Point Edward

Summary

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

Community Profile

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

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

Population

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

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

Average & Median Age

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

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

Age Distribution

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

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

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

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

Immigration

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

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

Household Profiles & Incomes

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

Number of households & Average Size

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

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

Household Incomes

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

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

Households by Income Category

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

Source: Housing Assessment Resource Tools (HART)

One-parent households

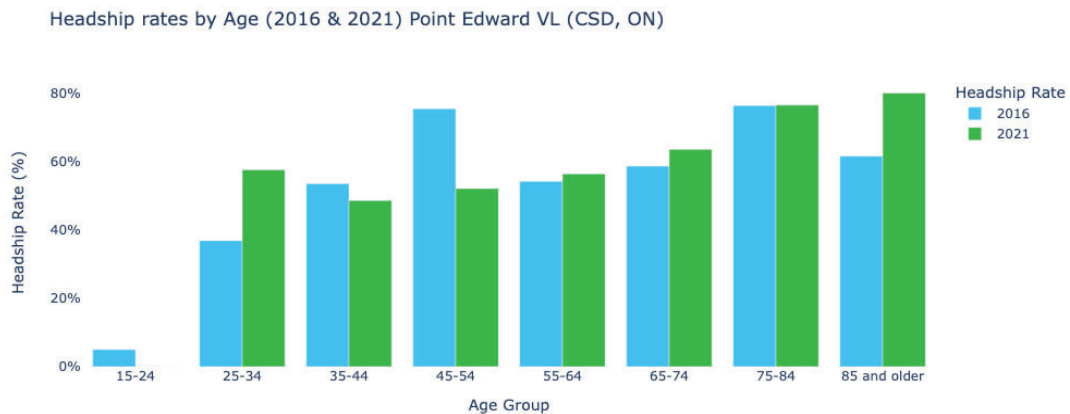
One Parent Families	Point Edward
Total one-parent families	80
in which the parent is a woman+	65
in which the parent is a man+	20

Source: *Housing Assessment Resource Tools (HART)*

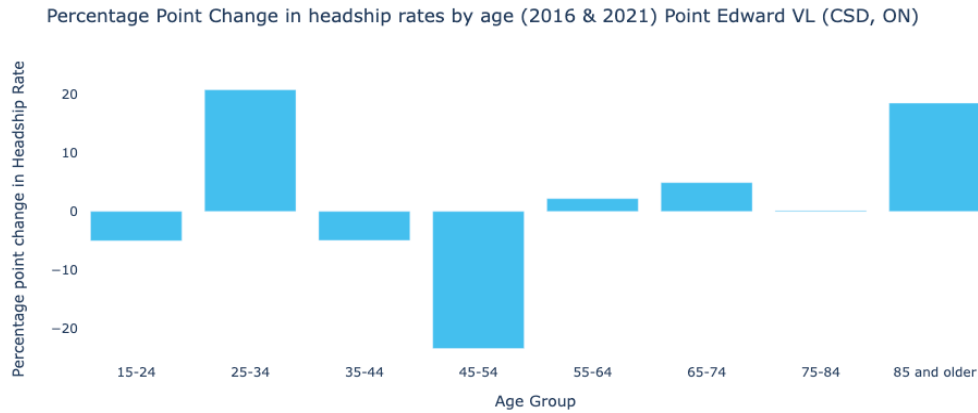
Headship Rates

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

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



Source: *Housing Assessment Resource Tools (HART)*



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

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

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

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

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

County of Lambton – Housing Needs Assessment
Appendix 3

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

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

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

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

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

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

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

Priority Groups

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

Source: *Housing Assessment Resource Tools (HART)*

Housing Profile

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

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

Total private dwellings

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

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

No of bedrooms

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

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

Date built

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

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

Affordable units built/lost

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

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

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

Source: Housing Assessment Resource Tools (HART)

Rental vacancy rate

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

Average rents over last 5 years

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

Non-market housing

*Subsidized units**

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

Co-op housing

None

Other non-market (supportive, transitional)

None

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

Sarnia

Summary

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

Community Profile

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

Population

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

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

Average & Median Age

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

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

Age Distribution

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

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

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

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

County of Lambton – Housing Needs Assessment
Appendix 3

Immigration

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

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

Household Profiles & Incomes

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

Number of households & Average Size

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

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

Household Incomes

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

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

Households by Income Category

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

Source: Housing Assessment Resource Tools (HART)

