

# DS-2023-15, Attachment 1

## Tecumseh Housing Action Plan



### HOUSING ACTION PLAN



# Mayors Message: Housing Action Plan



Dear Residents,

I am pleased to present Tecumseh's new Housing Action Plan. I am confident that through the Plan's 5 goals and 10 initiatives, it will play an important role in realizing the construction of additional new housing units in Tecumseh at an accelerated pace.

Our Council and Administration recognize that we are facing a housing crisis – in our town and across the country. Too many people are being priced out of the market and there is an insufficient supply of housing to meet the extraordinary demand. This situation requires immediate, strategic action.

I am confident that through this Plan, the Town is well positioned to address the need, while ensuring we grow sustainably.

Tecumseh has worked diligently to advance critical infrastructure projects over the next 10 years to support the construction of more than 4,000 housing units. The Town's new Official Plan ensures that sufficient lands are identified to support these housing units – in a complete community that is walkable, with appropriate residential densities and a diverse mix of land uses, while providing a wide variety of amenities and services through public and active transportation. Although the Town can approve housing, it recognizes the significant role of the private development industry in building housing.

Closer bonds with our building community will be fostered through the implementation of this Plan. In addition, the success of the Plan recognizes the important role of partnerships and the support of our federal and provincial governments. It is essential that the provision of long-term funding to support the required investments in infrastructure, major roads and transit be made available to support the required housing.

I look forward to working with our federal and provincial partners, as well as the development industry, to help meet the housing goals of this Plan and to see the outcomes of the initiatives realized.

Together, we will ensure Tecumseh remains a preferred place to live, work, invest and raise families - with an availability of housing that provides choices, is affordable and inclusive.

Gary McNamara,  
Mayor of Tecumseh



## Table of Contents

	<u>Page No.</u>
1. Introduction	1
2. Preparing for Growth	4
2.1 Residential Building Activity	4
2.2 Existing Housing Stock	8
2.3 Demographic Characteristics	13
2.4 Land Supply for New Housing & Status of Housing Approvals	18
2.5 Growth Forecasts and Housing Market Outlook	20
2.6 Stakeholder Consultation	24
2.7 Regional Housing Master Plan and Needs Assessment	26
2.8 Municipal Infrastructure	29
3. New Housing Targets	34
4. Making it Happen: Housing Action Plan Goals and Initiatives	35
4.1 Tecumseh Housing Action Plan Goals	36
4.2 Tecumseh Housing Action Plan Initiatives	37
5. Monitoring, Reporting and Updating Action Plan	40

# 1. INTRODUCTION

The Town of Tecumseh is located in Southwestern Ontario, on the south shore of Lake St. Clair in the County of Essex. It is home to more than 23,000 residents living in highly desirable urban neighbourhoods, rural hamlets, and agricultural settings.

The Town's community amenities and quality services, together with affordable housing options, were the primary reasons for Tecumseh's growth over the last thirty years. Since 2000, this growth has been constrained because of infrastructure challenges in the Town's largest remaining designated greenfield areas. This dwindling supply of vacant shovel-ready residential building lots, together with rising land prices, shortage of labour, cost of building materials, and rising costs of servicing land are all contributing to the challenge of delivering housing that is affordable to all segments of the Tecumseh Housing Market.

Actions are being taken to help address these challenges, and as part of this Housing Action Plan the Town is moving forward with a series of initiatives that will accelerate the delivery and increase the supply of new housing units in Tecumseh. These initiatives will also lead to systemic long-term positive changes designed to improve housing affordability and to broaden housing choices in this growing community.

Tecumseh Council is committed to doing what is within its ability and control to facilitate and support more housing being built on an accelerated timeline.

The Town acknowledges that the development and building industry, together with the non-profit housing providers, have a key role to play. They will ultimately be the ones that build the new dwelling units that are required to increase much needed housing supply in this community. In addition, support is required from senior levels of government to assist with the funding of new infrastructure that needs to be constructed to be able to deliver new housing units at an accelerated pace.

To support private sector actions being undertaken to create new shovel-ready residential lots in an accelerated timeline, the Town is currently finalizing a new secondary plan and is completing engineering/studies for a large greenfield area.

