

Lambton County Housing Needs Assessment

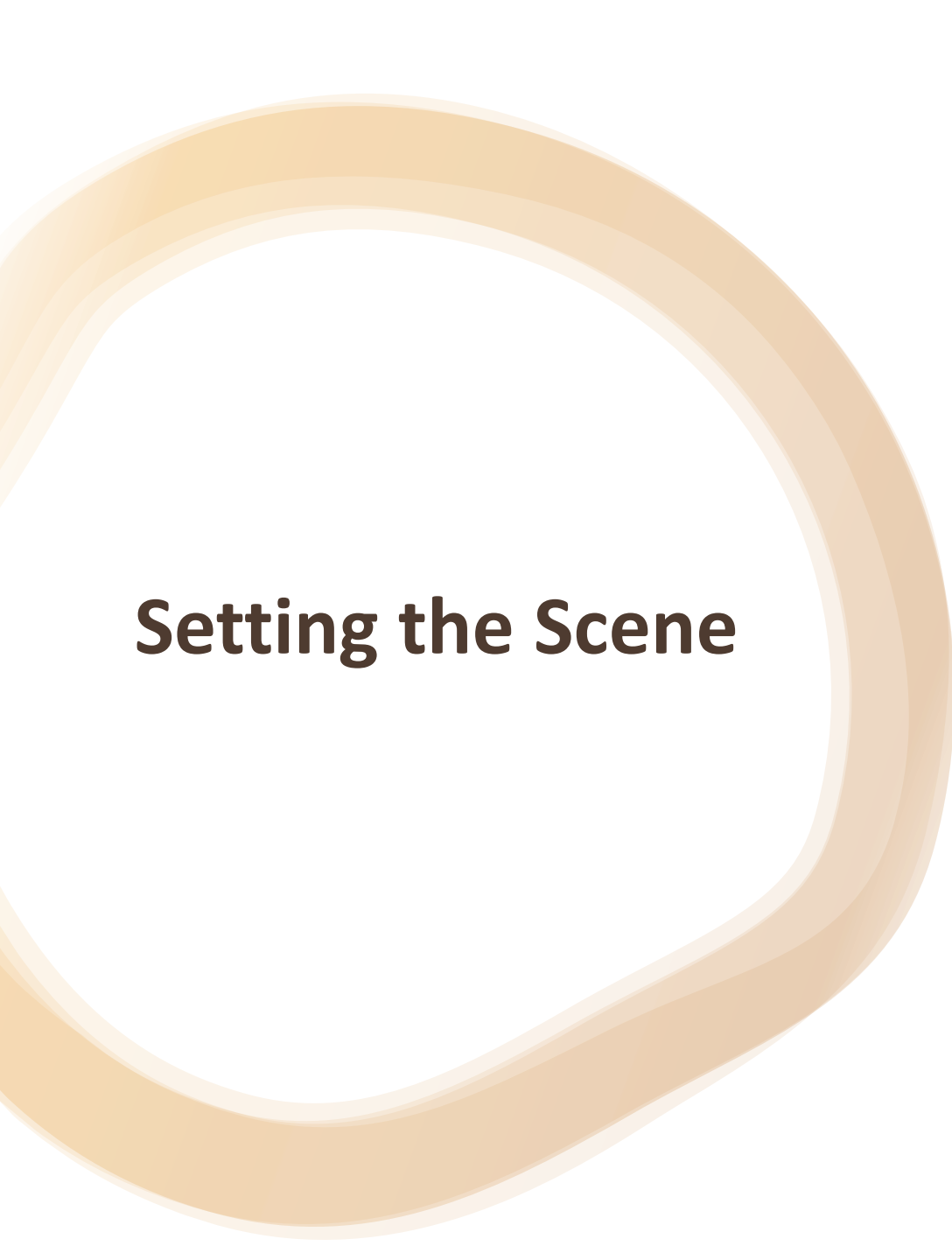
May 6, 2026



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 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%

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	\$82,983	\$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

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
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	1,596	2,790
Apartments (any type)	25	35	65	72	340	594
Rows, Semi, Others	12	17	31	34	159	279
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.