

AFFORDABLE HOUSING STRATEGY TOWN OF ESSEX

essex NPG PLANNING SOLUTIONS

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1 INTRODUCTION



Purpose of this Affordable Housing Strategy

The Town of Essex's Affordable Housing Strategy (Essex Affordable Housing Strategy) builds upon initiatives by senior levels of government and the Windsor-Essex Regional Affordable Housing Strategy (Regional Affordable Housing Strategy) to:

1. Identify **priority actions** within the Town's control that are cost-effective and will yield immediate, tangible results to meet projected needs for deeply affordable and affordable rental housing.

2. Provide a **framework for affordable housing** and improve housing affordability through partnerships with other levels of government, developers, landowners and residents.

3. Increase **public awareness** of housing issues in the Town of Essex through communications and engagement undertaken to implement the Town's Affordable Housing Strategy.

Approach and Report Format

The Town of Essex Affordable Housing Task Force was created in 2024 to provide advice, suggestions, and recommendations to the Town's Administration and Council on issues related to affordable housing.

Arising from the work of the Task Force is this Affordable Housing Strategy Report, which has been developed as part of the Affordable Housing Task Force's mandate.

This Affordable Housing Strategy falls under item b) within the scope of work and activities outlined in the Task Force's Terms of Reference: identifying strategies that support the creation of affordable housing.

To achieve this, Task Force members worked collaboratively to identify barriers, strategies/tactics, and options for addressing housing affordability in the Town of Essex.

Collectively, research and recommendations generated by Task Force members were reviewed to determine the actors that would need to be involved, whether the barriers were addressable by the Town, the type and nature of the actions possible, and the resources that would be required.

Task Force members were asked to consider this information and identify priority actions for the Affordable Housing Strategy.

This Report emphasizes the priority actions identified by Task Force members. It also outlines medium- and longer-term actions that could be implemented by the Town of Essex.

Budget or operating impacts are not identified in this Report. This Affordable Housing Strategy will be carried out over the short-, medium-, and long-term following a phased approach based on available resources (i.e. budget and organizational capacity). Implementation of the Affordable Housing Strategy will be subject to Council direction and support, with the Strategic Plan determining municipal priorities.

This Report begins by providing introductory and background information, including why an affordable housing strategy is needed, defining what "affordable" means, and highlighting key information from the Regional Affordable Housing Strategy and its associated Housing Needs Assessments.

The remainder of the Report presents the Town's Affordable Housing Strategy, which includes objectives, targets, and actions.

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WHY AN AFFORDABLE HOUSING STRATEGY IS NEEDED?



It is widely acknowledged that Canada and Ontario face a growing housing affordability crisis.

Over the last decade, starting with the federal government's National Housing Strategy in 2017, the federal and provincial governments have responded to the housing crisis with a range of initiatives, particularly legislative and policy changes, and new funding programs.

There is clear recognition that communities across the country need to increase housing supply, maintain existing affordable housing, build new affordable housing, and address homelessness. And there is equally clear recognition that communities cannot achieve this on their own – partnerships and connected actions are required.

Locally, the Windsor-Essex Regional Affordable Housing Strategy has been created to address affordable housing, integrate federal and provincial actions into a local strategy, and chart a path forward. The Regional Affordable Housing Strategy responds to the housing initiatives of senior levels of government. It aims to facilitate and support the efforts of all actors in the housing system to increase housing supply and provide more affordable housing units.

The Regional Affordable Housing Strategy notes that both the federal government and provincial government have announced programs in recent years to direct funding to local municipalities to enable them to increase housing supply. These programs are in addition to mortgage insurance and various funding programs provided through Canada Mortgage and Housing Corporation (CMHC).

Federal and provincial efforts to address housing affordability require action from various actors in Canada's housing system to be effective.

In addition to federal and provincial governments, other actors in the delivery of housing include:

- Upper- and lower-tier municipalities
- Non-profit organizations and cooperatives
- Private landowners, developers, builders, investors, and landlords

The Town of Essex Affordable Housing Strategy responds to housing initiatives of senior levels of government and integrates the work of all actors to increase housing supply and provide affordable housing units in the Town of Essex.

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WHO DOES WHAT IN HOUSING?



Who Does What



Federal Government

The Federal Government provides funding through the National Housing Strategy and related initiatives and programs such as the Housing Accelerator Fund and Build Canada Homes. Canada Mortgage and Housing Corporation (CMHC) provides mortgage insurance and funds and implements programs to support new housing construction as a crown corporation.



