



Housing Needs Assessment and Action Plan

City of St. Thomas

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List of Acronyms and Abbreviations

Acronym	Full Description of Acronym
A.M.R.	Average market rent
A.R.U.	Affordable residential unit
CIP	Community Improvement Plan
CMHC	Canada Mortgage and Housing Corporation
EV	Electric vehicle
H.S.A.	Housing Services Act
NHS	National Housing Strategy
O.P.	Official Plan
P.P.S.	Provincial Policy/Planning Statement
P.P.U.	persons per unit
R.G.I.	Rent-geared-to-income
RHI	Rapid Housing Initiative



Executive Summary

Overview

The City of St. Thomas retained Watson & Associates Economists Ltd. and Tim Welch Consulting Inc. to prepare a Housing Needs Assessment and Action Plan, building on the City's 2024 Growth Analysis Study.^[1]

The primary objective of this assignment is to provide an assessment of current and future housing needs and the development of a practical attainable housing action and implementation plan for the City of St. Thomas. The study is also intended to help inform the update of the City's 10-Year Housing and Homelessness Plan.

The assessment considers macro-economic conditions, demographic trends, and regional and local real-estate development trends that are influencing current housing trends across St. Thomas. This analysis will help inform the definition of market demand and assess the various other supply and policy-based factors that are likely to impact local housing needs over the next decade.

The study included a comprehensive community engagement component. This comprised interviews with various key informants, a community survey, and a focus group. Each form of engagement offered valuable insight and feedback to best analyze and address the housing gaps in St. Thomas.

Context

St. Thomas has experienced strong population growth and demand for housing across the housing spectrum over the past decade. Average home prices and rental rates in St. Thomas have also increased which has eroded housing affordability across the housing continuum in the City. A range of demographic and economic factors are driving this shift, including growth in local employment opportunities, an aging population, and affordability considerations.

Over the next three decades, St. Thomas is anticipated to experience strong population and employment growth. A key driver of the City's future economic growth potential is

^[1] The 2024 Growth Analysis Study provides an updated long-term population, housing, and employment growth outlook to the year 2051 for St. Thomas, reflecting the new Volkswagen electric vehicle battery plant.



the recently announced Volkswagen electric vehicle battery manufacturing plant, which is anticipated to begin production in 2027.

To maintain well-balanced and healthy communities and ensure long-term sustainability, it is vital that municipalities offer a wide range of housing options to a broad range of income groups, including a provision for affordable and attainable housing. The availability of housing is a key factor in attracting and retaining people and businesses to a community. In an increasingly knowledge-based environment, the ability to cultivate, retain, and attract talented workers is more and more important. Attracting and retaining people of working age and their families, which is necessary to support a broad range of employment opportunities, requires a diverse housing stock.

There is a recognized need to support affordable and attainable housing in St. Thomas. While the City's rapidly improving real-estate market is beneficial for many current and future residents, it also results in affordability pressures on the City's lower-income households and other vulnerable populations. The City of St. Thomas, through its role as Service Manager, delivers a range of housing programs for the City and broader Elgin County, including social and affordable housing. The City has been very active in supporting the creation of transitional and supportive housing to help meet the needs of vulnerable members of the community and St. Thomas now has a realistic goal of a functional end to homelessness. Opportunities also exist to utilize a range of tools and programs to help support an environment that is conducive to affordable housing, particularly for development by the private sector.

St. Thomas's Housing Market

St. Thomas's 2021 housing base comprises approximately 18,100 occupied dwelling units, largely consisting of low-density housing (single detached/semi-detached) which accounts for 72% of the units.^[2] The City's housing base also comprises approximately 7% and 20% medium- and high-density units, respectively.

Historically, St. Thomas's housing base has been predominantly owner-occupied, low-density units (single and semi-detached). The local housing market is gradually becoming more diverse with a greater share of higher-density units.

^[2] Based on Statistics Canada, 2021 data.



St. Thomas's share of renter-occupied households is 32%, which is similar to the provincial average of 31%.^[3] There is a limited share of non-market housing in St. Thomas, with 92% of the City's total housing being market housing compared to 8% being publicly funded or provided by non-profit agencies.

The average number of persons per dwelling unit (P.P.U.) has declined in St. Thomas and the Province over the past two decades.^[4] St. Thomas's current (2021) P.P.U. of 2.43 is notably lower than the Province of Ontario's average of 2.67. It was observed that smaller household sizes are becoming more prevalent. The downward trend in housing occupancy in St. Thomas has been driven by the aging of the population, which increases the proportionate share of empty nester and single-occupancy households.

Over the 2014 to 2023 period, the City of St. Thomas averaged 318 residential units per year with a moderate increase in development activity in the past five years. Low-density housing construction declined as a share of total housing development, with a significant increase in the share of high-density units (i.e., apartments and condominiums).

The City has experienced strong appreciation in housing prices and market rents over the past five years in both the new construction and re-sale markets. These price increases have been significantly higher than the rate of income growth or inflation which has eroded housing affordability in the community.

St. Thomas's Current Housing Needs

The findings from the technical analysis and community consultation suggest that St. Thomas has a structural deficit in housing supply that has not kept pace with the growing needs of the current population from a household affordability lens. This includes an estimated 130 individuals who are currently homeless and 1,161 St. Thomas households that are on a waiting list for non-market housing. There are also 685 households in severe core need in St. Thomas, as identified through the 2021 Census data. On-going efforts to address this affordable housing need should be considered a high priority for the short and medium term.

^[3] Based on 2021 Census Profile data.

^[4] Average number of persons per unit is defined as the total population divided by the number of occupied dwelling units.



Addressing the City's current housing needs by developing planning initiatives to achieve higher housing targets could serve as an effective approach to providing additional housing choice to low- and moderate-income households in St. Thomas with a focus on affordable rental housing. Critical to the success of these initiatives is the alignment of new housing products with local housing demand, in accordance with affordability and household type. Having said that, expanding housing supply accordingly in St. Thomas over the short to medium term is recognized as ambitious.

St. Thomas's Future Housing Needs

Population growth in St. Thomas will drive demand for a broad range of housing, including rental and affordable housing. Long-term population growth in St. Thomas will be heavily driven by net migration. To a lesser extent, natural increases (i.e., births less deaths) also contribute to population growth.

St. Thomas's population is aging. The City's 65+ age group has grown considerably over the past 20 years and is expected to increase in both percentage and absolute terms over the next several decades. As the average age of the City's population continues to increase, it is anticipated that the demand for higher-density housing forms will also continue to gradually increase.

In addition, St. Thomas is also anticipated to accommodate a growing share of young adults and new families seeking competitively priced home ownership and rental opportunities. Accordingly, opportunities should be explored to provide a mix of future housing across a range of density types, to accommodate people with varying levels of income (including affordable housing options).

St. Thomas needs approximately 7,700 housing units over the next decade (i.e., 2024 to 2034) to meet the requirements of its growing population. The City requires approximately 2,700 rental housing units over the 10-year period, accounting for nearly 35% of total housing growth over the forecast period.

The 10-year housing forecast by structure type and tenure has been further analyzed to determine the number of affordable vs. market-based units in each category. The analysis demonstrates that 22% (1,680 units) of forecast housing growth between 2024 and 2034 is expected to require affordable housing. This includes 1,1130 ownership units and 550 rental units.



Addressing St. Thomas's Housing Needs through a Housing Action Plan

St. Thomas has made significant progress over the past five years with its efforts to meet the affordable housing needs in their community. Even with this progress, there remains a number of housing requirements that need to be met, as St. Thomas continues to experience significant economic and population growth. In this Action Plan, strategic priorities are presented for St. Thomas, with subsequent recommendations and actions to support those priorities. The three strategic priorities for this Housing Action Plan were identified based on community consultation and technical analysis, and they include:

- Increasing Affordable Housing Supply;
- Supporting Local Development; and
- Supporting People Facing Housing Insecurity.

Grounded in research, community input, and a shared vision for the future, this plan outlines targeted recommendations to ensure that every resident of St. Thomas has access to safe, affordable, and sustainable housing options.

Increase Affordable Housing Supply

Affordable housing in St. Thomas is a paramount concern across the community. Due to the substantial increase in both ownership and rental prices, residents of St. Thomas who do not already own a home or who are looking for a home or apartment to rent are being priced out of the market and require more affordable housing solutions. The following is recommended:

- As part of the O.P. review and update, the City will want to consider policies and strategies that encourage and support the development of a broader range of housing options, in accordance with provincial policy direction.
- The City, as part of the O.P. Update, should identify affordable housing targets for St. Thomas as presented herein.
- Given the extent and diversity of residential and mixed-use development opportunities, the City needs to prioritize its efforts to encourage and promote residential and mixed-use development where the potential is highest. This includes ensuring that planning policies and regulations are supportive of intensification initiatives and the economic objectives of the City. The City could



potentially use further financial tools/incentives to facilitate development where fiscally sustainable.

- It is recommended that future development should concentrate on building apartments and boosting housing density in St. Thomas to help create a range of rental prices for workforce housing. This can involve filling in empty lots and building more multi-unit complexes like fourplexes and townhouses, and new apartment buildings with one- and two-bedroom apartments. This strategy aims to provide more housing options, to meet the needs of the growing population, and support the economic development stimulated by the arrival of the new PowerCo EV battery plant.
- The City should update the local O.P. policies to allow A.R.U.s (up to three units in total per lot) in the form of secondary suites (e.g., basement apartments) within the primary dwelling unit, permanent garden suites, laneway housing, and other dwelling forms in accordance with provincial planning direction.
- The City should review infill housing opportunities in St. Thomas, which is crucial for bolstering workforce housing, to maximize the use of existing urban spaces to accommodate the growing demand for affordable housing units. Infill housing, which involves developing vacant or underused parcels within already-developed areas, can help mitigate urban sprawl, reduce commuting times, and enhance the sustainability of the community. By prioritizing such opportunities, the City of St. Thomas can efficiently leverage its infrastructure and ensure that workers have access to housing close to their jobs.
- The City of St. Thomas should work with local Indigenous representatives towards more Indigenous resources in St. Thomas. In the longer term, the City could work with local Indigenous representatives to assess if there is a need for an appropriately scaled Indigenous housing development.
- The City of St. Thomas has made great progress towards its goal of a functional end to homelessness. To help achieve that goal, the City should invest in more supportive housing options to match and exceed the current acuity needs in the community. Through continued work with community partners, the City should continue supporting local development to reach the community developers' goal of over 150 additional supportive housing units in St. Thomas. It should be a priority for the local government to help streamline the construction and opening of a third supportive housing building, to relieve the stress on the shelter and help support people living outdoors.



Supporting Local Development

The City of St. Thomas should enable and support expanded opportunities for housing development through the following:

- The City should conduct a review of available city-owned land that is viable for housing development, complementing the federal, provincial, and school board sites in the process.
- The City should consider an expression of interest from any community organization, private-sector land owner, or building owner to identify sites they could contribute for the purpose of affordable housing (from organizations that want to help, but do not necessarily want to be operators of housing).
- The City should investigate unused or abandoned buildings and consider repurposing commercial space to address housing shortages.
- The City should review local zoning and land-related barriers to identify opportunities to expand housing supply within the urban area that are more compact, land efficient, environmentally sustainable, and price competitive. This may include promoting more modular home and tiny home construction where appropriate, for example.
- The City should consider alternative development standards for affordable housing developments, which would reduce development costs. These may include the reduction of parking requirements, permitting innovative construction methods, and allowing for smaller units and lots provided they meet Ontario Building Code requirements and other health and safety standards.
- The City of St. Thomas should expand its CIP program by communicating development opportunities with developers and by expanding property tax exemptions or reductions for longer periods for eligible developments.

Support People Facing Housing Insecurity

To support those facing housing insecurity, the following is recommended:

- **Maintain and Incrementally Increase Housing Support Services and Programs** – It is recognized that the services and programs provided through supportive housing providers are very beneficial to residents. From programs teaching residents about budgeting and cooking to more health-related supports around addiction recovery and mental health services, St. Thomas is doing well



to facilitate the offering of a range of beneficial services. It was noted, however, that due to work schedules and insufficient transit options, some people in need of these supports are finding it difficult to attend the programs and access the services when they are currently offered. It is recommended that providers consider adjusting the scheduling of these services based on the most ideal availability of residents and/or increase the number sessions offered throughout the day to ensure maximum impact.

- **Provide More Inclusive Emergency Shelters** – Currently in St. Thomas there is no emergency shelter that supports families, couples, or people with pets. It was made evident through community engagement that people consider their pet part of their family and asking individuals to separate from their partner, child, or pet will result in people choosing to remain outdoors. St. Thomas should consider developing a safe space for these select vulnerable populations, especially as there is a growing trend in the elderly population losing their homes and couples married for 30+ years should not be required to separate in a shelter.

Conclusions

To achieve its population growth forecast, St. Thomas will require a broad choice of new housing products that appeal to a diverse range of demographic groups by family and non-family type, structure type, location, age, and income level. In addition to a steady supply of new grade-related housing in both planned and new greenfield areas, increased housing options will also be required regarding mixed-use development planned within intensification nodes and corridors, including secondary suites, live/work units, seniors' housing, and a range of affordable housing opportunities.

It is generally recognized that the accommodation of skilled labour and the attraction of new businesses are dependent on one another. As such, for St. Thomas's growing economic base, efforts will be required to continue to attract new skilled working residents to the community with suitable employment opportunities and market choice in housing at a range of affordable prices, to ensure that economic growth is not constrained.

The aging population is anticipated to influence both the demand for new housing and the supply of existing housing stock across St. Thomas. As the Baby Boomer generation continues to get older, housing demand within this demographic group is shifting from grade-related housing types to high-density housing forms. This trend is



expected to continue in St. Thomas as this generation continues to age, placing increasing demand on a variety of high-density housing forms and continuing to drive the “turn over” of existing grade-related households.

To achieve the housing mix (i.e., built form, tenure, and affordability) of housing development activity needed to meet the existing and future housing needs identified herein, the City will need to consider a range of factors in supporting/enabling a higher rate of residential development activity, with a particular effort for affordable housing in St. Thomas.

There is a recognized need to support affordable housing in St. Thomas. While the City’s rapidly growing real-estate market is beneficial for many current and future residents, it also results in affordability pressures on the City’s lower income households and other vulnerable populations. While the City as a Service Manager delivers a range of housing programs for St. Thomas, including social and affordable housing, and transitional and supportive housing, opportunities also exist to utilize a range of tools and programs by the City to help support an environment that is conducive to affordable housing, particularly for development by the private sector.

Accommodating higher housing targets and enabling/supporting greater housing development will require the City to also consider the following:

- **Planning Implications** – Over the next several decades, the focus of residential development is anticipated to continue to promote balanced growth – a balance between both intensification opportunities and greenfield opportunities. From a planning policy perspective, intensification nodes and corridors represent priority locations for residential development given the amenities that these locations provide with respect to access to transit, retail, and other community services.
- **Impacts on Infrastructure and Municipal Service Needs** – Higher housing density would require significant increases in local infrastructure and municipal service needs, particularly within built-up areas where most of the increased housing demand is anticipated to be directed. While small-scale infill or redevelopment can benefit from existing capacity associated with hard municipal services, large-scale intensification projects can come at a high price given the costs associated with the replacement, improvement, and maintenance of existing services that have not been planned to accommodate significant increases in housing, population, and employment growth.



- **Financial Implications** – While it is beyond the scope of this study to address the financial implications of economic incentives and promote a broader mix of housing supply, municipal financial impacts of accommodating purpose-built rental housing and affordable housing must be addressed through alternative funding programs or then be passed on to existing rate payers.

To ensure the housing needs assessment remains current and reflective of housing needs in the community, consideration should be given to updating the needs assessment every five years.



1. Introduction

1.1 Terms of Reference

The City of St. Thomas retained Watson & Associates Economists Ltd. and Tim Welch Consulting to prepare a Housing Needs Assessment and Action Plan, building on the City's 2024 Growth Analysis Study.^[5]

The primary objective of this assignment is to provide an assessment of current and future housing needs and the development of a practical attainable housing action and implementation plan for the City of St. Thomas. The study is also intended to help inform the update of the City's 10-Year Housing and Homelessness Plan.

The assessment considers macro-economic conditions, demographic trends, and regional and local real-estate development trends that are influencing current housing trends across St. Thomas. This analysis will help inform the definition of market demand and assess the various other supply and policy-based factors that are likely to impact local housing needs over the next decade.

1.2 Local Housing Affordability Context

St. Thomas has experienced strong population growth and demand for housing across the housing spectrum over the past decade. Average home prices and rental rates in St. Thomas have also increased which has eroded housing affordability across the housing continuum in the City. A range of demographic and economic factors are driving this shift, including growth in local employment opportunities, an aging population, and affordability considerations.

Over the next three decades, St. Thomas is anticipated to experience strong population and employment growth. In accordance with the growth forecast presented in the 2024 Growth Study Update, by 2051 the City's population is expected to grow to 79,500 from 46,400 in 2021, an increase of 69%. Over the same period, the City's employment

^[5] The 2024 Growth Analysis Study provides an updated long-term population, housing, and employment growth outlook to the year 2051 for St. Thomas, reflecting the new Volkswagen electric vehicle battery plant.



base is anticipated to increase to 38,600 from 22,600, representing an increase of approximately 71%.

A key driver of the City's future economic growth potential is the recently announced Volkswagen electric vehicle (EV) battery manufacturing plant, which is anticipated to begin production in 2027. It is planned to be the largest Volkswagen plant in North America and is expected to directly employ 3,000 people. The EV battery plant is expected to generate significant population, housing, and employment growth for St. Thomas and the surrounding commuter-shed.

There are numerous economic benefits associated with population and employment growth related to economic expansion, community vibrancy, and an increasing tax base. On the other hand, new developments can also create new challenges associated with infrastructure requirements, municipal service delivery, housing needs, and environmental protection.

To maintain well-balanced and healthy communities and ensure long-term sustainability, it is vital that municipalities offer a wide range of housing options to a broad range of income groups, including a provision for attainable and affordable housing. The availability of housing is a key factor in attracting and retaining people and businesses to a community. In an increasingly knowledge-based environment, the ability to cultivate, retain, and attract talented workers is increasingly important. Attracting and retaining people of working age and their families, which is necessary to support a broad range of employment opportunities, requires a diverse housing stock.

As St. Thomas continues to grow and mature, demands for new housing products within the City are anticipated. Looking forward, the increasing cultural diversity, an aging Baby Boom population, growing demands from new families, and eroding housing affordability, will require that the City of St. Thomas promotes and supports a broad range of new housing products by location, type, built-form, density, and price/affordability. This includes innovative approaches to accommodating new affordable rental housing and various other ownership housing products that are attractive to a broad range of demographic groups.

There is a recognized need to support affordable housing in St. Thomas. While the City's rapidly improving real-estate market is beneficial for many current and future residents, it also results in affordability pressures on the City's lower-income households, including people in minimum wage and service sector jobs, as well as other



vulnerable populations. The City of St. Thomas, through its role as Municipal Service Manager, delivers a range of housing programs for the City and broader Elgin County, including social and affordable housing, and transitional and supportive housing. Opportunities also exist to utilize a range of tools and programs to help support an environment that is conducive to affordable housing, particularly for development by the private sector.

1.3 Community Consultation

Throughout April 2024, the Consultant Team, with support from St. Thomas staff, developed and implemented three modes of engagement with the community. Sixteen interviews with various key informants were conducted to facilitate in-depth conversations on the housing needs of the St. Thomas community. Next, a community survey was offered to gather community-wide feedback. Finally, a focus group was held with people who have experienced or are currently experiencing housing insecurity and homelessness in St. Thomas. Each form of engagement offered valuable insight and feedback to best analyze and address the housing gaps in St. Thomas. The findings of the community engagement are discussed in detail in section 5.5.

2. Housing and Planning Policy Context

In the realm of housing policy, effective governance necessitates a comprehensive understanding and integration of diverse regulatory frameworks spanning federal, provincial, and municipal levels. As St. Thomas grapples with evolving demographic trends, economic dynamics, and social challenges, the imperative to forge cohesive policies that address housing affordability, accessibility, and sustainability has never been more pressing. This housing and planning policy section delves into the central housing policies at the federal, provincial, and municipal levels. It is important, however, to recognize the interconnectedness of these layers of governance in shaping outcomes for housing in St. Thomas.

2.1 National Housing Policy

2.1.1 National Housing Strategy

Introduced in 2017, the National Housing Strategy (NHS) is a federal strategy that identifies “Canadians have housing that meets their needs and they can afford.”



Affordable housing is a cornerstone of sustainable, inclusive communities and a Canadian economy where we can prosper and thrive.” Through the NHS, the federal government plans to promote diverse communities and create a new generation of mixed-use, mixed-income, sustainable, and accessible housing.

The NHS recognizes “the right of every Canadian to access adequate housing” and sets ambitious and clear targets to achieve improved housing outcomes. The NHS is a 10-year plan that aims to reduce chronic homelessness by 50%, take out 530,000 households from housing need, build 100,000 new housing units, and repair and renew 300,000 housing units. To meet these goals, the initiative introduces a mix of provisions for funding, grants, and loans, and requires the collaboration and partnership of public, private, and non-profit sectors to create affordable and livable communities located near transit and public services.

In April of 2024, the federal government further evolved its housing initiatives under a new Housing Plan with an enhanced set of initiatives that continues with low-interest loans and grants for new affordable and middle-income rental housing, releasing more publicly owned lands for use for new affordable housing and increasing financial initiatives for first-time home buyers. The federal government released funding in the fall of 2023 for the first year of a seven-year affordable housing program for Indigenous housing. The federal government further issued a proposal call for the summer of 2024 for the first year of new four-year affordable co-op housing funding. April of 2024 also saw the federal government commit to making the Rapid Housing Initiative (RHI) capital funding program for low-income households become a permanent program.

2.2 Provincial Housing Policy

Housing Services Act (2011)

The central provincial policy document regulating housing in Ontario is the [Housing Services Act](#) (H.S.A.) passed in 2011. The H.S.A. sets out the policies/rules on how housing is administered by community housing providers with listed Operating Agreements across Ontario. Some of the key focal points of the H.S.A. is regulating the housing wait list, rent-geared-to-income (R.G.I.) administration and rules, and the



expectations of service managers. According to section 1 of the H.S.A., the purpose of the Act is,

- “(a) to provide for community-based planning and delivery of housing and homelessness services with general provincial oversight and policy direction; and
- (b) to provide flexibility for service managers and housing providers while retaining requirements with respect to housing programs that predate this Act and housing projects that are subject to those programs.”

As the foundational policy in Ontario, the H.S.A. is referenced to inform future provincial housing policy decisions. Currently St. Thomas is working through key changes in its non-profit and co-operative housing program administration in order to plan for the impact and new financial and administrative relationships due the end of mortgages for most of its housing providers over the next few years.

Bill 23: *More Homes Built Faster Act, 2022*

On October 25, 2022, the Ontario government introduced the *More Homes Built Faster Act, 2022* (Bill 23). Following Bill 108 and Bill 109, Bill 23 is part of a long-term strategy to address the housing crisis by facilitating the construction of 1.5 million homes over the next 10 years. Bill 23 received Royal Assent by the provincial legislature on November 28, 2022. The Bill is intended to increase the housing supply and provide a mix of ownership and rental housing types for Ontarians.

To support the provincial commitment to getting 1.5 million homes built over the next 10 years, Bill 23 includes sweeping and substantive changes to a range of legislation through Bill 23 and through updates to regulations and consultations on various provincial plans and policies. Bill 23 exempts residential development with up to 10 residential units from site plan control approval. Furthermore, for developments that are subject to site plan control, Bill 23 limits the extent to which exterior design could be addressed through the site plan approval process. This identified need for additional housing relates to demand associated with both existing Ontario residents and newcomers to the Province through immigration.

In Bill 23, the Province of Ontario has assigned municipal housing targets, identifying the number of new housing units needed by 2031, impacting 50 of Ontario’s largest and fastest growing single/lower-tier municipalities in Ontario. While St. Thomas is not



subject to specific municipal housing targets, it is important to recognize the emphasis the Province is placing on housing supply expansion more broadly. Bill 23 also exempted new non-profit and co-operative housing from paying municipal development charges and municipal community benefits and parkland dedication fees.

Affordable Homes and Good Jobs Act (Bill 134)

The Ontario Legislature has made changes to the *Development Charges Act* and the *Planning Act*, under Bill 134 (*Affordable Homes and Good Jobs Act*). These changes are with respect to the definition of an “affordable residential unit” (A.R.U.) for the purpose of exempting such developments from the payment of development charges, community benefits charges, and parkland dedication.

The definition under Bill 134 modifies the A.R.U. definition by:

- introducing an income-based test for affordable rent and ownership purchase price; and
- increasing the threshold for the market test of affordable rent and purchase price.

The amendment provides the exemption based on the lesser of the two measures.

The new definition of an A.R.U. is generally consistent with the P.P.S., 2020 and considers both income-based and market-price approaches to derive an affordable housing definition for both rental and ownership housing units.

In May 2024, the provincial government tabled a bulletin under the *Planning Act* that listed the definition of affordable for the purpose of exemption for the municipal development charges, community benefits charges, and parkland dedication fees.



2.2.1 Bill 185

With respect to changes to the *Planning Act* under Bill 185, we have identified the following key impacts as they broadly relate to housing in Ontario.

Enhancing and Broadening the Framework for Additional Residential Units

Under subsection 35.1 (2) of the *Planning Act*, the Minister is authorized to make regulations regarding Additional Residential Units by establishing requirements and standards with respect to a second or third residential unit in a detached house, semi-detached house, or rowhouse, as well as a residential unit in a building or structure ancillary to such a house.

Bill 185 proposes to broaden provisions to allow the Minister to regulate any A.R.U.s in an existing home (as noted above) or ancillary structure for the purposes of an A.R.U. If approved, the Minister will have a new regulation-making power to remove zoning barriers to accommodate A.R.U. developments which may include maximum lot coverage and limits on the number of bedrooms allowed per lot.^[6]

Implementing the Affordable Residential Unit Exemption

The *More Homes Built Faster Act* (Bill 23) identified an exemption for A.R.U.s. This exemption was subsequently revised through Bill 134, *Affordable Homes and Good Jobs Act, 2023*, which received Royal Assent on December 4, 2023. The exemption is summarized as follows:

- Affordable Rental: Where the rent is no greater than the lesser of the income-based affordable rent^[7] set out in the Affordable Residential Units Bulletin and the average market rent identified in the Affordable Residential Units Bulletin.
- Affordable Owned Unit: Where the price of the residential unit is no greater than the lesser of the income-based affordable purchase price^[8] set out in the

^[6] Bill 185, Schedule 12, section 9.

^[7] Based on the 60th percentile of gross annual incomes for renter households in the applicable local municipality and where the rent is equal to 30% of the income of the household.

^[8] Based on the 60th percentile of gross annual incomes for households in the applicable local municipality and where the purchase price would result in annual accommodation costs equal to 30 per cent of the income of the household.



Affordable Residential Units Bulletin and 90% of the average purchase price identified in the Affordable Residential Units Bulletin.

This exemption came into force on June 1, 2024, and the Affordable Residential Units Bulletin is posted on Ontario.ca.

For St. Thomas in 2024, the definition of an affordable ownership home is a purchase price of no more than \$316,200.

For rental housing, the exemptions from paying development charges are no more than the following amounts per bedroom size:

- Bachelor unit \$1,013
- One Bedroom \$1,097
- Two Bedroom \$1,477
- Three Bedroom \$1,540

Note, no commentary has been provided on the Attainable Unit exemption at this time.

2.2.2 Provincial Planning Statement, 2024

On April 7, 2023, the Province of Ontario released a new Provincial Planning Statement (P.P.S., 2023), in concert with introducing Bill 97: *Helping Homebuyers, Protecting Tenants Act, 2023*. Bill 97 proposes amendments to seven provincial statutes, including the *Planning Act*. Since Bill 97, the Province introduced Bill 185: *Cutting Red Tape to Build More Homes Act, 2024*, together with a new P.P.S. on April 10, 2024.

The new P.P.S., 2024 was issued on August 20, 2024, and came into effect on October 20, 2024. The P.P.S., 2024 is intended to simplify and integrate existing provincial policies (A Place to Grow: Growth Plan for the Greater Golden Horseshoe (the Growth Plan, 2019) and the P.P.S., 2020) while providing municipalities and the Province with greater flexibility to deliver on housing objectives. The P.P.S., 2024 also provides a more flexible horizon for planning for urban growth and land needs over a 20- to 30-year planning horizon.

The following summarizes key highlights of the new P.P.S., 2024.



Providing for an Appropriate Range and Mix of Housing Options

- The new P.P.S., 2024 requires that municipalities unlock more opportunities for housing. Generally unchanged from the P.P.S., 2020, the P.P.S., 2024 still requires planning authorities to maintain at all times the ability to accommodate residential growth for a minimum of 15 years through lands that are designated and available for residential development. Planning authorities are also required to maintain at all times, where new development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units, available through lands suitably zoned, including units in draft approved or registered plans.
- The P.P.S., 2024 requires municipalities to establish and maintain minimum targets for intensification and redevelopment within built-up areas, based on local conditions.^[9] Furthermore, municipalities are required to keep their zoning by-laws up to date by establishing minimum densities, heights, and other standards to accommodate growth and development.^[10]

No Significant Policy Change and Approach to Planning for Affordable Housing

- The new P.P.S., 2024 carries forward a similar definition of affordable housing as established in the P.P.S., 2020. The definition of affordable housing in the P.P.S., 2024, however, is based on the municipality instead of the regional market area as defined in the P.P.S., 2020. The definition of affordable housing was notably missing in the P.P.S., 2023. Additionally, the new P.P.S., 2024 carries forward the requirement of “establishing and implementing minimum targets for the provision of housing that is affordable to low- and moderate-income households.”^[11] The new P.P.S., 2024 does not address the issue of attainable housing, an issue that was also lacking in the P.P.S., 2020.

2.3 Local Policy Context

The Official Plan (O.P.) for managing land use change in St. Thomas is a multifaceted approach aimed at addressing the complex housing needs of its residents while

^[9] Provincial Planning Statement, 2024, policy 2.3.1.4, p. 8.

^[10] Ibid., policy 6.1.6, p. 32.

^[11] Ibid., policy 2.2.1, p. 7.



ensuring sustainable urban development. Central to the O.P. is the provision of sufficient residential land to accommodate housing demands, taking into account factors such as housing type, density, and affordability, in accordance with the P.P.S.s. This underscores a commitment to creating diverse and inclusive communities that cater to the needs of various demographic groups. Some key values and goals of the O.P. include:

- **Affordable Housing:** Affordable housing emerges as a critical priority within the plan, with strategies in place to encourage its provision through affordable housing targets studies and participation in government-funded programs. This reflects an understanding of the importance of housing affordability in fostering social equity and economic stability within the City.
- **Incentivizing Affordable Housing:** Financial incentives and information sessions are proposed to encourage affordable housing projects and raise awareness about housing affordability issues among residents. A key goal outlined in the O.P. is to maintain and support affordable housing projects in order to reflect the growing need in St. Thomas.
- **Residential Intensification:** Residential intensification, infill, and redevelopment are championed as means to optimize land use and revitalize existing neighbourhoods. By promoting these strategies, the O.P. seeks to create vibrant, walkable communities that offer housing options suitable for families, seniors, and individuals with special needs.
- **Flexible Zoning Regulations:** Zoning regulations play a pivotal role in shaping the City's urban fabric, with provisions aimed at preserving the character of neighbourhoods while accommodating new housing developments. Transit-oriented development is emphasized as a way to reduce reliance on private vehicles, alleviate traffic congestion, and enhance access to public transportation and community services.

In essence, the plan for managing land use change in St. Thomas embodies a holistic approach to urban planning, one that balances the need for housing affordability, community vibrancy, and environmental sustainability. By prioritizing inclusive housing policies and promoting sustainable development practices, the City aims to create a more resilient and equitable urban landscape for current and future generations.



2.4 What is Affordable Housing?

Definitions of affordability generally fall into one of two categories: income-based or market-based. Income-based definitions of affordability consider housing affordable if it costs less than a certain percentage of a household's annual income, typically 30%, whereas market-based definitions of affordability consider housing affordable if the price of rent/ownership falls below the average or median market prices. It is important to note that not all affordable housing is social and/or subsidized. There is a need for housing that is affordable for people working at modest wages, sometimes referred to as “workforce housing” or “attainable housing.”

The P.P.S., 2024 offers both market-based and income-based definitions of affordability. Affordable housing is defined in the P.P.S. 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.”^[12]

The term “affordable housing” and the definition presented in the P.P.S., 2020 are generally maintained in the new P.P.S., 2024. Recognizing the significant difference between market and income-based definitions of affordability is critical to supporting St. Thomas residents and meeting them where they are at. With the rising cost of living

^[12] Provincial Planning Statement, 2024, Definitions, p. 39.



and housing costs, using a market-based definition of affordable housing has resulted in more and more individuals being priced out of the market and not being able to afford housing. An income-based definition is more human-centred and ensures that housing is affordable and continues to be affordable, dependent on the household income of residents.

3. St. Thomas Population and Housing Trends

The following provides an overview and analysis of the macro-economic factors, local market considerations, and socio-economic and demographic trends that are influencing housing ownership and rental housing demand, supply, and affordability. The analysis relies largely on Statistics Canada Census data for the 2006 to 2021 period with supplemental data from the Canada Mortgage and Housing Corporation (CMHC) and the City of St. Thomas.

3.1 Local Population Growth Trends

Demographic trends strongly influence both housing need and form. Across the Province, the population is getting older on average, due to the aging of the Baby Boomers. The first wave of this demographic group turned 75 years of age in 2021.

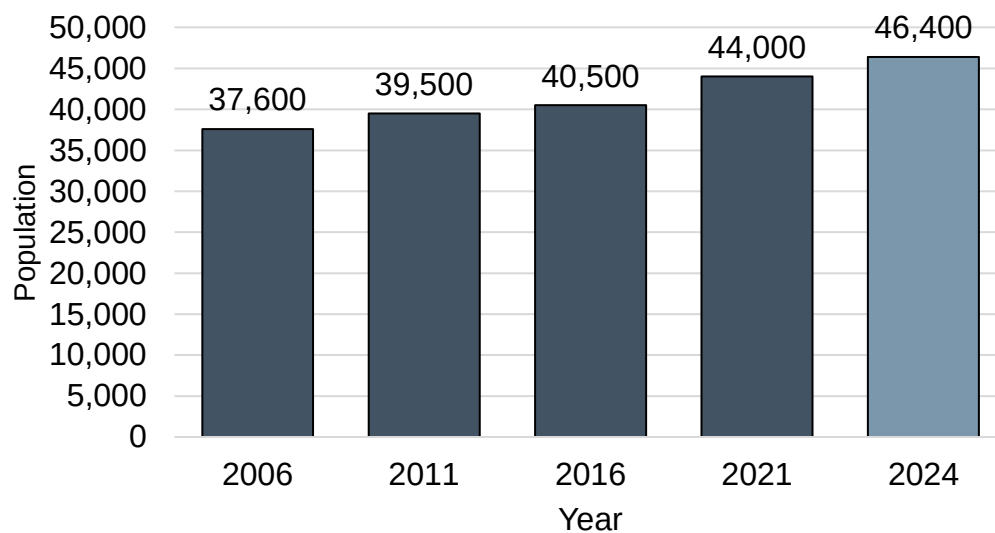
Figure 1 and Figure 2 summarize historical population growth rates for St. Thomas in accordance with Statistics Canada Census data. For comparative purposes, historical population growth rates have also been provided for the Province of Ontario. As illustrated, St. Thomas's population base increased from 37,600 in 2006 to 44,000 in 2021, with approximately 60% of the population increase occurring over the 2016 to 2021 period. St. Thomas's 2024 population is estimated at 46,400, representing a 5.5% increase from 2021.^[13]

Over the 15-year period, 2006 to 2021, the population base within the City increased steadily. Over the 2016 to 2021 period, the City's annual average population growth rate accelerated to 1.9%, notably higher than the provincial average of 1.1% over this same five-year interval period.

^[13] 2024 population estimate, including Census undercount of 4.1%, by Watson & Associates Economists Ltd., 2024.