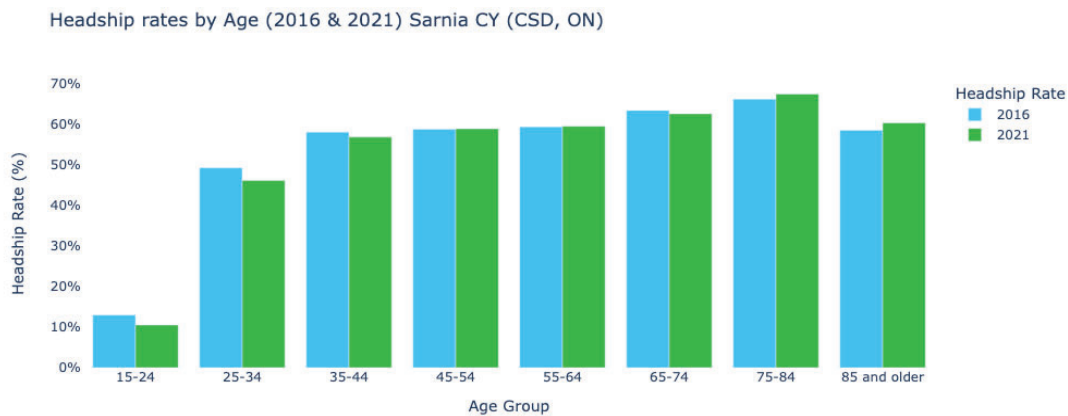
One-parent households

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

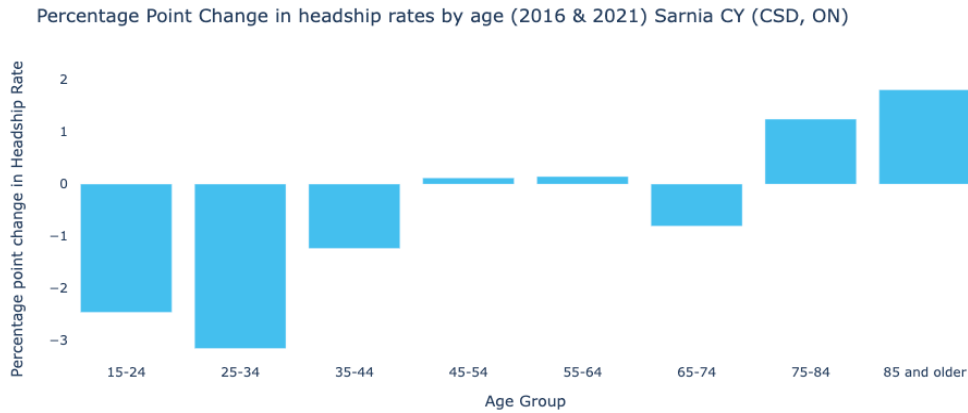
Source: *Housing Assessment Resource Tools (HART)*

Headship Rates

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



Source: *Housing Assessment Resource Tools (HART)*



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

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

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

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

County of Lambton – Housing Needs Assessment
Appendix 3

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

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

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

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

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

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

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

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

Priority Groups

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

Source: *Housing Assessment Resource Tools (HART)*

Housing Profile

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

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

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

Total private dwellings

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

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

No of bedrooms

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

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

Date built

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

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

Affordable units built/lost

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

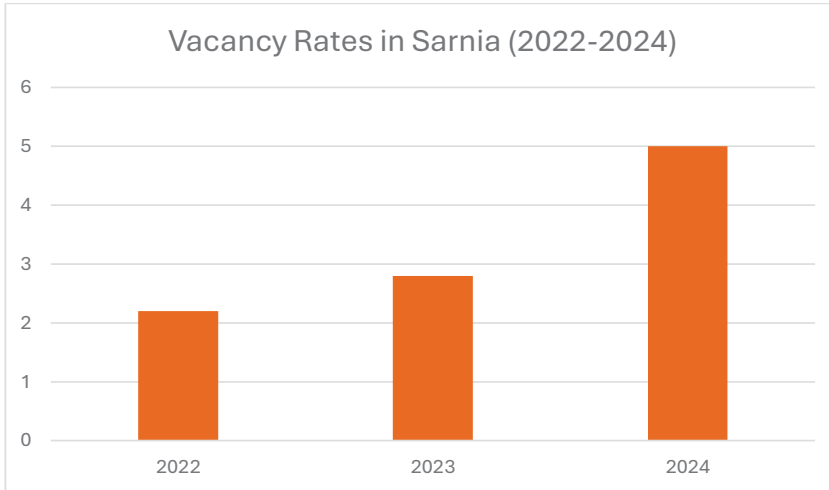
Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

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

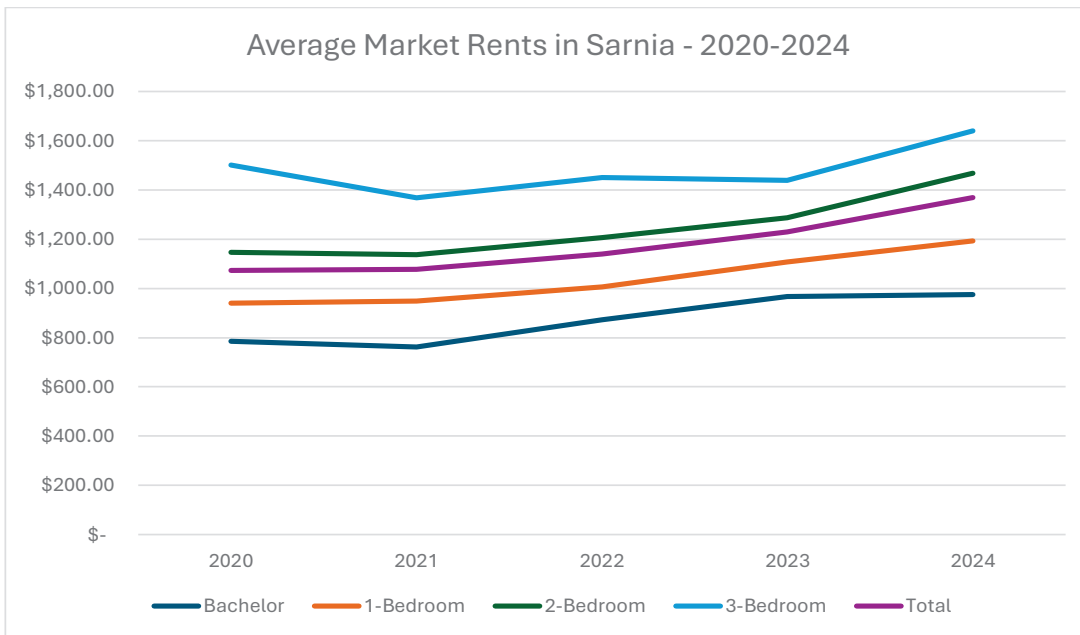
Source: Housing Assessment Resource Tools (HART)