Provincial Government

The Ontario Government influences housing supply through legislation, regulation, and funding programs. Importantly, it provides direction for land use planning through the *Planning Act* and Provincial Planning Statement (PPS). It also provides transfer payments and other funding to municipalities for housing and homelessness programs, as well as infrastructure to support new housing.



Upper-Tier Municipality

The County of Essex approves plans of subdivision, plans of condominium, and local official plan amendments. It also provides policy direction through an Official Plan. The City of Windsor is the Provincially designated Consolidated Municipal Service Manager (CMSM) and Federally designated Community Entity (CE) for homelessness and housing support services for Windsor-Essex.



Local Municipality

The Town of Essex is responsible for local policy setting, particularly through its Official Plan and Zoning By-law. It can influence housing supply through these planning instruments. It is also able, through a Community Improvement Plan (CIP), to offer incentives and grants to support development, including affordable housing development.

Who Does What



Non-Profit Organizations and Cooperatives

The non-profit sector refers to organizations involved in providing housing or support services, including co-operative housing providers. Most housing provided by this sector requires capital and/or operating subsidies from local and/or senior levels of government. The non-profit sector includes specialized housing such as emergency shelters, transitional housing, supportive housing, special needs housing, and housing for seniors.



Private Sector

The private sector includes private landowners, developers, builders, investors and landlords who are involved in the provision of housing for profit. This can mean preparing land for development, building new housing, maintaining and operating rental units, or financing housing. Most housing in Canada is provided by the private sector. This sector includes companies that construct and operate purpose-built rental housing.



Individuals

Private individuals purchase housing units for personal accommodation or to rent as investment properties. If they own detached, semi-detached, or rowhouse dwellings, they may create additional residential units in primary dwellings or detached accessory buildings on their properties. Additional residential units are often a source of affordable rental housing.

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DEFINING HOUSING AFFORDABILITY



What is Affordable?

Housing in Canada is considered "affordable" if it costs less than 30% of a household's before-tax income. This applies to the full continuum of housing and forms of tenure: market and non-market, rental and ownership.

Notwithstanding this general definition, more detailed measures have been developed to track housing affordability, unmet housing need, and identify affordable housing.

Several approaches to define or identify affordable housing are outlined on the next page:

- Affordable Housing Exemption Criteria provided in the *Development Charges Act.*
- Definition of affordable rental and ownership housing provided in the Provincial Planning Statement, 2024.
- Affordability thresholds used by Build Canada Homes.
- The Core Housing Need indicator developed and used by Canada Mortgage and Housing Corporation (CMHC).

Defining affordability is important, but the Town's Affordability Housing Strategy needs to be able to accommodate the range of definitions and eligibility criteria/requirements used across federal and provincial programs and funding opportunities.

The Town of Essex Affordable Housing Strategy is intended to align with the Regional Affordable Housing Strategy. The latter outlines various approaches to measuring or determining affordability. It does not provide a singular definition of "affordable". It does utilize provincial definitions, thresholds, and criteria, and these are generally compatible with federal equivalents.

For example, the Housing Needs Assessments prepared for the Regional Affordable Housing Strategy include targets for net new affordable and deeply affordable rental units. Qualifying units will be determined using affordability thresholds provided in the Province's Affordable Residential Units Bulletin and Household Income Limits (HILs) for High Need Households provided in Ontario Regulation 370/11, respectively.

The above means:

1. Affordable meets the definition of affordable rental housing provided in the Provincial Planning Statement and the affordable housing exemption criteria found in the *Development Charges Act*; and,
2. Deeply Affordable is what would be affordable for a high needs household that qualifies for rent geared to income assistance.

Provincial Planning Statement

Defines affordable rental and ownership housing as:

a) in the case of ownership housing, 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;

b) in the case of rental housing, 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.

Development Charges Act

Affordable Housing Exemption Criteria:

- Tenant or purchaser is arm's length from landlord or seller.
- Rent is no greater than the lesser of:
   1. Income-based affordable rent for the residential unit (rent equivalent to 30% of a 60th percentile renter income); and
   2. The average market rent for the residential unit.
- Purchase price is no greater than the lesser of:
   1. Income-based affordable purchase price (annual accommodation costs equivalent to 30% of a 60th percentile gross annual income); and
   2. 90% of the average purchase price for the residential unit.
- Remains affordable for 25 years from the date the unit is first rented or sold.