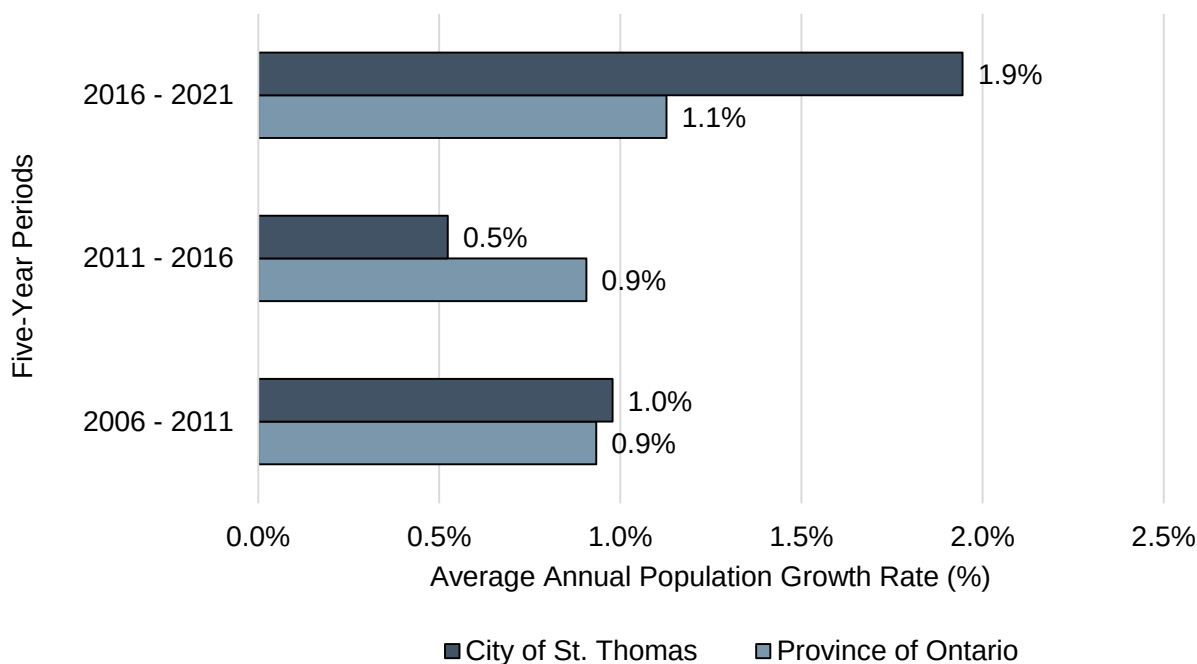
Figure 1
City of St. Thomas
Historical Population, Mid-2006 to Mid-2024



Note: City of St. Thomas population includes net Census undercount estimated at 4.1%.
Source: Derived from Statistics Canada Census data, 2001 to 2021, by Watson & Associates Economists Ltd., 2024.



Figure 2
City of St. Thomas and the Province of Ontario
Average Annual Population Growth Rates in Five-Year Intervals, 2006 to 2021



Note: City of St. Thomas 2021 population includes a net Census undercount estimated at 2.7%, and the Province of Ontario 2021 population includes a Census undercount estimated at 3.2%. Source: Derived from Statistics Canada Census data, 2001 to 2021 by Watson & Associates Economists Ltd., 2023.

3.2 Demographic Trends

Demographic trends strongly influence both housing need and form. Across the Province, the population is getting older on average, due to the aging of the Baby Boomers.^[14]

Similar to the Province, the average age of the population base in St. Thomas is also aging, due to the City's large concentration of Baby Boomers. The aging of the local population base further reinforces the need to attract younger age groups to

^[14] Baby Boomers are generally defined as people born between 1946 and 1964.



St. Thomas, particularly people characterized as Millennials and Generation Z, as well as other future generations.^[15]

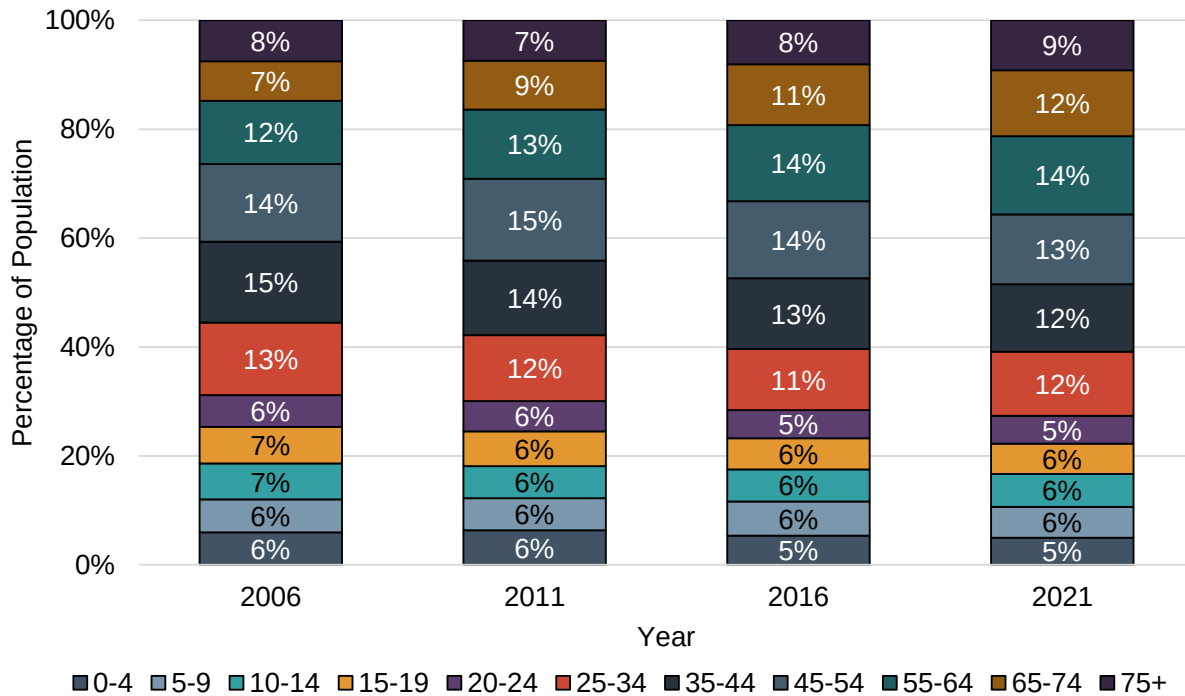
Figure 3 summarizes historical trends in population structure over the 2006 to 2021 period by major age group in St. Thomas. Key observations include the following:

- The share of the population in the 55+ age cohort steadily increased from 27% in 2006 to 35% in 2021.
- The share of the resident population that is 19 years of age or younger declined from 26% in 2006 to 23% in 2021.
- Similarly, the share of the 35 to 54 age group also steadily declined from 29% in 2006 to 25% in 2021.
- The population share of the young adult age group (20 to 34 years of age) was relatively stable, with a slight decrease from 19% in 2006 to 17% in 2021.
- It should be noted that, as of 2021, the median age for the population in St. Thomas was 43.6 years of age while the Ontario median age was 41.6 years.

^[15] Millennials are generally defined as people born between 1980 and 1992. For the purposes of this study, we have assumed that people born between 1993 and 2005 comprise Generation Z.



Figure 3
City of St. Thomas
Historical Population by Major Age Group, 2006 to 2021



Source: Derived from Statistics Canada custom order data by Watson & Associates Economists Ltd., 2023.

3.3 Household Trends

As shown in Figure 4, St. Thomas's 2021 housing base comprises approximately 18,100 occupied dwelling units, largely consisting of low-density housing (single detached/semi-detached) which accounts for 72% of units.^[16] The remainder of the City's housing stock comprises approximately 7% medium-density and 20% high-density units, respectively. Key observations include the following:

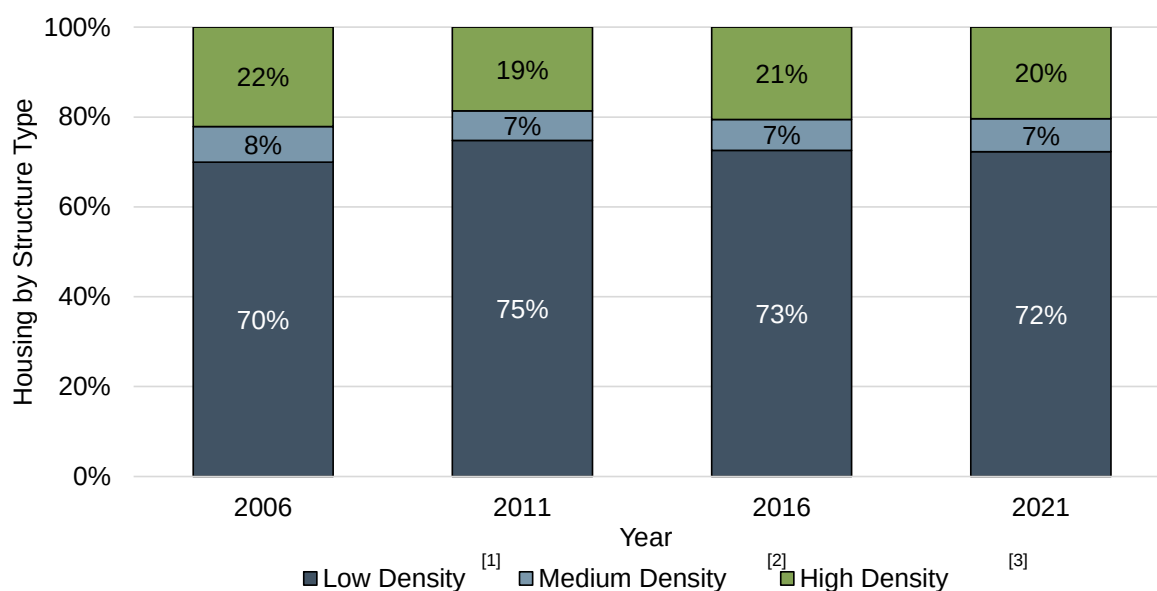
- St. Thomas's housing base has historically been predominantly owner-occupied, low-density units (single and semi-detached).

^[16] Based on Statistics Canada, 2021.



- The local housing market is gradually becoming more diverse with a greater share of higher-density units.

Figure 4
City of St. Thomas
Housing by Structure Type, 2006 to 2021



^[1] Includes single and semi-detached units.

^[2] Includes townhouses and apartments in duplexes.

^[3] Includes bachelor, 1-bedroom, and 2-bedroom+ apartment units.

Note: Numbers may not add precisely due to rounding.

Source: Data derived from Statistics Canada Census, 2006-2021, by Watson & Associates Economists Ltd., 2023.

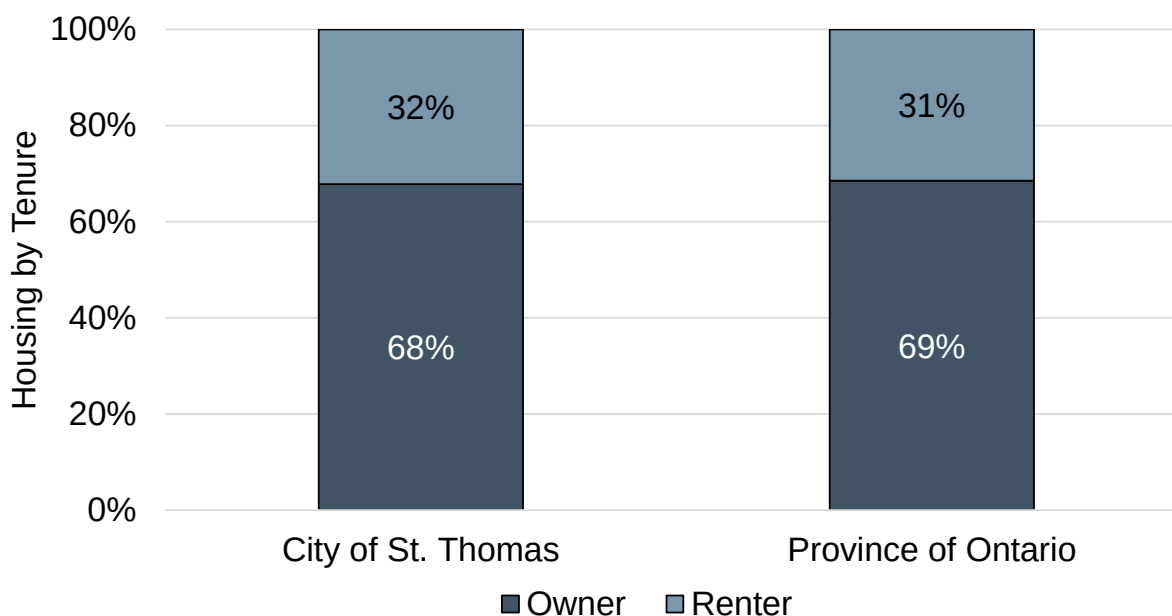
3.3.1 Housing Tenure

Housing tenure falls under two categories: owner-occupied and renter-occupied. As shown in Figure 5, within St. Thomas in 2021, 68% of housing units were owner-occupied and 32% were renter-occupied.^[17] St. Thomas's share of renter households was similar to the provincial average.

^[17] Based on 2021 Census Profile data; excludes non-Census dwelling units.



Figure 5
City of St. Thomas and Province of Ontario
Housing by Tenure, 2021



Note: Allocations have been rounded to the nearest percentile.

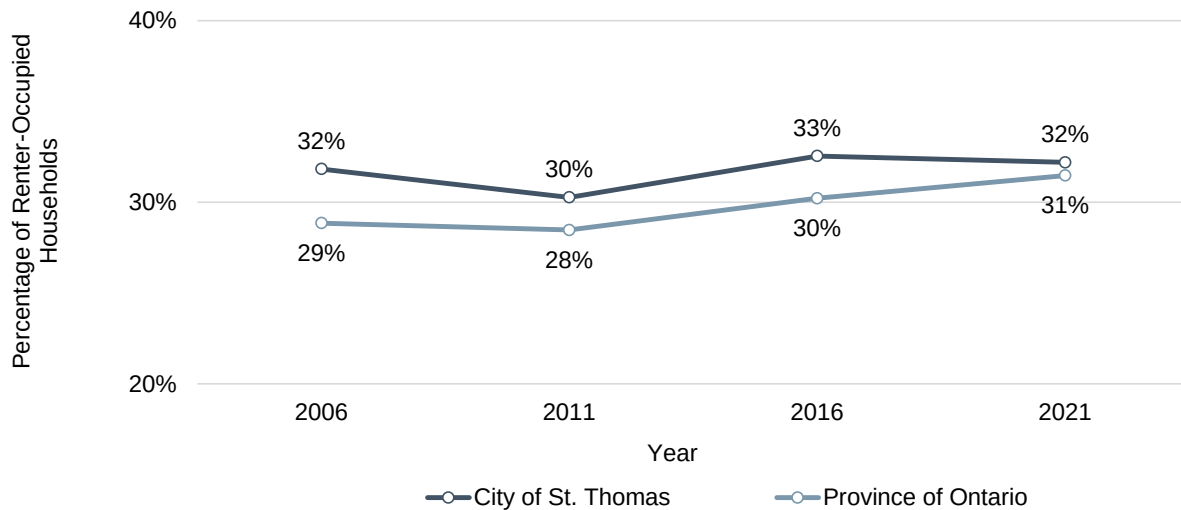
Source: Derived from Statistics Canada, Table 98-10-0232-01, by Watson & Associates Economists Ltd., 2023.

Figure 6 summarizes the historical share of renter-occupied units within St. Thomas and the Province over the 2006 to 2021 period. Key findings include the following:

- The share of renter-occupied households in St. Thomas decreased from 32% in 2006 to 30% in 2011, rising to 33% in 2016, and remaining relatively stable at 32% by 2021.
- Renter-occupied households as a proportion of total dwellings in St. Thomas remained relatively on-par with the Province of Ontario throughout the 2006 to 2021 period.
- Over the 2001 to 2021 period, the number of renter-occupied housing units in St. Thomas increased from 4,690 to 5,815.



Figure 6
City of St. Thomas and Province of Ontario
Rental Dwellings as a Share of Total Occupied Dwellings, 2006 to 2021



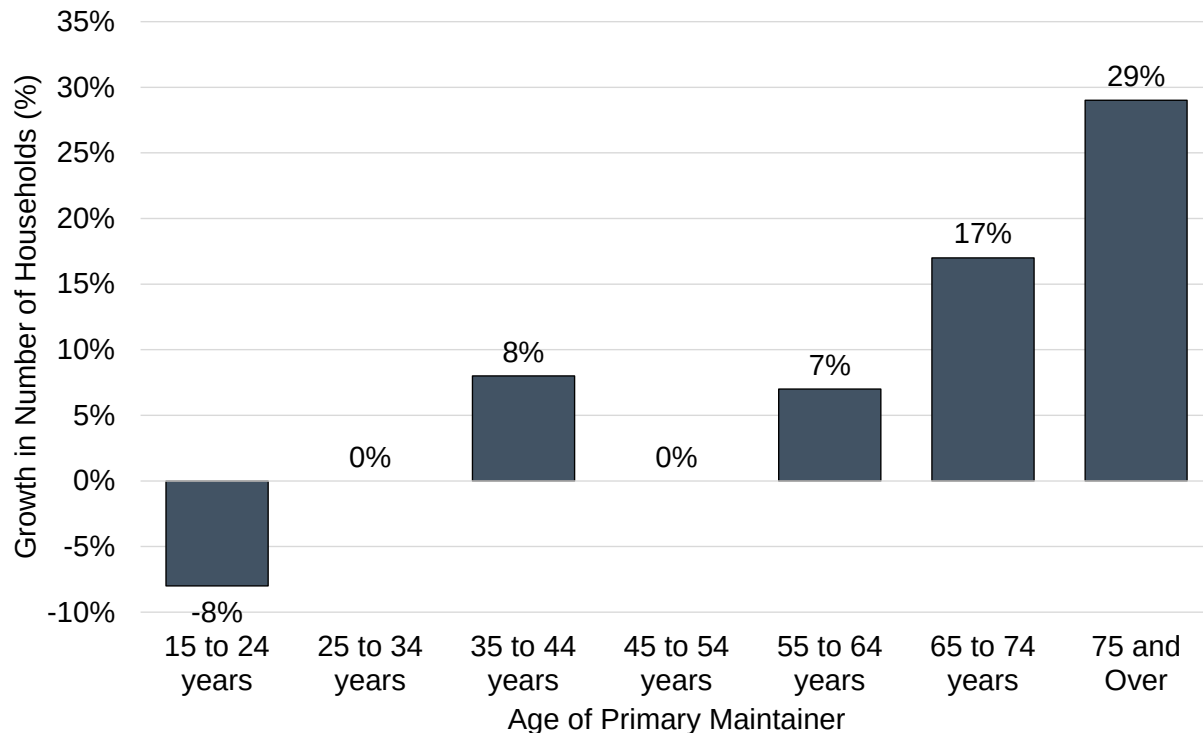
Note: The renter-occupied household metrics do not include non-Census dwelling units.
Source: Derived from Statistics Canada Census data, 2001-2021, and Canada Mortgage and Housing Corporation Rental Market data by Watson & Associates Economists Ltd., 2023.

3.3.2 Household Growth by Age and Size

Figure 7 summarizes 2016 to 2021 household growth by age of primary household maintainer in St. Thomas. The municipality has experienced strong household growth in the 55+ age cohort, including empty nesters/young seniors (aged 55-64) and seniors (aged 65+). Household growth in units maintained by people aged 75+ equated to the largest increase over the 2016 to 2021 period. The 75+ age cohort grew by 29%, followed by the 65-74 age cohort at 17%, and the 35-44 age cohort at 8%. The 55+ age cohort accounts for nearly the entirety of the total increase over the 2016 to 2021 period, with 32% of households being renter-occupied and 68% owner-occupied by the end of the period. During the same 2016 to 2021 period, moderately strong declines were experienced among younger age groups (under 45 years), equating to an 8% decrease for the 15-24 age cohort, flat growth for the 25-34 age cohort, and flat growth for the 45-54 age cohort.



Figure 7
City of St. Thomas
Growth in Number of Households by Age of Primary Maintainer, 2016 to 2021

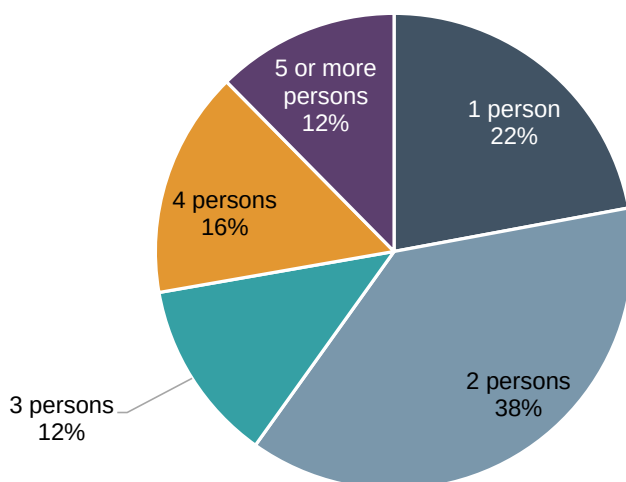


Source: Derived from Statistics Canada Census data, 2016-2021, by Watson & Associates Economists Ltd., 2024.

Figure 8 summarizes the 2016 to 2021 household growth by household size within the City. For both reference years, the average household size remained at 2.3 residents per household; however, there were some slight rearrangements in how the households were grouping themselves. It was observed that smaller household sizes are becoming more prevalent. As shown, 60% of the total household growth comprised either one- or two-person households. In comparison, three-person and five-person+ households accounted for 12% of total household growth and four-person households accounted for 16%.



Figure 8
City of St. Thomas
Share of Growth in Households by Size, 2016 to 2021



Source: Derived from Statistics Canada Census data, 2016-2021, by Watson & Associates Economists Ltd., 2023.

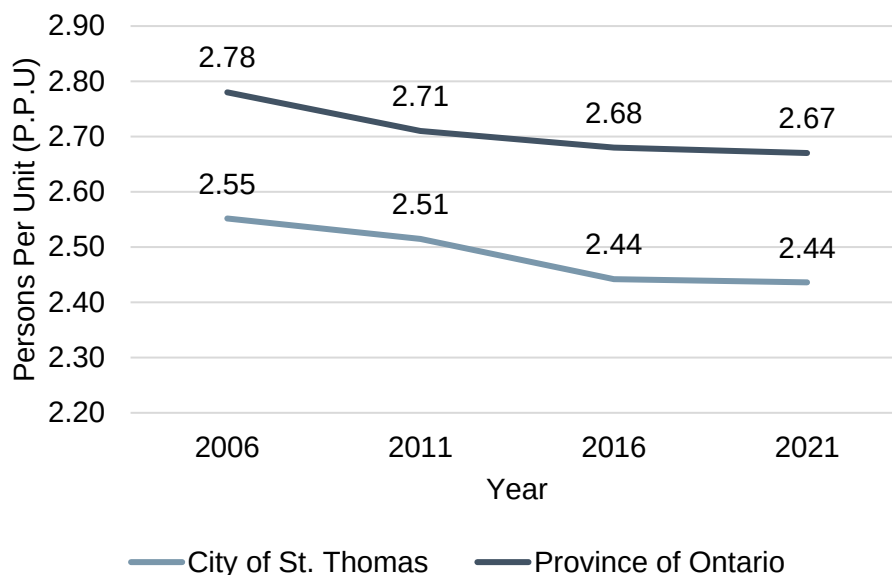
Figure 9 summarizes the average housing occupancy in the City in comparison to the provincial average over the 2006 to 2021 period. This is expressed as the average number of persons per dwelling unit (P.P.U.).^[18] As shown, average P.P.U.s have declined in St. Thomas and the Province over the past two decades. St. Thomas's current (2021) P.P.U. of 2.43 is notably lower than the Province of Ontario's average of 2.67.

The downward trend in housing occupancy in St. Thomas has been driven by the aging of the population, which increases the proportionate share of empty nester and single-occupancy households.

^[18] Average number of persons per unit is defined as the total population divided by the number of occupied dwelling units.



Figure 9
City of St. Thomas
Housing Occupancy Trends, 2006 to 2021



Note: City of St. Thomas 2021 P.P.U. includes Census undercount estimated at 4.1%, and Province of Ontario 2021 P.P.U. includes a Census undercount estimated at 3.1%.

Source: Derived from Statistics Canada Census data, 2001 to 2021, by Watson & Associates Economists Ltd., 2023.

3.4 Observations

St. Thomas has experienced strong population growth and demand for housing across the housing spectrum over the past five years, driven by strong net migration. The City has experienced strong growth in smaller-sized households driven by the working-age population and people aged 65+. While St. Thomas's housing development remains highly oriented in ground-oriented ownership products, the housing sector is shifting gradually, with a greater share of higher-density housing and rental units. A range of demographic and economic factors are driving this shift, including an aging population and housing affordability considerations.



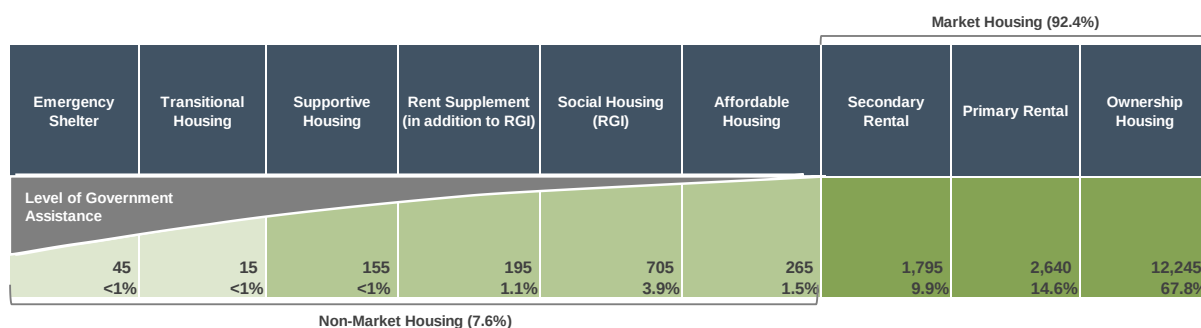
4. City of St. Thomas Housing Market and Current Housing Needs

4.1 Housing Continuum

The City of St. Thomas has a large and diverse housing base comprising a range of housing typologies. St. Thomas's housing continuum is presented below in Figure 10. While the City's range of housing market has been diverse, there is a limited share of non-market housing, with approximately 92% of the City's total housing being market housing compared to approximately 8% being publicly funded or provided by non-profit agencies.

As shown in Figure 10, the City's housing base largely consists of owner-occupied households (67.8%), primary rental households (14.6%), and secondary rental households (9.9%), followed by non-market housing (7.6%).

Figure 10
City of St. Thomas
Market and Non-Market Housing Continuum



Note: Numbers may not add precisely due to rounding.

Source: Derived from City of St. Thomas data, Canada Mortgage and Housing Corporation Rental Market data, and Statistics Canada Census data, 2021, by Watson & Associates Economists Ltd., 2023.

4.2 Rental Housing Market

The inventory of rental housing options that can be found within the City of St. Thomas is moderately diverse, and it can thus be represented by a spectrum of different building typologies, dwelling unit sizes, and geographic locations. The rental market for various



dwelling options is structured similarly to that of other communities in Canada, as the St. Thomas rental market is characterized by both a primary and secondary market:

- **Primary rental market** – CMHC identifies the primary rental market as structures that have at least three rental units. These properties are typically operated by an owner, manager, or building superintendent.
- **Secondary rental market** – CMHC identifies rented condominiums, subsidized rental housing, and rentals in structures of less than three units as part of the secondary rental market. In fact, all rentals – except privately initiated, purpose-built rental structures of three units or more – are included in the secondary rental market.

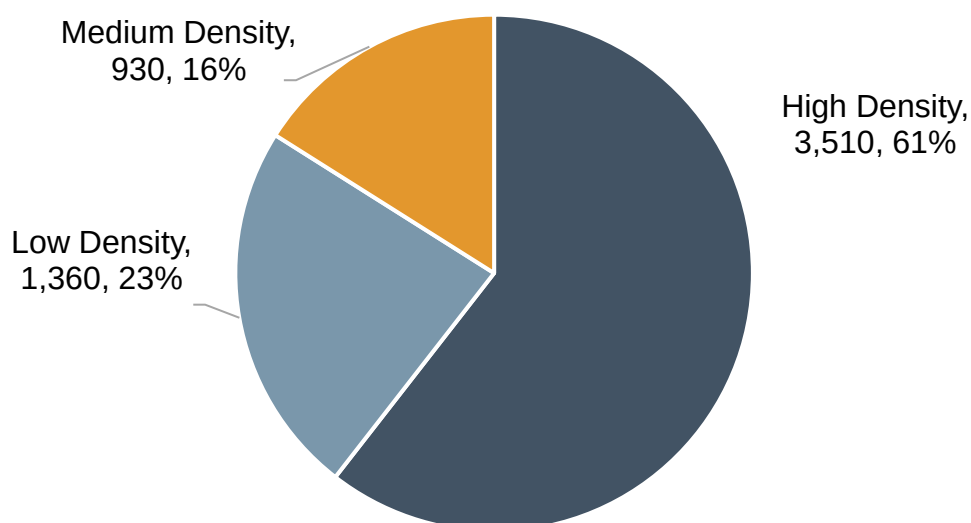
As of 2021, the rental market supply for both primary and secondary units within the City of St. Thomas is approximately 5,820 dwellings. This amount includes the approximately 2,770 (45%) units within the primary rental market, in addition to the approximately 3,050 (52%) rental units also found within the secondary market housing categories.^[19]

A total of 23% of the City of St. Thomas's renter-occupied households comprise low-density units (singles and semi-detached), while medium-density dwellings (townhouses and duplexes) account for 16%, and high-density dwellings (apartments) are cumulatively 61% of all renter-occupied dwellings within the City. This allocation mix is further illustrated below in Figure 11.

^[19] Statistics Canada Census, 2021, and CMHC rental market data.



Figure 11
City of St. Thomas
Renter-occupied Dwellings by Density Type, 2021



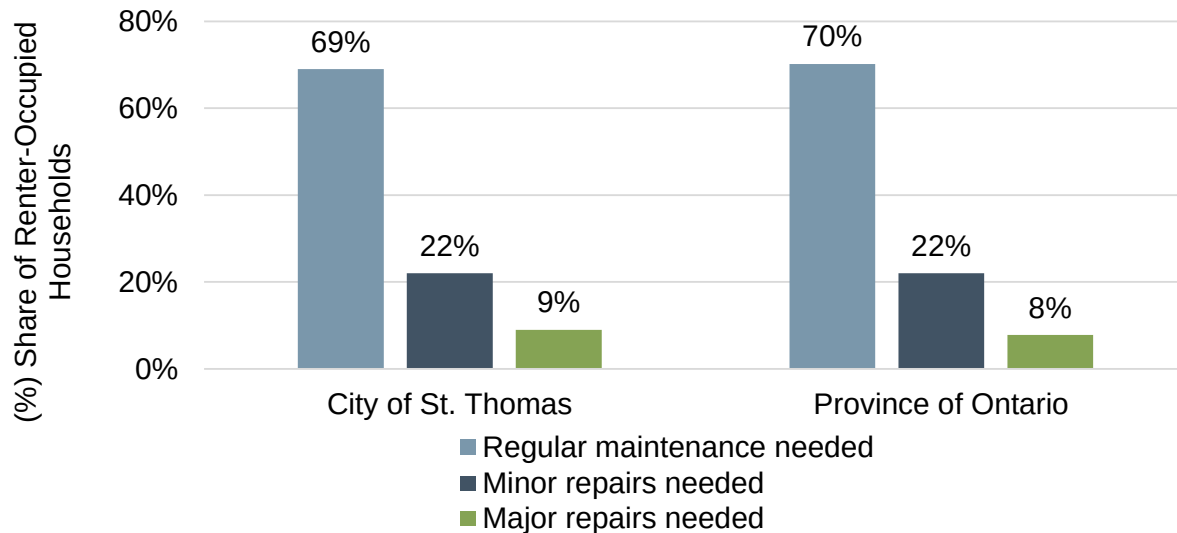
Note: The renter-occupied household metrics do not include non-Census dwelling units.

Source: Derived from Statistics Canada 2021 Census data by Watson & Associates Economists Ltd., 2023.

The City of St. Thomas's renter-occupied dwellings display an overall quality level that is relatively on-par with the average dwelling conditions exhibited by other cities within Ontario. The comparison of both the municipality and the Province's rental dwelling quality is shown in Figure 12 below. As shown, approximately two-thirds of the City of St. Thomas's renter-occupied households are living in properties that only require regular maintenance, an allocation slightly lower than the provincial average. Of the renter-occupied dwellings in the City of St. Thomas, 9% require major repairs; the Province has a slightly lower allocation at 8%.



Figure 12
City of St. Thomas and Province of Ontario
Renter-Occupied Households Allocated by Dwelling Conditions, 2021

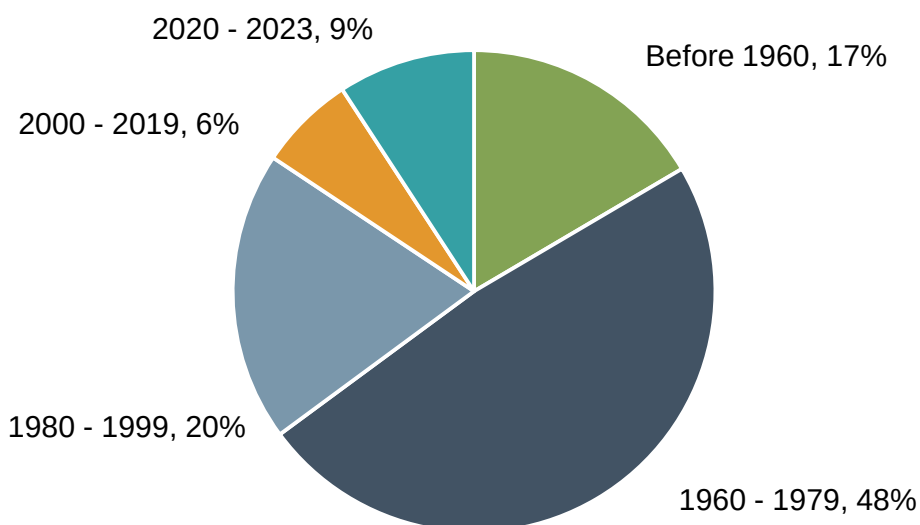


Source: Derived from Statistics Canada Census data, Table 98-10-0247-01, by Watson & Associates Economists Ltd., 2023.

St. Thomas has experienced significant fluctuation over the years in its construction of purpose-built rental properties, and thereby the proportion of households that reside in dwellings constructed during any given period varies significantly. Figure 13 below illustrates the proportion of households that reside in purpose-built rentals constructed in the City of St. Thomas, with the largest share of households being the approximately 48% observed in the properties built between 1960 and 1979. This is followed by properties built between 1980 and 1999 at approximately 20%, properties built before 1960 at approximately 17%, properties built between 2020 and 2023 at approximately 9% and, lastly, properties built between 2000 and 2019 at approximately 6% of the City total. It should be noted that approximately 65% of households reside in dwellings of at least 45 years of age, and that the number of households residing in dwellings that were constructed during the last three years is approximately 33% larger than the number of households living in properties constructed from the previous two decades.



Figure 13
City of St. Thomas
Purpose-Built Rental Households by Period of Construction



Source: Derived from CMHC Rental Market Survey data compiled from October 2023, by Watson & Associates Economists Ltd., 2023.