Rental vacancy rate



Source: CMHC Housing Market Information Portal 2025

Average rents over last 5 years



Source: CMHC Housing Market Information Portal 2025

Non-market housing

Subsidized units

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

Source: Housing Assessment Resource Tools (HART)

Co-op housing

200 Co-Op units (CHF Canada, 2024)

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

Market rents

Actual Market Rents

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

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

Short Term Rentals

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

St Clair

Summary

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

Community Profile

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

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

Population

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

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

Average & Median Age

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

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

Age Distribution

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

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

Immigration

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

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

Household Profiles & Incomes

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

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

Number of households & Average Size

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

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

Household Incomes

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

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

Households by Income Category

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

Source: Housing Assessment Resource Tools (HART)

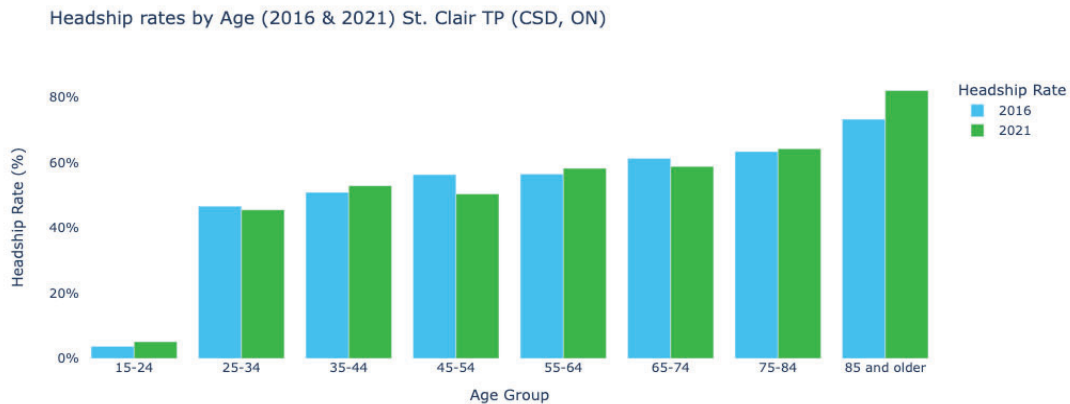
One-parent households

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

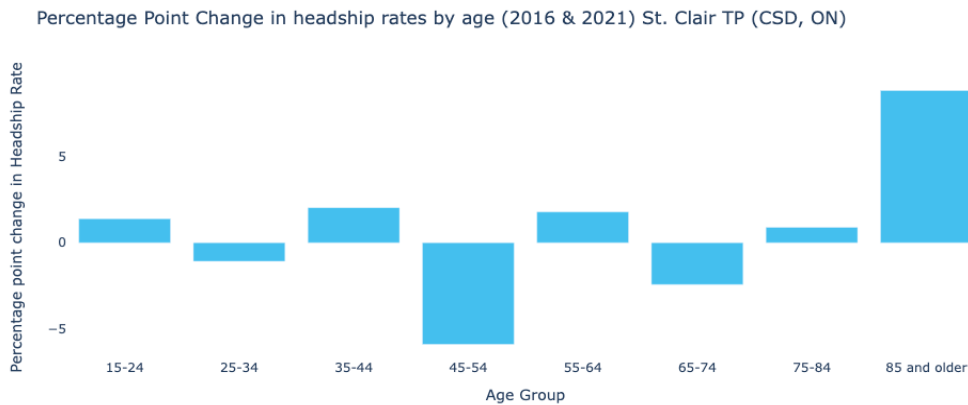
Source: *Housing Assessment Resource Tools (HART)*

Headship Rates

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



Source: *Housing Assessment Resource Tools (HART)*



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

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

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

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

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

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

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

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

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

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

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

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

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

Priority Groups

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

Source: *Housing Assessment Resource Tools (HART)*

Housing Profile

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

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

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

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

Total private dwellings

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

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

No of bedrooms

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

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

Date built

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

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

Affordable units built/lost

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

Source: Housing Assessment Resource Tools (HART)

Secondary Rental Units

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

Source: Housing Assessment Resource Tools (HART)

Rental vacancy rate

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

Average rents over last 5 years

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

Non-market housing

Subsidized units

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

Source: Housing Assessment Resource Tools (HART)

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

Warwick

Summary

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

Community Profile

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

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

Population

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

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

Average & Median Age

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

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

Age Distribution

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

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

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

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

Immigration

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

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

Household Profiles & Incomes

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

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

Number of households & Average Size

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

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

Household Incomes

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

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

Households by Income Category

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

Source: Housing Assessment Resource Tools (HART)

One-parent households

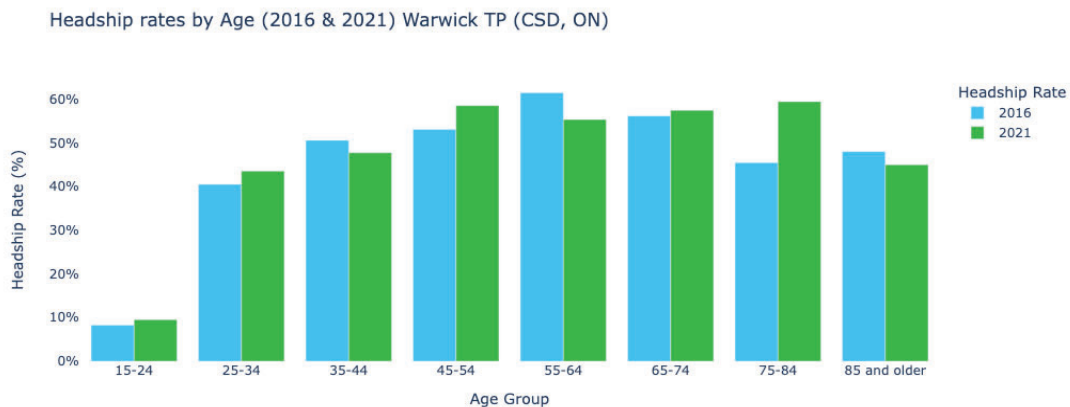
One Parent Families	Warwick
Total one-parent families	135
in which the parent is a woman+	95
in which the parent is a man+	35