National Housing Strategy / Build Canada Homes

The National Housing Strategy considers housing in Canada "affordable" if it "costs less than 30% of a household's before-tax income".

Build Canada Homes uses this to determine affordability thresholds for income groups:

- Very low income: less than 25% of area median income
- Low income: 26-50% of area median income
- Moderate income: 51-75% of area median income
- Median income: 76-100% of area median income

Rental and Ownership Affordability in the County of Essex

Rental Affordability			County of Essex Primary Rental Market (2024)			
	2023 Income (Renter Households)	Maximum Affordable Price	Bachelor	One-Bedroom	Two-Bedroom	Three+ Bedrooms
			-	$874	$1,529	$1,650
Low Income Deciles 1-3 (Less than $38,515)	$20,900	$435	N/A	NO	NO	NO
	$29,353	$734	N/A	NO	NO	NO
	$38,512	$963	N/A	YES	NO	NO
Moderate Income Deciles 4-6 ($38,516 to $67,160)	$47,435	$1,186	N/A	YES	NO	NO
	$56,828	$1,421	N/A	YES	NO	NO
	$67,160	$1,679	N/A	YES	YES	YES
High Income Deciles 7-9 (Greater than $67,160)	$80,428	$2,011	N/A	YES	YES	YES
	$98,627	$2,466	N/A	YES	YES	YES
	$127,980	$3,200	N/A	YES	YES	YES

Source: CMHC Rental Market Survey, Statistics Canada Custom Tabulation Order
Note: Tenth income decile omitted as there is no maximum affordable price for this group

Ownership Affordability			County of Essex Ownership Market (2023)	
	2023 Income (All Households)	Maximum Affordable Price	Resale	Newly Constructed
			$645,800	$1,096,647
Low Income Deciles 1-3 (Less than $63,873)	$32,406	$137,965	NO	NO
	$49,314	$209,947	NO	NO
	$63,873	$271,932	NO	NO
Moderate Income Deciles 4-6 ($63,873 to $115,065)	$79,254	$337,415	NO	NO
	$96,279	$409,897	NO	NO
	$115,065	$489,877	NO	NO
High Income Deciles 7-9 (Greater than $115,065)	$138,548	$589,852	NO	NO
	$172,598	$734,816	YES	NO
	$225,434	$959,759	YES	NO

Source: CREA Windsor-Essex County Residential Market Activity and MLS® Home Price Index Report, Statistics Canada Custom Tabulation Order
Note: Tenth income decile omitted as there is no maximum affordable price for this group

These tables are reproduced from the County of Essex Housing Needs Assessment (May 2025).

The tables illustrate how affordable (or unaffordable) housing is for households at various income levels.

For rental housing, the top table shows that in 2024:

- ✓ all rental housing was unaffordable for the lowest-income households in the County of Essex.
- ✓ 2+ bedroom rental units were unaffordable for most low- and moderate-income households.

For ownership housing, the bottom table shows that in 2023:

- ✓ resale housing was unaffordable for all but the highest-income households in the County
- ✓ newly constructed housing was unaffordable for all households.