4.2.1 Vacancy Rate Trends

Figure 14 provides a summary of average rental vacancy rates for one-, two- and three-bedroom apartments in the primary rental market over the past decade. Key observations include the following:

- As of the end of 2023, the overall rental vacancy rate is at 2.6% in the City of St. Thomas, which is moderately higher than the provincial average of 1.7%. This is indicative of a somewhat tight rental market that is, however, still outperforming the provincial standard rate (note that a healthy rental vacancy rate is generally considered to be 3%).^[20]
- Since 2015, the St. Thomas vacancy rate has been predominantly below the 10-year average except during the 2018 reference year when it rose to 2.2%, and during the later pandemic recovery years when the rate increased to 2.7% by the

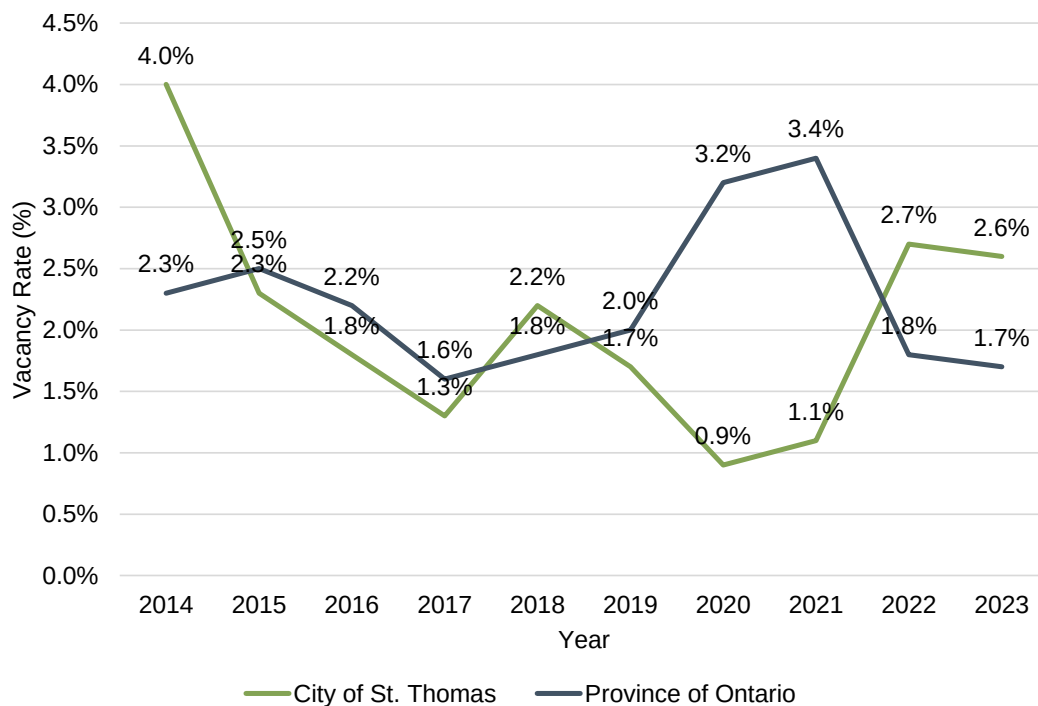
^[20] Canadian Mortgage and Housing Corporation (CMHC), 2023.



middle of 2022, after hitting a record low of 0.9% in 2020 during the height of the pandemic.

- Over the past decade, the City of St. Thomas's vacancy rate has generally been lower than the provincial average (10-year average of 2.2% vs. 2.3%).

Figure 14
City of St. Thomas
Historical Vacancy Rates, 2014 to 2023



Source: Derived from CMHC Housing Market by Watson & Associates Economists Ltd., 2023.

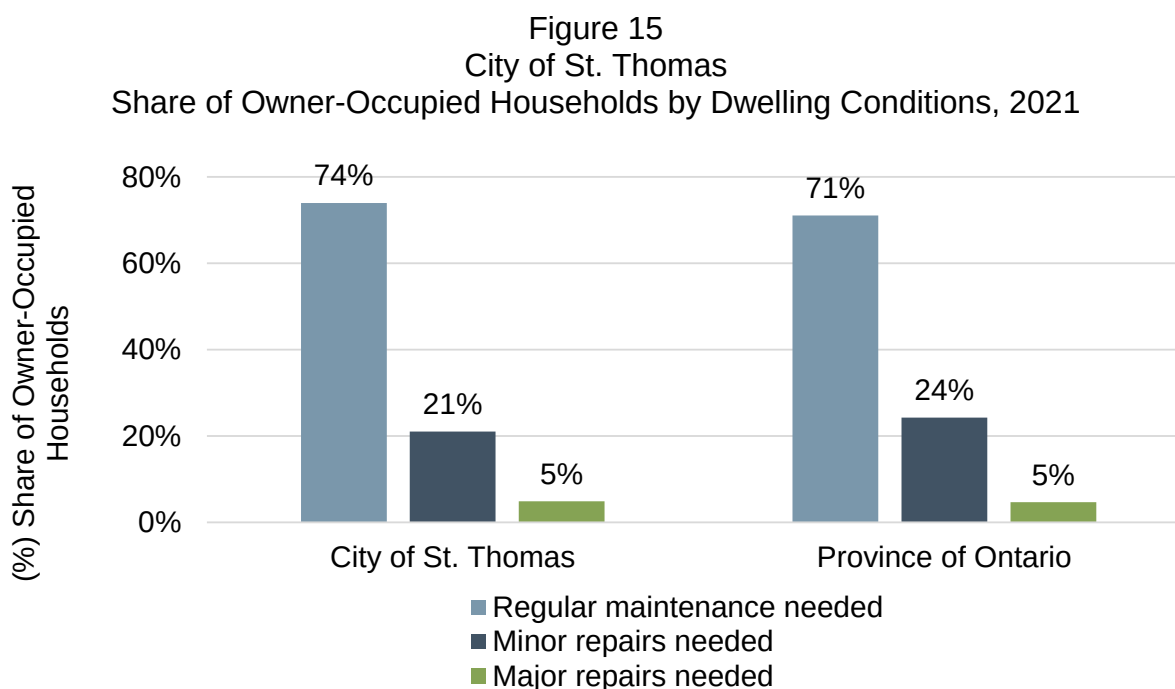
Typically, a rental vacancy rate of approximately 3% is considered healthy. It is noted that low average rental vacancy rates currently experienced in St. Thomas and more broadly across the Province continue to place an upward pressure on rental pricing.



4.3 Ownership Market Housing

The City of St. Thomas has a strong tradition of home ownership, with approximately 12,250 (68% of total housing units) defined as owner occupied.^[21] The City of St. Thomas's owner-occupied households largely comprise freehold grade-related housing units, including detached dwellings (low density) and townhouses (medium density), which cumulatively account for approximately 98% of the total for all owner household types. High-density owner units, such as condominium apartments, account for less than 2% of the ownership household total, with only 190 households identified.

The City of St. Thomas's owner-occupied households by dwelling condition compared to the provincial average are presented in Figure 15. As shown, approximately 74% of the City's owner-occupied households are in dwellings that only require regular maintenance, slightly higher than the provincial average. Of the owner-occupied dwellings in St. Thomas, 5% require major repairs, comparable to the provincial average.



Source: Derived from Statistics Canada, Table 98-10-0247-01, by Watson & Associates Economists Ltd., 2023.

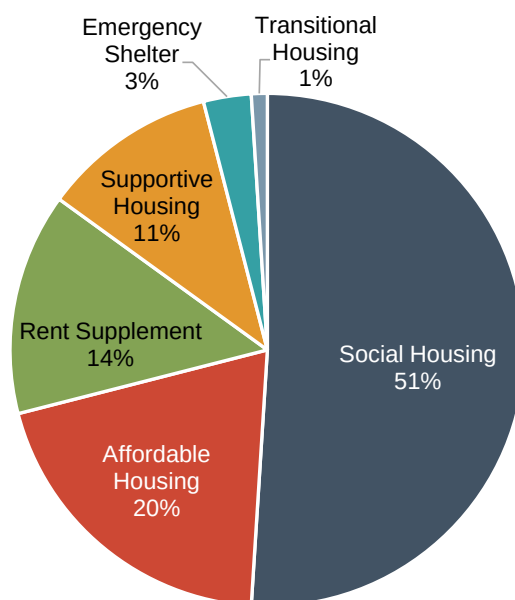
^[21] 2021 Statistics Canada Census.



4.4 Non-Market Housing

The City of St. Thomas has approximately 1,375 non-market housing units, which correspond to approximately 8% of all housing units contained within the City. As illustrated in Figure 16, St. Thomas's non-market housing mix comprises social housing (51%), supportive housing (11%), rent supplement (14%), affordable housing (20%), emergency shelter (3%), and transitional housing (1%).

Figure 16
City of St. Thomas
Non-Market Housing Continuum



Note: The values above have been rounded.

Source: Derived from City of St. Thomas data, CMHC Rental Market data, and Statistics Canada Census data, 2021, by Watson & Associates Economists Ltd., 2023.

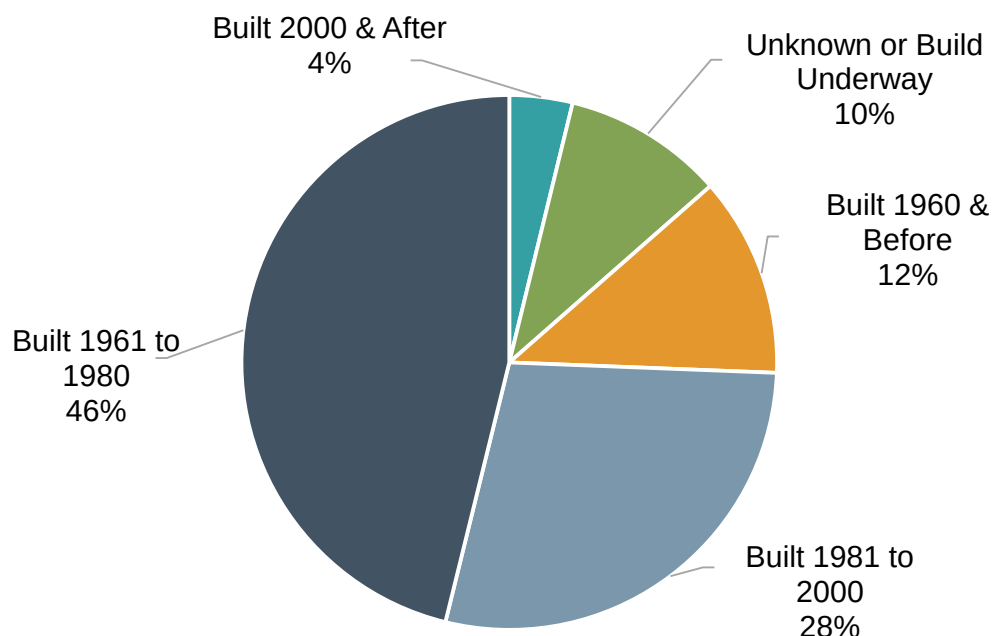


Further details on the City of St. Thomas's non-market housing ecosystem are provided below:

- **Emergency Shelter** – The City of St. Thomas offers approximately 40 beds in emergency shelters, and 15 overflow spaces, which are considered temporary yet an immediate accommodation option for individuals who are experiencing homelessness.
- **Transitional Housing** – St. Thomas has approximately 15 transitional housing units, which form temporary accommodations designed to provide support and assistance for individuals transitioning from homelessness to permanent housing by offering a structured environment, support, and supervision.
- **Supportive Housing** – Supportive housing assists people in achieving and maintaining housing stability through a range of holistic life supports. The City of St. Thomas has approximately 155 units that correspond to this non-market affordability grouping.
- **Social Housing**
 - **Rent-geared-to-income (R.G.I.) housing** – St. Thomas has approximately 705 social housing (R.G.I.) units that are operated by the City of St. Thomas Community Housing Program and various non-profit organizations. These are subsidized housing units with rent at 30% of gross monthly household income or the maximum shelter allowance for social assistance recipients.
 - **Rent Supplement** – Rent supplement provides financial support with rental costs in privately owned housing in St. Thomas. The amount of the monthly supplement results in the tenant paying 30% of income or the maximum shelter allowance for social assistance recipients. Currently, the program has approximately 195 units in St. Thomas.
- **Affordable Housing** – Affordable housing units are units with rental rates at or below the CMHC average market rent (A.M.R.) of a unit in the City. Currently there are approximately 265 affordable housing units within St. Thomas.



Figure 17
City of St. Thomas
Non-Market and Supportive Housing Units by Construction Period



Note: The values above have been rounded.

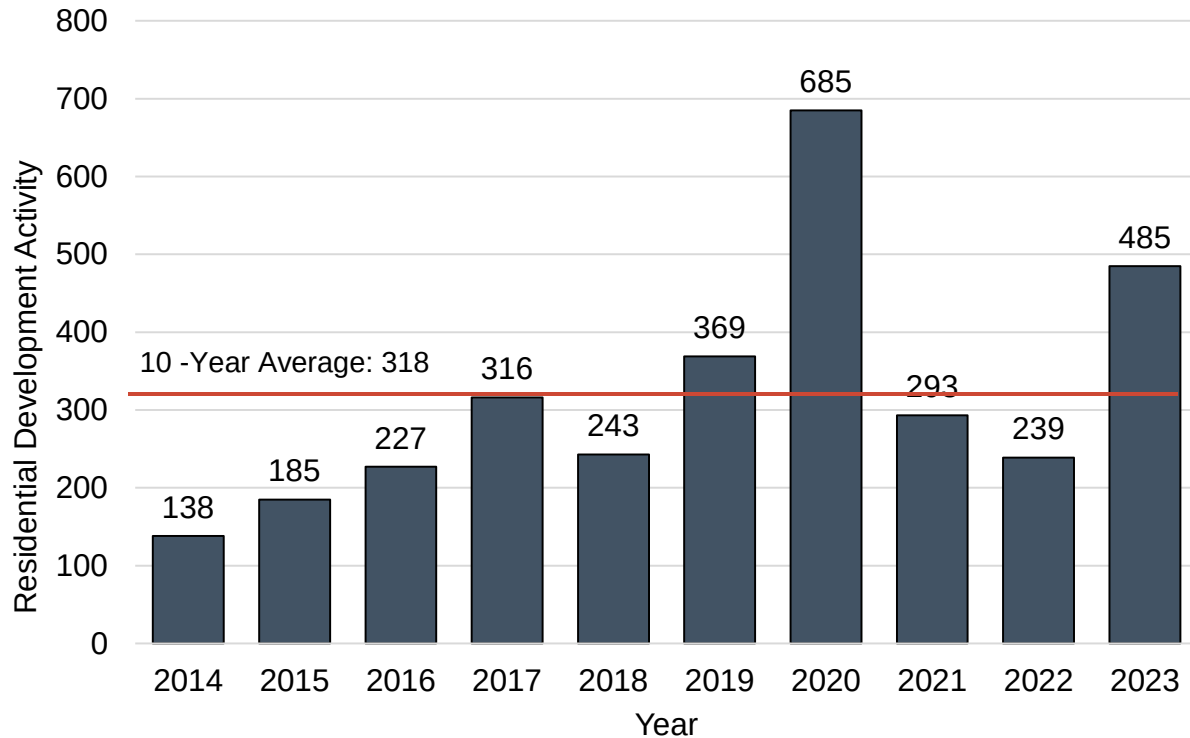
Source: Derived from City of St. Thomas data, CMHC Rental Market data, and Statistics Canada Census data, 2021, by Watson & Associates Economists Ltd., 2023.

4.5 Housing Development Activity Trends

Over the 2014 to 2023 period, the City of St. Thomas has averaged 318 residential units per year, as illustrated in Figure 18. In the past few years, housing growth has slightly increased, mostly resulting from a housing boom in 2020 of 685 units that pushed the period average significantly upward. Over the past decade, low-density housing construction has declined as a share of total housing development, with this resulting from a significant increase in the share of high-density units (i.e., rental apartments and apartment condominiums).



Figure 18
City of St. Thomas
Housing Development Activity, 2014 to 2023

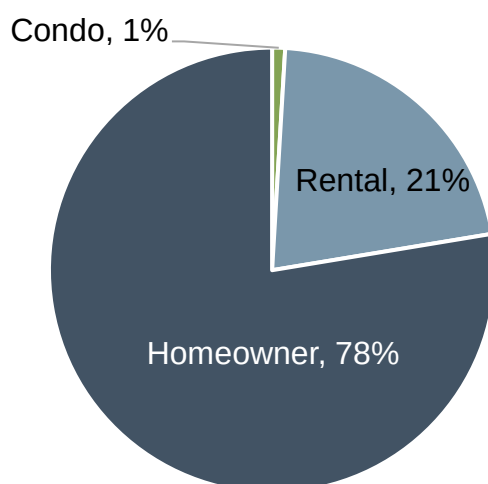


Source: Derived from City of St. Thomas building permits data by Watson & Associates Economists Ltd., 2023.

Over the past decade, approximately 78% of new housing completions have been in the home-ownership market, as presented in Figure 19. This is compared to approximately 21% of absorbed dwelling units being designated as purpose-built rentals, while absorbed condominium units were allocated the lowest proportional share at approximately 1% of all units from 2014 to 2023.



Figure 19
City of St. Thomas
Housing Completions by Intended Market, 2014 to 2023



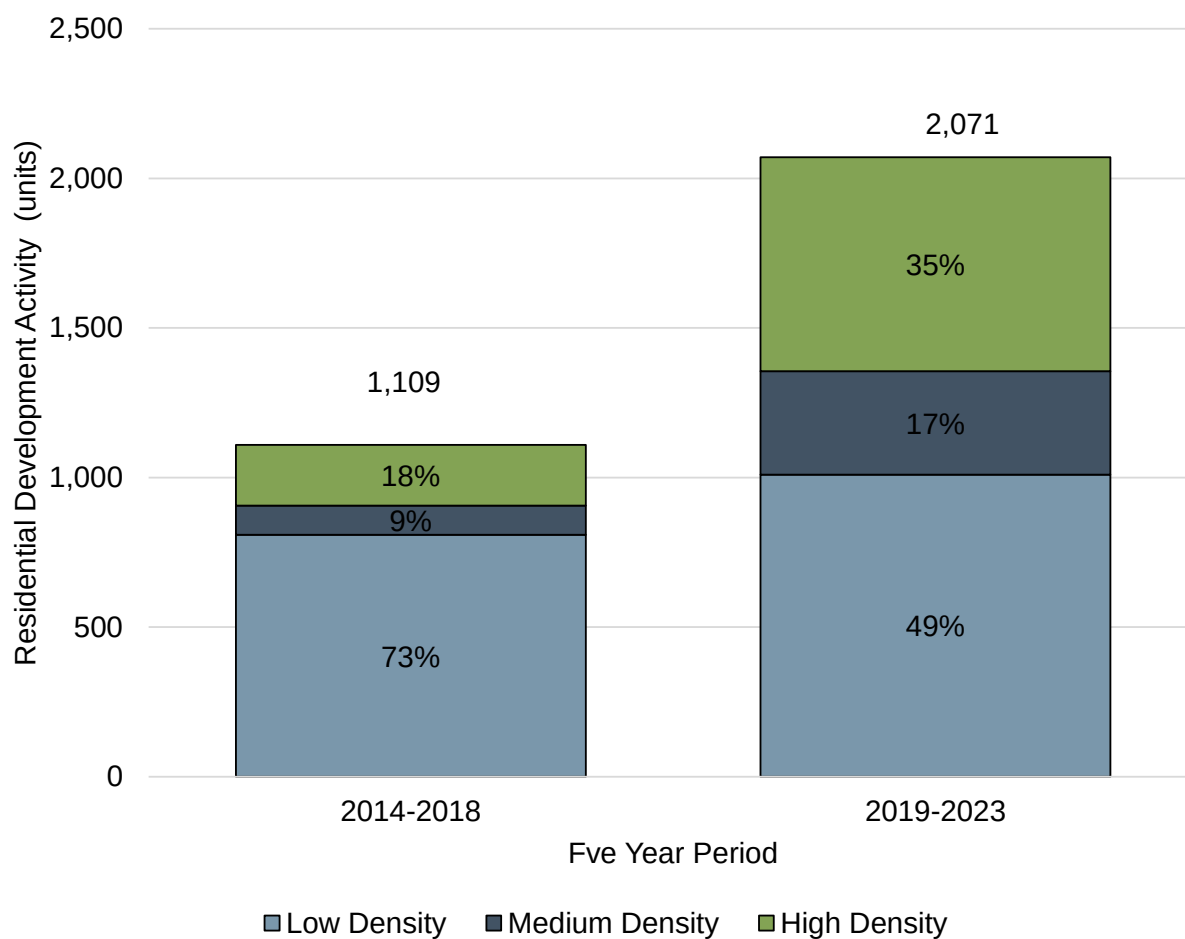
Source: Derived from CMHC Absorbed Housing Units by Intended Market by Watson & Associates Economists Ltd., 2023.

Building permit activity by housing density type in the City of St. Thomas over the past 10 years (2014 to 2023) is presented in Figure 20. As illustrated:

- There has been a significant shift to higher-density development, with 35% of units being considered either high density or medium density in recent years.
- While housing development by built form and tenure has been relatively diverse, there has been limited expansion of affordable housing options. A large share (49%) of housing is still classified as low density and is primarily concentrated in the development of single-family dwellings that are likely to become rental stock as compared to higher-density projects.
- The City of St. Thomas experienced considerable residential development growth from 2019 to 2023. It was during this period that the City showed the largest allocations of medium- and high-density developments; low-density developments were only approximately 49% of the total for these years.



Figure 20
City of St. Thomas
Residential Development Activity by Type (Units),
2014 to 2023



Note: Numbers may not add precisely due to rounding

Source: Adapted from the City of St. Thomas's building permits data by Watson & Associates Economists Ltd., 2023.



4.6 Housing Cost Trends

Average house prices and rental rates in the City of St. Thomas have also increased, which has eroded housing affordability across the housing continuum in the City.

Figure 21 displays average house price changes from 2016 to 2021 in the City of St. Thomas, Elgin County, and the Province of Ontario. The average value of a dwelling in the City has increased by 113% from \$220,809 in 2016, to \$469,600 in 2021. This rate outpaced the growth exhibited within the County, which increased 101% over the same period. In comparison, the average value of a dwelling in Ontario increased by 59% from \$506,400 in 2016, to \$807,000 in 2021. While the 2021 average housing prices within the City of St. Thomas were lower than the provincial average, the average annual housing price appreciation within the municipality was approximately twice the provincial rate from the 2016 to 2021 period.

Figure 21
City of St. Thomas, Elgin County, and the Province of Ontario
Average Value of Dwelling, 2016 to 2021

Area	2016	2021	2016-2021 Increase (%)
City of St. Thomas	\$220,800	\$469,600	113%
Elgin County	\$258,600	\$520,500	101%
Province of Ontario	\$506,400	\$807,000	59%

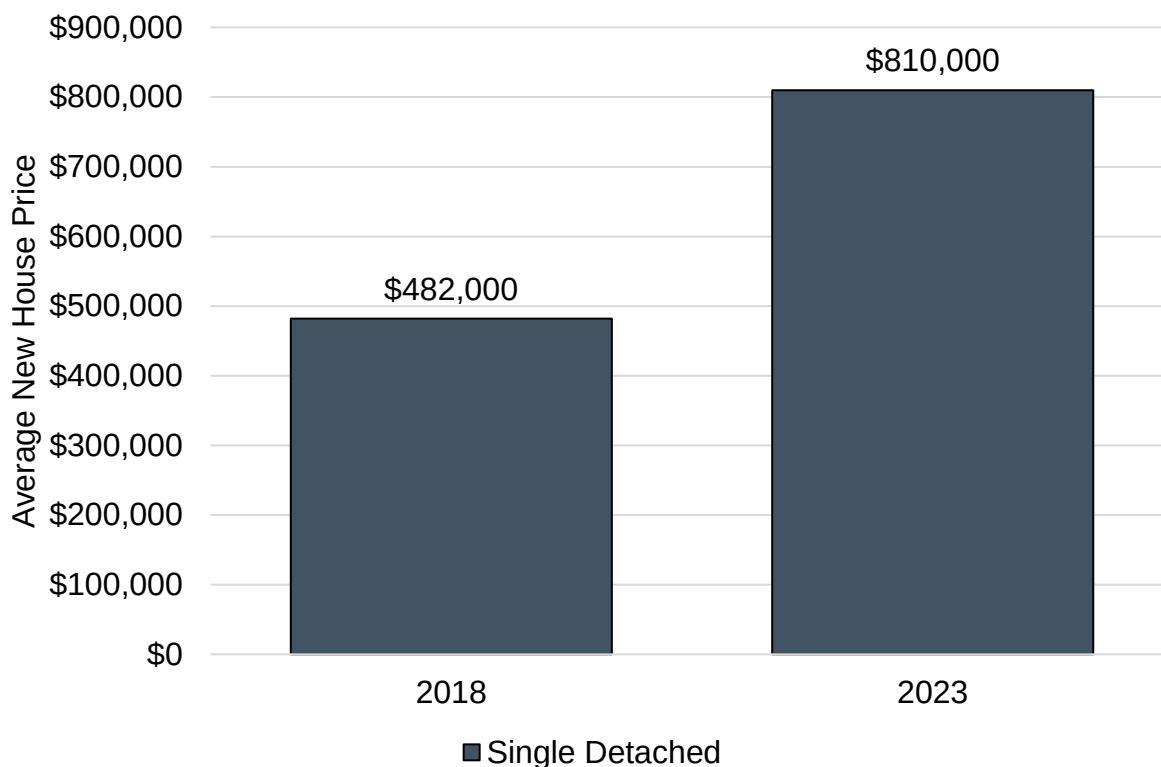
Note: Figures have been rounded.

Source: Derived from Statistics Canada Census data, 2016-2021, by Watson & Associates Economists Ltd., 2024.

Figure 22 summarizes historical trends in new housing prices within the City of St. Thomas over the 2017 to 2023 period for single detached dwellings. As illustrated, annual prices increased approximately 174% from 2018 to 2023, rising from an average of \$482,00 to \$810,000 over the period.



Figure 22
City of St. Thomas
New Single Detached House Prices, 2018 and 2023



Source: Derived from CMHC Market Absorption Survey by Watson & Associates Economists Ltd., 2023.

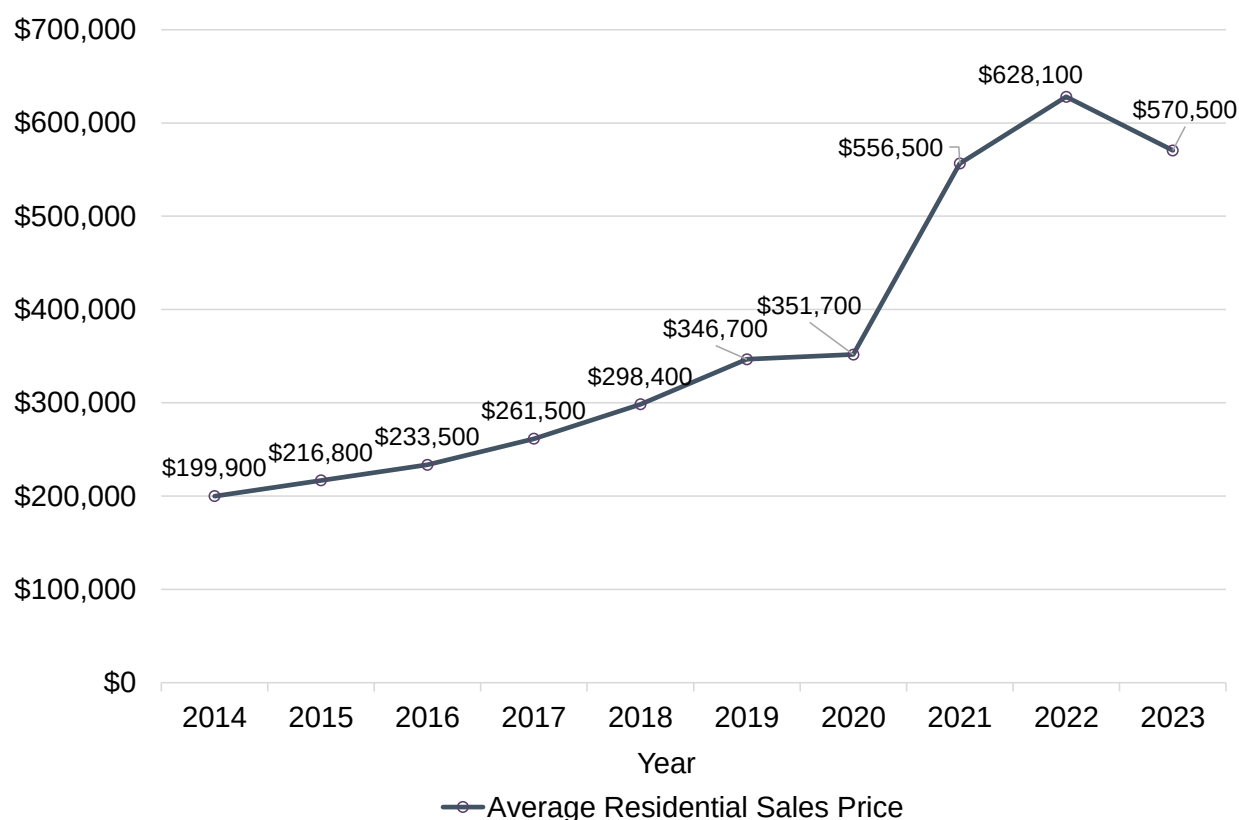
Similar to the new housing market, the re-sale market has experienced strong price appreciation over the 2018 to 2023 period, as illustrated in Figure 23. As shown:

- The average annual re-sale prices of single detached dwellings increased by 281%, rising from approximately \$277,500 in January 2017 to \$779,200 in January 2022.
- The average annual re-sale prices of townhouses increased 337%, rising from an average of approximately \$178,200 in January 2017 to \$601,200 in January 2022.
- The average annual re-sale prices of apartments increased by 315%, rising from approximately \$140,200 in January 2017 to \$441,600 in January 2022.



With the tightening of interest rates, there was a drop in property prices in January 2023. This, however, also corresponded with a drop in overall sales volume due to higher carrying costs, so few residents have been able to take advantage of the lower pricing. In January 2023, the average price for a single detached dwelling was \$611,700, with townhouses at \$485,300, and apartments at \$379,000. With the increased interest rates, the cost of carrying a mortgage has increased even though the prices have moderately decreased.

Figure 23
City of St. Thomas
Average Residential Sales Price,
2014 to 2023



Note: Housing prices are seasonally adjusted. Prices for 2020 are derived from yearly change data collected during 2021 showing a price decrease of 36.8% to result in the above-displayed 2020 average year-to-date (YTD) values.

Source: Derived from the Canadian Real Estate Association MLS® Home Price Index data by Watson & Associates Economists Ltd., 2023.



Figure 24 illustrates the average rental market rates over the 2014 to 2023 period for apartments in the City of St. Thomas. As shown, over the 2018 to 2023 period, the average primary rental market rates for apartments increased approximately 49%, rising from about \$891 in 2017 to \$1,331 in 2023.

Figure 24
City of St. Thomas
Average Primary Rental Market Rates – Apartments/Row, 2014 to 2023



Note: The above dataset does not include pricing information pertaining to single detached housing and, therefore, only reflects the pricing trend for apartment and row houses exclusively.

Source: Derived from the CMHC Rental Market Survey by Watson & Associates Economists Ltd., 2023.

Figure 25 compares the average apartment rental rates of the various dwelling types, for units in either medium- or high-density rental households. As shown in Figure 25, the average rental rates are higher for the larger units. The average rental rate for a bachelor unit is \$1,013; a one-bedroom unit is \$1,097; a two-bedroom unit is \$1,477; and a three-bedroom-plus unit is \$1,807. The cumulative inventory average is \$1,373 for all unit types.



Figure 25
City of St. Thomas
2023 Average Row/Apartment Rent by Dwelling Type

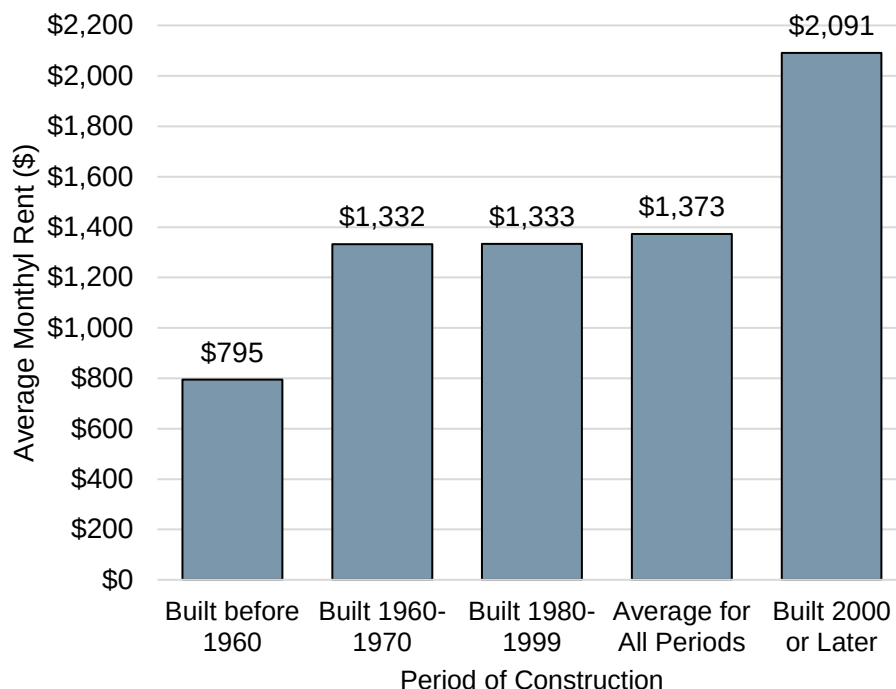


Source: Derived from CMHC Rental Market Survey by Watson & Associates Economists Ltd., 2023.

Figure 26, below, illustrates that the average monthly rental rates for apartments in the City of St. Thomas are significantly higher among units built in recent years. As shown, units constructed after the year 2000 had an average monthly rent of \$2,091. This was followed by units built between 1980 and 1999 at \$1,333, then by units built from 1960 to 1979 at \$1,332, and lastly units constructed before 1960 at approximately \$795. The average rental rate pricing for all units regardless of their construction period was shown to be \$1,373 for the City of St. Thomas.



Figure 26
City of St. Thomas
2023 Average Row/Apartment Rent by Construction Period



Note: Available pricing data from CHMC for years 2022 and 2023 is not statistically reliable for units built before 1960, and therefore the above figure uses data from 2021 for the “Built before 1960” period of construction group.

Source: Derived from CMHC Rental Market Survey by Watson & Associates Economists Ltd., 2023.

4.7 Housing Affordability Benchmarks

In accordance with the definition of affordable housing provided in the P.P.S., 2024 and Bill 134, the following provides current housing affordability benchmarks for St. Thomas for both rental and ownership housing in the City.



4.7.1 Renter Housing

Figure 27 presents the benchmark of affordable housing in St. Thomas in 2023. The assessment of affordable rental housing criteria is based on the review of both income-based and average market rent approaches where rent is no greater than the lesser of:

- **The income-based affordable rent** where at the 60th percentile of gross annual incomes for renter households is equal to 30% of the income of the household; and
- **The average market rent** in the City of St. Thomas, based on CMHC rental market data.

As illustrated below in Figure 27, the City of St. Thomas has a maximum price threshold set at approximately \$1,618 for the area's monthly rents, derived from the 60th percentile of income households. The current average market price being exhibited by the rental market is approximately \$1,331. These two pricing amounts ultimately correspond to an affordability threshold that would be benchmarked to a household income of approximately \$53,240 for renter-occupied units and households.

Figure 27
City of St. Thomas
Assessment of Affordable Rental Housing Benchmarking, 2023

	Number of Households by Shelter Spending								
	10th Percentile	20th Percentile	30th Percentile	40th Percentile	50th Percentile	60th Percentile	70th Percentile	80th Percentile	90th Percentile
Renter Household Income Level	\$24,110	\$29,400	\$36,780	\$45,410	\$54,130	\$64,730	\$77,510	\$94,140	\$118,240
Maximum Monthly Rent	\$600	\$740	\$920	\$1,140	\$1,350	\$1,618	\$1,940	\$2,350	\$2,960

Affordability Benchmarks	2023 Average Rent - Apartments (CMHC)	\$1,330
	2023 Rental Affordability Threshold	\$1,330
	Renter Household Income Threshold	\$53,240

Note: Numbers have been rounded.

Source: Derived from CMHC apartment data for St. Thomas, 2023, by Watson & Associates Economists Ltd., 2023.



4.7.2 Ownership Housing

In the determination of affordable ownership housing, the price of the residential unit is to be no greater than the lesser of,

- **The income-based affordable purchase price** for the residential unit based on the income of a household that the 60th percentile of gross annual incomes for a household that would result in annual accommodation costs equal to 30% of the income of the household.
- **Market price at 90%** of the average purchase price identified for homes in St. Thomas.

As illustrated below in Figure 28, the City of St. Thomas has an affordability threshold for its ownership household income level of approximately \$111,380. This corresponds to an affordability threshold being set on monthly spending on household at \$2,785. The ownership affordability threshold for house prices in the City was thus exhibited to be \$410,000 based on the current income distribution.

Figure 28
City of St. Thomas
Assessment of Affordable Ownership Housing Price Benchmarking, 2023

	Number of Households by Shelter Spending								
	10th Percentile	20th Percentile	30th Percentile	40th Percentile	50th Percentile	60th Percentile	70th Percentile	80th Percentile	90th Percentile
Owner Household Income Level, 2023	\$33,040	\$49,150	\$63,800	\$79,170	\$95,280	\$111,380	\$131,960	\$158,450	\$199,700
Maximum House Ownership Price	\$120,000	\$180,000	\$235,000	\$290,000	\$350,000	\$410,000	\$485,000	\$580,000	\$730,000

Affordability Benchmarks	2023 Average Resale Price		\$570,500
	2023 Average Resale Price at 90%		\$513,450
	2023 Ownership Affordability Threshold		\$410,000
	Maximum Monthly Spending on Household		\$2,785
	Owner Household Income Threshold		\$111,380

Note: Numbers have been rounded.