Source: *Housing Assessment Resource Tools (HART)*

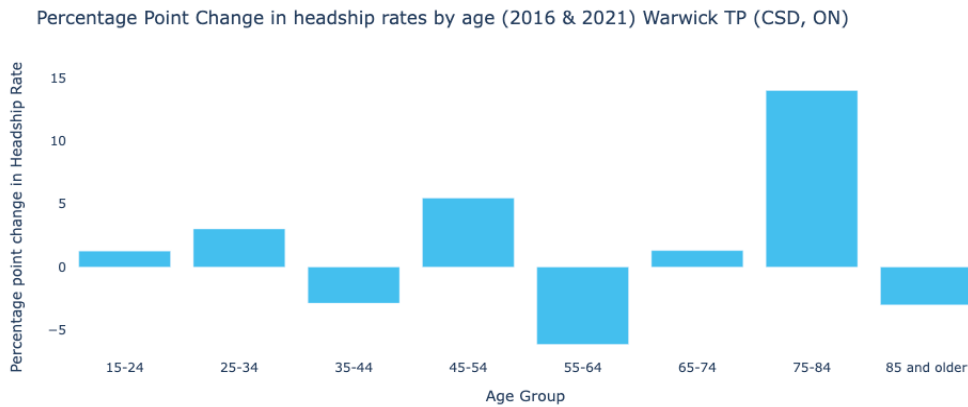
Headship Rates

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

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



Source: *Housing Assessment Resource Tools (HART)*



Source: *Housing Assessment Resource Tools (HART)*

Core Housing Need

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

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

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

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

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

Source: Housing Assessment Resource Tools (HART)

Suppression of household formation

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

Source: Housing Assessment Resource Tools (HART)

Economic Conditions

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

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

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

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

Priority Groups

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

Source: *Housing Assessment Resource Tools (HART)*

Housing Profile

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

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

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

County of Lambton – Housing Needs Assessment
Appendix 3

Total private dwellings

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

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

No of bedrooms

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

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

Date built

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

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

Affordable units built/lost

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

Source: *Housing Assessment Resource Tools (HART)*

Secondary Rental Units

No data

Rental vacancy rate

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

Average rents over last 5 years

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

Non-market housing

Subsidized units

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

Source: *Housing Assessment Resource Tools (HART)*

Co-op housing

None

Other non-market (supportive, transitional)

None

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

County of Lambton – Housing Needs Assessment
Appendix 3



BOARD OF DIRECTORS MEETING

Tuesday, January 27th, 2026, 8:00AM
LOCATION: Hybrid, Online/ In-Person

Attendance:

Marriott, Kevin	Reaume-Zimmer, Paula
Lee, Adrienne	
Germain, Darryl	Bradley, Mike
Edlington, Angela	Pearson, Dean
Thiffeault, Stephane	Cayea, David
Kardas, Rob	Plain, Jeff
Noble, Peter	

Slotwinski, Matthew (CEO)
Moore, Brittany (Executive Assistant)

Regrets: McLaughlin, Michelle McEachran, Carrie
Knapp, Tim

Call to Order
Quorum Present

Land Acknowledgement

Agenda
• Approvals/Additions

Motion: To approve the agenda as submitted.

Moved by P. Reaume-Zimmer. Seconded by D. Germain. Carried.

Declaration of Conflict of Interest

None declared.

Approval of Minutes

Motion: That the minutes of the Board Meeting held November 18, 2025 be approved as submitted.

Moved by R. Kardas. Seconded by S. Thiffeault. Carried.



Chair Update

- A. Lee provided an update that she attended the annual County Council Presentation with Matthew last week, there were only a few questions around the REDI immigration pilot program.
- Annual Board calendar will be presented at the first Board meeting of the year. This provides transparency to all directors on annual Board responsibilities.

CEO Update

- M. Slotwinski shared the CEO report executive summary

Committees

Governance Committee

- Director recruitment will take place in the coming weeks to fill one open Board position in June. The draft application, advertisement and media release is included in the Board package, reviewed by the Governance committee and similar to past years as it has been successful to bring in quality candidates.
- The nominations and recruitment committee has been established and will bring forth recommendations for the May Board meeting.

Motion: Advertisement for recruitment be approved as submitted.

Moved by P. Reaume-Zimmer. Seconded by S. Thiffeault. Carried.

- Review of 2025 Annual Strategic Plan scorecard
 - M. Slotwinski noted on the capital investment side 2025 investments came primarily from smaller investments vs. larger investments
 - Noted targets remain achievable for 2026

Finance Committee

- Year-End draft financials review- minor differences from what was presented in November. Noted that reserves were utilized as approved by the Board to balance the budget. The 2026 draft budget was presented to compare 2025 year-end with the next years budget back-to-back.
- 2025 Auditors Update, the County is using BDO and due to the efficiencies it makes sense we continue to use BDO alongside the County.

Motion: That BDO Canada be appointed as auditors for our 2025 Audit.

Moved by P. Noble. Seconded by A. Edlington. Carried.