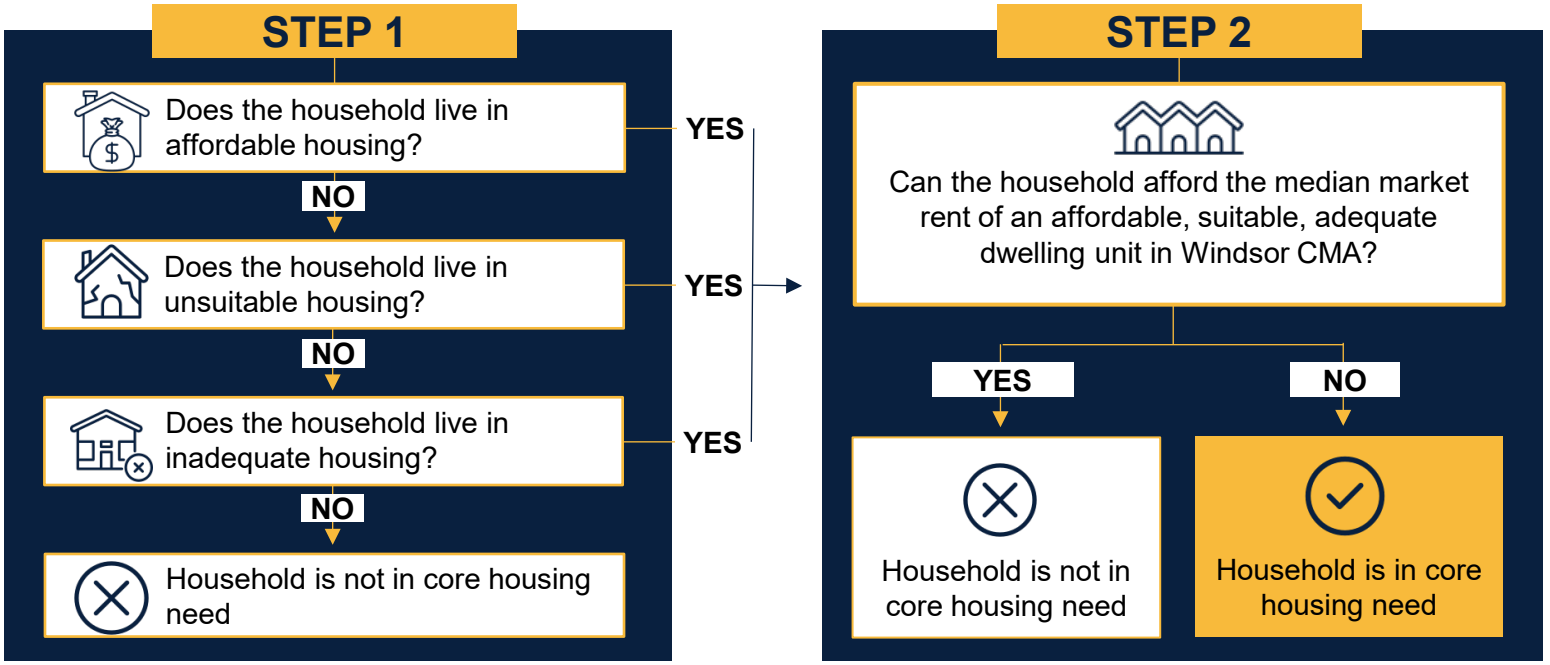
Core Housing Need

Core Housing Need estimates are used by CMHC to track households unable to access acceptable local housing.

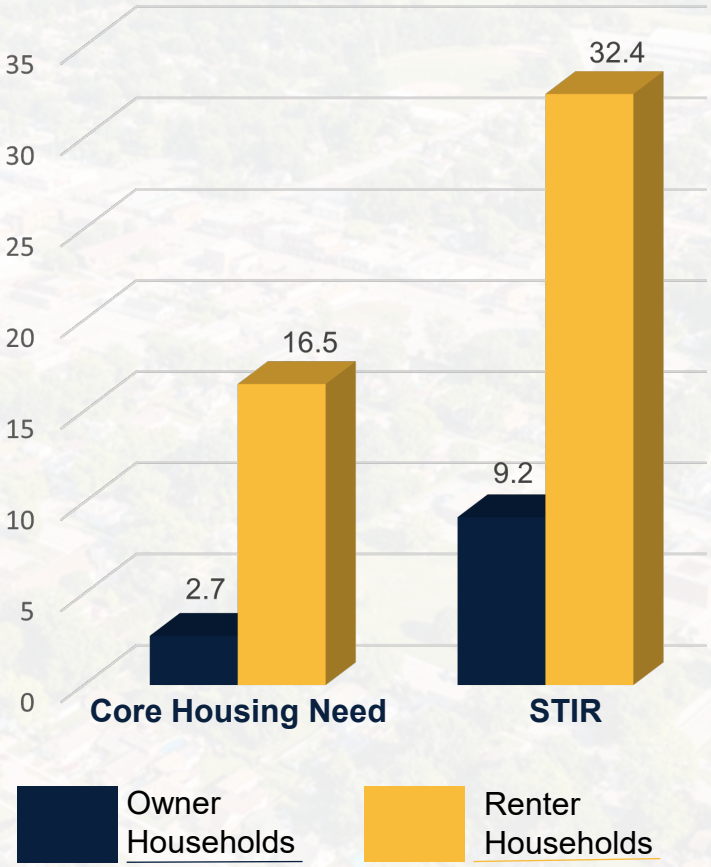
Acceptable local housing means:

- Adequate in condition (does not need major repairs)
- Suitable in size (has enough bedrooms for the size and make-up of the resident households), and
- Affordable (costs less than 30% of before-tax household income).