Source: Derived from CMHC data for the year 2023 by Watson & Associates Economists Ltd., 2024.



Appreciation in home prices primarily impacts carrying costs through increased mortgage costs. As such, the erosion of housing affordability attributed to higher housing prices has a greater impact on lower- and middle-income households, and first-time home buyers who often can only meet the minimum down payment requirements for a mortgage.

4.8 Observations

St. Thomas has a diverse housing inventory across the housing continuum reflecting a range of market housing, including ownership and rental units, as well as non-market units.

Over the past decade, the housing market in City of St. Thomas has remained relatively stable, with a moderate increase in the past five years. Low-density housing construction has declined as a share of total housing development, with a significant increase in the share of high-density units (i.e., apartments and condominiums).

The City has experienced strong appreciation in housing prices and market rents over the past five years in both the new construction and re-sale market. These price increases have been significantly higher than the rate of income growth or inflation, which has eroded housing affordability in the community.

5. St. Thomas's Current Housing Needs

5.1 Waitlist for Non-Market Housing

Figure 29 shows the number of eligible applicants on the social housing centralized waitlist. As shown, as of December 2024, there were 1,683 households on the Elgin County waitlist for social housing (R.G.I.). Of these applicants, 1,161 were identified as residing within the City of St. Thomas, representing 69% of the Elgin County total.



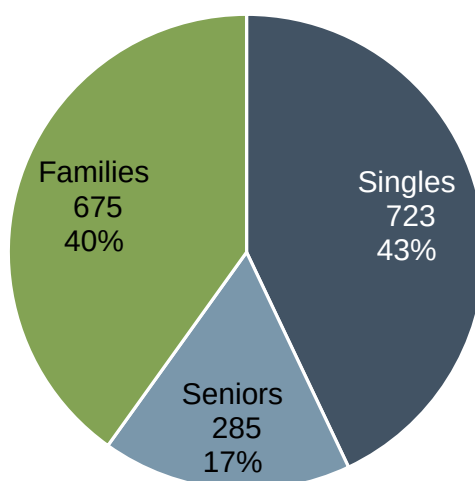
Figure 29
Elgin County, Including City of St. Thomas
Number of Households on the Social Housing (R.G.I.) Waitlist

Area	Eligible Applicants
Total Centralized Elgin County Waitlist Applicants	1,683
Total Applicants Waiting on Family Units	675
Total Applicants Waiting on Adult Units	1,008
Applicants Found Within the City of St. Thomas Located on the Centralized Elgin County Waitlist	1,161

Source: Derived from City of St. Thomas Housing Division data (as of December 2024), by Watson & Associates Economists Ltd., 2025.

Of the total applicants on the centralized waitlist for social housing (R.G.I.), 60% are households without dependents, including singles (43%) and seniors (17%). The remaining 40% are family households with dependents, as shown in Figure 30.

Figure 30
Elgin County, Including the City of St. Thomas
Characteristics of Households on the Social Housing (R.G.I.) Waitlist

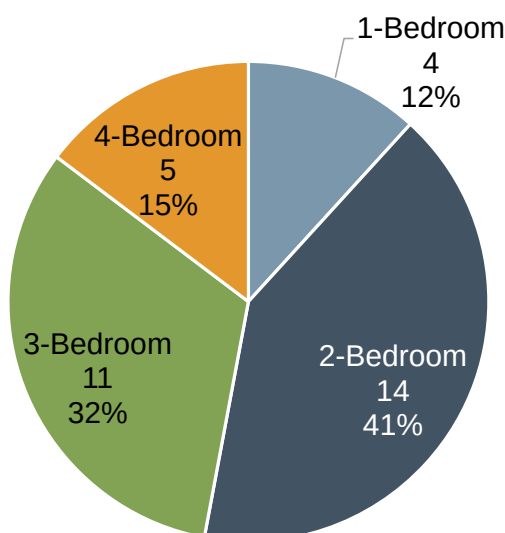


Source: Derived from City of St. Thomas Housing Division data (as of December 2024), by Watson & Associates Economists Ltd., 2025.



Each household has its own identified dwelling size requirements (i.e. number of bedrooms) based on the household size. Within the Elgin County and the City of St. Thomas's social housing waitlist, there are also households that have been designated as "Special Priority" to receive non-market housing. Of applicants on the centralized waitlist for social housing (R.G.I.) in Elgin County and the City of St. Thomas designated as "Special Priority," 12% require one-bedroom units, 41% two-bedroom units, 32% three-bedroom units, and 15% four-bedroom+ units, as shown in Figure 31.

Figure 31
Dwelling Size Requirements for Applicants with Special Priority
City of St. Thomas and Elgin County, as of December 2024



Source: Derived from City of St. Thomas Housing Division data (as of December 2024), by Watson & Associates Economists Ltd., 2025.



5.2 Core Housing Need

Figure 32 illustrates the households in core housing need by tenure (owner, renter) and renter households that are subsidized and not subsidized. In accordance with CMHC's definition, a household is considered to be in core housing need if it meets two criteria:

- A household is **below one or more** of the adequacy (repair), suitability (crowding) and affordability standards.
- The household would have to spend 30% or more of its before-tax household income to access local market housing that meets all three standards.

The households in core housing need identified within the City of St. Thomas total 1,860 as of 2021. This amount has been derived from a total of 17,880 assessed occupied dwelling units and represents approximately 11% of households in core need in the City, which is lower than the provincial average of 12%.^[22]

Of the households in core housing need, approximately 1,430 (77%) are renter-occupied households and 430 (23%) are owner-occupied households. Of the renter-occupied households in core housing need, 83% are not subsidized and 17% are subsidized households.

^[22] Statistics Canada, Table 98-10-0247-01, Core housing need by tenure including presence of mortgage payments and subsidized housing: Canada, provinces and territories, Census divisions and Census subdivisions.



Figure 32
City of St. Thomas
Households in Core Housing Need by Status of Primary Maintainer

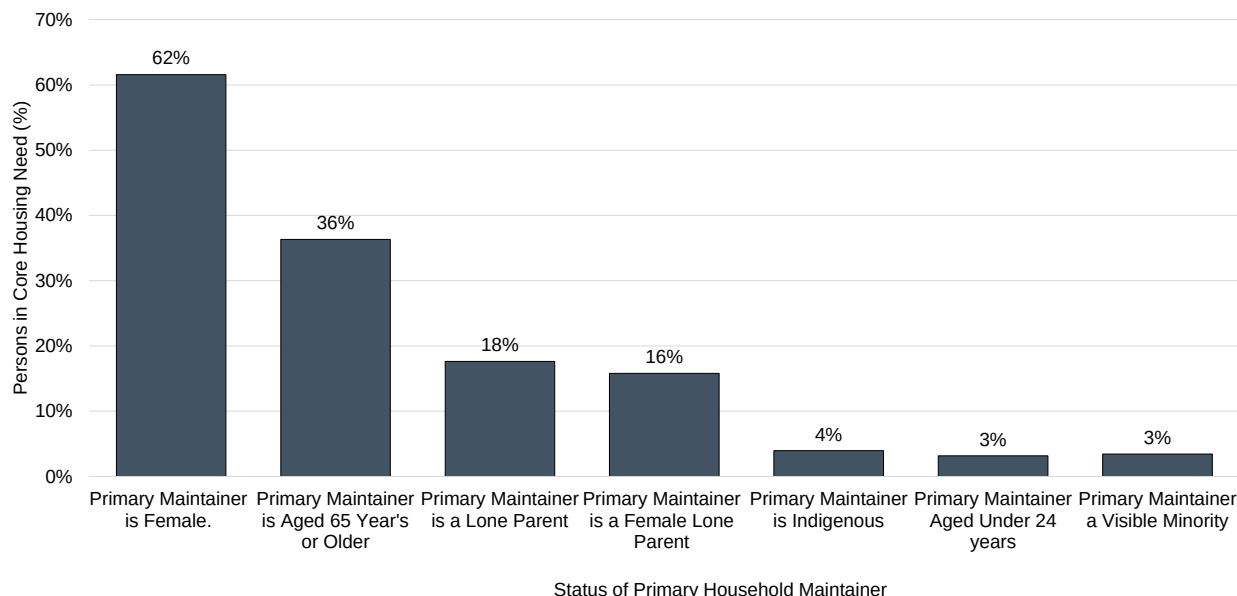
Housing Need Standards	Owner Households	Renter Households (Subsidized)	Renter Households (Market)	Total Owner and Rental Households
Below adequacy threshold only	35	45	15	95
Below suitability threshold only	0	0	40	40
Below affordability threshold only	365	200	995	1,560
Below affordability and suitability thresholds	0	0	25	25
Below affordability and adequacy thresholds	30	0	110	140
Below suitability and adequacy thresholds	0	0	0	0
Below all three thresholds	0	0	0	0
Total Households in Core Need	430	270	1,195	1,895

Note: Numbers may not add precisely due to rounding and incomplete Statistics Canada data.
Source: Derived from Statistics Canada, Table 98-10-0247-01, by Watson & Associates Economists Ltd., 2023.

Figure 33 illustrates percentages of households in core housing need by priority population and area municipalities in the City of St. Thomas in 2021. As shown, of the households found in core need in 2021, approximately 62% were women-led, while 36% of households in core need were found to be maintained by an individual who was 65+ years of age. The next major in-need households were those led by a lone parent, and those led specifically by a lone-female parent, exhibiting allocations of 18% and 16%, respectively. As shown in Figure 33 below, the allocations for households maintained by the other priority groups were as follows: Indigenous-led households at 4%; households led by someone aged under 24 years at 3%; and visible-minority-led households had a prevalence rate of 3%.



Figure 33
City of St. Thomas
Households in Core Housing Need by Priority Population, 2021



Note: Numbers have been rounded.

Source: Derived from Housing Assessment Resource Tools (HART) by Watson & Associates Economists Ltd., 2024.

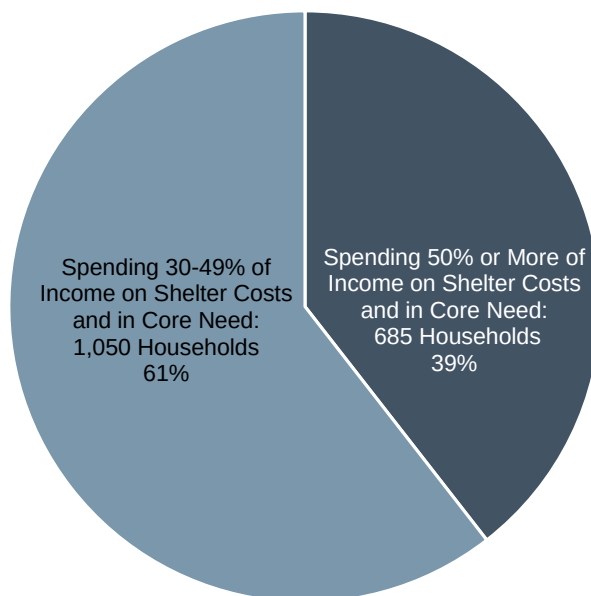
Figure 34 shows the City's total households in severe core housing need. A household is considered to be in severe core housing need if it meets two criteria:

- A household is **below one or more** of the adequacy (repair), suitability (crowding) and affordability standards.
- The household would have to spend 50% or more of its before-tax household income to access local market housing that meets all three standards.

As shown in Figure 34, 685 households are in severe core housing need, representing 39% of the City's total households in core housing need. Of the 1,735 households identified, an additional 61% (1,050 households) are spending 30% to 49% of their before-tax household income on shelter costs.



Figure 34
City of St. Thomas
Households in Severe Core Housing Need



Note: Numbers may not add precisely due to rounding.

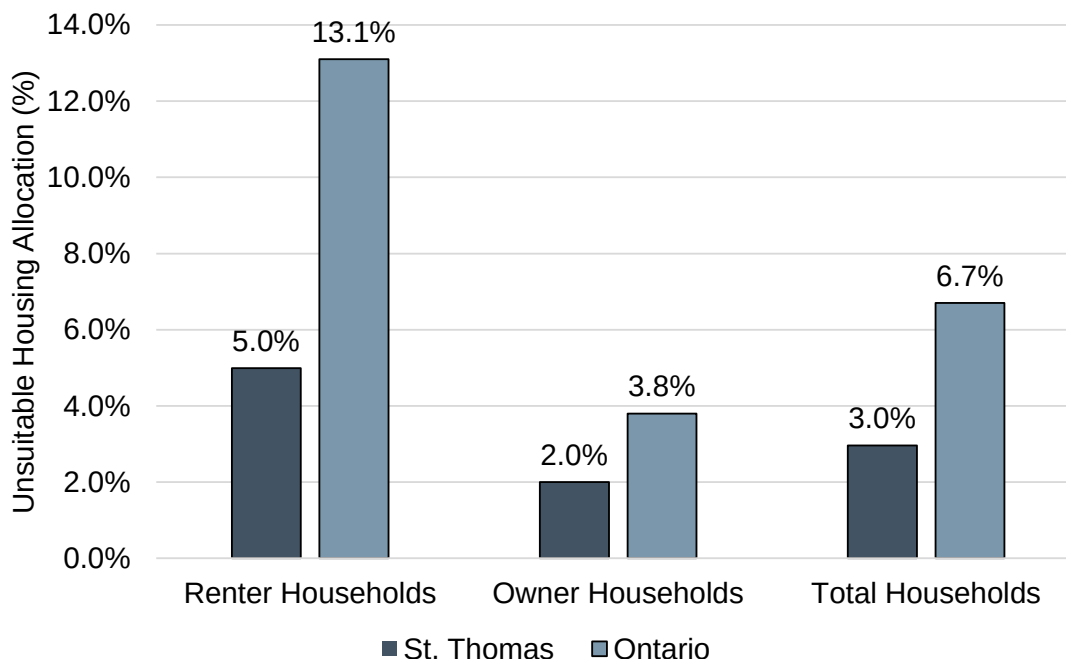
Source: Derived from Statistics Canada, Table 98-10-0247-01, by Watson & Associates Economists Ltd., 2023.

5.3 Housing Suitability

The indicator for housing suitability (a topic often referred to as crowding) is measured by the number of bedrooms within the dwelling related to the size and composition of the household. Within St. Thomas, approximately 3% (535 units) of occupied housing is not considered suitable for occupants from a space needs perspective. The percentage share of dwellings not considered suitable in the City is therefore much lower than the Ontario average (6.7%), as shown in Figure 35. The share of unsuitable housing was found to be lower for both renters and owners within the City of St. Thomas as compared to the Province of Ontario.



Figure 35
City of St. Thomas and the Province of Ontario
Housing Suitability, 2021



Source: Derived from Statistics Canada, Table 98-10-0247-01, by Watson & Associates Economists Ltd., 2023.

5.4 Homelessness

As of December 31, 2024, a total of 813 individuals or households were referred for support through a housing or homelessness service system in Elgin County. Out of these referrals, 528 (65%) individuals or households have successfully been housed, 155 (19%) individuals or households are categorized as inactive,^[25] and 130 (16%) individuals remain actively homeless, as shown in Figure 36.

^[25] "Inactive" refers to individuals or households who have not interacted with the housing or homelessness service system for a period of three or more months.



Figure 36
Elgin County
Number of Persons Experiencing Homelessness by Type

Housing System Referrals and Outcomes	Number of Individuals/ Households
Housed	528
Inactive	155
Actively Homeless	130
Total	813

Source: Derived from City of St. Thomas data as of December 31, 2024, by Watson & Associates Economists Ltd., 2025.

5.5 Community Consultation

Throughout April 2024, the Consultant Team, with support from St. Thomas staff, developed and implemented three modes of engagement with the community. First, 16 interviews with various key informants were conducted to have in-depth conversations on the housing needs of the St. Thomas community. Next, a community survey was offered to gather community-wide feedback. Finally, a focus group was held with people who have experienced or are currently experiencing housing insecurity and homelessness in St. Thomas. Each form of engagement offered valuable insight and feedback to best analyze and address the housing gaps in St. Thomas.

5.5.1 Community Engagement Survey

The City of St. Thomas made the online survey available to the public from April 5 to 22, 2024. The survey entailed 18 multiple-choice questions and one short answer and was advertised through social media channels such as Facebook and the community newsletter. As well, the survey was distributed at the St. Thomas Home Show, which was held at the Joe Thornton Community Centre from April 12-14; both physical and online surveys were offered. The survey questions, along with a complete summary of responses, are provided in Appendix A.

The online survey garnered responses from 301 participants. The majority identified as female (70.1%), with 28.2% identifying as male, and a small percentage (1.6%) opting not to disclose their gender. The age distribution skewed towards respondents aged between 50 and 64 years old (32.9%), followed by people aged 40 to 49 (16.9%) and 65



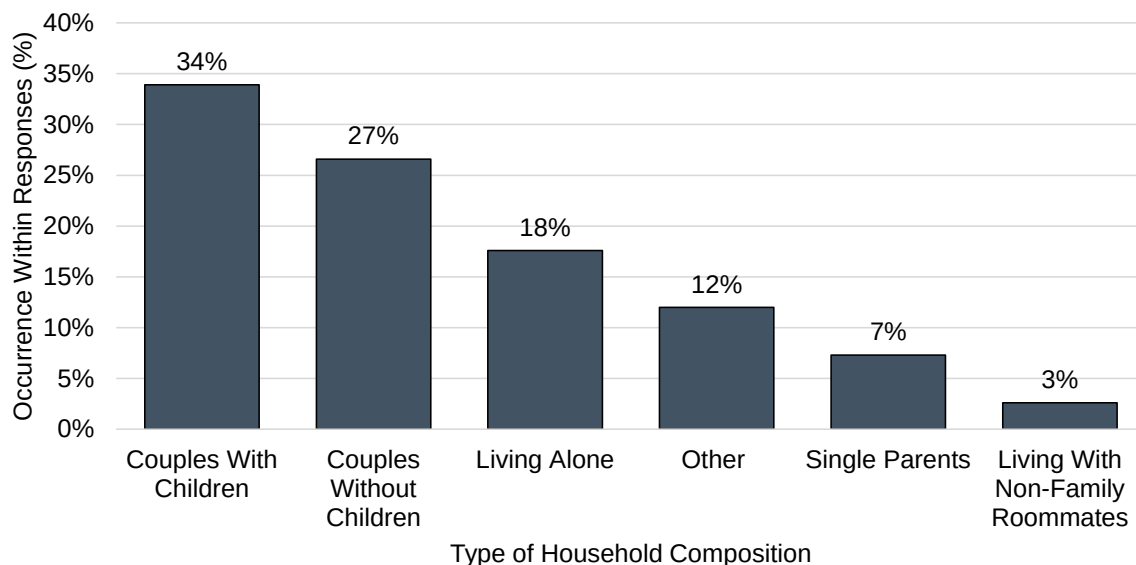
to 74 (18.9%). Notably, no respondents were under the age of 20. Furthermore, 92.4% of participants indicated residence in St. Thomas, while 7.6% did not reside in the City.

In terms of household income, 28.3% of respondents reported incomes of \$100,000 and over. Other income brackets included \$80,000 to \$99,999 (11.7%), \$60,000 to \$79,999 (13.0%), \$50,000 to \$59,999 (7.0%), and \$40,000 to \$49,999 (8.0%). Smaller percentages fell into income ranges such as \$29,999 (7.0%), \$30,000 to \$39,999 (6.3%), less than \$20,000 (5.0%), and \$20,000 to \$29,999 (3.0%). Additionally, 13.7% of respondents preferred not to disclose their household income.

Residency Data

Responses regarding living arrangements revealed diverse housing situations. As shown in Figure 37, 17.6% reported living alone, 2.6% lived with non-family roommates, 33.9% were part of couples with children, 26.6% were part of couples without children, and 7.3% were single parents with children. Additionally, 12.0% chose "Other," indicating varied living situations such as living with parents or extended family.

Figure 37
City of St. Thomas
Responses for Household Compositions



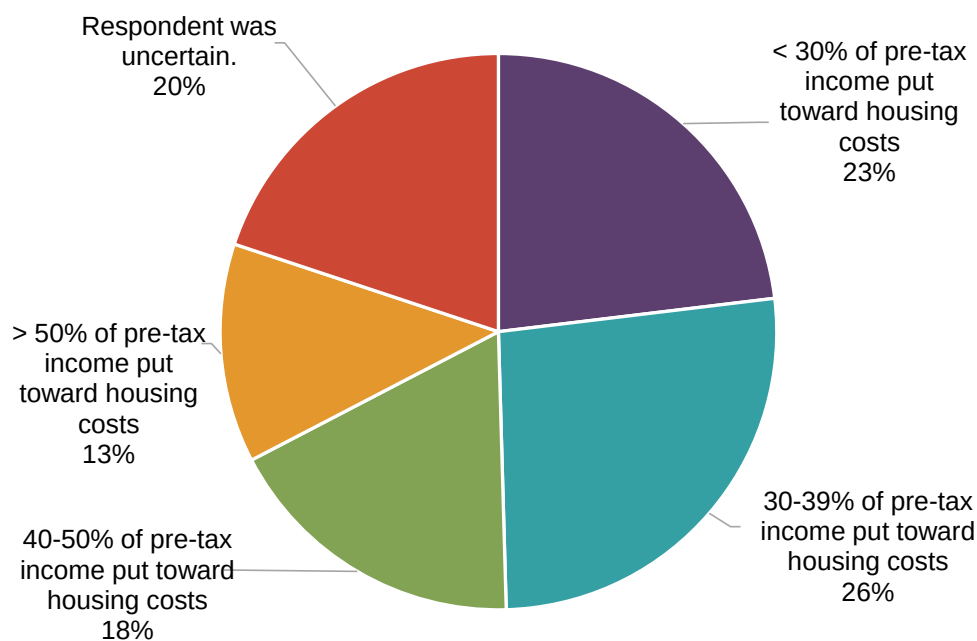
Note: Numbers may not add precisely due to rounding.
Source: Tim Welch Consulting Inc.



Most of the respondents (60.5%) identified as year-round homeowners, while 28.9% were year-round renters. A small percentage (0.7%) reported experiencing homelessness and 9.9% of participants selected “Other” forms of residency, such as living with their parents or in transition from homeowner to renter or vice versa. Additionally, an overwhelming majority (65.8%) of respondents reside in detached houses, followed by an apartment unit in a building (12.3%). Subsequent responses include living in a semi-detached house (6.3%), a townhouse (6.6%), an apartment in a house (5%), a room/shared accommodation (1.3%), an emergency shelter (0.7%) and other (2%) forms such as a basement or their car.

Moreover, with respect to participants who identified as renter households, the most common monthly rent range was \$1,000 to \$1,499, noting many concerns about affordable housing. Approximately 80.7% of respondents, both renter and owner, perceive affordable housing as a significant issue in St. Thomas. This is illustrated further in Figure 38, which shows 76.8% of respondents are paying more than 30% of their pre-tax income on housing.

Figure 38
City of St. Thomas
Proportion of Pre-Tax Income on Housing (Including Utilities)



Note: Numbers may not add precisely due to rounding.
Source: Tim Welch Consulting Inc.



Finding the Right Housing

Survey participants were asked why they chose the housing in which they currently live and to select all the responses that applied to their situation. Affordability emerged as the primary reason for housing choice (55.2%), followed by proximity to work/school (24.3%) and family (23.6%). Other considerations included proximity to services (13.0%) and transit accessibility (2.3%). A notable proportion (15.0%) expressed having no alternative choice in housing selection, while 21.2% cited other reasons such as support from parents and neighbourhood attributes.

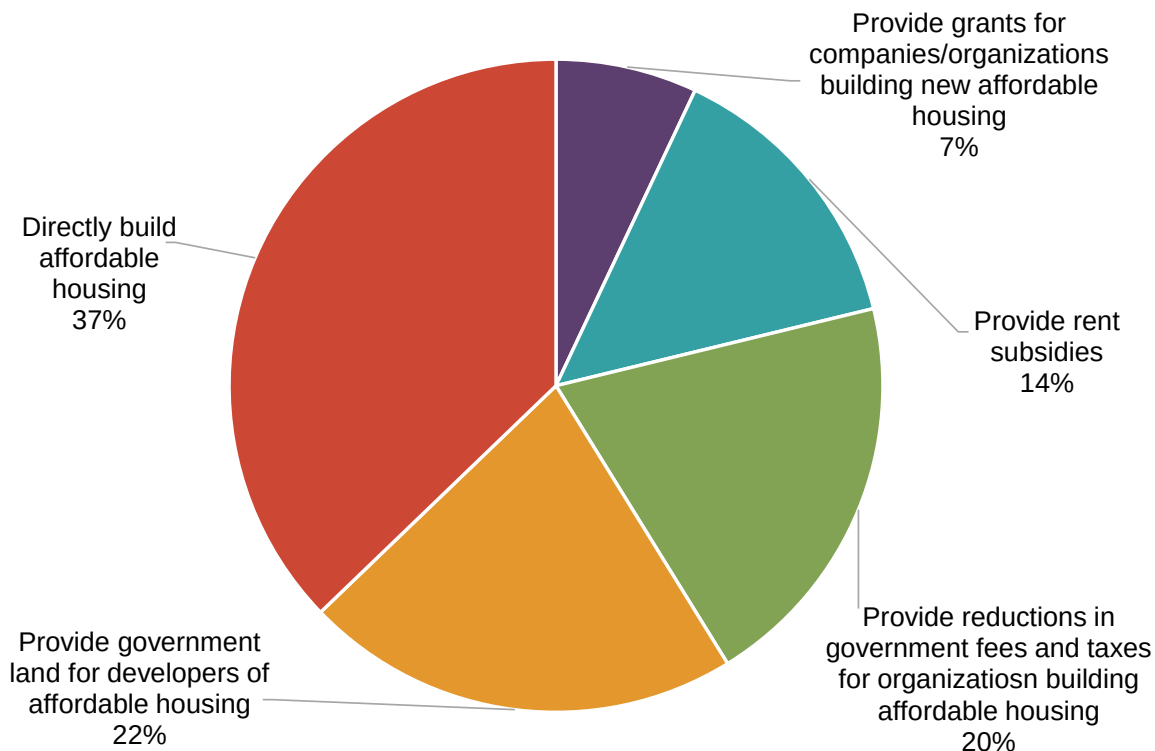
Similarly, all participants were asked to best describe their housing situation and choose all that apply from a list of choices. Most respondents (71.1%) reported feeling comfortable and safe in their homes. Some of the concerns brought forward, however, included insufficient space (18.3%) and concerns about losing housing (16.6%).

While 56.9% of respondents found suitable housing in St. Thomas, 25.4%, however, reported challenges in securing suitable housing. Concerns included affordability, rental availability, and housing quality. Notably, 13.9% provided further insights into the challenges faced in securing appropriate housing, such as the inability to find affordable options when looking to downsize, no units available for the size and number of bedrooms needed, and accessibility concerns needing ground floors or no stairs, to name a few.

In summary, participants were asked to select the groups, from a list provided, of individuals who are in need of the most assistance to find housing in St. Thomas. Responses included the homeless (59.7%), individuals requiring mental health support (59.1%), and seniors (53.8%). When asked to rank the most important actions the City of St. Thomas could take to help meet the needs of these vulnerable populations, the majority prioritized direct construction of affordable housing (37.2%) as the top action for the City, followed by reductions in government fees and taxes (25.3%). Figure 39 illustrates the breakdown of the top choices of all participants.



Figure 39
City of St. Thomas
Top Decisive Action Chosen by Respondents



Source: Tim Welch Consulting Inc.

The feedback highlights the need in St. Thomas for tailored affordable housing options, government intervention through rent control and subsidies, and strategic land use planning to utilize vacant lots and existing facilities for housing solutions.

5.5.2 Key Informant Interviews

Throughout March and April 2024, key informants across the City of St. Thomas were contacted to participate in 30-minute virtual interviews to provide insight and feedback to better understand the current housing challenges and future housing demands. Figure 40 below offers a breakdown of the 16 interviewees by sector/organization.



Figure 40
City of St. Thomas
Participants' Background

Sectors/Organization of Participants	Number of Key Informants
Affordable Housing Provider	7
St. Thomas Employee	1
Politicians	1
Private Housing Developer	4
Professional Services (Legal, Real Estate)	2
People with Lived Experience	9 (1 Interviewed and 8 in Focus Group)

It should be noted that St. Thomas staff and government were commonly praised for their substantial efforts to support people facing housing insecurity. The interviews, however, have highlighted five key housing barriers in the City:

- Challenges in housing supply;
- Limited support services;
- An affordability gap;
- Policy and bureaucratic hurdles;
- Disproportionately affected populations.

Housing Supply Challenges

In St. Thomas, concerns are mounting over a projected shortfall in housing units required to accommodate the City's population growth and an anticipated influx of the workforce. To address this challenge effectively, planning for housing development must be intricately linked with infrastructure considerations, encompassing crucial aspects such as sewage, roads, and transportation, to ensure accessibility and sustainability.

Lack of Various Housing Options

Comments were provided that there is a need to address gaps in housing options across the affordability spectrum, including apartments and purpose-built rentals. A key



identified goal is for more density in the core of the City. Several participants recognized the need for affordable rental apartments, to fill the need for one- and two-bedroom units. Singles and seniors were regarded as key age groups looking to fill these units. Also, townhouses and 1,000-square-foot bungalows with two or three bedrooms were highlighted as possible options for seniors and people looking to downsize from larger single-family detached homes. Some interviewees noted that a lack of available housing options, or any obstacles in providing a specific type of housing, can cause individuals to delay moving and keep their current homes, which in turn prevents others from moving into those homes. They stated there are limited choices when there are limited options.

A common consensus from many of the people interviewed was the need to have supports in the apartments when required by residents. Having “your own door” is a central value of individuals, but they recognize the value of having everyday wrap-around supports (mental health, physical health, programs, etc.). This is especially important to prevent people from falling back into homelessness after transitioning out of a shelter or from the streets. While many recognize the efforts already being made by the City, increasing supports would further benefit people transitioning into more stable housing.

Workforce Housing

In St. Thomas, there is a pressing need for workforce housing due to significant industrial growth. With Volkswagen’s PowerCo EV battery plant under construction in the City, as well as other new employers, there is a surge in demand for housing for their employees. Local efforts are underway to address this issue through workforce development initiatives and collaboration with apartment builders willing to develop units for workers. Initially, there is a plan for temporary housing solutions, which will eventually transition into permanent residences for the workforce. This underscores the definite need for workforce housing, especially with a growing economy. While some workers may commute from surrounding areas like London and other communities in Elgin County, there is a need for various housing options, including rental housing in St. Thomas. The focus is on creating multiple housing developments to accommodate the workforce influx and ensure ample rental homes are available.



Additional Support Services

Interviewees also highlighted the importance of comprehensive support services to accompany housing initiatives, particularly for vulnerable populations facing mental health challenges, addiction, domestic abuse, unemployment or transitioning out of homelessness. The trend indicates an increase in acuity levels among individuals seeking housing assistance. While lower acuity cases find housing options more readily available, shelters primarily cater to people with higher acuity levels requiring comprehensive wrap-around supports. There has been discussion about the need for a third supportive housing structure in St. Thomas, emphasizing the necessity for high-acuity units with extensive support services.

The focus remains on mental health and addiction support, alongside providing diverse housing solutions such as women-only and youth-only housing. Efforts are also directed towards skill-building initiatives to help individuals transition to independent living and foster social connections to prevent isolation. Moreover, attention is given to improving landlord-tenant relations to address conflicts and find solutions effectively. St. Thomas is recognized for its commitment to providing comprehensive wrap-around supports, but there is an acknowledgement of the ongoing need for addiction support and assistance in accessing housing and subsequently supporting an individual or family to successfully keep them housed.

Affordability Gap

One of the most prominent housing challenges identified in the interviews is the shortage of affordable housing options in St. Thomas. This shortage encompasses a range of housing types, from detached houses to apartments, and affects various demographics, including low-income individuals, families, and seniors. Additionally, investor speculation in the housing market is considered to have further driven up land values, exacerbating affordability challenges.

Defining Affordable Housing

Defining what constitutes affordable housing poses a significant challenge, as there are various definitions and understandings implemented across government policies, programs, and the housing sector. Participants highlight the need for defining affordability based on income and not market definitions. They point out that some projects labelled as "affordable" are priced beyond their means, as many still cannot



afford 70% of the A.M.R. Having an income-based definition on a policy level that is then incorporated across the housing sector in St. Thomas (developers, non-profits, etc.) was viewed as helping to prevent individuals and families fall through the gaps.

Administrative Zoning Hurdles

Zoning regulations in St. Thomas have a significant role in shaping the City's ability to address affordable housing needs. Current zoning rules may unintentionally limit the diversity of housing types and the ability to explore innovative solutions. To further support housing development, prioritizing **as-of-right zoning** or **higher-density as-of-right zoning** is a key opportunity. These approaches can streamline approval processes and provide greater clarity and predictability for developers, ultimately reducing delays and fostering housing growth.

Expanding zoning policies to permit increased residential density, such as through blanket zoning or pre-zoning for townhouses and apartments, as identified by an interviewee, could open the door to more affordable housing options. These changes would help address the growing demand while supporting the development of diverse housing types to meet community needs.

As St. Thomas continues to explore solutions for increasing affordability, transparency around zoning and development opportunities remains important. These efforts will build on the City's progress toward mitigating and reducing barriers around development.

Disproportionately Affected Populations

Indigenous Housing Disparities

Interviews highlighted that while Indigenous peoples represent a small portion of the population in St. Thomas, they experience a disproportionate impact from homelessness and housing insecurity. Challenges such as lower income levels and racial bias can further hinder access to affordable and supportive housing options. This includes limited availability of housing solutions that reflect Indigenous values and traditions, as well as gaps in services addressing mental health and substance use.

It was noted that culturally appropriate housing plays a key role in fostering inclusion and a sense of belonging for Indigenous individuals and families. Such housing goes beyond physical structures to embrace connections to land, culture, family, and



community. For many Indigenous households, considerations like multi-generational living and space for cultural practices – such as communal gatherings or outdoor activities like planting – are integral to creating a true sense of home.

While the Indigenous population in St. Thomas is small, the housing needs of this community call for a holistic approach. This includes fostering cultural sensitivity, supporting tailored housing options, and ensuring meaningful community engagement to provide solutions that reflect Indigenous perspectives and priorities.

Homeless Individuals

Participants highlighted the challenging housing market as a significant hurdle in addressing homelessness effectively. The Inn, as the central homeless shelter, has been the main resource for people unhoused and in need of shelter. Yet, participants with lived experience and those who support homeless individuals brought forward a need for more homeless consultation/involvement in the emergency shelter.

Currently, the Homeless Coalition of St. Thomas is a key advocate for homeless supportive care and outreach. Through a homeless community-led initiative, the coalition started as a peer support service to help others facing homelessness in the community. The Coalition has proven to have a key impact in the community as a strong voice for the homeless community in St. Thomas. It was recognized that homeless individuals want help but require a unique approach of professionalism and compassion.

5.5.3 Focus Group with People with Lived Experience

On April 25, 2024, Tim Welch Consulting, with the support of the staff at St. Thomas, conducted an in-person focus group with people who have faced homelessness and/or housing insecurity. Eight participants joined, organized through various housing providers in the City. The focus group aimed to gather firsthand accounts from people most impacted by housing need in St. Thomas and better understand the circumstances and barriers to accessing affordable housing.

Housing Affordability

Housing affordability arose as a key challenge for people trying to enter the housing market. New builds were considered to be inflating the price of housing across St. Thomas, and it was felt it was becoming increasingly difficult for someone earning \$24



to \$25 per hour or on Ontario Works to find housing. Participants noted that since COVID-19, the only way lower-income individuals are able to afford rent is by having roommates.

Participants felt that bachelor rental units going for \$1,200 per month are unaffordable. This is exacerbated when utilities are not included in the rent. Participants felt affordable housing prices need to include utilities such as heat, hydro, and water. For example, one of the recent supportive buildings charges hydro and Wi-Fi separately from rent, so some participants found it challenging to afford those utilities on top of the rent they pay.