- SLEP Lease Update, negotiations have concluded and we are awaiting to move forward with signing the new lease agreement.



- Budget Reserves Request/Discussion. It was presented what approximately 2026 year-end reserves would look like to ensure we are within parameters to support projects presented.

Motion: That the Board of Directors supports the reserve requests to use reserves for the outlined projects.

Moved by R. Kardas. Seconded by D. Germain. Carried.

- 2026 Draft Budget overview
 - The draft budget does budget for an approximate \$18k deficiency- SLEP will seek to find efficiencies through 2026 to minimize this.
 - It was discussed if there is a plan to identify these efficiencies, specifically if we do not receive the accelerator from the County grant?
 - There is programming and marketing we could cut if necessary

Motion: That the 2026 budget presented be approved as submitted.

Moved by K. Marriott. Seconded by D. Germain. Carried.

- Diageo Grant Discussion- Diageo Canada would like to move forward with the Sarnia-Lambton small business grants (ten \$4,000 grants), identifying that Diageo Canada is a collaborator/ provider of the funds, but not part of the title. It has been communicated that the St. Clair township project is still on pause.

New Business

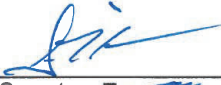
- Has a discussion on Cargill, key insights from key stakeholders were shared. It was discussed whether SLEP should have a public stance and the decision was for SLEP to take no stance at this time.

Motion to Adjourn

Meeting adjourned at 9:17 AM.

Moved by A. Edlington. Seconded by M. Bradley. Carried.


Chair
Adrienne Lee


Secretary-Treasurer
Stephane Thiffeault



MINUTES
COMMITTEE OF THE WHOLE
(Infrastructure & Development Services/Public Health Services –
Emergency Medical Services/Cultural Services/Long-Term Care/Corporate
Services/Finance, Facilities and Acquisitions/Social Services)
April 15, 2026

A meeting was held at the County Building at 9:00 a.m. on the above date.

Present

Chair K. Marriott and Members J. Agar, G. Atkinson, D. Boushy, A. Broad, T. Case, D. Cook, B. Dennis, D. Ferguson, B. Hand, S. Miller, I. Veen and B. White attended in person. Members C. McRoberts and M. Bradley attended virtually. Also present was Alternate Member J. Field for Councillor B. Loosley, Town of Petrolia. Various staff were present including the following General Managers: Mr. J. Cole, General Manager, Infrastructure & Development Services, Mr. K. Churchill, General Manager, Public Health Services, Mr. A. Meyer, General Manager, Cultural Services, Mr. M. Gorgey, General Manager, Long-Term Care, Ms. M. Fitzpatrick, General Manager, Social Services, Ms. K. Bettridge, County Treasurer, Ms. O. Leger, General Manager, Corporate Services, County Solicitor/Clerk, and Mr. S. Thiffeault, Chief Administrative Officer.

Absent

B. Loosley.

Disclosures of Pecuniary Interest

None.

INFRASTRUCTURE & DEVELOPMENT SERVICES DIVISION

Correspondence to Receive and File

DS 05-01-26 A resolution from the Township of Southgate, dated February 20, 2026, regarding the Township of Southgate's support of Bill 21, *Protect Our Food Act, 2025* and strongly urges the provincial government to support the Bill and every measure to protect farmland, to aggressively prevent further losses and to ensure the future of agriculture in Ontario for future generations.

DS 05-02-26 An email from Chloe Stuart, ADM, Land and Water Division of the Ministry of the Environment, Conservation and Parks dated March 10, 2026, regarding the proposal notice posting #025-1257 on the “Proposed boundaries for the regional consolidation of Ontario’s conservation authorities”. A technical briefing titled “Improving Ontario’s Conservation Authority System” from the Ministry of the Environment, Conservation and Parks dated March 10, 2026 is attached.

PW 05-05-26 A copy of a resolution from the Township of Greater Madawaska, dated March 19, 2026, regarding Council’s support of Resolution #7 carried by the Council of the Township of North Glengarry on February 23, 2026. The resolution calls upon the Government of Ontario to extend the annual OCIF envelope to not less than \$400 million beyond its current five-year term ending in 2026; index the total annual OCIF envelope to the Ontario Consumer Price Index (CPI), calculated on a calendar year basis and disbursed in the first quarter of each fiscal year; establish a new five-year OCIF funding framework that guarantees annual envelopes and allocation percentages by municipality; undertake a formal review of the OCIF allocation formula at least once every four years, incorporating current municipal asset management data, demographic projections, climate resilience metrics, and rural equity considerations; develop a dedicated contingency reserve equal to 5% of the annual OCIF envelope and publish an annual OCIF performance report in a transparent, publicly accessible online dashboard.

#1: Boushy/Veen: That correspondence DS 05-01-26, DS 05-02-26 and PW 05-05-26 be received and filed.

Carried.

Information Reports

#2: Miller/Cook: That the following Information Reports from the Infrastructure & Development Services Division be received and filed:

a) Information Report dated April 15, 2026 regarding 2026-2030 Roads Construction Program.

b) Information Report dated April 15, 2026 regarding Emergency Management Coordinator Activities.

Carried.