This Housing Action Plan outlines housing targets for the Town of Tecumseh, together with the corresponding 5 goals and 10 initiatives that the Town of Tecumseh is committing to undertake over the next 3 years to create more housing. The Plan also identifies where assistance is needed from the private and non-profit sectors and from senior levels of government to achieve these shared goals.

This Plan builds on the recent work undertaken by the Town to establish residential goals and policies as part of the Town’s new Official Plan.

By adopting the new Official Plan, Council has articulated a comprehensive set of planning policies that are intended to promote: residential intensification; inclusive, walkable, mixed-use neighbourhoods; and transit supportive and climate resilient nodes and corridors.



Information is included as part of this Action Plan to support the Town’s application to the Federal Housing Accelerator Fund (HAF) Program. The primary objective of the HAF program is to create more supply of housing at an accelerated pace and to enhance certainty in the approval and building process, while also supporting the following priorities:

- The development of complete communities that are walkable, consisting of appropriate residential density and a diverse mix of land uses, providing access to a wide variety of amenities and services through public and active transportation;
- The development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum; and
- The development of low-carbon and climate-resilient communities.

The Town’s Housing Action Plan will be reviewed and updated over time to ensure that it is assisting the community reach its stated goals and targets.

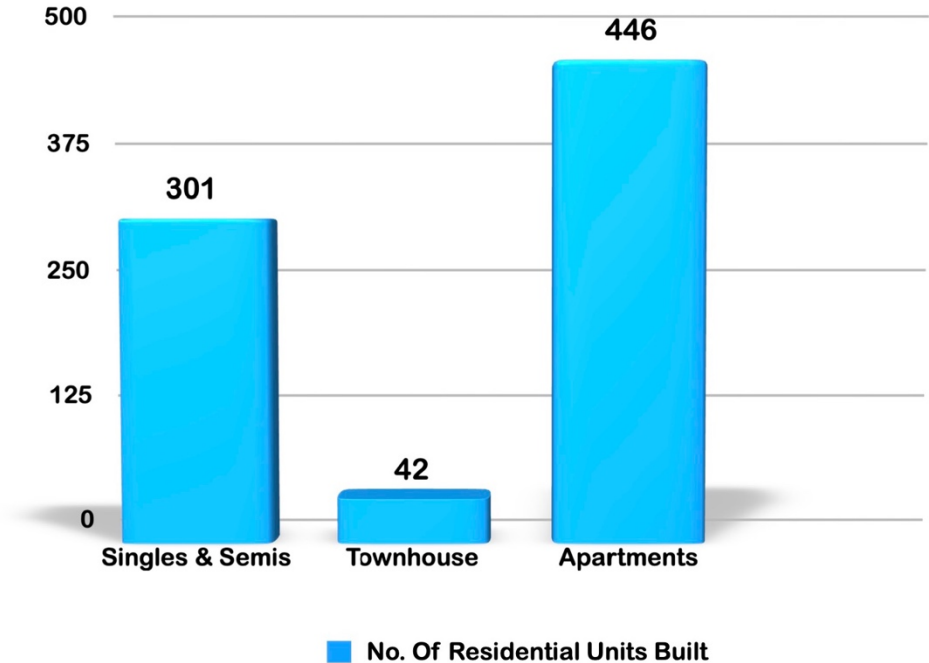
This is especially important during a period where this region will continue to experience on-going economic and demographic changes, and there will be a need to remain flexible and adapt as required to meet evolving housing needs.

## 2. PREPARING FOR GROWTH

### 2.1 Residential Building Activity

A total of 789 residential dwelling units were constructed in the Town of Tecumseh from 2013 to 2022. Fifty-seven percent of these units (446) were dwellings built as part of low and mid-rise apartment style buildings. A further 5 percent (42) were ground-oriented townhouse units, and the balance of the dwellings constructed were low density single detached and semi-detached dwellings.

**Residential Dwelling Units Constructed By Type, 2013 to 2022**



**Newly Constructed Mid-Rise Condominium Apartment Building**



**Newly Constructed Low Density Dwellings**





Newly Constructed Mid-Rise Apartment Buildings in the CIP District



Table 1 provides annual data for the number and type of dwelling units that have been built each year since 2013 in the Town of Tecumseh. On average, 79 dwelling units have been constructed annually during the last 10 years. It should be noted, however, that in 2019, 2020 and 2021 a total of 84, 146 and 194 new units were built each year, primarily due to increased building activity for new apartment style dwelling units.