Households and individuals in core housing need are estimated from census data collected by Statistics Canada every five years and reported for various geographies, including municipalities.



Households in Core Housing Need and Shelter-to-Income Ratio of 30% + by household tenure in County of Essex, 2021



Town of Essex

In 2021, 4.1% of households in the Town of Essex were in core housing need.

The rate of core housing need for renter households was higher at 11.7%.

All renter households in core housing need fell under the affordability standard (are paying more than 30% of their before-tax income on housing costs).

Overall, about 1-in-3 renter households in the Town of Essex are paying more than 30% of their before-tax income on housing costs.

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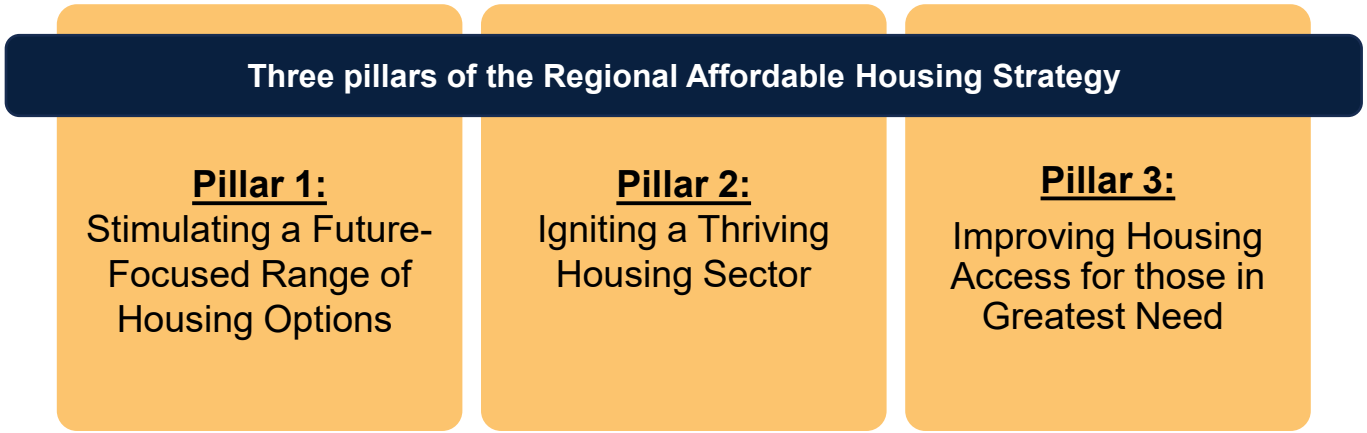
WINDSOR-ESSEX REGIONAL AFFORDABLE HOUSING STRATEGY



Windsor-Essex Regional Affordable Housing Strategy

The Windsor-Essex Regional Affordable Housing Strategy (Regional Affordable Housing Strategy) was developed to address growing affordable housing pressures in the City of Windsor and County of Essex.

The Regional Affordable Housing Strategy is organized around three pillars, each with goals, focus areas, strategies, and actions.



Each pillar has a goal, 3-4 focus areas, and 3 strategies

.

Actions are identified for each strategy to outline practical steps that could be undertaken to implement them.

Overall, the Regional Affordable Housing Strategy identifies 26 actions that local municipalities may consider and implement.

Many actions, however, rely on multiple actors to work together as partners, to share resources, or to coordinate efforts to be effective.

A subset of actions outlined, however, can be implemented by the Town of Essex effectively with minimal reliance on coordination or external partnerships. These include:

- Identifying surplus lands for affordable housing
- Developing an Affordable Housing Community Improvement Plan (CIP)
- Streamlining planning regulations and development approval processes

The Town of Essex can also take steps to improve public awareness and increase support for local and regional efforts to address housing gaps and meet diverse housing needs.

The Regional Affordable Housing Strategy is provided as an attachment to this Report.

Strategy Components	Pillar 1	Pillar 2	Pillar 3
Goal	1	1	1
Focus Area	3	4	4
Strategies	3	3	3
Actions	9	10	7

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HOUSING NEEDS ASSESSMENTS



Housing Needs Assessments

Housing Needs Assessments were prepared for the local municipalities in the County of Essex and at the regional scale for the City of Windsor and County of Essex.