Barriers to Housing

Participants noted several obstacles for many people who have previously been homeless or faced housing insecurity. For example, some lower rent market housing will require credit checks, and that is seen as a huge barrier to entering the market for people who are homeless. To gain credit (i.e., credit cards), banks require a home address and proof of sufficient income, which makes homeless individuals ineligible. Hence, credit checks were identified as a huge barrier to entry.

Moreover, it was noted that some housing providers will not allow pets into their units. This was identified by participants as a huge barrier, as for many individuals living on the street, their pets are their family. Some members of the focus group stated that people would rather live on the street or in their car with their dog and give up housing before giving up their pet. It was also recognized that pets actually are a great form of support for people who face housing insecurity. Pets provide a sense of family, routine, and responsibility that individuals need.

Support Services

Participants acknowledged that the programs and services offered by their respective housing providers are of great benefit to the community. For example, the YWCA offers classes on Microsoft Word to help build technological skills and Indwell offers classes on budgeting and anger management. As well, activities like a community barbeque or St. Thomas Addicts Sharing Hope (STASH) offering Bingo or breakfast club were all recognized positively by participants. The main reservation regarding these activities and programs was that many with jobs were unable to attend because they were at work and these programs are only offered at specific times.



The consensus of the focus group was that the main support service that needs addressing in St. Thomas is the increase of mental health supports in specific housing that is tailored to people in higher acuity. One participant commented that peers of his would rather be in jail, where there are supports, food, and shelter, than on the street.

Daily Struggles

As it relates to housing in St. Thomas, two central struggles discussed by participants were housing location and transit concerns, and security concerns. Current affordable housing buildings that are central in St. Thomas were noted to be an ideal location. The struggles were seen to be around transit to and from work. If they do not find work close enough to walk from their homes, they rely on the limited bus schedule to commute. From Monday to Friday, the regular service hours are 7:15 a.m. to 5:45 p.m., with “on-demand” service from 6:15 a.m. to 7:15 a.m. and 5:45 p.m. to 9:45 p.m. It is unclear how frequently the “on-demand” service runs, but according to participants, it was felt to be an unreliable service. This results in anyone working afternoon or evening shifts having no sure method of returning home from work if their shift ends after 5:45 p.m. Hence, offering housing both in the central area of the City as well as outside the centre, near the employment should be considered for people who are working, to more easily get to their jobs.

Another recognized struggle from people in lower-income housing is that there is less security. There were examples of theft and vandalism discussed in the focus group and residents were unclear in the role the police and security play to protect the security of people in the buildings. Yet, some residents fear complaining when stolen from or assaulted, due to the fear of eviction. At the same time, there was a huge sense of gratitude from participants for having housing and they definitely did not want to lose the opportunity they were given.

5.6 Observations

The findings from the technical analysis and community consultation presented above suggests that while St. Thomas has made significant progress to reducing homelessness, there still remains a structural deficit in housing supply that does not meet the needs of the current population from a household affordability lens. This includes an estimated 130 individuals who are currently homeless and 1,161 St. Thomas households that are on a waiting list for non-market housing. There are also



685 households in severe core need in St. Thomas, as identified through the 2021 Census data. Addressing this deficit in affordable housing should be considered a high priority as the City looks to functionally end chronic homelessness.

Addressing the City's current housing needs by developing planning initiatives to achieve higher housing targets could serve as an effective approach to providing additional housing choice to low- and moderate-income households in St. Thomas with a focus on affordable rental housing. Critical to the success of these initiatives is the alignment of new housing products with local housing demand, in accordance with affordability and household type.

6. Assessment of Future Housing Needs

6.1 Demographic Factors Influencing St. Thomas's Future Housing Needs

As previously mentioned, population age structure influences the socio-economic characteristics of the population related to income/affordability, lifestyle, family size, lifestyle decisions, health, and mobility. Propensities for high-density housing (rental apartments and apartment condominium units) are highest among younger age groups, while propensities for low-density housing (single and semi-detached housing) tend to be highest among population age groups between 35 and 64 years of age.

As previously discussed, St. Thomas's population is aging. The 55+ age group has grown considerably over the past 20 years and is expected to increase in both percentage and absolute terms over the next several decades. As the average age of the City's population continues to increase, it is anticipated that the demand for higher-density housing forms will also continue to gradually increase.

The aging of the City's population is also anticipated to drive the need for seniors' housing and other housing forms geared to older adults (e.g., assisted living, affordable housing, adult lifestyle housing). Given the diversity of the 55 to 74 and 75+ population age groups, forecast housing demand across the City within this broad 55+ demographic group is anticipated to vary considerably.

Within the 55+ age group, housing demand within the 55 to 74 age group is anticipated to be relatively stronger for ground-oriented housing forms (i.e., single detached, semi-



detached and townhouses) that provide proximity to urban amenities, municipal services and community infrastructure. With respect to the 75+ age group, the physical and socio-economic characteristics of this age group (on average) are considerably different than those of younger seniors, empty nesters and working adults with respect to income, mobility, and health. Typically, these characteristics represent a key driver behind the propensity for medium- and high-density housing forms (including seniors' housing) that are in proximity to urban amenities, health care services, and other community facilities geared toward this age group.

In addition, St. Thomas is also anticipated to accommodate a growing share of young adults and new families seeking competitively priced home ownership and rental opportunities. Accordingly, opportunities should be explored to provide a mix of future housing across a range of density types, to accommodate people with varying levels of income (including affordable housing options) within new greenfield areas and in priority intensification areas.

Housing demand associated with younger generations in St. Thomas is anticipated to be strong across a range of housing types that are affordable to new home buyers/renters and cater to a broad range of lifestyle preferences towards urban and suburban living. This includes housing options such as townhouses (including back-to-back townhouses and stacked townhouses), higher-density developments (i.e., purpose-built apartments and condominiums), and to a lesser extent, low-density housing forms. Demand for low-density housing is anticipated to be strongest for “move-up” home buyers with growing families, typically working-age homeowners approaching 40 years of age and older.

Accommodating younger generations, such as Millennials and Generation Z, and other working-age adults is a key objective for St. Thomas, recognizing that the accommodation of skilled labour and the attraction of new businesses are inextricably linked and positively reinforce one another. To ensure that economic growth is not constrained by future labour shortages, continued effort is required by the City, its area municipalities, and its partners to explore ways to attract and accommodate new skilled and unskilled working-age residents to the City within a diverse range of housing options by structure type, tenure, and location.



6.2 St. Thomas Growth Outlook

The City of St. Thomas is expected to experience relatively strong growth over the next three decades, as illustrated in Figure 41 where the values for the last two Census years are recorded alongside the forecast values from 2024 to 2051. Over the 2024 to 2051 period, the City's population is forecast to increase by 71% (33,100 people) from approximately 46,400 to 79,500 and the employment base is anticipated to increase by 50% (11,500) from 22,800 to 34,300. To accommodate the forecast population growth, the City of St. Thomas's housing base is expected to expand by 14,400 units, an increase of 76%.

Figure 41
City of St. Thomas
Population, Housing, and Employment, 2024 to 2051

Metric	2016 Census	2021 Census	2024 Forecast	2031 Forecast	2041 Forecast	2051 Forecast	2024-2051 Incremental Growth
Population	40,500	44,000	46,400	60,400	71,100	79,500	33,100
Housing	16,600	18,100	19,000	23,800	29,500	33,400	14,400
Employment	16,500	N/A	22,800	28,600	31,800	34,300	11,500

Notes:

- Population figures include a net Census undercount estimated at approximately 4.1%.
- Employment figures include work at home and no fixed place of work.
- Figures have been rounded.
- 2021 Census data has been excluded due to the unreliable nature of the data, as Census enumeration occurred during a lockdown due to the COVID-19 pandemic, resulting in inflated work at home metrics.

Source: 2016 employment, 2021 and 2016 population and housing units from Statistics Canada Census data; growth forecasts estimated by Watson & Associates Economists Ltd., 2024.

Figure 42 summarizes the City's household annual forecast from 2021 to 2051 in five-year growth increments and by structure type. Housing trends between 2001 and 2021 are also provided for historical context. Key observations are as follows:

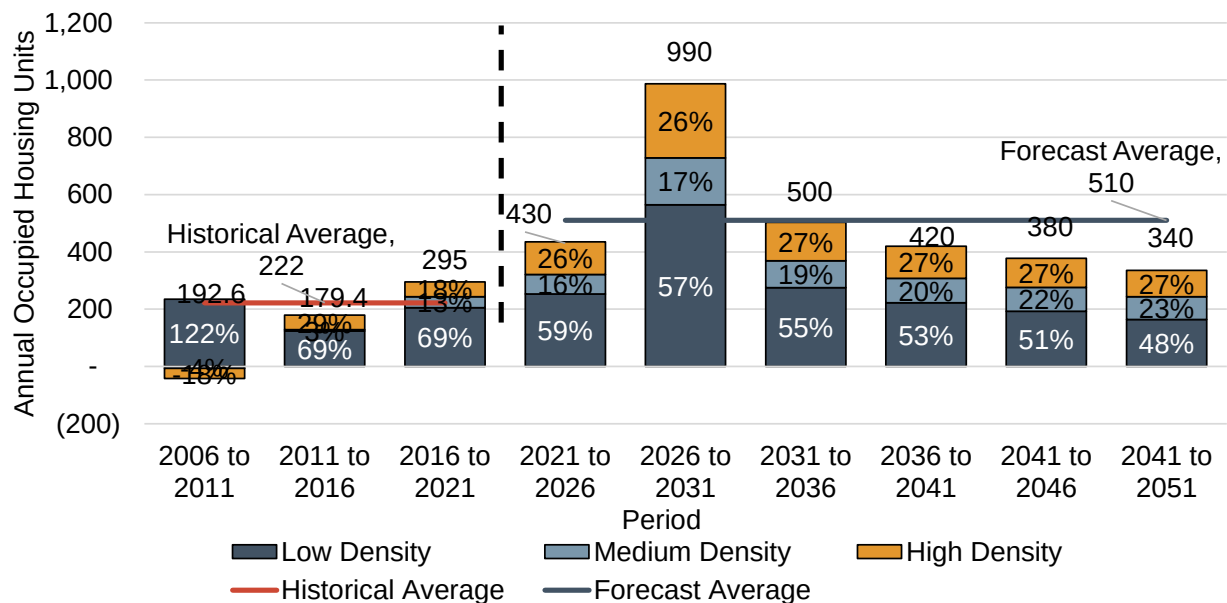
- Over the 2021 to 2051 period, housing development is anticipated to average approximately 510 units across the City, annually.
- New housing is forecast to comprise 55% low-density (singles and semi-detached), 19% medium-density (townhouses), and 26% high-density (apartments) units. A steady increase in the share of medium- and high-density



housing forms is anticipated, largely driven by the housing needs associated with the 65+ age group (including seniors' housing), continued upward pressure on local housing prices, and declining housing affordability. This trend is further reflected in recent building activity and development applications; however, the long-term trend is a decrease in the total housing growth volume in each successive five-year period as the forecast extends.

- The long-term housing outlook for the City of St. Thomas remains very positive given the strong long-term population growth outlook for Southern Ontario as a whole. As such, average annual new housing construction activity over the next two to three decades is anticipated to remain well above historical levels experienced over the past 15 years.

Figure 42
City of St. Thomas
Five-Year Incremental Housing Growth – Historical and Forecast, 2001 to 2051



Notes:

- Low density includes singles and semi-detached units.
- Medium density includes townhouses and apartments in duplexes.
- High density includes bachelor, 1-bedroom, 2-bedroom+ apartments.
- Figures may not add due to rounding.

Source: Historical 2001 to 2021 figures from Statistics Canada Census Profiles.
Forecast prepared by Watson & Associates Economists Ltd., 2024.



6.3 Ten-Year Housing Needs

This section provides an analysis of forecast housing demand for St. Thomas over the next ten years by housing type and tenure (i.e., rental vs. ownership). Further to this, a breakdown of market and affordable housing needs is also displayed. The housing forecast presented herein has been adapted from the City of St. Thomas Growth Analysis Study (April 2024).

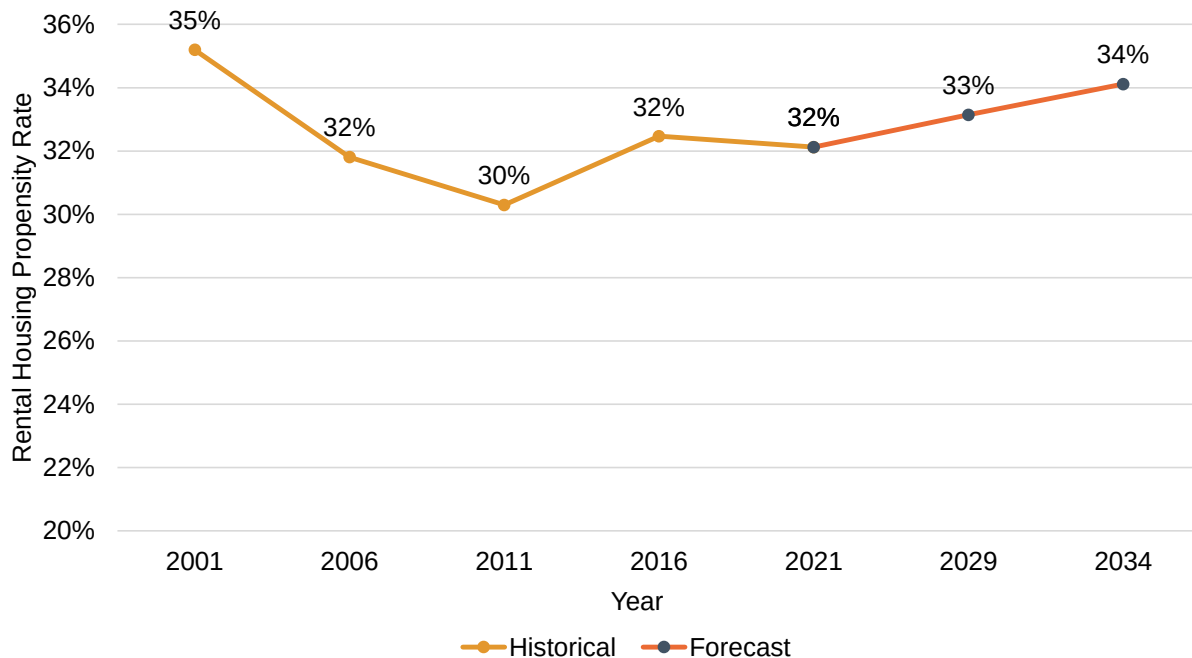
6.3.1 *Forecast Housing Growth*

The City of St. Thomas is forecast to increase by approximately 7,700 housing units over the next decade (i.e., 2024 to 2034). Accommodating this level of growth requires a range of housing by structure type and tenure. Building on the housing forecast, the following analysis explores the City's housing needs in greater detail by generating a housing forecast by both type and tenure. A tenure forecast provides greater insight into the City's rental housing needs between 2024 and 2034 by various structure types.

With affordability concerns increasing throughout the Province, the pressure for primary rental dwellings will continue to grow. Based on a rental housing propensity analysis (as shown in Figure 43), the percentage of renter households in the City is forecast to increase from 32% in 2021 to 34% in 2034, which is a level slightly higher than the rental housing propensity rates historically observed between 2006 and 2021.



Figure 43
City of St. Thomas
Rental Housing Propensity Rate Forecast 2024 to 2034



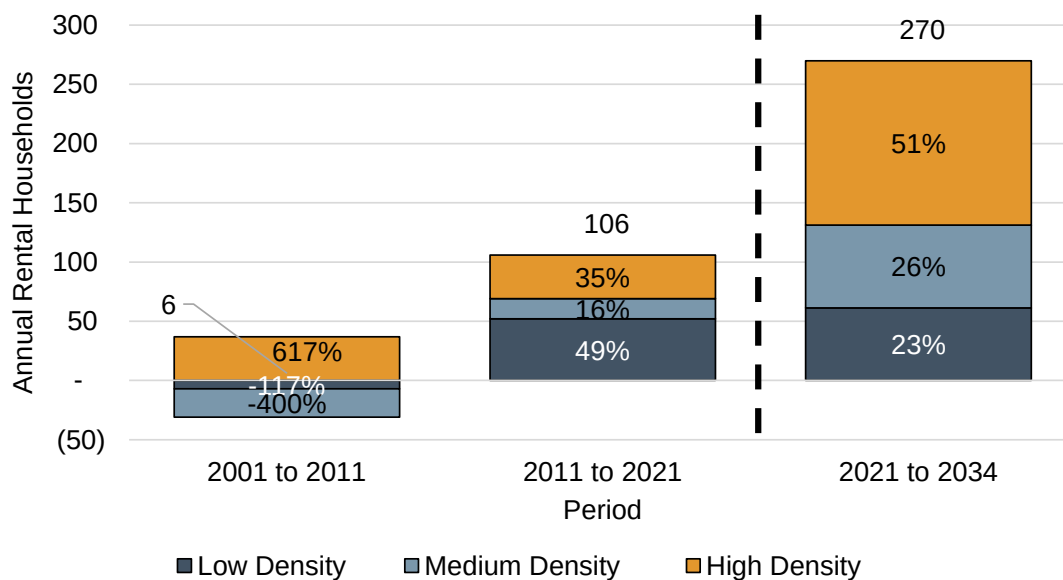
Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

Based on the above rental housing propensity forecast, rental housing in the City is expected to increase by approximately 2,700 units over the 10-year period, accounting for approximately 35% of total housing growth over the forecast period. As shown in Figure 44, rental dwelling growth in the City between 2024 and 2034 is forecast to comprise 23% low-density (singles and semi-detached), 26% medium-density (townhouses and duplexes), and 51% high-density households (apartments and secondary units).

As shown in Figure 45, ownership dwellings within the City are forecast to have a less diverse range of structure types. Low-density housing forms are forecast to continue to be a predominant structure type, representing 75% of forecast ownership dwellings. High-density units are expected to account for 13% of ownership dwellings. The remaining housing growth is within medium-density dwellings, representing 12%.

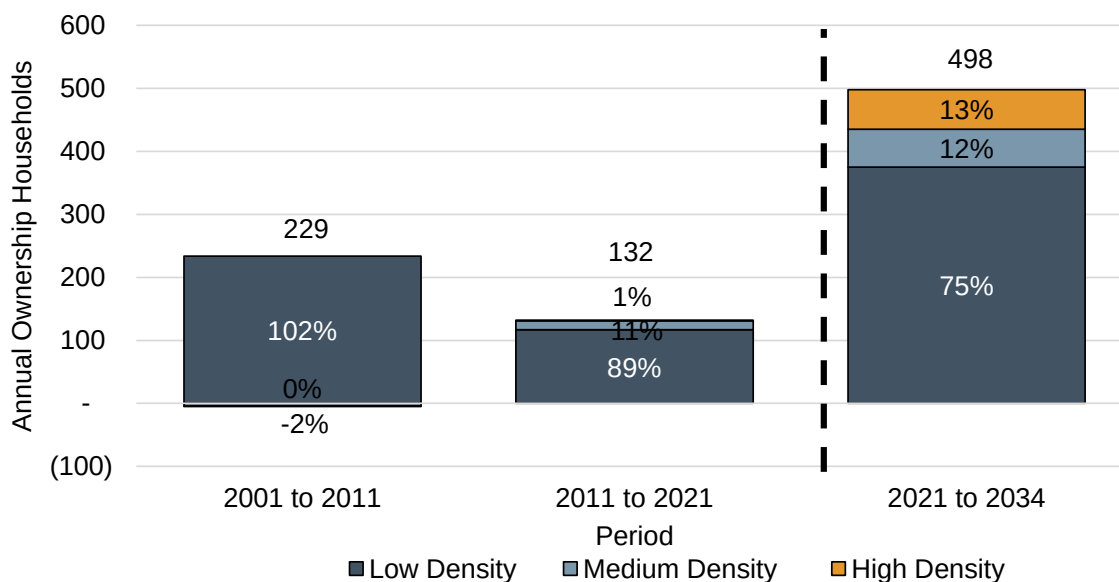


Figure 44
City of St. Thomas
Rental Housing Growth by Structure Type, Historical and Forecast, 2001 to 2034



Source: Historical data from Statistics Canada Census. Forecast prepared by Watson & Associates Economists Ltd., 2024.

Figure 45
City of St. Thomas
Ownership Housing Growth by Structure Type, Historical and Forecast, 2001 to 2034



Source: Historical data from Statistics Canada Census. Forecast prepared by Watson & Associates Economists Ltd., 2024.



6.3.2 Forecast Housing Affordability Needs

The housing forecast by tenure and type has been examined from an affordability perspective. As shown in Figure 46, households with an approximate income of less than \$100,000 can afford a maximum rent of \$2,500 per month or a maximum purchase price of \$310,000.^[26] ^[27] As mentioned in section 4.6, the average value of a dwelling in the City has increased by 113% from \$220,800 in 2016, to \$669,600 in 2021. With a significant number of households unable to afford a new ownership dwelling, diversity of dwelling tenure and type is required to provide more housing options within the City. Under the 10-year forecast for the City, it is assumed that 49% of new housing units will serve households with an income of \$100,000 or less.^[28] The following observations can also be made:

- To accommodate the lowest income segments of St. Thomas's population, it is assumed that 41% of new rental units will accommodate households with a household income under \$40,000. Under the affordability threshold, the maximum rent these households could afford is \$1,000 per month.
- It is important to recognize that many households with income below \$40,000 can rely on savings (or use of equity from selling their home) to cover expenses and, as such, would not require affordable housing. This would largely represent retirees. Figure 46 details the affordable housing need assumptions for rental dwellings.
- Household incomes less than \$150,000 are defined as having limited home ownership options. These households can afford a dwelling cost up to \$460,000.

^[26] Affordability in this context was calculated by assuming a maximum of 30% of household income is spent on shelter costs (property taxes, mortgage payment, monthly maintenance/fees, property insurance, and a down payment of 10%).

^[27] The Province of Ontario defines affordability as follows: (Ownership) housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low- and moderate-income households; or (ownership) housing for which the purchase price is at least 10% below the average purchase price of a re-sale unit. In the case of rental housing, the least expensive of a (rental) unit for which the accommodation cost does not exceed 30% of gross annual household income for low- and moderate-income households; or a (rental) unit for which the accommodation cost is at or below the A.M.R. of a unit in the municipality.

^[28] Households with an income of less than \$100,000 represent 67% of the housing stock, according to the 2021 Census, which includes the City of St. Thomas.



Based on local price data, many of these households would not be able to afford a low- or medium-density dwelling type at average prices, unless purchasing a dwelling with a substantial down payment to significantly reduce the purchase price.

- Households with income greater than \$150,000 have the widest range of market housing options in St. Thomas. It is assumed that 60% of new ownership households in the City will be purchased by this \$150,000-and-greater household income group.

Figure 46
City of St. Thomas
Housing Affordability Forecast by Tenure, 2024 to 2034

Household Income	Home Ownership (Dwelling Cost)	Rent (Month)	Forecast Growth, 2024 to 2034		Rental Type	Ownership Type
			Rental Dwellings	Ownership Dwellings		
Under \$20,000	Less than \$60,000	Less than \$500	250	60	Rental Assistance	Home Ownership - Need for Sufficient Pre-Existing Equity or Affordable Dwellings
\$20,000 to \$39,999	\$60,000 to \$125,000	\$500 to \$1,000	870	230		
\$40,000 to \$59,999	\$125,000 to \$185,000	\$1,000 to \$1,500	680	330		
\$60,000 to \$79,999	\$185,000 to \$245,000	\$1,500 to \$2,000	410	370	Potential Need for Rental Assistance	
\$80,000 to \$99,999	\$245,000 to \$310,000	\$2,000 to \$2,500	240	350		
\$100,000 to \$124,999	\$310,000 to \$385,000	\$2,500 to \$3,125	130	380	Free Market	Home Ownership - Wide Options
\$125,000 to \$149,999	\$385,000 to \$460,000	\$3,125 to \$3,750	80	250		
\$150,000 to \$199,999	\$460,000 to \$615,000	\$3,750 to \$5,000	50	1,430		
\$200,000 and over	Greater than \$615,000	\$5,000 and higher	-	1,580		
Total			2,700	4,980		

Note: Numbers may not add due to rounding.

Source: Derived by Watson & Associates Economists Ltd., 2024.

The City's 10-year housing forecast by structure type and tenure has been further analyzed to determine the number of affordable vs. market-based units in each category. The affordability of a unit is calculated against the A.M.R. or the average purchase price of a unit by structure type within a given year. As demonstrated previously in Figure 46, nearly all household income groups below \$150,000 within the City would not be able to purchase a low- or medium-density structure type based on income alone. Accordingly, general assumptions have been made regarding the down payment capabilities by age of the primary household maintainer, household income, and dwelling type. From these assumptions, a need for affordable dwellings is calculated for both rental and ownership households by structure type. Figure 47 displays the results of this analysis. It was found that approximately 22% of forecast housing growth between 2024 and 2034 is anticipated to require affordable housing.



Figure 47
City of St. Thomas
Forecast Housing Growth by Tenure and Affordability, 2024 to 2034

	Total	Affordable	% Affordable
Ownership	5,000	1,130	23%
Renter	2,700	550	20%
Total	7,700	1,680	22%

Note: Numbers may not add due to rounding.

Source: Watson & Associates Economists Ltd., 2024.

7. Attainable Housing Action and Implementation Plan

St. Thomas has made significant progress over the past five years with its efforts to meet the affordable housing needs in their community. The City of St. Thomas, particularly, has made great advances in supporting its residents who have experienced homelessness by helping to create supportive housing units with varying levels of acuity. St. Thomas has also implemented a Community Improvement Plan (CIP) that pays particular focus at supporting housing growth through development grants and incentives. Even with this progress, there remains a number of housing needs to be met, as St. Thomas continues to experience significant economic and population growth. The Action Plan will outline the suggested strategic priorities for St. Thomas, with subsequent recommendations and actions to support those priorities. The three strategic priorities for this Housing Action Plan were identified based on community consultation and technical analysis, and they include:

- Increasing Affordable Housing Supply;
- Supporting Local Development; and
- Supporting People Facing Housing Insecurity.

Grounded in research, community input, and a shared vision for the future, this plan outlines targeted recommendations to ensure that every resident of St. Thomas has access to safe, affordable, and sustainable housing options.



7.1 Increase Affordable Housing Supply

Affordable housing in St. Thomas is a paramount concern across the community. As previously presented, the average price of a new detached home in the City has increased by 174% from \$482,000 in 2018, to \$810,000 in 2023. As well, from 2017 to 2022, re-sale prices of single detached dwellings have increased 281%, townhouses increased 337%, and apartments increased 315%. In terms of rental market rates, the average cost of an apartment in St. Thomas has increased 49% from 2017 to 2023. Due to the substantial increase in both ownership and rental prices, residents of St. Thomas, who do not already own a home, or who are looking for a home or apartment to rent, are being priced out of the market and require more affordable housing solutions.

7.1.1 Adopting the Range of Affordability Definition

To address the challenge of defining affordable housing, it is essential to consider the range of affordability needs in St. Thomas. There are key vulnerable segments of the population that need more deeply affordable housing options, and an income-based definition, which was defined in section 2.4 of this report, should be adopted. When it comes to the growing workforce population and minimum wage workers, St. Thomas should also consider specific income ranges that require affordable housing and can be adequately housed at 80% of CMHC reported A.M.R., which is a market-based definition of affordability. This approach reflects a commitment to equity and fairness in housing allocation, ensuring that housing truly meets the needs of the community.

This is important because the P.P.S. and the Ontario *Planning Act* definition of affordability marks the threshold at the 60th percentile of household income. As illustrated in Figure 27, the City of St. Thomas has a maximum rental price affordability threshold set at approximately \$1,618; these being derived from 60th percentile of income households. Correspondingly, Figure 28 benchmarked the affordability threshold for ownership at \$410,000 for a home. Based on the engagement findings, even the 60th percentile is unaffordable to many, especially people with lower incomes, working minimum wage or lower-paying service sector jobs. These findings further support the need for the City of St. Thomas to consider income-based levels of affordability, prioritizing R.G.I. subsidized housing or 80% or 100% of CMHC reported market rents which could be affordable to some households working in the service sector or other lower-paying jobs.



7.1.2 Diversify the City's Housing Portfolio

To address affordability challenges, interviewees emphasized the need to diversify the housing portfolio in St. Thomas. This includes exploring alternative housing types such as townhouses, apartment buildings, and non-market housing tailored to different income levels and preferences.

As of 2021, St. Thomas's housing base comprised 18,100 occupied dwelling units, with low-density housing (single detached/semi-detached) being the largest segment at 72%. Consequently, due to several factors, including the aging population, workforce housing demands, and youth trying to find housing, current trends indicate a significant need for more single occupancy households.

Therefore, by offering a broader range of housing options, the City can accommodate the diverse needs of the community and mitigate the effects of rising land values on affordability.

7.1.3 Focus on Supportive Housing

As previously defined, supportive housing assists chronically homeless individuals, and people at risk of homelessness, with finding suitable accommodations (including shared housing and one-bedroom apartments). The City of St. Thomas contains approximately 155 units that correspond to this non-market affordability grouping. That entails 18% of non-market housing in the City.

Through demographic analysis and community feedback, it became evident that there is a critical need for more high-acuity supportive housing. Engagement participants acknowledge the financial burden of offering supportive housing opportunities but underscore the long-term benefits of investing in supportive housing over even more expensive alternatives like hospitals or jails.

In April of 2024, the federal government announced the continuation of the RHI, which has a focus on supportive housing for low-income households. In November of 2024, the federal government, through CMHC, announced a short-term window of funding for supportive housing through the Rapid Housing stream of the Affordable Housing Fund. This funding represents a potential source of funding for a high-acuity housing development. The City should continue efforts to identify an appropriate site and scale of a building for the purposes of high-acuity housing and identify the potential operator



of the housing in order to develop as strong a proposal as possible for this stream of housing or a future RHI proposal call.

One action that the City can take is to offer more supportive housing options to ensure a more integrated systems approach to providing support services and recognize that affordable supportive housing is only effective and sustainable for residents with medium to high acuity if there are ample supports available. One chief executive officer of a non-profit organization in St. Thomas highlighted that while they get funding for support services, finding homes for people is tough. The solution is to connect funding for both housing and support services and make sure partners work together.

Many community members recognize the good work that the City has done in partnering with local developers to offer two supportive housing buildings, totalling 60 affordable units, in the City of St. Thomas.

7.1.4 Focus on Workforce Housing

With the construction of Volkswagen's PowerCo EV battery plant, the direct and indirect economic spin-offs that will come from that development, and the continuing strong general economic growth in St. Thomas, there is a significant need to address this anticipated increase in workforce housing demand.

7.1.5 Ensure Culturally Appropriate Housing

Recognizing the unique needs of Indigenous communities in St. Thomas, interviewees called for culturally appropriate housing designs that incorporate Indigenous values and traditions. This includes communal gathering spaces, multi-generational living arrangements, and connections to traditional lands. Advocacy for policy changes, education, and awareness-building efforts, and community engagement are highlighted as crucial steps in addressing Indigenous housing disparities and fostering long-term sustainability. One potential step to help support the Indigenous community may be the establishment of an Indigenous friendship centre, as exists in many communities in Ontario.

In the longer term, it is worth noting that the federal government has allocated \$550 million per year for the next seven years for new Indigenous housing. This may present an opportunity in the longer term for the Indigenous community to create a culturally appropriate housing development. The steps of identifying a site, a housing operator, and the scale of development will provide a good basis for making a successful future



proposal to access some of the Indigenous capital funding to be allocated for housing for the Indigenous community in St. Thomas. By prioritizing cultural sensitivity, housing initiatives can better serve Indigenous communities' unique needs and foster a sense of belonging.

7.1.6 Recommended Actions

- As part of the O.P. review and update, the City will want to consider policies and strategies that encourage and support the development of a broader range of housing options, in accordance with provincial policy direction.
- The City, as part of the O.P. Update, should identify affordable housing targets for St. Thomas as presented herein.
- Given the extent and diversity of residential and mixed-use development opportunities, the City needs to prioritize its efforts to encourage and promote residential and mixed-use development where the potential is highest. This includes ensuring that planning policies and regulations are supportive of intensification initiatives and the economic objectives of the City, and possibly utilizing financial tools/incentives to facilitate development where fiscally sustainable.
- It is recommended that future development should concentrate on building apartments and boosting housing density in St. Thomas to help create a range of rental prices for workforce housing. This can involve filling in empty lots and building more multi-unit complexes like fourplexes and townhouses, and new apartment buildings with one- and two-bedroom apartments. This strategy aims to provide more housing options, to meet the needs of the growing population, and support the economic development stimulated by the arrival of the new PowerCo EV battery plant.
- The City should update the local O.P. policies to allow A.R.U.s (up to three units in total per lot) in the form of secondary suites (e.g., basement apartments) within the primary dwelling unit, permanent garden suites, laneway housing, and other dwelling forms in accordance with provincial planning direction.
- The City should review infill housing opportunities in St. Thomas, which is crucial for bolstering workforce housing, to maximize the use of existing urban spaces to accommodate the growing demand for affordable housing units. Infill housing, which involves developing vacant or underused parcels within already-developed areas, can help mitigate urban sprawl, reduce commuting times, and enhance the sustainability of the community. By prioritizing such opportunities, the City of



St. Thomas can efficiently leverage its infrastructure and ensure that workers have access to housing close to their jobs.

- The City of St. Thomas should work with local Indigenous representatives towards more Indigenous resources in St. Thomas. In the longer term, the City could work with local Indigenous representatives to assess if there is a need for an appropriately scaled Indigenous housing development.
- The City of St. Thomas has made great progress towards its goal of functional end to homelessness. To help achieve that goal, the City should invest in more supportive housing options to match and exceed the current acuity needs in the community.
- Through continued work with community partners, the City should continue supporting local development to reach the community developers' goal of over 150 additional supportive housing units in St. Thomas. It should be a priority for the local government to help streamline the construction and opening of a third supportive housing building, to relieve the stress on the shelter and help support people living outdoors.

7.2 Supporting Local Development

To achieve the housing mix and level of housing development activity needed to meet the existing and future housing needs identified herein, the City will need to explore and consider the potential application of regulatory and financial tools to support/enable a higher rate of residential development activity. This includes:

- **Designated Developable Land Supply/Sites** – This includes the sale of surplus lands within St. Thomas and the promotion of a range of infill/intensification opportunities where servicing is available.
- **Regulatory Incentives** – This includes tools to assist in project feasibility through flexibility in the development approvals process (e.g., expedited processing), development permissions (i.e., building height, density), parking requirements, and design considerations.
- **Financial Incentives** – At the municipal level, this can focus on reducing the upfront financial obligations of the developer and/or reducing the operational costs moving forward.



7.2.1 Reviewing Land Opportunities

The City has already identified some sites for housing and it should continue those efforts, including looking at federal and provincial sites (noting the federal government announced in April 2024 that Canada Post buildings and any armed forces sites could be considered for affordable housing purposes). As well, the issue of repurposing surplus school board sites now has more potential for new affordable housing since the Province announced it would consider the use of surplus school sites to be transferred for affordable housing purposes at below-market value.

Through the engagement process, it was noted how the City should consider collaborating with other local municipalities in Elgin County to potentially contribute land, as well as encouraging other municipalities in Elgin County to reduce zoning and land-related barriers. This can subsequently be followed by incorporating a formal process that automatically rezones surplus lands in the City for use as affordable housing to streamline the approval process and get shovels in the ground faster.

Specifically, interviewees mentioned that they feel there is land available but some of it has been contaminated by being adjacent to the railway tracks. If the City is financially capable of addressing the contamination, noting that it would consist of large remediation costs and the City may have a higher risk tolerance than local community providers, then more land can be made available for housing.

Through the engagement process, it was presented that there are several unused commercial spaces in downtown St. Thomas.

7.2.2 Expanding St. Thomas's Community Improvement Plan

The City of St. Thomas has developed an extensive and effective CIP. They offer a significant range of grants and incentives to support community development. Through community engagement, however, a couple gaps were noted that could help benefit the development community.

Through the key informant interviews with community developers, it was noted that many do not know of properties and land ready for development. It is recommended that municipal authorities provide developers with a comprehensive list of properties earmarked for development to prevent selective information distribution. Embracing a diverse pool of builders enriches the community with varied perspectives, techniques, and potentially reduced costs.



Currently, the City of St. Thomas, through its CIP, offers a Tax Increment Grant Program, but to take it one step further, the City should consider waiving property taxes for new builds of affordable housing units for a lengthy period of up to 20 years. This measure provides financial relief to private and non-profit developers and encourages the construction of affordable housing projects. It was recommended that the waiver be for at least the first 15 years, enough time to allow at least the potential to refinance after the first 10 years of operation. Another option would be to offer a reduced property tax rate for the duration of the affordability period. In either case, when the property tax rate shifts back to standard market pricing, non-profits should be offered a bridging period to ensure that rent increases and/or operation costs do not jeopardize the sustainability of the affordable unit.