**Table 1 - Residential Dwelling Units Constructed, By Type, 2013 to 2022**

YEAR	SINGLE & SEMI- DETACHED UNITS	TOWNHOUSE UNITS	APARTMENT UNITS	TOTAL ALL UNITS
2013	34	0	0	34
2014	26	0	0	26
2015	46	4	59	109
2016	68	38	0	106
2017	39	0	12	51
2018	26	0	0	26
2019	20	0	64	84
2020	15	0	131	146
2021	14	0	180	194
2022	13	0	0	13
<b>TOTAL - 2013 TO 2022</b>	<b>301</b>	<b>42</b>	<b>446</b>	<b>789</b>
<b>ANNUAL AVERAGE LAST 10 YEARS</b>	<b>30</b>	<b>4</b>	<b>45</b>	<b>79</b>

*Source: Town of Tecumseh Building Department Records*

2.2 Existing Housing Stock

In 2021 there were 8,945 occupied private dwelling units in the Town of Tecumseh. Most of these housing units (87 percent) comprise low density single and semi-detached dwellings.

Less than 8 percent of the existing housing stock (690 units) are “missing middle” type units (row house, apartment in duplex and apartments in buildings with less than 5 stories). The balance of Tecumseh’s existing dwellings (510 units) are apartment style units located in multi-storey buildings that have 5 or more stories.

**Table 2 - Total Occupied Private Dwellings By Structure Type, 2021**

<b>DWELLING UNIT TYPE</b>	<b>2021</b>	<b>PERCENTAGE OF DWELLINGS BY TYPE</b>
SINGLE DETACHED HOUSE	7,255	81.1
SEMI-DETACHED HOUSE	490	5.5
ROW HOUSE	475	5.3
APARTMENT IN DUPLEX	75	0.8
APARTMENT IN BUILDING LESS THAN 5 STOREYS	140	1.6
APARTMENT IN BUILDING 5 OR MORE STOREYS	510	5.7
<b>TOTAL OCCUPIED PRIVATE DWELLINGS</b>	<b>8,945</b>	<b>100</b>

*Source: Census Canada*

**Existing 4 Storey Apartment Style  
Rental Building**



**Existing 5 Storey  
Apartment Style  
Condominium Building**

Over 80 percent of the existing housing stock in Tecumseh has units with 3 or more bedrooms, with only 3 percent of the units having 1 bedroom. When compared to the national average, there are relatively few 1 bedroom units available.

**Table 3 - Total Occupied Private Dwellings By No. of Bedrooms, 2021**

<b>NO. OF BEDROOMS</b>	<b>TECUMSEH</b>	<b>TECUMSEH (%)</b>	<b>CANADA (%)</b>
NO BEDROOMS (STUDIO UNITS)	20	0.2	0.9
1 BEDROOM	270	3.0	14.2
2 BEDROOMS	1,210	13.5	25.6
3 BEDROOMS	4,345	48.6	33.3
4 OR MORE BEDROOMS	3,100	34.7	26.1
<b>TOTAL OCCUPIED PRIVATE DWELLINGS</b>	<b>8,945</b>	<b>100.0</b>	<b>100.0</b>

*Source: Census Canada*

Information related to the age of Tecumseh’s existing housing stock is provided in Table 4, and in the accompanying chart. Most of Tecumseh’s existing housing stock was built prior to 2001, with only one in ten homes having been constructed during the last two decades.