The Housing Needs Assessments are based on statistical data analysis, supplemented by information from a resident survey, town hall meetings, and focus groups. The findings of the housing assessment were organized into components/ indicators addressing housing demand, priority population groups, housing supply, and affordability.

At the regional level, the Housing Needs Assessment generated the following key housing insights:

1. There is a need to stimulate an increase in the supply of purpose-built rental housing.
2. There is a need for more housing affordable to a broad range of income levels.
3. There is a need for a greater variety of housing options to reflect changing household structures and growth patterns.
4. There is a need for more community housing options, including supportive and accessible units.
5. There is a need to improve access to permanent housing and related supports for those experiencing housing instability.

These insights represent housing challenges that in varying ways need to be addressed across the region.

Town of Essex Affordable Housing Needs

The County of Essex Housing Needs Assessment includes profiles for local municipalities.

The Town of Essex profile includes indicators and profiles for demand, supply, and affordability. It also provides information on existing supply and projected needs.

Projected needs align with the “medium scenario” provided in the Essex County 2022 Growth Analysis Report.

As noted, benchmark housing needs were generated using affordability thresholds provided by the Province in the Affordable Residential Units Bulletin and household income limits in Ontario Regulation 370/11.

The table (right) is from the housing needs summary for the Town of Essex. It provides local housing benchmarks, including the projected net new stock needed by 2035, as well as targets for affordable and deeply affordable rental units.

The Windsor-Essex and County of Essex Housing Needs Assessments are provided as attachments to this Report.

	Essex	County of Essex
Existing Conditions		
2021 Total Dwellings	8,395	71,520
Existing Community Housing	161	878
Projected Needs		
Projected 2035 Dwellings	9,520	86,750
Ownership (% of Projected Stock)	85%	85%
Rental (% of Projected Stock)	15%	15%
Net New Stock Needed	1,125	15,330
Deeply Affordable (% of New Stock)	60 (5%)	870 (5%)
Affordable Rental (% of New Stock)	170 (15%)	2,600 (15%)

Note: Figures rounded up to the nearest 5%.
Future projected dwellings align with ‘Medium Scenario’ from Essex County 2022 Growth Analysis Report

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TOWN OF ESSEX AFFORDABLE HOUSING STRATEGY



The Town of Essex Affordable Housing Strategy

This Affordable Housing Strategy builds upon the Windsor-Essex Regional Affordable Housing Strategy and utilizes the work of Task Force members to craft a Town of Essex Affordable Housing Strategy.

The strategy is oriented toward priority actions the Town can initiate to yield near-term, tangible results.

The Town of Essex is not a housing provider nor is the Town a home builder. But there is a lot the Town can do to support and facilitate the provision of affordable housing. To be impactful, most actions identified need to be leveraged by non-profit housing providers and for-profit developers to be effective.

The Town's Affordable Housing Strategy has these objectives, targets, priority actions, and medium- or longer-term actions, which are identified and described below.

OBJECTIVES

Objectives describe high-level aims that can contribute to increasing the supply of affordable housing units and/or improving housing affordability.

TARGETS

Targets provide specific measurable outcomes to achieve through implementation of the Affordable Housing Strategy

ACTIONS

Priority Actions are the immediate practical steps the Town can take to implement the Affordable Housing Strategy.

Medium- and longer-term actions describe initiatives that build off priority actions and/or require capacity-building and ongoing effort.

8 OBJECTIVES





Streamline Approvals

The Town will fast-track planning and development approvals for development that contributes affordable housing units and strive to make the approval process less complicated and timelines more predictable.



Reduce Land and Development Costs for Affordable Housing

The Town will endeavor to have development-ready land available for others proposing to build affordable housing, and provide financial assistance, where possible, to reduce development costs for affordable housing units.



Increase the Range of Housing Options

The Town will support diversification of its housing stock, in terms of dwelling type/form, to ensure a range of households by size and income are able to access acceptable housing that meets their needs.



Improve Community Awareness and Support

The Town will build and maintain support for affordable housing initiatives through proactive, informative communications and interactive community engagement on housing related issues.