7.2.3 Recommended Actions

- The City should conduct a review of available city-owned land that is viable for housing development, complementing the federal, provincial, and school board sites in the process.
- The City should consider an expression of interest from any community organization, private-sector land owner, or building owner to identify sites they could contribute for the purpose of affordable housing (from organizations that want to help, but do not necessarily want to be operators of housing).
- The City should investigate unused or abandoned buildings and consider repurposing commercial space to address housing shortages.
- The City should review local zoning and land-related barriers to identify opportunities to expand housing supply within the urban area that are more compact, land efficient, environmentally sustainable, and price competitive. This may include promoting more modular home and tiny home construction where appropriate, for example.
- The City should consider alternative development standards for affordable housing developments, which would reduce development costs. These may include the reduction of parking requirements, permitting innovative construction methods, and allowing for smaller units and lots provided they meet Ontario Building Code requirements and other health and safety standards.
- The City of St. Thomas should expand its CIP program by communicating development opportunities with developers and by expanding property tax exemptions or reductions for longer periods for eligible developments.



7.3 Support For People Facing Housing Insecurity

7.3.1 Maintain and Incrementally Increase Housing Support Services and Programs

It was recognized that the services and programs provided through supportive housing providers are very beneficial to residents. From programs teaching residents about budgeting and cooking to more health-related supports around addiction recovery and mental health services, St. Thomas is a national leading community on homelessness responses, offering of a range of beneficial support services. It was noted, however, that due to work schedules and insufficient transit options, people in need of these supports are finding it difficult to attend the programs and access the services during the current timeslots they are offered. It is recommended that providers consider adjusting the scheduling these services based on the most ideal availability of residents and/or increase the number of sessions offered throughout the day to ensure maximum impact. Considering these challenges, implementing services and programs allows individuals to learn and grow from their starting point toward greater stability and independence in housing.

7.3.2 Emergency Shelters

As of December 2024, the St. Thomas-Elgin By Names List identified that 130 people were actively experiencing homelessness and were in need of housing units with support. While future housing development is in the pipeline, currently the local emergency shelter provides low-barrier supports and services to people experiencing homelessness. Some barriers to accessing this emergency shelter still exist, for example, people with pets. St. Thomas, however, is actively working with community partners to eliminate this barrier and provide pet-friendly shelter opportunities. It was made very evident through community engagement that people consider their pet part of their family, and asking individuals to separate from their partner, child, or pet will result in people choosing to remain outdoors.

Currently, St. Thomas operates a 40-bed and 10 overflow spaces, low-barrier, housing-focused emergency shelter. Included within the 40-bed capacity are three flex spaces that provide smaller sleeping areas to support people with complex and/or unique needs, such as and not limited to people with higher acuity, couples, youth, and people



who identify as 2SLGBTQI+. In addition, St. Thomas operates emergency and transitional housing for families and youth.

7.3.3 Recommended Actions

- The City, together with its housing service partners, should continue to maintain and incrementally increase housing support services and programs.
- St. Thomas is encouraged to continue its efforts to develop safe spaces and address barriers for all vulnerable people, including seniors, couples, and people with pets.

8. Conclusions

To achieve its population growth forecast, St. Thomas will require a broad choice of new housing products that appeal to a diverse range of demographic groups by family and non-family type, structure type, location, age, and income level. In addition to a steady supply of new grade-related housing in both planned and new greenfield areas, increased housing options will also be required regarding mixed-use development planned within intensification nodes and corridors, including secondary suites, live/work units, seniors' housing, and a range of affordable housing opportunities.

It is generally recognized that the accommodation of skilled labour and the attraction of new businesses are dependent on one another. As such, for St. Thomas's growing economic base, efforts will be required to continue to attract new, skilled, working residents to the community with suitable employment opportunities and market choice in housing at a range of affordable prices, to ensure that economic growth is not constrained.

The aging population is anticipated to influence both the demand for new housing and the supply of existing housing stock across St. Thomas. As the Baby Boomer generation continues to get older, housing demand within this demographic group is shifting from grade-related housing types to high-density housing forms. This trend is expected to continue in St. Thomas as this generation continues to age, placing increasing demand on a variety of high-density housing forms and continuing to drive the "turn over" of existing grade-related households.

As St. Thomas continues to grow and mature, the demand for new housing products within the community is anticipated. Looking forward, the increasing cultural diversity,



an aging population, growing demands from new families, and eroding housing affordability will require that the City promotes and supports a broad range of new housing products by location, type, built-form, density, and price/affordability. This includes innovative approaches to accommodating new affordable rental housing and various other ownership housing products that are attractive to a broad range of demographic groups.

To achieve the housing mix (i.e., built form, tenure, and affordability) of housing development activity needed to meet the existing and future housing needs identified herein, the City will need to consider a range of factors in supporting/enabling a higher rate of residential development activity, with a particular effort for affordable housing in St. Thomas.

There is a recognized need to support affordable housing in St. Thomas. While the City's rapidly growing real-estate market is beneficial for many current and future residents, it also results in affordability pressures on the City's lower-income households and other vulnerable populations. While the City as a Service Manager delivers a range of housing programs for St. Thomas, including social and affordable housing, and transitional and supportive housing, opportunities also exist to utilize a range of tools and programs by the City to help support an environment that is conducive to affordable housing, particularly for development by the private sector.

Accommodating higher housing targets and enabling/supporting greater housing development will require the City to also consider the following:

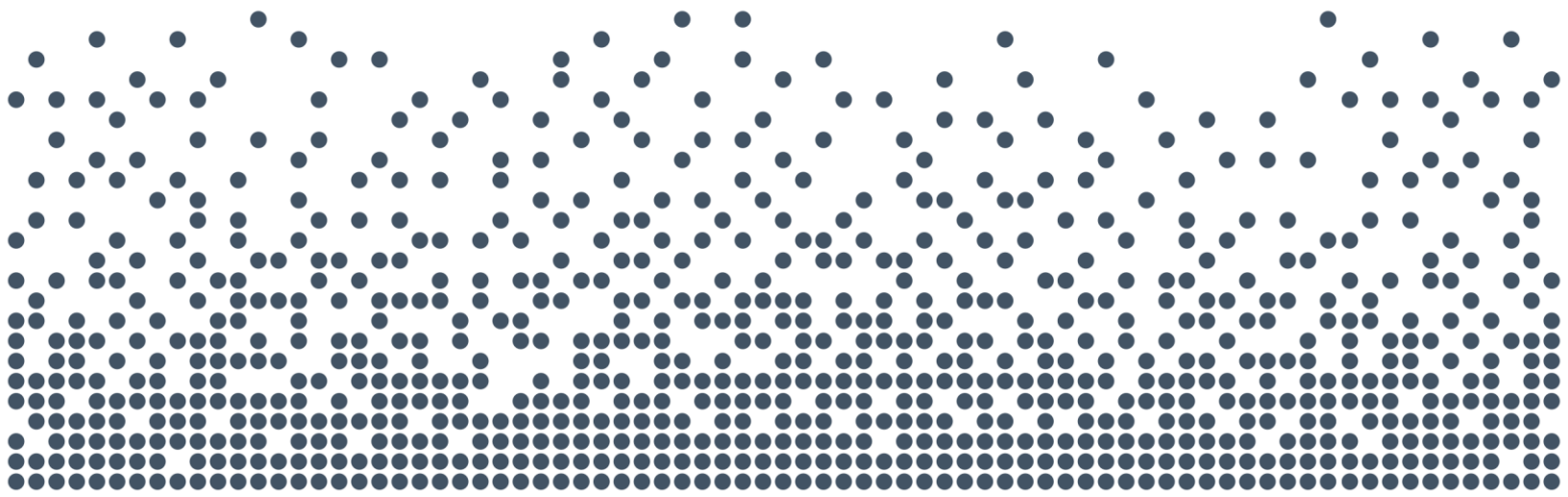
- **Planning Implications** – Over the next several decades, the focus of residential development is anticipated to continue to promote balanced growth – a balance between both intensification opportunities and greenfield opportunities. From a planning policy perspective, intensification nodes and corridors represent priority locations for residential development given the amenities that these locations provide with respect to access to transit, retail, and other community services.
- **Impacts on Infrastructure and Municipal Service Needs** – Higher housing density would require significant increases in local infrastructure and municipal service needs, particularly within built-up areas where most of the increased housing demand is anticipated to be directed. While small-scale infill or redevelopment can benefit from existing capacity associated with hard municipal services, large-scale intensification projects can come at a high price given the



costs associated with the replacement, improvement, and maintenance of existing services that have not been planned to accommodate significant increases in housing, population, and employment growth.

- **Financial Implications** – While it is beyond the scope of this study to address the financial implications of economic incentives and promote a broader mix of housing supply, municipal financial impacts of accommodating purpose-built rental housing and affordable housing must be addressed through alternative funding programs, or then be passed on to existing rate payers.

The results of this study serve as a foundational document for housing in St. Thomas, and this study is intended to guide decision-making and policy development specifically related to housing policy and programming in the City. To ensure the housing needs assessment remains current and reflective of housing needs in the community, consideration should be given to updating the needs assessment every five years.



Appendices

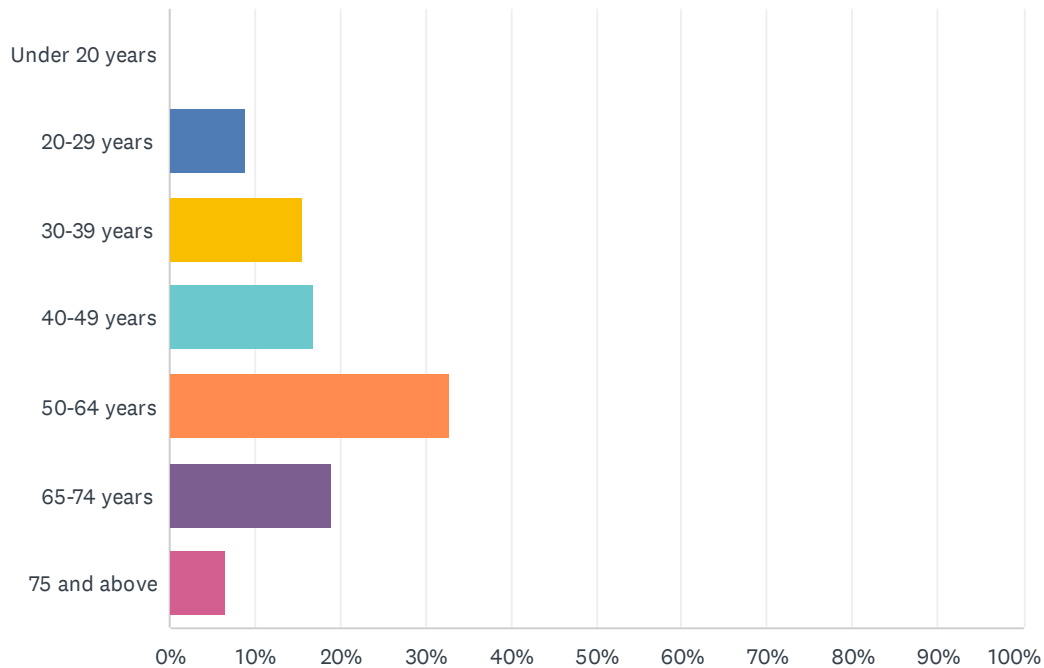


Appendix A

Community Survey Results

Q1 What is your age range?

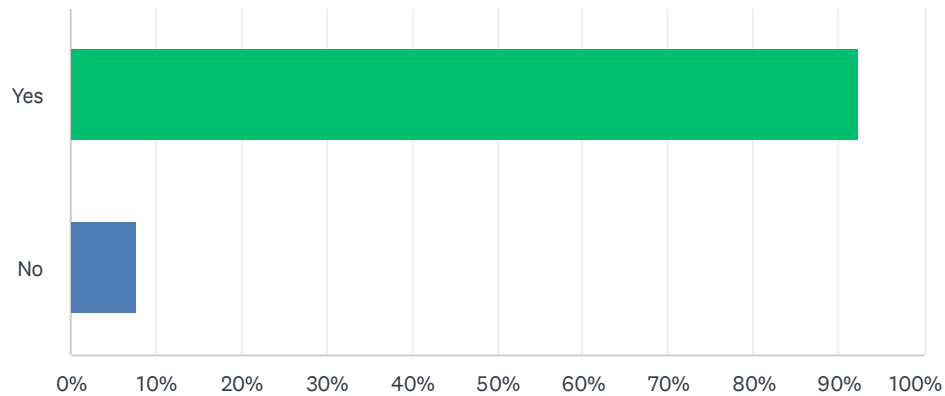
Answered: 301 Skipped: 0



ANSWER CHOICES	RESPONSES	
Under 20 years	0.00%	0
20-29 years	8.97%	27
30-39 years	15.61%	47
40-49 years	16.94%	51
50-64 years	32.89%	99
65-74 years	18.94%	57
75 and above	6.64%	20
TOTAL		301

Q2 Do you live in St. Thomas?

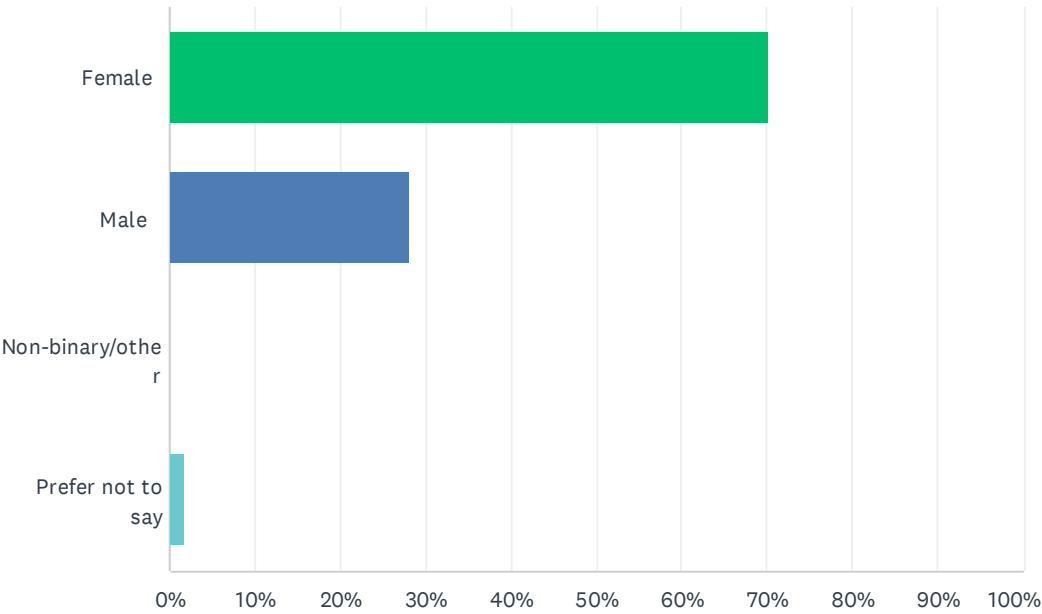
Answered: 301 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	92.36%	278
No	7.64%	23
Total Respondents: 301		

Q3 What is your gender?

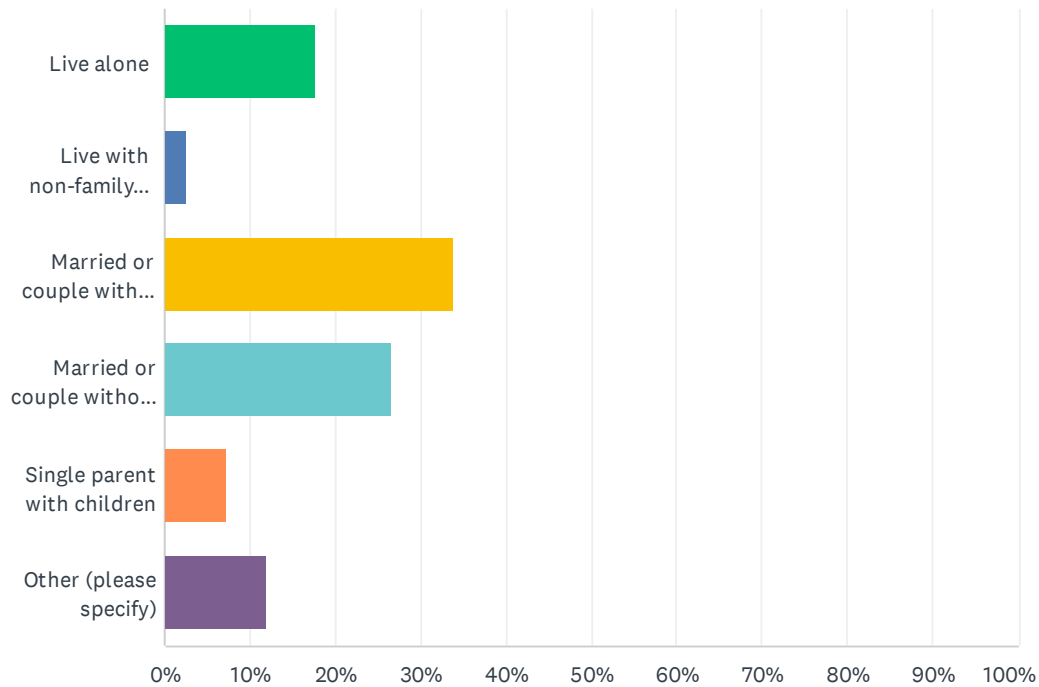
Answered: 301 Skipped: 0



ANSWER CHOICES	RESPONSES	
Female	70.10%	211
Male	28.24%	85
Non-binary/other	0.00%	0
Prefer not to say	1.66%	5
TOTAL		301

Q4 What best describes your household composition?

Answered: 301 Skipped: 0



ANSWER CHOICES	RESPONSES	
Live alone	17.61%	53
Live with non-family roommates	2.66%	8
Married or couple with children	33.89%	102
Married or couple without children	26.58%	80
Single parent with children	7.31%	22
Other (please specify)	11.96%	36
TOTAL		301

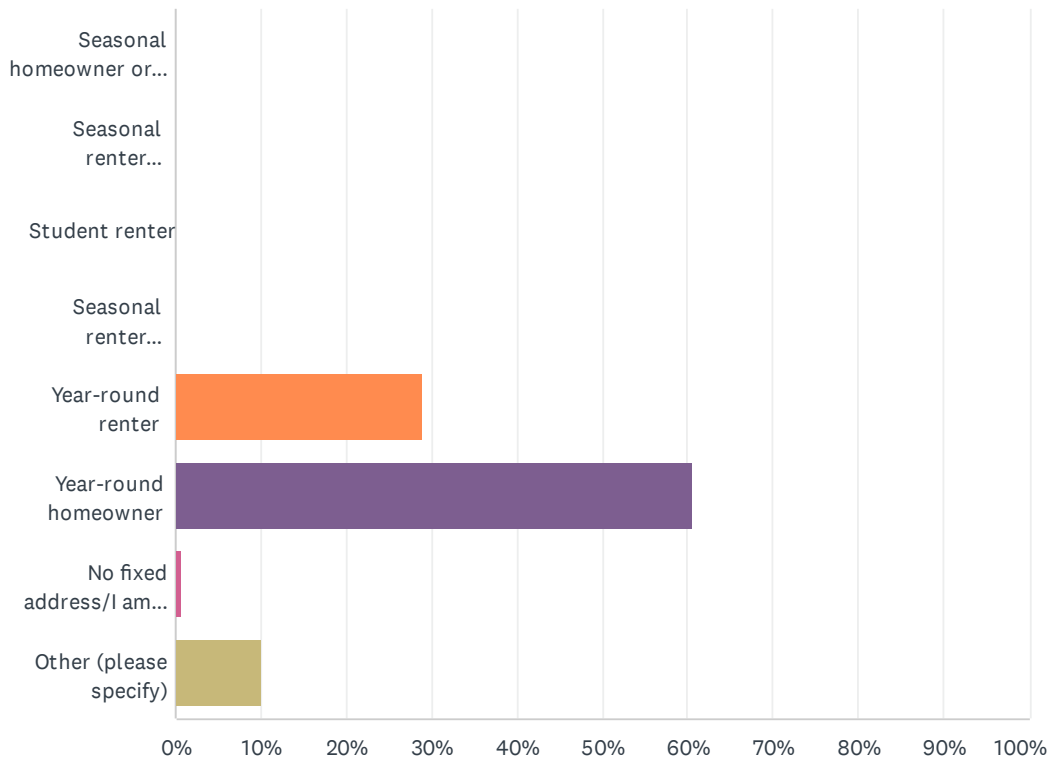
#	OTHER (PLEASE SPECIFY)	DATE
1	Live with parents	4/22/2024 6:09 AM
2	Live in parent's basement	4/14/2024 9:00 AM
3	Living with parents	4/13/2024 11:33 PM
4	Living at home with family	4/13/2024 8:09 AM
5	Live with parents	4/13/2024 7:43 AM
6	Extended family	4/12/2024 5:47 PM
7	Mother, daughter	4/12/2024 3:03 PM
8	Lives with family member	4/12/2024 1:53 PM

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9	Married with kids living with my inlaws and little brother.	4/12/2024 11:16 AM
10	Live with family	4/11/2024 11:40 PM
11	Engaged soon to be married with one child	4/11/2024 11:06 PM
12	Married m+f two adult children who live independently	4/11/2024 10:05 PM
13	Live with my son.Who desperately wants me out. I don't know why I left my hometown to go through such emotional unwanted and distress. My housing need is dire urgency!	4/11/2024 9:29 PM
14	Taking care of my sister for last 22yrd	4/11/2024 2:53 PM
15	live with son and 2 adult children	4/11/2024 1:28 PM
16	Live w/ Mother / Grandmother	4/11/2024 12:40 PM
17	Grandmother and granddaughter	4/11/2024 12:40 PM
18	live with parents	4/11/2024 12:13 PM
19	Live with family	4/11/2024 9:58 AM
20	separated with children	4/11/2024 9:29 AM
21	Single and living with parent	4/10/2024 10:40 PM
22	Rent a small house jointly with my adult son	4/10/2024 7:46 PM
23	Married and live with spouse	4/10/2024 3:52 PM
24	Multi generation	4/10/2024 3:37 PM
25	my grandson lives with me, I am on oxygen and have severe COPD.. Living in a rental unit..	4/10/2024 2:51 PM
26	Married couple caring for senior parent	4/10/2024 1:26 PM
27	Live with parents	4/10/2024 2:14 AM
28	Married with family roommate	4/9/2024 3:43 PM
29	married no children at home	4/9/2024 1:03 PM
30	Married, adult children, one disabled dependent for life	4/9/2024 9:41 AM
31	Living with parents	4/9/2024 9:35 AM
32	Renting a room to international student	4/9/2024 7:18 AM
33	Live with parents	4/9/2024 7:15 AM
34	Single parent with adult dependent	4/9/2024 7:04 AM
35	Live with parents	4/9/2024 6:51 AM
36	Live with family housemates	4/8/2024 5:59 PM

Q5 What best describes your residency in St. Thomas?

Answered: 301 Skipped: 0



ANSWER CHOICES	RESPONSES	
Seasonal homeowner or vacation homeowner	0.00%	0
Seasonal renter (vacation)	0.00%	0
Student renter	0.00%	0
Seasonal renter (short-term work)	0.00%	0
Year-round renter	28.90%	87
Year-round homeowner	60.47%	182
No fixed address/I am experiencing homelessness	0.66%	2
Other (please specify)	9.97%	30
TOTAL		301

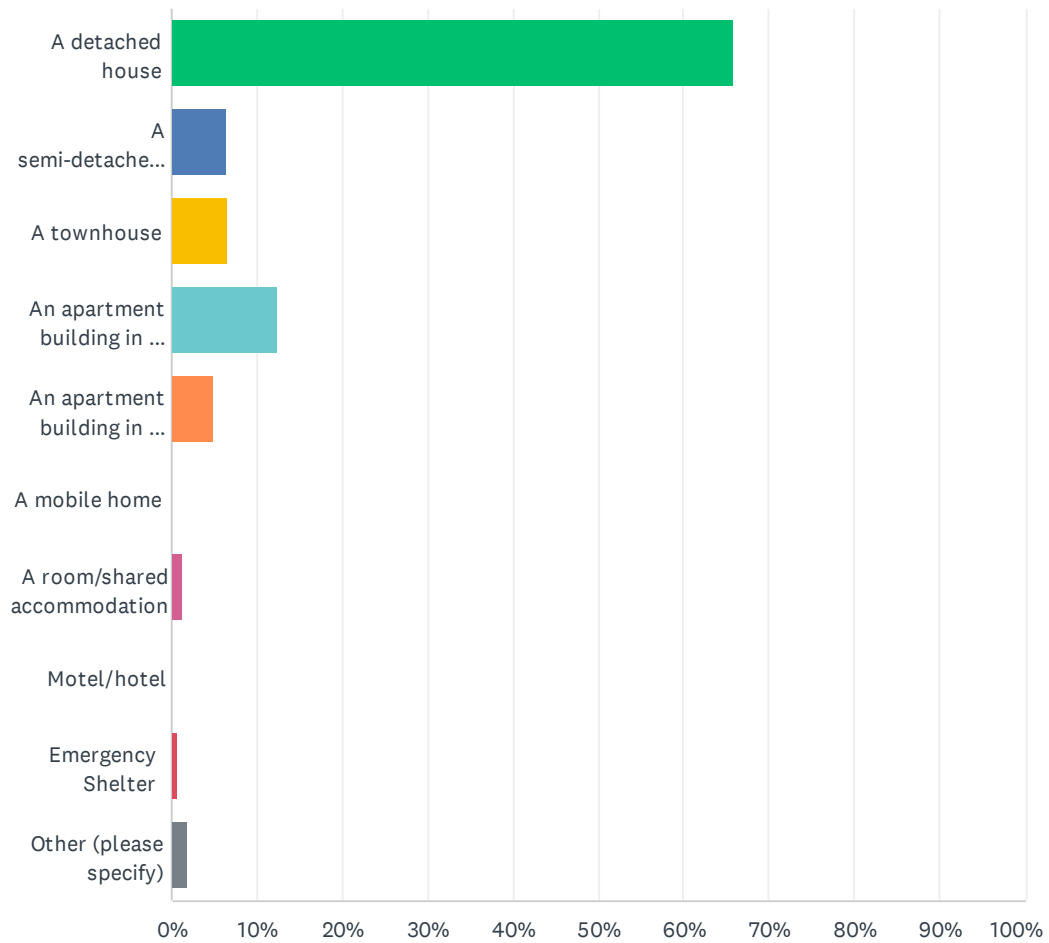
#	OTHER (PLEASE SPECIFY)	DATE
1	Live with parents (year-round homeowners)	4/22/2024 6:09 AM
2	I have no residency in St. Thomas	4/16/2024 11:19 AM
3	Would like to purchase	4/15/2024 9:32 AM
4	Currently not paying rent in parent's home	4/14/2024 9:00 AM

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5	Live elsewhere - looking to move to st Thomas from london	4/13/2024 3:24 PM
6	I live with my parents with my chilf	4/12/2024 5:55 PM
7	Year round with my mom	4/12/2024 3:03 PM
8	I moved from St Thomas recently	4/11/2024 10:24 PM
9	Live farm Elgin county	4/11/2024 10:05 PM
10	As in answer #5	4/11/2024 9:29 PM
11	Looking for longterm rental	4/11/2024 8:37 PM
12	Don't live in St. Thomas	4/11/2024 1:42 PM
13	Grew up in St Thomas, and now work in St Thomas - live in Aylmer	4/11/2024 1:25 PM
14	Staff supporting youth	4/11/2024 1:01 PM
15	Work in related field, in St. Thomas	4/11/2024 12:17 PM
16	Home owner in Aylmer	4/11/2024 10:11 AM
17	Granny flat	4/11/2024 9:58 AM
18	we sold our home, and currently looking to buy	4/11/2024 9:29 AM
19	My children and I live with my Dad.	4/11/2024 7:46 AM
20	Year round living in parents house	4/10/2024 10:40 PM
21	Not currently living in St. Thomas	4/10/2024 10:05 PM
22	Living with my mom	4/10/2024 11:42 AM
23	Can't find housing in St Thomas comunti	4/10/2024 10:58 AM
24	Own home	4/9/2024 10:06 PM
25	Year round home owner but in need of helping adult children with affordable options	4/9/2024 9:41 AM
26	Living with parents because rent is to high and it's a 7 year waitlist for housing	4/9/2024 7:52 AM
27	Live with family	4/9/2024 7:15 AM
28	Live in Aylmer	4/8/2024 6:12 PM
29	Virtually homeless/precariously housed	4/8/2024 5:59 PM
30	33+ year home owner	4/8/2024 4:47 PM

Q6 What best describes your physical type of accommodation:

Answered: 301 Skipped: 0



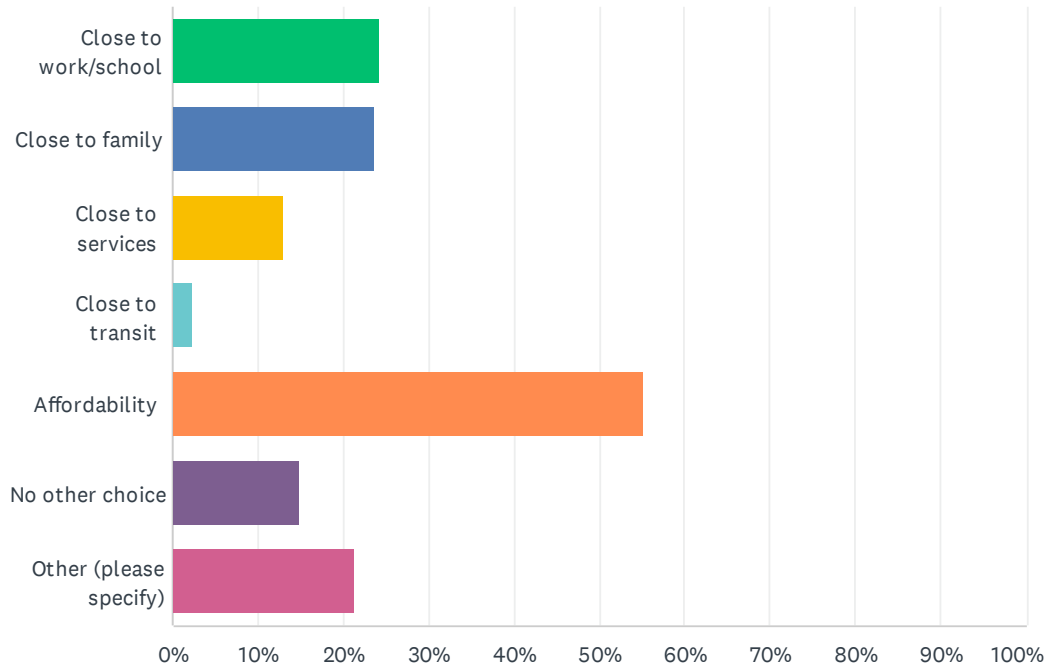
St. Thomas Housing Needs Study Survey

ANSWER CHOICES	RESPONSES	
A detached house	65.78%	198
A semi-detached house	6.31%	19
A townhouse	6.64%	20
An apartment building in a building (rented or condo)	12.29%	37
An apartment building in a house	4.98%	15
A mobile home	0.00%	0
A room/shared accommodation	1.33%	4
Motel/hotel	0.00%	0
Emergency Shelter	0.66%	2
Other (please specify)	1.99%	6
TOTAL		301

#	OTHER (PLEASE SPECIFY)	DATE
1	Basement of house, no kitchen	4/14/2024 9:00 AM
2	car	4/12/2024 4:09 AM
3	Need youth housing	4/11/2024 1:01 PM
4	House	4/11/2024 11:57 AM
5	Can't find housing commuting from London	4/10/2024 10:58 AM
6	Quad plex	4/8/2024 6:12 PM

Q7 Why did you choose the housing you currently live in (select all that apply)?