Reports Requiring a Motion

Report dated April 15, 2026 Regarding Road Widening Dedications Along Various County Roads

#3: Case/Ferguson:

- a) That the appropriate By-Law be presented to County Council for consideration and approval for the purpose of designating the following properties as part of the highway system, as follows:
- i. Part E ½ Lot 2, Concession 10, geographic Township of Moore, St. Clair Township, designated as Parts 2, 3 & 4 on Plan 25R11381 be dedicated as part of County Road 4 (Petrolia Line).
 - ii. Part Lot 9, Concession 9 (AKA Front Concession), geographic Township of Plympton, in the Town of Plympton-Wyoming, designated as Part 1 on Plan 25R11546 be dedicated as part of County Road 7 (Lakeshore Road).
 - iii. Part of Lot 12, Plan 123, geographic Township of Sarnia, in the City of Sarnia, designated as Part 5 on Plan 25R11444 be dedicated as part of County Road 7 (Lakeshore Road).
 - iv. Part Lot 21, Concession 2, geographic Township of Euphemia, in the Township of Dawn-Euphemia, designated as Part 1 on Plan 25R11529 be dedicated as part of County Road 8 (Shetland Road).
 - v. Part Lot 37, Concession South Boundary, geographic Township of Bosanquet, in the Municipality of Lambton-Shores, designated as Part 5 on Plan 25R11341 be dedicated as part of County Road 12 (Townsend Line).
 - vi. Part Lot 18, Concession 6, geographic Township of Sarnia, in the City of Sarnia, designated as Part 1 on Plan 25R11383 be dedicated as part of County Road 16 (London Road).
 - vii. Part Lot 16, Concession 6, geographic Township of Sarnia, in the City of Sarnia, designated as Part 1 on Plan 25R11536 be dedicated as part of County Road 16 (London Road).
 - viii. Part Lot 8, Block B, Plan 2, geographic Township of Plympton, in the Town of Plympton-Wyoming, designated as Part 1 on Plan 25R11560 be dedicated as part of County Road 21 (Broadway Street in Wyoming).
 - ix. Part of Sublot 5 of Lot A, Concession 5, geographic Township of Sarnia, in the City of Sarnia, designated as Parts 4 & 5 on Plan 25R11492 be dedicated as part of County Road 25 (Confederation Street).
 - x. Part Lot 15, Concession 7, geographic Township of Plympton, in the Town of Plympton-Wyoming, designated as Part 3 on Plan 25R3026 be dedicated as part of County Road 30 (Oil Heritage Road).

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- xi. Part Lot 15, Concession 8, geographic Township of Plympton, in the Town of Plympton-Wyoming, designated as Part 3 on Plan 25R11462 be dedicated as part of County Road 30 (Oil Heritage Road).
 - xii. Part Lot 15, Concession 10, geographic Township of Sombra, in the Township of St. Clair, designated as Part 1 on Plan 25R11576 be dedicated as part of County Road 31 (Kimball Road).
 - xiii. Part Lots 19-22, Concession 4, SER Warwick, Township of Warwick, designated as Parts 1, 2 and 3 on 25R11451 be dedicated as part of the County Road 39 (Confederation Line).
 - xiv. Part Church Street, Plan 4 and Part Lot 2 on Plan 4, geographic Township of Bosanquet in the Municipality of Lambton Shores, designated as Parts 2 and 4 on 25R11553 be dedicated as part of County Road 79 (Arkona Road).

b) That the Warden and Clerk be authorized to sign the By-Law, as contemplated in paragraph (a) above and register such By-Law in the local land registration office to give effect to paragraph (a) above.

Carried.

Report dated April 15, 2026 Regarding County Official Plan Update

#4: Ferguson/Cook: That County Council accept and adopt the *Projections by Municipality*, dated September 2025 ("Projections") and the *Land Needs Assessment* revised as of March 31, 2026 ("LNA") and that the Projections and LNA be used for land use planning purposes in the ongoing review of the County of Lambton Official Plan conducted pursuant to Section 26 of the *Planning Act*.

Carried.

PUBLIC HEALTH SERVICES DIVISION - Emergency Medical Services Department

Information Reports

#5: Veen/Sageman: That the following Information Reports from the Public Health Services Division - Emergency Medical Services Department be received and filed:

a) Information Report dated April 15, 2026 regarding 2025 Year-End EMS Operational Update.

b) Information Report dated April 15, 2026 regarding Implementation of Medical Priority Dispatch System.

Carried.

CULTURAL SERVICES DIVISION

Information Reports

Information Report dated April 15, 2026 Regarding Oil Museum of Canada Collection Storage Renovation

#6: Agar/Miller: That the Information Report dated April 15, 2026 regarding Oil Museum of Canada Collection Storage Renovation be received and filed.

Carried.

Reports Requiring a Motion

Report dated April 15, 2026 Regarding Museums, Gallery and Archives Collection Management January 2026

#7: Atkinson/SageMan: That the Museums, Gallery and Archives Collections Management January 2026 Report be accepted, and items recommended for acceptance be approved for inclusion in the respective permanent collections and items recommended for deaccession be removed from the respective permanent collections.

Carried.

LONG-TERM CARE DIVISION

Information Reports

#8: Broad/Hand: That the following Information Reports from the Long-Term Care Division be received and filed:

a) Information Report dated April 15, 2026 regarding Long-Term Care Occupancy January to March 2026.

b) Information Report dated April 15, 2026 regarding Adult Enrichment Centre (AEC) Advisory Committee Annual Report 2025.

Carried.

CORPORATE SERVICES DIVISION

Reports Requiring a Motion

Report dated April 15, 2026 Regarding Amendment to 2026 Services and Fees Schedule

#9: Ferguson/White:

a) That the chargeable rate for "Building Inspection and By-Law Enforcement" services rendered to Lambton County Member Municipalities set out on page 15 of Schedule "A" of By-Law No. 1 of 2026, found under the subject heading "Development Services Department", be increased from \$70.00 per hour, plus the mileage rate as set by the County Council, to \$75.00 per hour, plus the mileage rate as set by the County Council, effective July 1, 2026.

b) That the appropriate By-Law amending By-Law No. 1 of 2026 be presented to County Council to implement the revised chargeable rate for the services described in paragraph (a) above.