**Table 4 - Total Occupied Private Dwellings By Period of Construction, 2021**

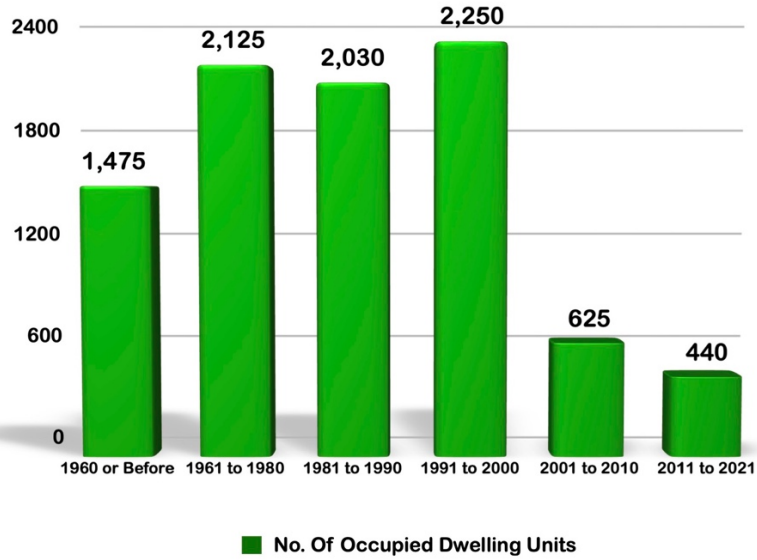
PERIOD OF CONSTRUCTION	TECUMSEH	TECUMSEH (%)	CANADA (%)
1960 OR BEFORE	1,475	16.5	20.2
1961 TO 1980	2,125	23.7	27.8
1981 TO 1990	2,030	22.7	13.2
1991 TO 2000	2,250	25.1	12.1
2001 TO 2005	470	5.3	6.4
2006 TO 2010	155	1.7	6.9
2011 TO 2015	140	1.6	6.5
2016 TO 2021	300	3.4	6.9
<b>TOTAL OCCUPIED PRIVATE DWELLINGS</b>	<b>8,945</b>	<b>100.0</b>	<b>100.0</b>

Source: Census Canada

**Existing One and Two Storey Townhouse Style Dwellings**



### Occupied Dwelling Units By Period of Construction, 2021



### Existing Single Storey Townhouse Style Dwellings



2.3 Demographic Characteristics

Similar to trends being experienced across the country, the Town of Tecumseh’s population continues to age with 1 out of every 2 residents being over the age of 50. Information related to the Town’s population by age group is provided in Table 5

**Table 5 - Total Population By Age, 2021**

AGE GROUP	TECUMSEH	TECUMSEH (%)	CANADA (%)
0 TO 14 YEARS	3,555	15.3	16.3
15 TO 29 YEARS	3,745	16.1	17.8
20 TO 49 YEARS	5,105	21.9	26.3
50 TO 64 YEARS	5,510	23.6	20.6
65 PLUS YEARS	5,375	23.1	19.0
<b>TOTAL - ALL AGE GROUPS</b>	<b>23,300</b>	<b>100.0</b>	<b>100.0</b>

*Source: Census Canada*

Table 6 and the accompanying chart provides information related to the total number and size of households in the Town of Tecumseh. In 2021, more than 50 percent of all Tecumseh residents lived in one-person and two-person households.

Ninety percent of all households in the Town are owners of their homes, as compared to the national average of 67 percent. Table 7 includes additional information pertaining to household tenure.