Answered: 301 Skipped: 0



ANSWER CHOICES	RESPONSES	
Close to work/school	24.25%	73
Close to family	23.59%	71
Close to services	12.96%	39
Close to transit	2.33%	7
Affordability	55.15%	166
No other choice	14.95%	45
Other (please specify)	21.26%	64
Total Respondents: 301		

#	OTHER (PLEASE SPECIFY)	DATE
1	We had to move quickly before school started and it was available to us before they had the open house	4/16/2024 5:41 PM
2	Gorgeous view and very peaceful and private.	4/16/2024 11:19 AM
3	Retired here	4/14/2024 10:14 PM
4	What was available	4/13/2024 4:47 PM
5	Had 4 bedrooms	4/13/2024 3:24 PM

St. Thomas Housing Needs Study Survey

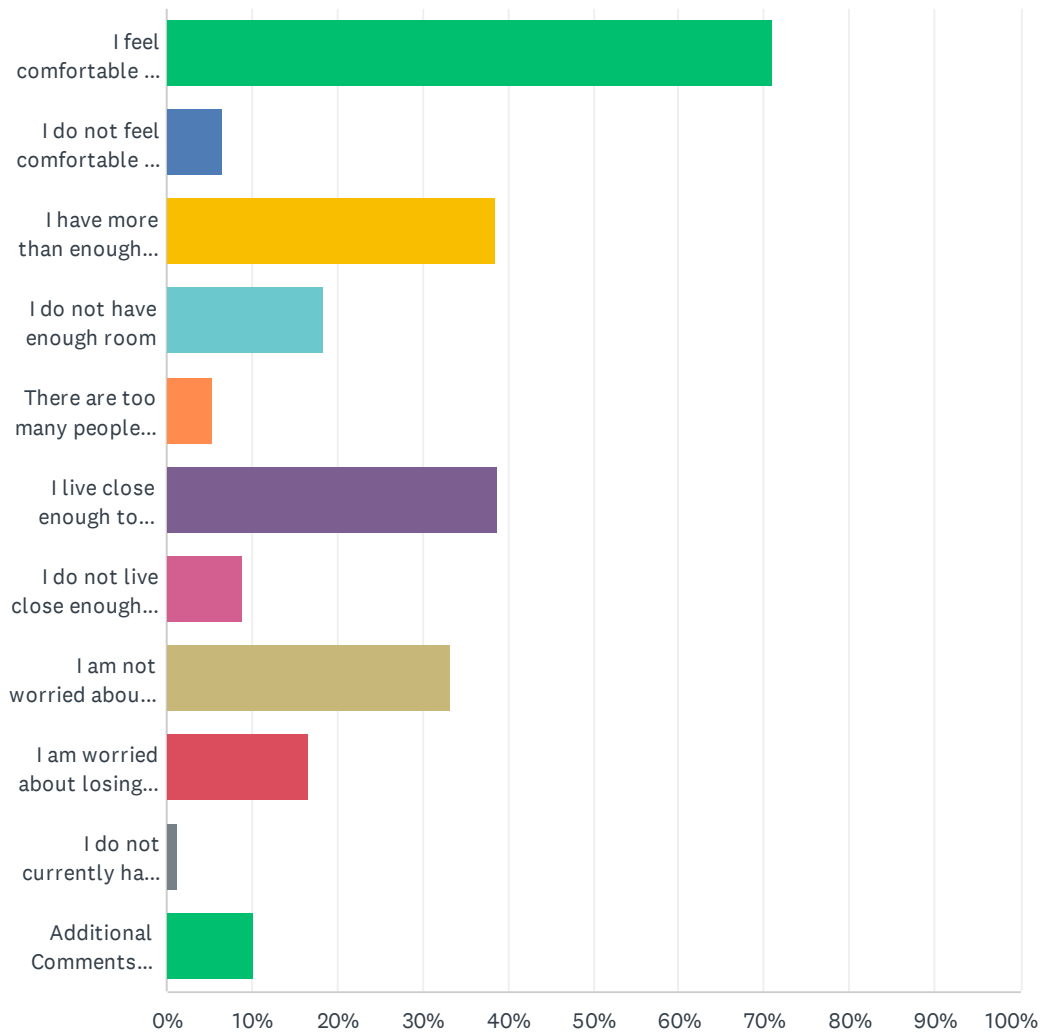
6	Gives me equity in a home, being on the mortgage with my dad	4/13/2024 8:09 AM
7	Initially for wheelchair accessibility but now no longer required- moving would be far too expensive with higher rental rates	4/13/2024 6:44 AM
8	Great house on large lot, backs onto ravine. Very private.	4/12/2024 6:39 PM
9	Bought when housing prices were reasonable	4/12/2024 5:21 PM
10	It is where my mom is	4/12/2024 3:03 PM
11	Location	4/12/2024 8:35 AM
12	Family home	4/12/2024 7:56 AM
13	Family owned	4/11/2024 11:06 PM
14	My mom passed last July. Was seeking change. But am not wanted here 😞	4/11/2024 9:29 PM
15	It's easy to reach London, love to stay in a calm, safe neighborhood	4/11/2024 9:09 PM
16	Access to 401	4/11/2024 8:40 PM
17	Looking for apartment	4/11/2024 8:37 PM
18	Medical, need one floor living	4/11/2024 5:38 PM
19	Returned to hometown	4/11/2024 5:13 PM
20	Close to walking paths, nice parks, lake, nature	4/11/2024 4:40 PM
21	As an elevator	4/11/2024 2:53 PM
22	Family Home	4/11/2024 1:58 PM
23	New housing in new neighbourhood	4/11/2024 1:51 PM
24	Big mistake	4/11/2024 1:21 PM
25	Economical Gain	4/11/2024 1:09 PM
26	Mostly the only available	4/11/2024 1:01 PM
27	Met our criteria for house type 37 years ago - price, size, brick, nice neighbourhood	4/11/2024 12:56 PM
28	inherited	4/11/2024 12:26 PM
29	House of our own	4/11/2024 12:13 PM
30	low population	4/11/2024 12:13 PM
31	Farm	4/11/2024 12:13 PM
32	we have rented this home since 2016 and have no option to move because of rental availabilities and cost of rent	4/11/2024 11:57 AM
33	Forced out of Port Stanley by new owners	4/11/2024 11:40 AM
34	Condo with road and lawn care	4/11/2024 11:16 AM
35	Family oriented neighborhood	4/11/2024 11:15 AM
36	Age	4/11/2024 9:58 AM
37	I could never afford today's rent, let alone even make it past the application process.	4/11/2024 7:46 AM
38	Close to London	4/10/2024 9:54 PM
39	Easier to travel	4/10/2024 8:33 PM
40	Rent was expensive at the time but is cheap now. We have no option but to stay in our rental.	4/10/2024 7:12 PM
41	Had for a long time	4/10/2024 6:55 PM
42	Born in St Thomas- away for years and came back because this is home.	4/10/2024 5:26 PM

St. Thomas Housing Needs Study Survey

43	On the out skirts of town	4/10/2024 4:06 PM
44	Built a new house in a new development	4/10/2024 3:21 PM
45	Went on disability.. Sold my house, was to sick to keep it.. I couldn't maintain it.. COPD..	4/10/2024 2:51 PM
46	Less chance of getting evicted because of house sale	4/10/2024 11:24 AM
47	Housing placed us	4/10/2024 11:19 AM
48	Yard for child/pets, no shared walls	4/10/2024 8:24 AM
49	Retired wanted to be near nature	4/9/2024 10:06 PM
50	Because it was a detached house	4/9/2024 10:04 PM
51	Liked House	4/9/2024 6:47 PM
52	Nice neighbourhood	4/9/2024 4:57 PM
53	downsized on retirement	4/9/2024 1:03 PM
54	Retirement bungalow	4/9/2024 12:28 PM
55	historical features of the home	4/9/2024 10:13 AM
56	It was what we could afford 23yrs ago, with the kind of property we wanted.	4/9/2024 9:41 AM
57	Retirement living	4/9/2024 8:27 AM
58	Moved from home in county	4/8/2024 9:14 PM
59	Beautiful heritage area of the courthouse	4/8/2024 4:47 PM
60	Safer neighbourhood, good school district	4/8/2024 4:13 PM
61	Really liked the house and neighbourhood	4/8/2024 4:11 PM
62	Detached home was important	4/8/2024 3:37 PM
63	Able to offer basement apartment to grown children	4/8/2024 1:23 PM
64	Layout was perfect	4/5/2024 1:06 PM

Q8 What best describes your housing situation? (Choose all that apply)

Answered: 301 Skipped: 0



St. Thomas Housing Needs Study Survey

ANSWER CHOICES	RESPONSES	
I feel comfortable and safe in my home	71.10%	214
I do not feel comfortable and safe in my home	6.64%	20
I have more than enough room	38.54%	116
I do not have enough room	18.27%	55
There are too many people living in my home	5.32%	16
I live close enough to school/work/shops and services	38.87%	117
I do not live close enough to school/work/shops and services	8.97%	27
I am not worried about losing my housing	33.22%	100
I am worried about losing my housing	16.61%	50
I do not currently have housing	1.33%	4
Additional Comments (please specify)	10.30%	31
Total Respondents: 301		

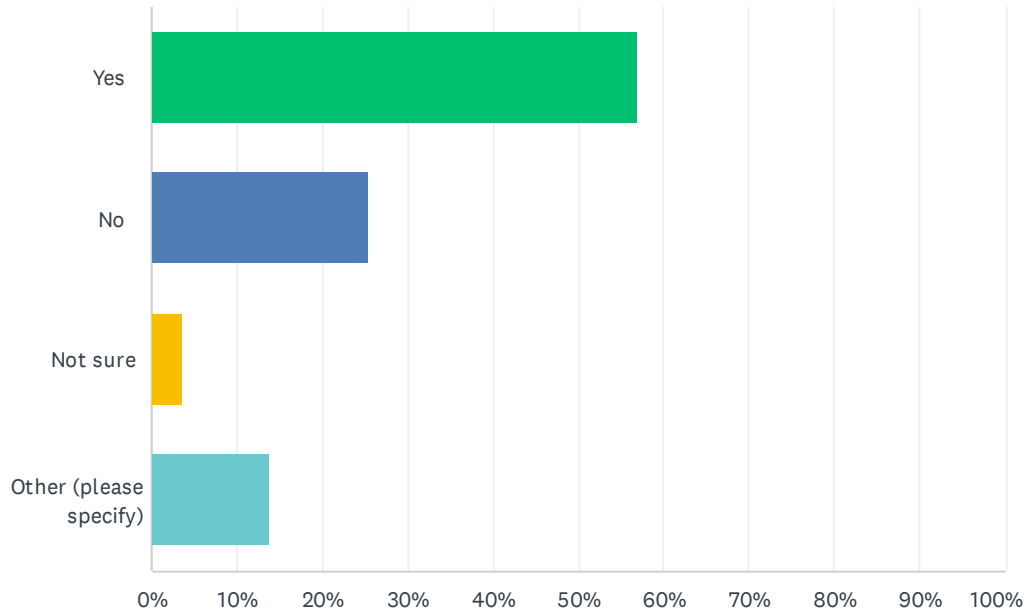
#	ADDITIONAL COMMENTS (PLEASE SPECIFY)	DATE
1	Want to down size	4/18/2024 11:28 AM
2	Rental affordable	4/15/2024 9:31 AM
3	Working but cannot afford rent or to buy a home	4/14/2024 9:00 AM
4	Live along Wellington coredoor, have been robbed before so safe but not safe! Lots of Ring alarms unfortunately at a cost to me yearly	4/13/2024 7:47 PM
5	Downsizing	4/13/2024 3:24 PM
6	Can't find affordable housing,	4/13/2024 8:04 AM
7	I am look for housing that I can afford but the only 2 bedrooms are 2000 plus	4/12/2024 5:55 PM
8	I worry where I will go when something happens to my mom	4/12/2024 3:03 PM
9	My husband anf I cannot afford to buy or rent outside of family.	4/12/2024 11:16 AM
10	Own my home	4/11/2024 10:05 PM
11	Expenses so high i don't know if i can kerp it and would have nowhere to go	4/11/2024 9:40 PM
12	I pay more than double my now than I did 2 years ago. It's not sustainable to live this way. I work full time and make almost \$3000 per month and \$2500 goes into rent.	4/11/2024 9:35 PM
13	Always being told to get out.	4/11/2024 9:29 PM
14	We workedhard to buy our home. People need to work to appreciate a house.	4/11/2024 2:04 PM
15	Rising Rent Forcing A Move Due To Affordability	4/11/2024 12:40 PM
16	I have to move out end of June, but haven't found housing yet	4/11/2024 9:29 AM
17	We generally feel safe in our home, but we live in an older neighbourhood and have been victims of crime. Almost all of our neighbours in our area have been victims of crime as well. Mainly theft but also property damage.	4/11/2024 9:27 AM
18	My children and I all share a room, and after escapind domestic abuse it would be nice to have a space that is just mine.	4/11/2024 7:46 AM
19	I hope that there will be a closer shops or even tim hortons near to it	4/10/2024 1:50 PM

St. Thomas Housing Needs Study Survey

20	Can barely afford to live	4/10/2024 12:36 PM
21	I do worry that I would be in big trouble if I lost my apartment	4/10/2024 11:24 AM
22	Housing has many outstanding repairs, there are neighbours *in housing* who are overhoused, unkind, participating in illegal activities, breaking their lease, and face minimal consequence. I miss letting my kids play in the front yard.	4/10/2024 11:19 AM
23	Landlord will be selling our rental by 2025	4/9/2024 10:04 PM
24	My neighbours make living here unbearable, My home needs a lot of work to make it clean and health again.	4/9/2024 9:41 AM
25	Mortgage renewal coming up	4/9/2024 7:18 AM
26	I need a 1 floor house	4/9/2024 7:04 AM
27	I worry about other family members losing their housing. I also have an adult child living at home still because he can't afford accomodation and a car/insurance	4/8/2024 6:55 PM
28	I did not want to leave st Thomas and move to Aylmer, but there was nothing I could afford in Aylmer when I got divorced so I had to leave my community	4/8/2024 6:12 PM
29	Virtually homeless/precariously housed	4/8/2024 5:59 PM
30	Bad decisions affecting our neighbourhood is becoming a problem with increased crime	4/8/2024 4:47 PM
31	If property taxes, interest rates and cost of living do not come down, I am fearful I will lose my home.	4/8/2024 3:37 PM

Q9 Have you been able to find housing in St. Thomas that meets your needs?

Answered: 295 Skipped: 6



ANSWER CHOICES	RESPONSES	
Yes	56.95%	168
No	25.42%	75
Not sure	3.73%	11
Other (please specify)	13.90%	41
TOTAL		295

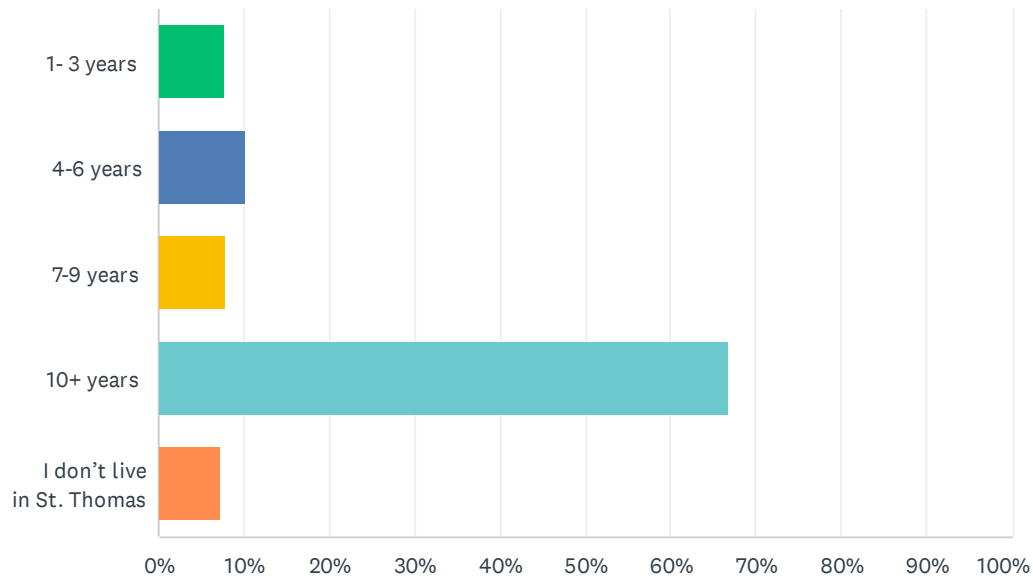
#	OTHER (PLEASE SPECIFY)	DATE
1	Yes, before kids. But we need more room but housing is too expensive.	4/18/2024 1:52 PM
2	Rents are too high	4/18/2024 11:28 AM
3	We would like to downsize to suit our living better but no real affordable options	4/16/2024 5:41 PM
4	Not interested in housing in St. Thomas at the present time.	4/16/2024 11:19 AM
5	Prior to becoming a home owner, renting is very precarious. Extremely expensive, low vacancy and high competition for available units. I would terrified and likely broke, if I was a rented in 2024.	4/15/2024 1:51 PM
6	Owned my duplex for 26 years	4/15/2024 5:53 AM
7	No rent is to high and nothing available to rent	4/13/2024 8:04 AM
8	For now	4/12/2024 3:03 PM
9	Concerned about adult child - still with us due to affordability to move out on his own.	4/12/2024 10:54 AM

St. Thomas Housing Needs Study Survey

10	I did but that was in 2017 before the current crisis	4/11/2024 11:09 PM
11	No, I moved away	4/11/2024 10:24 PM
12	N/a	4/11/2024 10:05 PM
13	Lived in same home purchased in 2007. I couldn't afford today's housing costs and would not have been able to purchase	4/11/2024 8:40 PM
14	Doesn't apply. We built 14 years ago when the housing/building market was totally different. Way more affordable.	4/11/2024 6:12 PM
15	Don't live in St. Thomas	4/11/2024 1:42 PM
16	Not Even Close	4/11/2024 12:40 PM
17	Previously looked, all affordable has bugs, drugs or too small	4/11/2024 12:17 PM
18	In Eden	4/11/2024 12:13 PM
19	no option to move at this time if the landlord sells the property	4/11/2024 11:57 AM
20	There are no 5 bedroom rentals for St Thomas Housing. One of my children has has to move to accommodate rooms.	4/11/2024 11:42 AM
21	I'm fortunate to be older and stable and not renting	4/11/2024 11:15 AM
22	not applicable	4/11/2024 10:11 AM
23	Without my dad, I would be homeless.	4/11/2024 7:46 AM
24	I do not believe I would be able to afford to rent by myself. And there is NO way I could afford to purchase a home in the next 5 years even.	4/10/2024 10:40 PM
25	Need to up size but everything is unattainable.	4/10/2024 8:18 PM
26	Home owner	4/10/2024 2:09 PM
27	Too expensive barely making ends meet	4/10/2024 12:36 PM
28	Would like a ground floor	4/10/2024 11:24 AM
29	Only through emergency housing.	4/10/2024 11:19 AM
30	I did 10 years ago but don't think I could if I was looking now.	4/9/2024 4:57 PM
31	Family lives with me as cannot find affordable housing	4/9/2024 3:43 PM
32	We sold our new-build home for double what we paid and bought a semi to shave 20 years off our mortgage. The house we are in now is not ideal, but it's manageable.	4/9/2024 2:35 PM
33	Only because I bought my house 8 years ago. If I had to move now it would be different.	4/9/2024 10:04 AM
34	Not affordably for my adult children and not affordably to replace what we have in a better community and safer home	4/9/2024 9:41 AM
35	17 years ago	4/9/2024 7:18 AM
36	not looking	4/9/2024 6:31 AM
37	I did it 15 yrs ago. I wouldn't be able to buy one on my own now.	4/8/2024 9:15 PM
38	I havnt had to look for housing in 20 years. I'm not sure that would be the case currently	4/8/2024 6:55 PM
39	Yes, but would not be able to now, even with equity in our home.	4/8/2024 4:13 PM
40	We have, but our adult children haven't	4/8/2024 4:11 PM
41	Am looking for an affordable apartment	4/8/2024 4:01 PM

Q10 How long have you lived in St. Thomas?

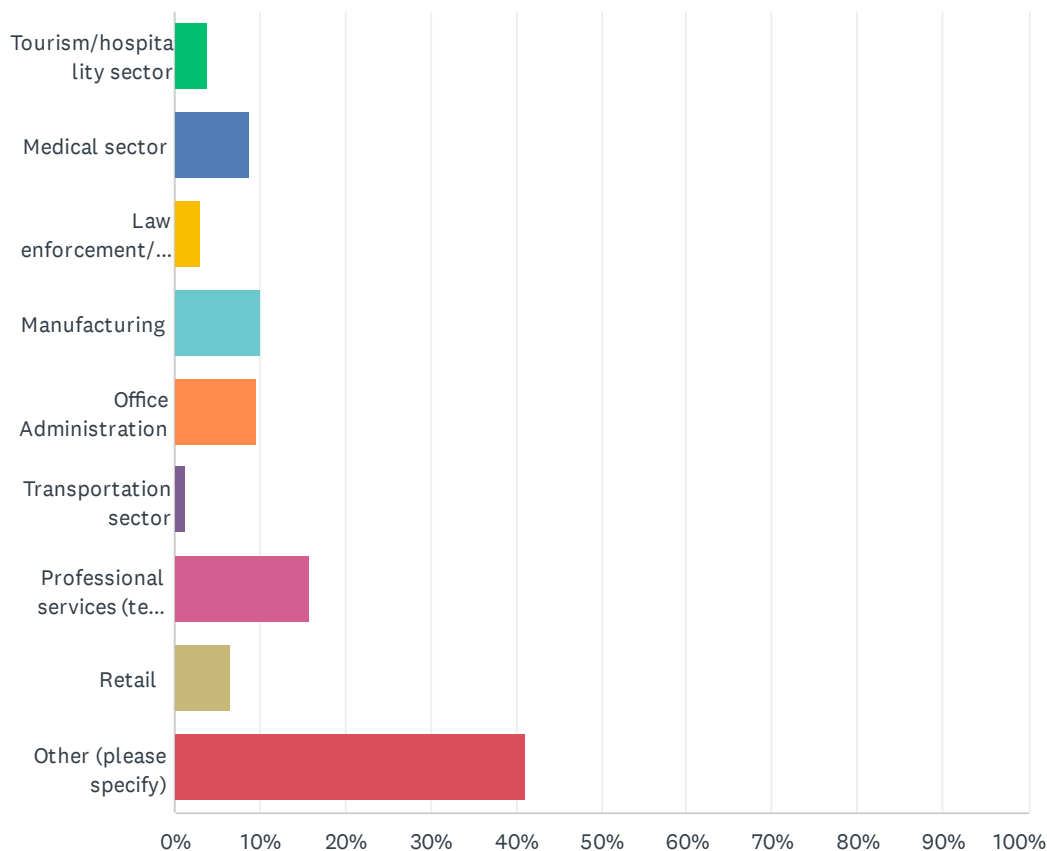
Answered: 301 Skipped: 0



ANSWER CHOICES	RESPONSES	
1- 3 years	7.64%	23
4-6 years	10.30%	31
7-9 years	7.97%	24
10+ years	66.78%	201
I don't live in St. Thomas	7.31%	22
TOTAL		301

Q11 If employed, do you work in:

Answered: 240 Skipped: 61



ANSWER CHOICES		RESPONSES
Tourism/hospitality sector		3.75% 9
Medical sector		8.75% 21
Law enforcement/correctional industry		2.92% 7
Manufacturing		10.00% 24
Office Administration		9.58% 23
Transportation sector		1.25% 3
Professional services (teacher, nurse, etc.)		15.83% 38
Retail		6.67% 16
Other (please specify)		41.25% 99
TOTAL		240

#	OTHER (PLEASE SPECIFY)	DATE
1	Retired	4/18/2024 11:28 AM

St. Thomas Housing Needs Study Survey

2	government	4/16/2024 5:41 PM
3	Disabled	4/15/2024 10:34 PM
4	Construction management	4/15/2024 9:32 AM
5	Clergy	4/15/2024 9:31 AM
6	Retired	4/14/2024 10:14 PM
7	Remote in tech	4/14/2024 5:32 PM
8	Retired	4/14/2024 10:06 AM
9	Arena maintenance	4/14/2024 9:00 AM
10	Retired	4/13/2024 7:47 PM
11	Retired	4/13/2024 7:10 PM
12	Retired	4/13/2024 6:49 PM
13	Design	4/13/2024 4:47 PM
14	Retired	4/13/2024 3:24 PM
15	Security guard	4/13/2024 8:09 AM
16	Funeral home	4/13/2024 5:28 AM
17	Retired	4/12/2024 7:32 PM
18	Retired	4/12/2024 6:40 PM
19	Non-profit	4/12/2024 10:32 AM
20	Customer Rep for CAA	4/12/2024 9:28 AM
21	Government	4/12/2024 5:38 AM
22	job closed and can't find another after 20 yrs in health care	4/12/2024 4:09 AM
23	Construction	4/12/2024 12:39 AM
24	remote work (market researcher, freelancer)	4/12/2024 12:03 AM
25	Government IT	4/11/2024 11:06 PM
26	Retired	4/11/2024 10:54 PM
27	Retired	4/11/2024 10:24 PM
28	Retired	4/11/2024 10:05 PM
29	I actually volunteer in the community.	4/11/2024 9:29 PM
30	Health care worker who works in London	4/11/2024 9:09 PM
31	Federal government	4/11/2024 8:40 PM
32	Cleaning	4/11/2024 8:37 PM
33	Retired law enforcement	4/11/2024 7:32 PM
34	College/Career Assistance sector	4/11/2024 6:12 PM
35	Retired	4/11/2024 5:38 PM
36	Law clerk	4/11/2024 2:27 PM
37	retired manufacturing industry	4/11/2024 2:25 PM
38	Retired	4/11/2024 2:09 PM
39	Government	4/11/2024 1:42 PM

St. Thomas Housing Needs Study Survey

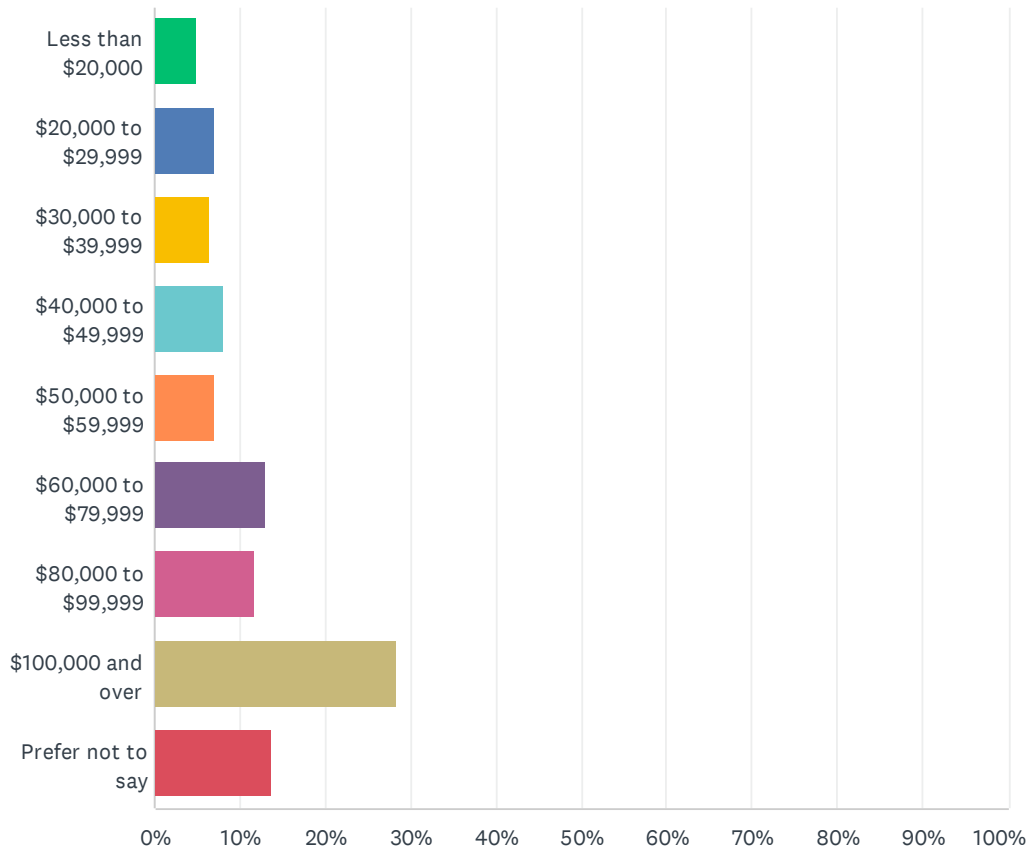
40	retired	4/11/2024 1:28 PM
41	agriculture	4/11/2024 1:20 PM
42	Business owner construction	4/11/2024 1:20 PM
43	Youth	4/11/2024 1:01 PM
44	Retired and granddaughter is in retail	4/11/2024 12:40 PM
45	Social Services	4/11/2024 12:26 PM
46	online business	4/11/2024 12:13 PM
47	Social services	4/11/2024 11:44 AM
48	Was working in retail until laid off. Trying to go back to school through better jobs ontario	4/11/2024 11:42 AM
49	Disabled	4/11/2024 11:40 AM
50	custodial	4/11/2024 11:20 AM
51	Construction Industry	4/11/2024 10:13 AM
52	Retired	4/11/2024 9:58 AM
53	Full time University student, as well I have MS and Ehler's Danlos Syndrome, this causes a lot of mobility problems for me.	4/11/2024 7:46 AM
54	retired	4/10/2024 9:16 PM
55	city employee	4/10/2024 8:21 PM
56	City employee	4/10/2024 8:20 PM
57	Realtor	4/10/2024 7:46 PM
58	Construction	4/10/2024 7:12 PM
59	Factory worker	4/10/2024 7:00 PM
60	Banking	4/10/2024 6:55 PM
61	Municipal	4/10/2024 4:08 PM
62	Unemployed	4/10/2024 3:47 PM
63	Maintenance	4/10/2024 3:28 PM
64	Property Management	4/10/2024 3:21 PM
65	Medical deferral o.w	4/10/2024 2:24 PM
66	Social Service	4/10/2024 1:26 PM
67	Technology	4/10/2024 1:15 PM
68	House wife	4/10/2024 12:51 PM
69	Amazon fulfillment center	4/10/2024 11:42 AM
70	Self employed	4/10/2024 11:11 AM
71	Retired	4/10/2024 11:10 AM
72	Tech	4/10/2024 10:46 AM
73	Sales	4/10/2024 2:14 AM
74	Contract work	4/9/2024 10:04 PM
75	Financial services	4/9/2024 6:59 PM
76	Government	4/9/2024 3:27 PM
77	Education but I want to work in the City of St. Thomas.	4/9/2024 2:37 PM

St. Thomas Housing Needs Study Survey

78	Finance	4/9/2024 2:35 PM
79	retired	4/9/2024 1:03 PM
80	Retired	4/9/2024 12:15 PM
81	Analysis	4/9/2024 11:11 AM
82	Accountant	4/9/2024 10:04 AM
83	Spouse & child - Trades, Myself - office administration & family supports	4/9/2024 9:41 AM
84	Sensory business	4/9/2024 9:07 AM
85	Retired	4/9/2024 8:27 AM
86	retired	4/9/2024 8:12 AM
87	Commercial and residential cleaner	4/9/2024 7:52 AM
88	Esthetics	4/9/2024 7:18 AM
89	Business	4/9/2024 7:05 AM
90	IT	4/8/2024 11:42 PM
91	Unemployed	4/8/2024 10:14 PM
92	Engineering	4/8/2024 7:58 PM
93	Social services	4/8/2024 6:12 PM
94	Property Maintenance	4/8/2024 5:59 PM
95	Retired	4/8/2024 5:30 PM
96	Maintenance	4/8/2024 4:47 PM
97	retired	4/8/2024 4:23 PM
98	Banking	4/8/2024 4:22 PM
99	Government	4/8/2024 3:11 PM

Q12 What is your household income range before tax? This is the combined total of all sources of income for everyone living in your household.

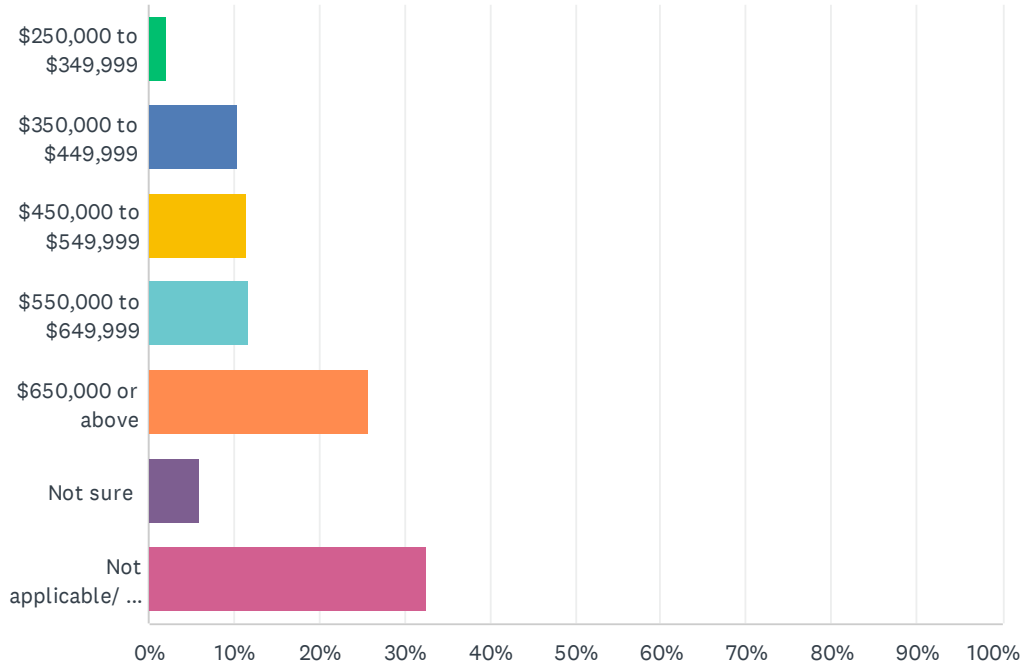
Answered: 300 Skipped: 1



ANSWER CHOICES	RESPONSES	
Less than \$20,000	5.00%	15
\$20,000 to \$29,999	7.00%	21
\$30,000 to \$39,999	6.33%	19
\$40,000 to \$49,999	8.00%	24
\$50,000 to \$59,999	7.00%	21
\$60,000 to \$79,999	13.00%	39
\$80,000 to \$99,999	11.67%	35
\$100,000 and over	28.33%	85
Prefer not to say	13.67%	41
TOTAL		300

Q13 If you own your home, what is the estimated value of your home in the current real estate market?

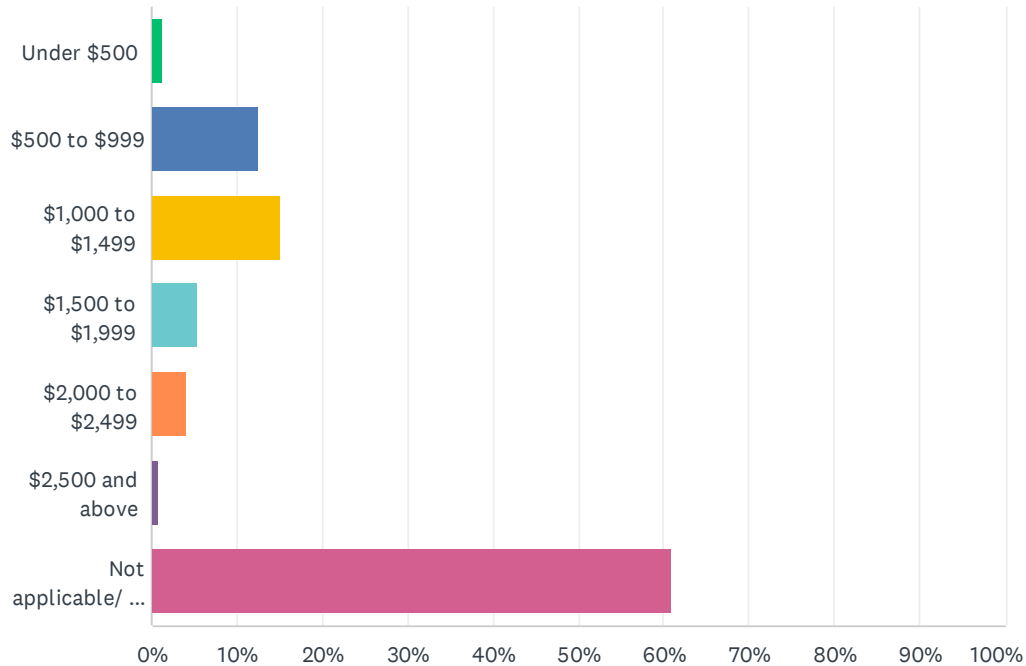
Answered: 288 Skipped: 13



ANSWER CHOICES	RESPONSES	
\$250,000 to \$349,999	2.08%	6
\$350,000 to \$449,999	10.42%	30
\$450,000 to \$549,999	11.46%	33
\$550,000 to \$649,999	11.81%	34
\$650,000 or above	25.69%	74
Not sure	5.90%	17
Not applicable/ I rent	32.64%	94
TOTAL		288

Q14 If you rent your home, what is your household's monthly rent (or your rent if you live in shared accommodation)?

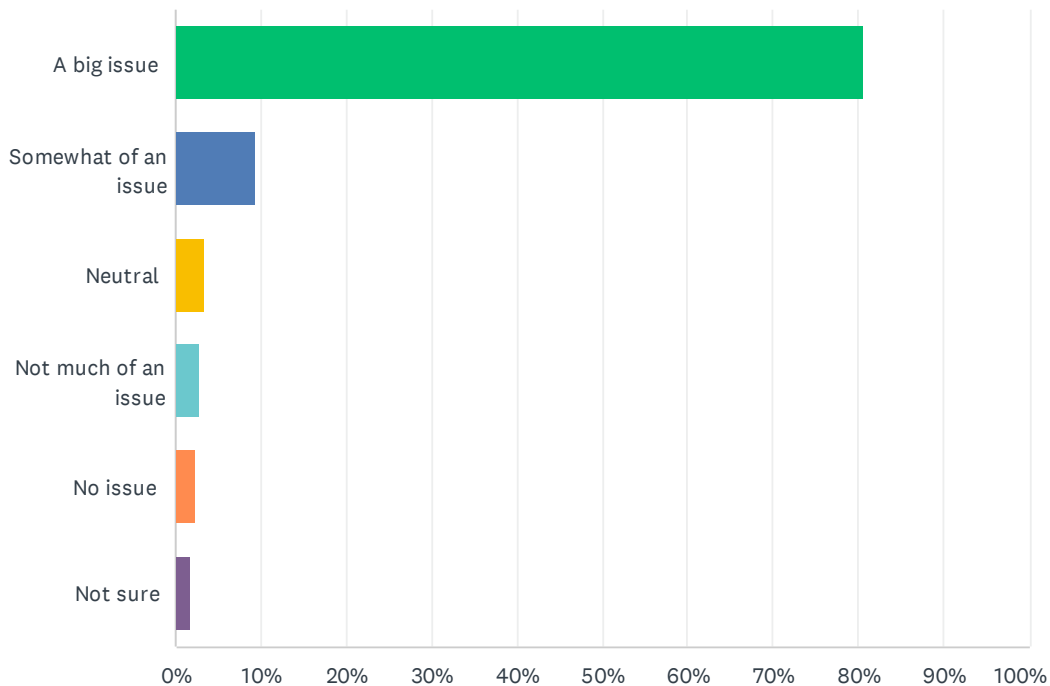
Answered: 246 Skipped: 55



ANSWER CHOICES	RESPONSES	
Under \$500	1.22%	3
\$500 to \$999	12.60%	31
\$1,000 to \$1,499	15.04%	37
\$1,500 to \$1,999	5.28%	13
\$2,000 to \$2,499	4.07%	10
\$2,500 and above	0.81%	2
Not applicable/ I own my home	60.98%	150
TOTAL		246

Q15 How much of an issue do you think “a lack of affordable housing” is in St. Thomas? (e.g., households paying more than 30% of their before-tax income on housing)

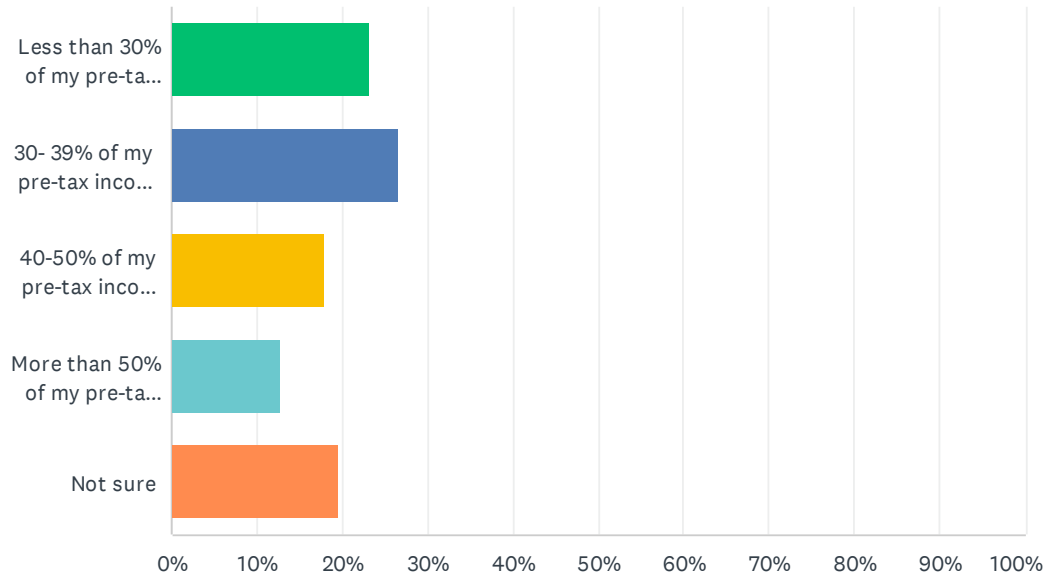
Answered: 300 Skipped: 1



ANSWER CHOICES	RESPONSES	
A big issue	80.67%	242
Somewhat of an issue	9.33%	28
Neutral	3.33%	10
Not much of an issue	2.67%	8
No issue	2.33%	7
Not sure	1.67%	5
TOTAL		300

Q16 What proportion of your pre-tax income do you estimate you spend on housing costs, including utilities?