Carried.

FINANCE, FACILITIES AND ACQUISITIONS DIVISION

Correspondence to Receive and File

FIN 05-03-26 A copy of a letter from Kevin Narraway, Sr. Manager of Legislative Services/Deputy Clerk, Town of Whitby to The Honourable Doug Ford, Premier of Ontario dated March 13, 2026, advising of its resolution to call upon the Province of Ontario to work collaboratively with the Association of Municipalities of Ontario (AMO) and Ontario Big City Mayors (OBCM) to undertake a comprehensive Social and Economic Prosperity Review to modernize and realign the provincial-municipal fiscal framework, ensuring that municipal revenues are aligned with the actual costs of today's service delivery and growth.

#10: Case/Atkinson: That correspondence FIN 05-03-26 be received and filed.

Carried.

Information Reports

Information Report dated April 15, 2026 Regarding 2025 Council Remuneration and Related Expenses

#11: Cook/Case: That the Information Report dated April 15, 2026 regarding 2025 Council Remuneration and Related Expenses be received and filed.

Carried.

Reports Requiring a Motion

Report dated April 15, 2026 Regarding 2025 Year-End Monitoring Report

#12: Broad/Veen: That Council, in accordance with the terms and conditions of the Reserve and Reserve Fund Policy approved by County Council on July 6, 2022, authorize the County Treasurer to balance the 2025 year-end deficit, estimated in the amount of \$912,000 with the County's Stabilization Reserve.

Carried.

SOCIAL SERVICES DIVISION

Information Reports

Information Report dated April 15, 2026 Regarding Maxwell Park Place Update #14

#13: Agar/Cook: That the Information Report dated April 15, 2026 Regarding Maxwell Park Place Update #14 be received and filed.

Carried.

Time: 9:20 a.m.

IN-CAMERA

#14: Ferguson/Atkinson: That the Chair declare the Committee go in-camera to discuss the following:

a) to receive a report and provide instructions regarding litigation between the County and a third party relating to a development project in the City of Sarnia, pursuant to s. 239(2) (e) of the *Municipal Act, 2001*.

Carried.

#15: (Motion to be dealt with at the Lambton County Council (CLOSED SESSION) meeting dated May 6, 2026.)

#16: Hand/Atkinson: That the Chair declare the Committee go back into Open Session.

Carried.

Time: 9:25 a.m.

ADJOURNMENT

#17: Atkinson/Boushy: That the Chair declare the meeting adjourned with the next meeting to be held on Wednesday, May 20, 2026, at 9:00 a.m. at the County Building, Wyoming, Ontario.

Carried.

Time: 9:27 a.m.

Kevin Marriott, Chair

Olivia Leger, Clerk

THE CORPORATION OF THE COUNTY OF LAMBTON

BY-LAW NO. 11 OF 2026

"A By-Law to Dedicate Certain Lands as Part of the County Road/Highway System"

WHEREAS the lands described herein were conveyed to The Corporation of the County of Lambton (the "**County**") for road widening/highway purposes;

AND WHEREAS Council of The Corporation of the County of Lambton deems it expedient to dedicate such lands described herein for road widening/highway purposes pursuant to the *Municipal Act, 2001*, S.O. 2001, c. 25;

NOW THEREFORE, this Council of The Corporation of the County of Lambton enacts as follows:

1. That the following parcel of land be and is hereby dedicated as part of County Road 4 (Petrolia Line):
 - PART E 1/2 LT 2 CON 10; DESIGNATED AS PARTS 2, 3 AND 4, PLAN 25R-11381; MOORE; ST. CLAIR
2. That the following parcels of land be and is hereby dedicated as part of County Road 7 (Lakeshore Road):
 - PT LT 9 CON 9; PART 1 PLAN 25R11546; PLYMPTON-WYOMING
 - PART OF LOT 12, PLAN 123, SARNIA CITY, BEING PART 5, 25R11444, T/W L668767, S/T RIGHT IN L668767; SARNIA
3. That the following parcel of land be and is hereby dedicated as part of County Road 8 (Shetland Road):
 - PART LOT 21, CONCESSION 2, TOWNSHIP OF EUPHEMIA; BEING PART 1 PLAN 25R11529; TOWNSHIP OF DAWN-EUPHEMIA
4. That the following parcel of land be and is hereby dedicated as part of County Road 12 (Townsend Line):

- PT LT 37, CON SOUTH BOUNDARY, BEING PT 5, PL 25R-11341; MUNICIPALITY OF LAMBTON SHORES
5. That the following parcels of land be and is hereby dedicated as part of County Road 16 (London Road):
- PART LOT 18 CONCESSION 6, BEING PART 1 PLAN 25R11383; SARNIA
 - PT LT 16 CON 6 SARNIA TOWNSHIP, DESIGNATED AS PART 1, 25R-11536; SARNIA
6. That the following parcel of land be and is hereby dedicated as part of County Road 21 (Broadway Street):
- PART LOT 8, BLOCK B, PLAN 2; BEING PT 1, PLAN 25R-11560; TOWN OF PLYMPTON-WYOMING
7. That the following parcel of land be and is hereby dedicated as part of County Road 25 (Confederation Street):
- PART OF SUBLLOT 5 OF LOT A, REGISTERED PLAN 13(SP), SHOWN AS PARTS 4 AND 5 ON PLAN 25R-11492; S/T L367508 AND L418133; CITY OF SARNIA, COUNTY OF LAMBTON
8. That the following parcels of land be and is hereby dedicated as part of County Road 30 (Oil Heritage Road):
- PT LT 15 CON 7, PT 3 PLAN 25R3026; PLYMPTON-WYOMING
 - PT LT 15 CON 8 PLYMPTON BEING PT 3, PL 25R-11462; PLYMPTON-WYOMING
9. That the following parcel of land be and is hereby dedicated as part of County Road 31 (Kimball Road):
- PART LOT 15 CONCESSION 10 SOMBRA; PART 1, 25R11576; ST. CLAIR
10. That the following parcel of land be and is hereby dedicated as part of County Road 39 (Confederation Road):
- PT LTS 19-22 CON 4 SER WARWICK; PT RDAL BTN LT 21 AND LT 22 CON 4 SER WARWICK CLOSED BY WW16302 AS IN L950254; BEING PTS 1, 2 & 3 PLAN 25R11451; TOWNSHIP OF WARWICK
11. That the following parcel of land be and is hereby dedicated as part of County Road 79 (Arkona Road):
- PT CHURCH ST PL 4; BEING PT 2 PL 25R11553; LAMBTON SHORES
 - PT LT 2 PL 4; BEING PT 4 PL 25R11553; LAMBTON SHORES