9 TARGETS



Affordable Housing

- 20% of new housing should be affordable housing units. The Essex County Growth Analysis Report 2022 expects the Town will add 80 units annually to 2051 (or approximately 1,125 units 2021-2035)
- 60 net new deeply affordable housing units by 2035
- 170 net new affordable housing units by 2035

Affordable Housing Opportunity Sites

- Next 1-2 years identify site(s) capable of accommodating 10% of the target units for net new deeply affordable and affordable housing units.

Planning Approvals (fast-track stream)

- Respond to inquiries within 2 working days
- Review application submissions for completeness within 10 working days.
- Circulate complete applications to agencies within 3 working days of declaring an application complete. Request agency comments be provided within 15 working days. Provide consolidated comments to the applicant or their agent within 10 working days of deadline for agency comments.

Monitoring

- Annual update to Council on housing metrics and implementation of the Town's Affordable Housing Strategy.

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PRIORITY ACTIONS



1. Streamline Approvals



- Initiate a streamlining focused review of the Town's Official Plan and Zoning By-law to identify policy requirements or regulations that are costly, prolong the preparation of approvals, or result in lengthy application reviews.
    - The review should include consultation and engagement with interested parties, residents, and businesses—and establish the need, effectiveness, and trade-offs associated with policy requirements or regulations identified.
- Establish an internal protocol for fast-tracking proposals to approve an affordable housing project and proposals that will include a minimum number or proportion of affordable housing units.
    - A consistent, transparent approach will need to be developed to identify planning applications and development approvals that should be fast-tracked.
    - The protocol will also need to establish appropriate service level standards for fast-tracked applications and the means to ensure these can be routinely met, while still processing other applications in accordance with statutory requirements.
- Review business processes, staffing resources, and job duties to identify internal barriers and impediments to timely and efficient processing of planning applications and other development approvals.

2. Reduce Land and Development Costs for Affordable Housing



- Explore the feasibility of an Affordable Housing Community Improvement Plan (CIP) to provide the Town with a transparent and formal mechanism to provide financial assistance for new developments, redevelopments, or renovations/retrofits that will provide affordable housing units.
    - The CIP may target incentives and grants that will boost the feasibility of affordable housing development, including opportunities that improve access to funding programs offered by senior levels of government.
    - The CIP may include a grant program to assist homeowners wishing to renovate their primary dwelling or construct a detached accessory building to house additional residential units.
    - The Town may collaborate with non-profit housing organizations and homebuilders on eligibility and incentive/grant programs to tailor the CIP to local needs and ensure maximum effectiveness.
- Consider reviewing Town-owned properties to identify potential sites that could be made available for lease or sale to facilitate building affordable housing units.
    - The review should prioritize sites located in Essex Centre and Harrow. High-priority sites are serviced and have planning permissions aligned to housing development. Secondary priority sites will need servicing and/or significant changes to planning permissions.

3. Increase the Range of Housing Options



- Consider developing Official Plan policies to encourage or require larger residential or mixed-use developments to include an appropriate mix of units by type, size, and/or number of bedrooms to increase housing choice.
- Review land supply to ensure the type and amount of housing possible under existing planning permissions will facilitate medium/high density housing development that achieves the projected mix provided in the Essex County Growth Analysis Report 2022.
- Provide a one-window service (planning, building, and fire staff) to assist homeowners interested in retrofitting their existing primary dwelling to include additional residential units or construct a detached accessory building with an additional residential unit.
- The Town should consider permitting non-profit affordable housing in all land-use designations and zones, subject to consistency with the Provincial Planning Statement and conformity with the County of Essex Official Plan (e.g. not in Employment Areas or where environmental constraints prohibit development).

4. Improve Public Awareness and Engagement



- The Town should consider developing a communications and public engagement plan to support implementation of the Affordable Housing Strategy.
    - Communications should anticipate issues and concerns of residents and seek to address myths/misinformation about supportive housing, affordable housing, and rental housing.
    - The Town should develop fact sheets about housing needs/challenges in Windsor-Essex and the Town of Essex, as well as information about actions being undertaken as part of the Town's Affordable Housing Strategy.
    - Implementation of the Town's Affordable Housing Strategy should leverage opportunities for public engagement to increase awareness and support for affordable housing and rental housing development.
- The Town should consider developing a proactive approach to consultation on affordable housing to increase awareness and support for affordable housing development and facilitate streamlined timelines for planning application approvals.