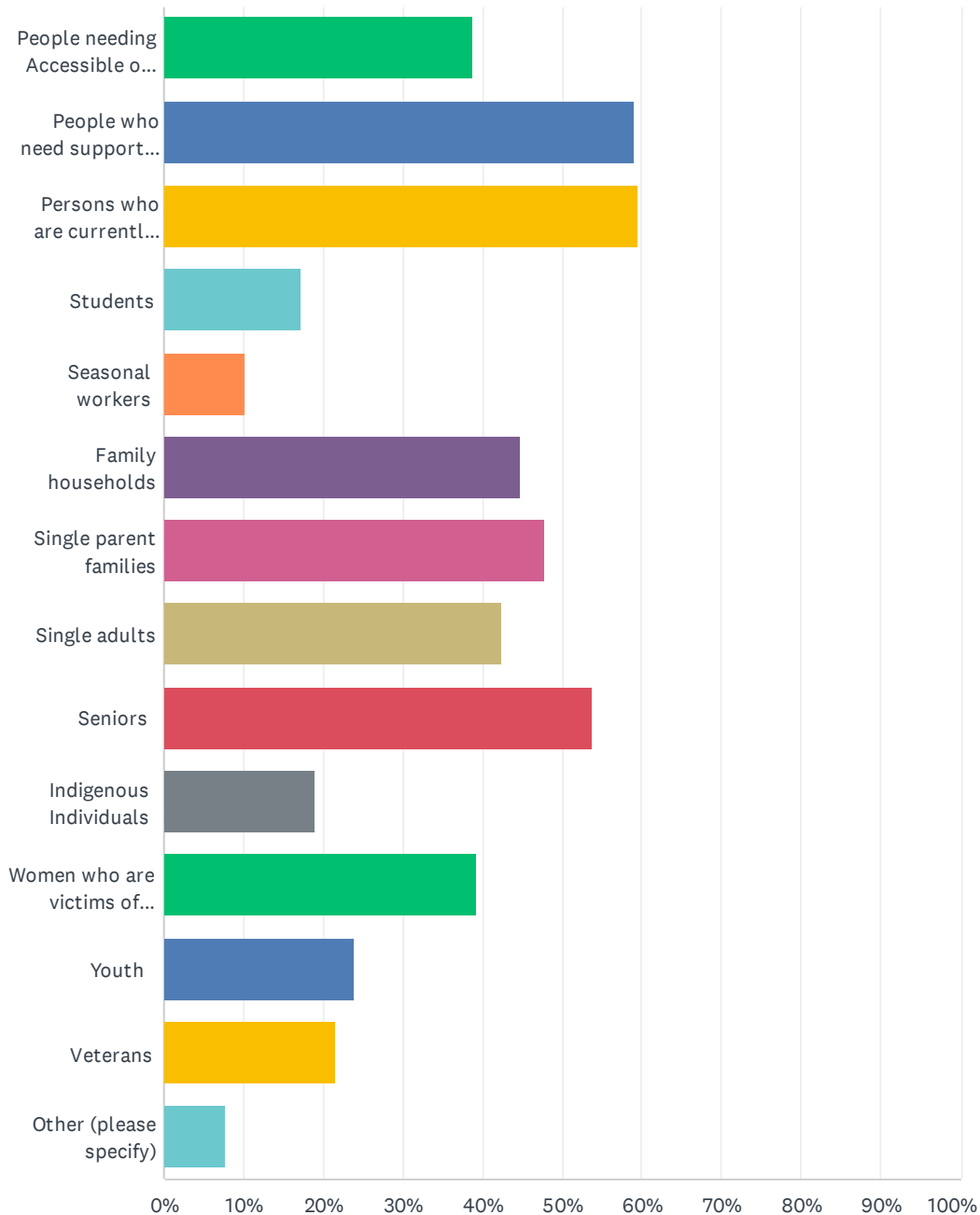
Answered: 297 Skipped: 4



ANSWER CHOICES	RESPONSES	
Less than 30% of my pre-tax income goes toward housing costs	23.23%	69
30- 39% of my pre-tax income goes toward housing costs	26.60%	79
40-50% of my pre-tax income goes toward housing costs	17.85%	53
More than 50% of my pre-tax income goes toward housing costs	12.79%	38
Not sure	19.53%	58
TOTAL		297

Q17 Considering the needs of all residents in St. Thomas, in your opinion, which groups need the most assistance to find housing (select all that apply)?

Answered: 301 Skipped: 0



St. Thomas Housing Needs Study Survey

ANSWER CHOICES	RESPONSES	
People needing Accessible or barrier-free housing	38.87%	117
People who need support services for mental health or other reasons	59.14%	178
Persons who are currently homeless	59.47%	179
Students	17.28%	52
Seasonal workers	10.30%	31
Family households	44.85%	135
Single parent families	47.84%	144
Single adults	42.52%	128
Seniors	53.82%	162
Indigenous Individuals	18.94%	57
Women who are victims of domestic violence	39.20%	118
Youth	23.92%	72
Veterans	21.59%	65
Other (please specify)	7.64%	23
Total Respondents: 301		

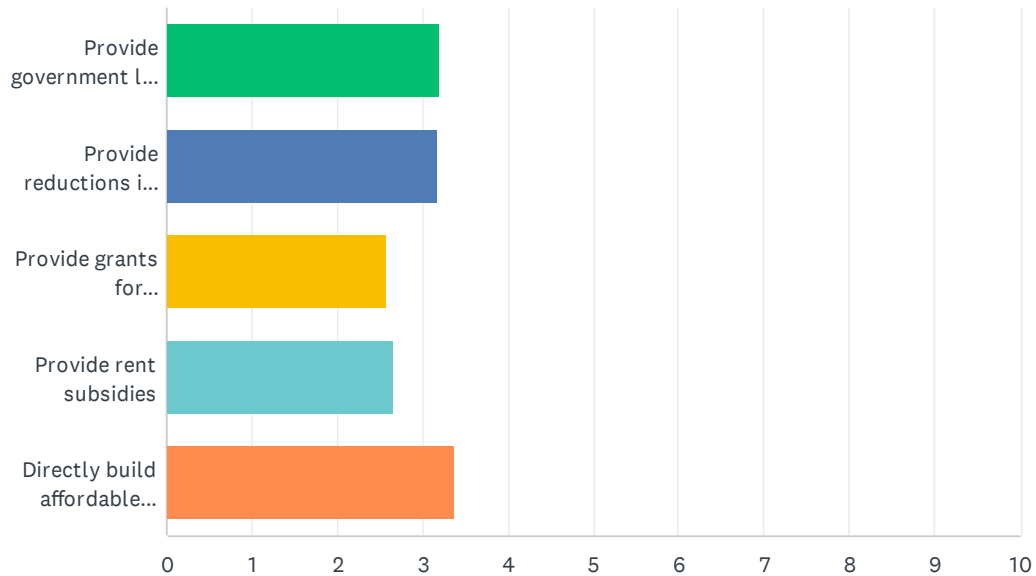
#	OTHER (PLEASE SPECIFY)	DATE
1	All of the above	4/18/2024 11:28 AM
2	ODSP recipients	4/13/2024 4:47 PM
3	All oth the above	4/13/2024 8:09 AM
4	homeless/shelter ppl always get before common folk in this city	4/12/2024 4:09 AM
5	What about the men who have been victims?	4/12/2024 12:03 AM
6	Anyone in need. I'm elder of 58 yrs.And am Indigenous. Not much help all-round. I'm very sad. I deserve affordable comfortable safe secure bldg with people my age.Thx	4/11/2024 9:29 PM
7	Immigrants	4/11/2024 8:31 PM
8	The Working Poor	4/11/2024 7:32 PM
9	Young adults done school entering the work force.	4/11/2024 2:27 PM
10	People who work full time but pay so much in rent they can't afford to save for a down-payment on a house. Our daughter pays \$2200 a month rent so she can afford a mortgage payment every month but she will not have a chance to be in that position to do so.	4/11/2024 1:20 PM
11	ALL	4/10/2024 1:26 PM
12	Its very tough to find affordable housing for everyone	4/10/2024 11:24 AM
13	All those who require low/geared income housing. The waiting list is ridiculous!	4/9/2024 4:57 PM
14	All the above	4/9/2024 3:43 PM
15	All groups in some form - Salaries are too low these days	4/9/2024 2:37 PM
16	fulltime workers who can not afford to fent decent shelter	4/9/2024 8:12 AM
17	All of the above	4/9/2024 7:34 AM

St. Thomas Housing Needs Study Survey

18	People on ODSP	4/9/2024 7:18 AM
19	Everyone who isn't a home owner	4/9/2024 7:04 AM
20	Safe, affordable housing is difficult for all types of people	4/8/2024 6:55 PM
21	Young adults trying to start out on their own and start a family of their own.	4/8/2024 5:59 PM
22	Families with children who are homeless	4/8/2024 4:23 PM
23	Everyone! My daughter pays \$1600.- rent at Grant Central Apartments	4/8/2024 4:11 PM

Q18 What are the most important actions the City of St. Thomas could take to help meet the need for affordable housing (please rank in preference)?

Answered: 296 Skipped: 5



	1	2	3	4	5	TOTAL	SCORE
Provide government land for developers of affordable housing	21.62% 64	25.68% 76	20.95% 62	14.19% 42	17.57% 52	296	3.20
Provide reductions in government fees and taxes when an organization is building affordable housing	19.93% 59	22.30% 66	25.34% 75	19.93% 59	12.50% 37	296	3.17
Provide grants for companies/organizations building new affordable housing	7.09% 21	13.18% 39	32.43% 96	26.69% 79	20.61% 61	296	2.59
Provide rent subsidies	14.19% 42	19.59% 58	13.85% 41	23.99% 71	28.38% 84	296	2.67
Directly build affordable housing	37.16% 110	19.26% 57	7.43% 22	15.20% 45	20.95% 62	296	3.36

Q19 Is there anything else you would like to add about affordable housing in St. Thomas or this survey?

Answered: 133 Skipped: 168

#	RESPONSES	DATE
1	Housing is not affordable at all right now. Single parent with 3 children for the past 5 years and my apartment I was renting had no heat or hot water some/most days in winter months. I moved one year ago and currently rent but our family is expanding and our home is small. We cannot afford to rent a larger home though as 60% of what I make monthly goes towards my half of the rent and then 50% of my partners goes towards the other half. We are constantly struggling with the need to pay rent and the need to afford minor basic groceries like bread and snacks for school lunches. I should not have to forfeit my own meals while I work full time (as does my partner) so my children can eat and rent can be paid every month.	4/18/2024 10:28 PM
2	This survey is skewed, people without housing or young people looking to move out are not doing surveys. They are trying to survive and working 60+ hours a week to get out of there position. Only people taking this survey are people who have time to waste doing city surveys.....not the ones that need it.	4/17/2024 11:03 PM
3	smaller homes that would suit multiple family members like older adults and children who cannot afford to live away from home...enough with the McMansions....smaller homes smallet yards better options and more thought put into usage	4/16/2024 5:41 PM
4	Wait lists need to be re-evaluated as alot of people need to be on it but cant.	4/15/2024 10:34 PM
5	Current rental rates are unaffordable and landlords engaging in practices such as "renovictions" are out of control. Caps on rent increases need to be in place for all rental units regardless of age of premises and major investments in affordable housing are necessary.	4/15/2024 1:51 PM
6	Thanks for helping to solve the problem	4/15/2024 10:28 AM
7	I am directly involved in this industry. There are plenty of empty housing options that are not selling. The issue is affordable homes. We must accurately define affordable. There's a gap between low income and upper middle class that is not being addressed.	4/15/2024 9:32 AM
8	Affordable housing it is a big issue. I am 57 years old and continue to pay rent. I cannot see any other option for my at this point. My wife and I work full time and unable to buy a house. This is sad.	4/15/2024 9:31 AM
9	No	4/14/2024 10:14 PM
10	Make the people who own the buildings are held accountable for the safety of the building and maintenance is done.	4/14/2024 9:08 PM
11	Look at building smaller houses 1000 to 1200 square feet like the war time houses. Also allow in law suites or garden suites that allow families to live together but separate. Build mobile home communities up to 1500 square feet, no basement just a slab and small yard. Building smaller dwellings and prefabricated mobile homes should reduce costs and allow families to acquire a home for 300000 to 350000.	4/14/2024 8:55 PM
12	I like that st Thomas is beginning to build more multi unit homes. We need to use the land effectively and sustainably.	4/14/2024 2:21 PM
13	There are too many vacant lots in the city core area. Maximize downtown core area residential.	4/14/2024 12:06 PM
14	Single people cannot afford to rent, let alone even think about buying a house.	4/14/2024 9:00 AM
15	Reopen the old physiatriic hospital site, upgrade rooms to house the homeless	4/13/2024 6:49 PM
16	No	4/13/2024 3:24 PM
17	Look at what the Finnish government has done with their initiatives to decrease homelessness.	4/13/2024 10:41 AM

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18	Please...it is needed badly!!	4/13/2024 8:09 AM
19	I lost my place due to a fire and I lost everything in it. But the very worst part was. When I asked for help the city has absolutely no EMERGENCY HOUSING.	4/13/2024 8:04 AM
20	It's literally impossible to even think about buying a house with one of the best paying jobs available in the city in this economy. I have to risk my health losing sleep to go back to school for a trade certification to increase my income before I can look at houses	4/13/2024 7:43 AM
21	Bylaw limiting rent increases when apartments are released. Land lords are doubling rents when tenets move out	4/13/2024 5:28 AM
22	Prices of rent have become completely out of control, it's a constant worry that landlords will evict you just to charge more rent. I have looked into housing and see there is a 7 year waitlist, absolutely ridiculous. Rent subsidy needs to happen without living in city housing. I have seen other cities have this why doesn't St.Thomas? Living in constant fear you will become homeless is terrifying!	4/12/2024 10:49 PM
23	this is everywhere in Canada and its called greed !!!	4/12/2024 8:05 PM
24	It seems that most of the available housing is going for seniors and high rent (executive) housing. People who earn \$18 to \$20/hr are being over looked	4/12/2024 8:01 PM
25	I retired to St Thomas primarily as the homes were affordable and suited to small families. Plus I was able to find a bungalow.	4/12/2024 5:47 PM
26	Wanted much more than what's currently available and there needs to be a reduction in rents being paid for most people now.	4/12/2024 5:21 PM
27	There are so many houses sitting vacant or falling apart in the city. The infrastructure is there, it will just take some work to get it livable. The people in the city are prepared to work hard for each other, they just need a helping hand to start and support.	4/12/2024 11:16 AM
28	The survey did not meet my needs. My spouse and I are fine. It is our adult child that we worry about. While working full-time with a good entry salary, they are unable to enter the housing market with lack of affordable options. We would like to be empty-nesters :)	4/12/2024 10:54 AM
29	Would love to buy my own house	4/12/2024 9:28 AM
30	More affordable housing is necessary but we also need to provide funding for supports and services to offer case management to those in need to build housing stability. Investment in capital and operations for not for profits delivering these services.	4/12/2024 8:51 AM
31	Thank you for soliciting this community feedback. St. Thomas is doing an excellent job tackling challenges and planning for the future.	4/12/2024 7:56 AM
32	Allow more tiny home options.	4/12/2024 5:11 AM
33	Organizations do nothing for single/senior/families their focus is shelter/homeless. They share the same housing list to ppl looking and claim helping. Let Ontario Works do for Common folk.	4/12/2024 4:09 AM
34	Legalizing tiny homes	4/12/2024 12:39 AM
35	In my opinion the struggle between tenant and landlord is currently very stressful. Financial negotiation needs to be had to set clear rules and budgets that are fair to all.	4/11/2024 11:40 PM
36	Provide opportunities for people to to buy government land themselves and build houses instead of Builders getting the benefits of the land purchase	4/11/2024 11:06 PM
37	I think the "wartime bungalows" are the way to go for most families. A respectful small house to raise a family. I also like the small multi-plexes being added around town. It spreads people out and less pressure on one area. For homeless people, their core reasons for being homeless needs addressing before they go to next steps I.e. drugs, mental illness and jobs. Lastly, if planning to increase the population then healthcare, police and fire need to increase too.	4/11/2024 10:20 PM
38	Utilize the existing facility of the old Ontario Hospital on Sunset drive. Lot of bed space, bathrooms, day-rec rooms, full size commercial kitchen. Give people the dignity of paying their way by "earning" tokens to obtain food lodging etc. workfare not welfare.	4/11/2024 10:05 PM
39	I think the number of air bnb and short term rentals permitted needs to be examined. There are	4/11/2024 9:49 PM

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too many that are often empty taking away from what should be permanent housing.

40	The quicker the better to fix this	4/11/2024 9:40 PM
41	There needs to be a cap on the amount landlord's can charge for rent. This isn't Toronto and yet we pay almost the same for rent. It's cheaper to move/live in London. It use to be 25% more life in the town but as it turns out it costs you 25% MORE to live here.	4/11/2024 9:35 PM
42	Yes I am in dire need.I already have inquired at local shelters.I can't face the idea of homelessness again .I've suffered beyond measure.Im tired of begging for what should be a natural process to have sustainable affordable safe housing.	4/11/2024 9:29 PM
43	Middle income housing would be ideal. All the newly built homes are out of reach for most families.	4/11/2024 8:40 PM
44	Where is the affordable housing? I've been looking for a while now and there is nothing available to rent for less then a mortgage payment	4/11/2024 8:37 PM
45	Demand every apartment building built has to provide 30% market or affordable units!!!	4/11/2024 7:32 PM
46	Not increasing property tax is also a big factor. The cost of living is already outrageously expensive and not realistic to the wages we have and it keeps increasing. I also feel as St. Thomas increases housing you need to look at the services we have currently and those we need or should have for the size of city we are and will be as we expand. Please put in an aquatics facility in our city. Our residents need more recreational services and facilities in this city instead of forcing them to go to other cities. Some smaller than ours which have the facilities when ours don't. Additionally the one facility in town (YMCA) is not financially feasible to many which should be addressed.	4/11/2024 6:12 PM
47	One senior cannot afford the rents in St. Thomas. Need more affordable housing. Thank You,	4/11/2024 5:38 PM
48	Joe Preston is doing a great job cutting through red tape. I appreciate his efforts.	4/11/2024 2:27 PM
49	All members of government should experience real homelessness for a month during both the hottest and coldest time of the year. See how fast things get done after that.	4/11/2024 2:25 PM
50	Temporary housing only until they can afford a place to live. Make them put aside a portion of income in savings because they need to move out of housing in 2 years until they get on their feet. Get people jobs so that they can get accomodation. If you don't contribute why do you think that you are always going to get a hand out? I had no subsidized housing, had 2 kids and worked for everything that I have. Stop people from living off of others. This is why we are in the mess we are in now - no one thinks they have to work to have the things they want.	4/11/2024 2:04 PM
51	If we were able to take some of the unfortunate people who were and continue to be bused here from other cities and send them back...we would have less of a need for homeless services & housing.	4/11/2024 1:58 PM
52	Build more high density apartment buildings	4/11/2024 1:51 PM
53	Young families also need "Affordable Housing" 500000. plus homes are not affordable to most families.	4/11/2024 1:49 PM
54	desperately need affordable housing so all citizens have a safe, comfortable home. I live in a c-op which is an affordable option.	4/11/2024 1:28 PM
55	Has anyone considered co op housing? Where a group of people own the entire apartment building.	4/11/2024 1:21 PM
56	People who have good jobs and work hard can not afford to buy a house. We are so busy giving to everyone else out there that the rest gets forgotten about. It's time to help the younger generation who helps contribute to the town but will never get ahead.	4/11/2024 1:20 PM
57	Affordable living must exist next to the necessary amenities. Those who can't afford a home are also likely unable to own a vehicle; so, nearby amenities (grocery stores, clinics, etc.) must be in a walkable distance. If the city continues to develop further south, more infrastructure and amenities are required there.	4/11/2024 1:09 PM
58	Build affordable safe housing for youth and low income families	4/11/2024 1:01 PM
59	I think the city is doing a great job with housing the homeless and providing the necessary support for mental health & addiction services for those who are housing challenged. The city	4/11/2024 12:56 PM

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is changing quickly & it looks like the city is doing everything to maximize rapid progress. Hard to picture what the city will be over the next few years as it seems to be growing daily!! Great job Mayor Joe, Councillors, DDB, Tourism - I know I have forgotten some who are contributing to this success. Continued success!

60	Try Finding A 3 Bedroom 1+ Bathroom House In St. Thomas For Under \$2500 (Which Is Absurd)... I'll Wait.	4/11/2024 12:40 PM
61	Need to make developers increase amount of units being affordable. Build more 1 bedroom and 4 bedroom units.	4/11/2024 12:40 PM
62	Regulatory changes to allow for multiple dwelling units on a lot (driveway suites, backyard small homes, etc). Intensification without needing to rebuild.	4/11/2024 12:19 PM
63	More geared to income housing	4/11/2024 12:13 PM
64	i don't want more houses being built in saint thomas. More houses mean more roads. I hate the idea of lots of houses and roads all over the place. The reason I moved here was because of the low population and open lands. If the houses keep increasing, ill move somewhere else.	4/11/2024 12:13 PM
65	Rent to own for young couples	4/11/2024 12:13 PM
66	Stop building on prime farm land !!	4/11/2024 11:57 AM
67	Homeless is a very dire situation & maybe an affordable tiny house development would be part of the answer	4/11/2024 11:40 AM
68	Urge the Provincial government to bring back rent control.	4/11/2024 11:15 AM
69	I believe that St. Thomas is on the right path but if new affordable housing isn't built within the next 3-5 years, there will be issues.	4/11/2024 10:13 AM
70	need a definition of affordable housing. much of affordable being built today is far too expensive for low income families	4/11/2024 10:06 AM
71	There is the former Psch. hospital that could be used for those with mental health and addiction problems	4/11/2024 9:58 AM
72	St Thomas could expand its inventory of affordable housing sites while at same time align locations with transit plans for an entire community complex servicing the needs of the people. An opportunity exists to include homeless encampments in long term strategy to reduce reliance.	4/11/2024 9:50 AM
73	I see initiatives like little homes, but I don't see options like mobile home parks being used as fast affordable housing options.	4/11/2024 9:45 AM
74	Houses in my price range (\$400-450k) are hard to come by, and are usually run down or in undesired neighbourhoods. More housing geared to lower incomes/single families/divorcees would be really helpful!	4/11/2024 9:29 AM
75	Simply that there is a crisis and action needs to be taken.	4/11/2024 9:27 AM
76	Yes. A major factor in solving the affordability piece is to increase density and provide a mix of housing types, not just R1. We need to incentivize density and mixed use and not allow NIMBYSM to govern where density is located. Land is the city's most precious commodity; the new commercial development at First and Talbot is an atrocious waste of space; these small brick and mortar commercial developments add little value to a city except to increase traffic and provide a marginal amount of tax base. A better solution is to incentive mixed use with ground floor commercial and 3 to 5 stories residential above. One of the barriers to this type of development is minimum parking requirements. Minimum parking requirements are currently embedded in our zoning code and only act to subsidize car ownership, increase / enable traffic and add to congestion. Other Cities started removing minimum parking requirements 20 years ago. Our downtown, with commercial on the ground floor and res on top is currently illegal to build under current zoning as it would not meet minimum parking requirements. The best City's build affordable housing throughout their City and ideally located close to transit to minimize transportation costs for folks. Even better, is if you can allow mixed use development and have work/live/play all located within a 3 to 5 block radius, or even better, on the ground floor of the building that you live in.	4/11/2024 8:14 AM
77	It can't keep going this way. I was born and raised in St.Thomas and I am saddened by what I	4/11/2024 7:46 AM

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see today.

78	Although I have been in my career for nearly 10 years and still can't afford a home, it is nothing compared to the number of people experiencing homelessness. Many people have been kicked out of their homes by terrible landlords who Reno-Vict people and charge up the wazoo for the new place. There should be rent caps based on income level. Everyone deserves to live in a home and be comfortable.	4/10/2024 10:40 PM
79	no	4/10/2024 9:16 PM
80	Stupidly worded survey	4/10/2024 8:33 PM
81	What would the city of st. thomas really do? Where is this money supposed to come from? Taxpayers, who are working, paying for their homes, paying crazy rates for electricity. government needs to cap the prices of necessities, electricity, gas, groceries, home repairs, etc	4/10/2024 8:21 PM
82	We feel stuck where we live.	4/10/2024 7:12 PM
83	Homeless people and mental illness we need the psychiatric hospitals available again. Many people don't feel comfortable going downtown.	4/10/2024 6:55 PM
84	The city does not need to be partnering with companies or non profits. Too much corruption and not enough results	4/10/2024 5:56 PM
85	Mandate all development is required to have a set percentage for geared to income housing, ie 5%. If it is a detached home community of 100 houses, then 5 houses should be set aside as geared to income. If it is a 200 unit apartment complex, 10 apartments representing all unit sizes (1 bedroom, 2 bedroom, studio) should be geared to income. New communities should include land set aside for commercial use, with food retailers being encouraged to break up food deserts and reduce reliance on vehicle ownership. A portion of developer fees could be waived for builders who exceed the minimum requirements for % to geared to income by doubling ie 10% instead of 5%. A second tiny homes community needs to be expored to increase this option for the single tenant.	4/10/2024 4:39 PM
86	Single people who are on government assistance whether OW or ODSP have the smallest amount of money to live on. A single person on OW does not receive enough funds to live in a group home; and an apartment is out of the question if they are not in an RGI home.	4/10/2024 4:06 PM
87	O.w cheques need to increase to help with flux in rent prices. I presently give my entire cheque and housing supplement. Forcing me to depend on the food bank .	4/10/2024 2:24 PM
88	Affordable housing isn't needed as much as some sort of municipal information regarding being able to access mortgages. People are paying rent that is more than a comparable mortgage. How do we get people in these sorts of situations into mortgages to afford their own home? Governments and mortgage agencies must better work together with regard to servicing long term debts including mortgage amounts.	4/10/2024 1:15 PM
89	It's terrible to try and find a place to rent. People need to stop charging so much for rent and to buy a home. Rent, houses keep going up higher than what wages does. Anyone on government assistance can't afford anything over \$500/month and still eat and pay other bills. It needs to stop!	4/10/2024 12:36 PM
90	Put a cap on what landlords are allowed to charge. There is no "family dwellings" that are affordable. I make decent money and for us to pay rent.... It is 75% of my monthly wages on rent. That is absolutely ridiculous. I can not afford to give my kids their own bedrooms. Instead we cram into a 2 bedroom apartment just to be able to survive. Nevermind the hydro increase. How do you expect people to survive when no matter where you turn..... increases, increases, increases.... Your home is supposed to be a safe haven..... Not a place to survive.	4/10/2024 11:41 AM
91	It should not cost \$ 1500 to rent a small apartment. Rent is way too high	4/10/2024 11:26 AM
92	People r seriously struggling in st.thomas. I go to work everyday and if I lost my apartment that I pay a reasonable rent because I have lived there long time I would be in big trouble. Its not right to give the builders all the grants..it doesn't trickle down.	4/10/2024 11:24 AM
93	Affordability and unhoused are current issues. I think the future issue will be suitable housing for active aging single households.	4/10/2024 11:16 AM
94	Rent Costs are unrealistic	4/10/2024 11:05 AM

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95	Focus should be #1, directly build affordable housing.	4/9/2024 10:06 PM
96	Giving govt land or grants to developers make the developers rich.	4/9/2024 6:47 PM
97	Number 1 is getting people off the streets. Just build a large rooming house with shared amenities. They need a safe place to call their own. And their rent should be directly paid from social assistance or whatever subsidy they're on.	4/9/2024 4:57 PM
98	I don't know what can be done but something needs to be for rent prices. Ex rent is 50 to 70 % of persons income and many cases more then monthly income	4/9/2024 3:43 PM
99	Housing was fine until Covid brought SO many people from the GTA here.	4/9/2024 2:35 PM
100	Single people even with decent wages cannot afford housing and care payments. . It's a very sad situation for the single worker	4/9/2024 1:09 PM
101	Stop providing geared to income housing and welfare for years and generations. Provide some education and work for those . OUR government need to provide child tax credit for 1 or 2 children only. Assist families with children working 2 or more jobs and having to go to the food bank for assistance. These hard working people need more assistance than anyone.	4/9/2024 1:03 PM
102	I am concerned for my 13 year old daughter and what the cost of housing will be like when she gets to the age where she wants to live independently. Currently a single person cannot even afford to rent a 1 bedroom apartment which is ridiculous.	4/9/2024 10:04 AM
103	Affordable housing means 1) More geared to income accommodations 2) Rent should NEVER be over \$1000/month inclusive for an apartment. It's impossible to pay anything higher on minimum wage. 3) ALL ODSP recipients should be offered geared to income housing without a waitlist. There are enough individuals who live on ODSP that are capable of independent living if only it was affordable. 4) Fight for ODSP to be equivalent to f/t minimum wage. 5) Cap Rent. \$1385 for a 1 bedroom tiny moldy apartment because they are the only landlords who accept ODSP (\$1385 is \$400 more than the max ODSP). DISGUSTING!	4/9/2024 9:41 AM
104	It's seriously a severe crisis.	4/9/2024 9:07 AM
105	The city needs a bylaw to make sure infill housing fits the surrounding neighborhood. Also when housing homeless make sure that the proper security is in place for when the homeless congregate in that area security for them and the neighborhood.	4/9/2024 8:41 AM
106	Look at utilizing vacant brown field sites within the core area to encourage building more high density affordable housing.	4/9/2024 8:27 AM
107	there is need for affordable housing people will want to live in, also there is no 1 solution to fix the problem	4/9/2024 8:12 AM
108	Find a way to get this done	4/9/2024 7:34 AM
109	There is a gap between low income and low/mid income - I'm just above low income so I do not qualify test cannot afford to pay current rents	4/9/2024 7:29 AM
110	Allow tiny home communities for anyone to purchase who want to live a simpler life. I'm looking at retiring in Caledon for this reason, but my kids are here so I would prefer not to have to leave the community.	4/9/2024 7:18 AM
111	The cost of housing is insane. Our household i income is more than 100k and we've been looking for over a year to find a home that's within our budget that fits our family's needs.	4/9/2024 7:06 AM
112	This is long over due. Build affordable housing and insist Doug Ford reintroduce rent control.	4/9/2024 7:04 AM
113	We sold our triplex in St Thomas in 2020 but were priced out of the market. Bought a house in Strathroy. Need to return to St Thomas but can't afford to buy or rent.	4/9/2024 7:04 AM
114	The city needs to continue to grow but are we not becoming land locked by Central Elgin and Southwold maybe a merger of these councils would be good for the entire region	4/9/2024 6:59 AM
115	I have rented x3 and owned x2 in st thomas. Help us afford day to day living by bringing a healthy affordable renting plan to the city.	4/9/2024 6:47 AM
116	Lower taxes, more schools and daycare options	4/9/2024 6:34 AM
117	Life style choices are a huge reason why there are people in a affordable housing crunch.	4/9/2024 6:31 AM

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118	I think more needs to be done to prevent entrepreneurs coming from more expensive environments like Toronto to buy up the smaller homes here and then renting them out at higher prices then if people could afford a down payment to buy the house themselves. I think that the small inexpensive homes are being gobbled up by entrepreneurs who then become greedy landlords. I think the cost of rental houses and even Apartments is atrocious. I can't imagine if I was renting at this time. I would have no money to eat.	4/8/2024 10:14 PM
119	Transient people coming to st Thomas as it is known for handouts	4/8/2024 9:25 PM
120	Require developers and planners to provide affordable housing/zoning. Min 25%. Ideally 50%. Build smaller and smarter. Zoning bylaws are mostly obsolete. Eliminate developers minimum square footage requirements. Have asked every builder in town to build me a small house with potential for 3 to 4 units. Basement, over garage and rear yard. They are not interested.	4/8/2024 8:44 PM
121	A large apartment building needs more than a few affordable They need 30 percent or more	4/8/2024 8:01 PM
122	Require more affordable housing in new developments such as Shaw Valley. The time and money wasted by groups not wanting apartments in their neighbourhood is not feasible with the current housing crisis.	4/8/2024 7:58 PM
123	In terms of important actions that the city could take to help meet the need of affordable housing, abolishing Euclidean zoning for smart codes/form based codes/transect urbanism as well as abolishing minimum parking requirements, should be high on the priority list. Let go of the bottlenecks we've imposed on ourselves.	4/8/2024 7:03 PM
124	People who aren't on OW/ODSP, but are trying to make ends meet while working full time and taking care of a family also need to be considered. It's not just the "poor" who struggling. The "middle class" need services and support to intervene in one off situations and before things get dire	4/8/2024 6:12 PM
125	Affordable housing is not possible in Canada's current political and economic environment due to rampant speculation promoted from almost every different perspective which has created a ponzi-like system which benefits those who have and/or are better-off financially or are located in/moving from areas where values are much greater than others which is what the term 'geographical privilege ' refers to. While virtually no perspective is innocent in this regard, some are more guilty than others such as that of Politicians, Real Estate Agents and Investors, families safeguarding generational wealth through pooled investment(s) and/or lump sum gifts from family, and/or people exploiting geographical differences in perceived values of real estate. Finally, property owners, developers, and politicians are unfairly guarding property and Land Use Planning zone zoning to maximize profit without regard for the public interest and/or 'the commons'. It is an utter disgrace that those who have grown up in St. Thomas can no longer afford to live in St. Thomas and start a family due to such rampant exploitation and speculation to the point of crisis in mental wellbeing including M.A.I.D. and/or suicide depending on individual situations and such overwhelming factors which are unquestionably out of one's own control.	4/8/2024 5:59 PM
126	I don't agree with government sponsored affordable housing. Too many people need to work harder and stop feeding off the tax payers	4/8/2024 5:30 PM
127	Padding developers pockets and or securing govt funding and not being accountable for how it is spent then not reaching targeted audience is not impactful and destroys neighbourhoods for no good reason. Accessibility in the city needs MUCH improvement and also to build thinking no one owns cars is also poor planning.putting lo income in specified pockets ie/west end ONLY is also poor planning	4/8/2024 4:47 PM
128	It's great that St Thomas wants to work on building more "affordable" housing but unfortunately it only applies to people below a certain income when everyone is struggling. Increases in food, childcare, gas, transportation, housing is putting so much strain on the middle class. A dual income household should be able to afford housing too.	4/8/2024 4:13 PM
129	Make developers build smaller homes. We don't need any more 3000 sq ft homes, but some <1000 sq ft ones. Tear down the old Psych and build some high density housing there.	4/8/2024 4:11 PM
130	Not enough geared to income housing	4/8/2024 4:01 PM
131	If it is for free, no one will respect responsible hard work, consistent saving, and investing for retirement.	4/8/2024 3:59 PM

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132	I don't feel that "affordable" housing in St. Thomas is affordable to people with limited income.	4/8/2024 3:55 PM
133	Prevent out of county landlords from renting rooms or houses.	4/8/2024 3:44 PM