12. That the Warden and Clerk are hereby authorized and instructed to perform all acts and to take such steps and execute such documents under the seal of the County as may be necessary to effect the dedications set out in paragraphs 1 to 11 (inclusive) above.

13. THIS BY-LAW shall come into force and take effect upon passing hereof.

THIS BY-LAW read a first, second and third time and finally passed this 6th day of May, 2026.

Kevin Marriott
Warden

Olivia Leger
Clerk

DRAFT

THE CORPORATION OF THE COUNTY OF LAMBTON

BY-LAW NO. 12 of 2026

"A By-Law to Amend By-Law No. 1 of 2026 to Increase the Building Services Department's Chargeable Rate"

WHEREAS Council passed By-Law No. 1 of 2026, the "2026 Services Fees and Charges By-Law" on February 4, 2026 (hereinafter, the "2026 Services Fees By-Law");

AND WHEREAS Council wishes to amend the 2026 Services Fees By-Law so that the chargeable rate set out on page 15 of 24 of Schedule "A" attached thereto for Building Inspection and By-Law Enforcement services to Lambton County member municipalities be increased from \$70.00 per hour, plus the mileage rate as set by the County Council, to \$75.00 per hour, plus the mileage rate as set by the County Council, effective July 1, 2026;

NOW THEREFORE the Council of The Corporation of the County of Lambton enacts as follows:

1. Effective as of July 1, 2026, the 2026 Services Fees By-Law is amended as follows:
 - (a) by deleting the chargeable rate for building inspection and By-Law enforcement services rendered to Lambton County member municipalities as set out on page 15 of 24 of Schedule "A" to the 2026 Services Fees By-Law, being "\$70.00 per hour", and replacing it with "\$75.00 per hour" in substitution thereof.
2. Where this By-Law conflicts with the 2026 Services Fees By-Law, this By-Law shall take precedence to the extent of the conflict.

3. This By-Law shall amend the 2026 Services Fees By-Law and, save and except as expressly amended hereby, the 2026 Services Fee By-Law shall remain in full force and effect.
4. THIS BY-LAW shall come into force and take effect upon passing hereof.

THIS BY-LAW read a first, second and third time and finally passed this 6th day of May 2026.

Kevin Marriott
Warden

Olivia Leger
Clerk

DRAFT

**Amended Schedule "A" to
By-Law No. 1 of 2026 (as amended by By-Law No. 12 of 2026)
Development Services Department
Building Inspection and By-Law Enforcement**

SERVICE	FEE
<p><u>Lambton County Member Municipalities</u> Building Inspection and By-Law Enforcement Chargeable Rate</p>	<p style="text-align: center;">\$75.00 per hour* Plus the mileage rate as set by County Council, as amended from time to time.</p>
<p><u>Municipalities Outside Lambton County</u> Building Inspection and By-Law Enforcement Chargeable Rate Plus a Stand-by Fee</p>	<p style="text-align: center;">\$90.00 per hour* Plus mileage rate as set by County Council, as amended from time to time \$500.00 per week</p>
<p><u>Special and Extra Inspections</u> Chargeable Rate Due to faulty or defective work, or because of the work not being ready for inspection. This rate is applicable for each inspection after the second scheduled inspection. Rate is applicable for the administration and the enforcement of all building, septic, plumbing, and By-Law matters.</p>	<p style="text-align: center;">Chargeable Rate per hour, plus the mileage rate as set by County Council, as amended from time to time.</p>

**Chargeable rates in effect are subject to change at any time upon Council adopting a By-Law approving new rates. Rates are generally reviewed and revised in July of each year.*

THE CORPORATION OF THE COUNTY OF LAMBTON

BY-LAW NO. 13 OF 2026

"A By-Law of The Corporation of the County of Lambton to confirm the resolutions and motions of Lambton County Council, which were adopted up to and including May 6, 2026"

WHEREAS it has been expedient that from time to time, the Council of The Corporation of the County of Lambton should enact the resolutions or motions of Council;

AND WHEREAS it is deemed advisable that all such actions which have been adopted by resolution or motion of Council only, should be authorized by By-Law;

NOW THEREFORE, the Council of The Corporation of the County of Lambton enacts as follows:

1. That all actions of Council which have been authorized by a resolution or motion of Council and adopted in open Council and that were recorded in the minutes of Council or the minutes of a Committee of Council and accepted by Council up to and including May 6, 2026, be hereby confirmed.

THIS BY-LAW read a first, second and third time and finally passed this 6th day of May, 2026.

Kevin Marriott
Warden

Olivia Leger
Clerk