11

MEDIUM-TERM OR LONGER-TERM ACTIONS



TOWN OF ESSEX ACTIONS

The Town should consider developing a housing-first land strategy for its real estate holdings. This could include developing a land bank as part of planning for long-term affordable housing needs.

The Town should create and maintain a prioritized list of sites that would be attractive for affordable housing development and/or multi-use/multi-partner community hubs with an affordable housing component.

The Town should explore opportunities for strategic partnerships with community groups and non-profit organizations to build capacity and leverage funding opportunities for affordable housing. The Town should also consider developing a consistent, transparent process for partnering on funding applications, including identifying the types of support the Town could provide.

The Town should explore creating a development facilitator/coordinator position. This position could assist applicants in navigating government programs and partnership and/or funding opportunities. It could also work with various municipal and agency staff to shepherd applications through the approvals process.

TOWN ACTIONS

The Town should consider the feasibility of creating and maintaining reserve funds to implement the housing first land strategy and to assist in creating and maintaining affordable housing units.

The Town should monitor inquiries and application processing times to assess if staffing levels are sufficient to respond efficiently and effectively to development applications, especially if certain types of development will be fast-tracked.

COORDINATED ACTIONS

The Town should explore the feasibility of creating and maintaining a user-friendly online “library” of opportunity sites, funding programs, data and key performance indicators, studies, and plans to assist all housing proponents. This could be done, in part, by the Town, but would be more comprehensive and cost-effective if coordinated with other local municipalities and the County.

The Town should explore collaborating with the County and non-profit/community organizations to identify longer-term opportunities to co-locate affordable housing with facilities such as libraries, recreation centres, and health care centres.

The Town, in collaboration with other local municipalities, should explore creating a housing roundtable in Windsor-Essex to provide a forum for knowledge-sharing, partnership-building, and shared problem-solving.

12

MONITORING AND IMPLEMENTATION



Monitoring and Implementation

Implementation of the Affordable Housing Strategy should include monitoring progress on targets, objectives, and actions.

This could be achieved through an annual update to Council on housing metrics and the implementation of the Affordable Housing Strategy. Annual updates to Council would also be an opportunity to consider trends related to growth, development, and housing affordability in the Town of Essex and/or Windsor-Essex and their impacts on the Affordable Housing Strategy.

Implementation of the Affordable Housing Strategy consists of priority actions and actions.

The priority actions provided in Section 10 are practical steps the Town could consider upfront, and, if initiated, largely complete within two years.

Medium- and longer-term actions provided in Section 11 are actions that are supportive or build off other actions, involve a long-term commitment of resources, and/or require coordination or collaboration with others to be undertaken effectively. More discussion, including guidance on the timing of these actions, is provided in Appendix A.

Implementation should include a review of the Affordable Housing Strategy after five years.

Budget or operating impacts are not identified in this Report. This Affordable Housing Strategy will be carried out over the short-, medium-, and long-term following a phased approach based on available resources (i.e. budget and organizational capacity). Implementation of the Affordable Housing Strategy will be subject to Council direction and support, with the Strategic Plan determining municipal priorities.



Town of Essex Affordable Housing Task Force.

Acknowledgement

The Town of Essex gratefully acknowledges the dedicated members of the Affordable Housing Task Force, past and present, who generously contributed their time, knowledge, experience, and perspectives to the development of the Town of Essex Affordable Housing Strategy.

The Task Force has played an important role in helping the Town better understand local housing needs, challenges, and opportunities, and in shaping a practical and locally-focused approach to addressing housing affordability in Essex.

The Task Force brought together a diverse group of professionals and community representatives with expertise in land use planning, housing development, real estate, social and community services, finance, housing policy, and the non-profit housing sector. Their collective knowledge, local perspectives, and practical experience provided valuable insight into the barriers facing affordable housing and the opportunities available to the Town. The development of this Strategy was a collaborative process that benefited greatly from the thoughtful discussions, questions, ideas, and recommendations of Task Force members. Their willingness to share their expertise and consider different perspectives has helped establish a Strategy that reflects the unique needs and circumstances of the Town of Essex.

The Town of Essex sincerely thanks all current and former members of the Affordable Housing Task Force for their commitment and service to the community. Their contributions have helped lay the groundwork for continued municipal action and collaboration to increase housing choice, improve affordability, and support the creation and preservation of affordable housing in Essex.

With appreciation,

Town of Essex Mayor, Deputy Mayor, Council, and Administration