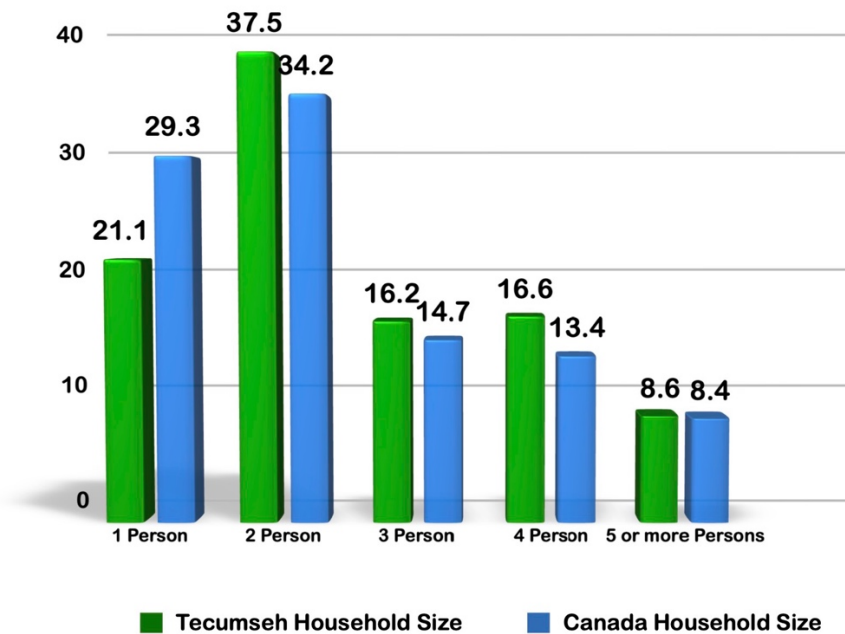


Table 6 - Total Households, By Household Size, 2021

HOUSEHOLD SIZE	TECUMSEH	TECUMSEH (%)	CANADA (%)
1 PERSON	1,890	21.1	29.3
2 PERSON	3,360	37.5	34.2
3 PERSON	1,445	16.2	14.7
4 PERSON	1,485	16.6	13.4
5 OR MORE PERSONS	765	8.6	8.4
<b>TOTAL - ALL HOUSEHOLDS</b>	<b>8,945</b>	<b>100.0</b>	<b>100.0</b>

Source: Census Canada

Total Households By Size, 2021 (Percent)



**Table 7 - Total Households, By Tenure, 2021**

HOUSEHOLD SIZE	TECUMSEH	TECUMSEH (%)	CANADA (%)
OWNER	7,945	88.8	66.5
RENTER	1,000	11.2	33.5
<b>TOTAL - ALL HOUSEHOLDS</b>	<b>8,945</b>	<b>100.0</b>	<b>100.0</b>

*Source: Census Canada*

The median income for all households in the Town of Tecumseh in 2021 was \$109,000, as compared to \$84,00 for the country as a whole. 2021 household income information by size of household is provided in Table 8.

**Table 8 - Median Household income, 2021**

HOUSEHOLD SIZE	TECUMSEH	CANADA
1 PERSON HOUSEHOLD	\$54,800	\$41,600
2 PERSON HOUSEHOLDS	\$125,000	\$105,000
ALL HOUSEHOLDS	\$109,000	\$84,000

*Source: Census Canada*

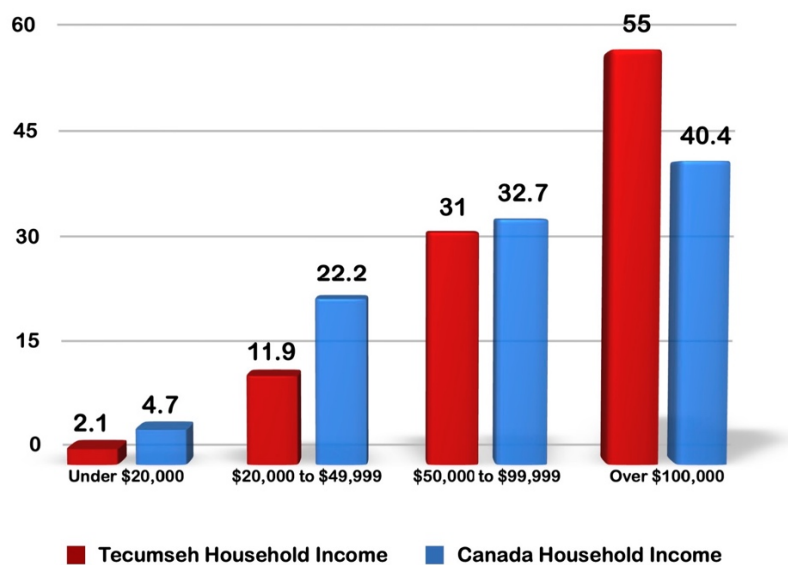
Table 9 and the accompanying chart provides household income information for all Tecumseh households in 2021, with comparison information for Canada. Fifty-five percent of all households in Tecumseh have incomes over \$100,000, as compared to forty percent Canada-wide.

Table 9 - Total Households, By Income, 2021

HOUSEHOLD INCOME	TECUMSEH	TECUMSEH (%)	CANADA (%)
UNDER \$19,999	190	2.1	4.7
\$20,000 TO \$34,999	400	4.5	11.0
\$35,000 TO \$49,999	660	7.4	11.2
\$50,000 TO \$79,999	1,680	18.8	20.9
\$80,000 TO \$99,999	1,090	12.2	11.8
\$100,000 TO \$149,999	2,220	24.8	20.3
\$150,000 AND OVER	2,705	30.2	20.1
<b>TOTAL - ALL HOUSEHOLDS</b>	<b>8,945</b>	<b>100.0</b>	<b>100.0</b>

Source: Census Canada

Total Households By Income, 2021 (Percent)



In 2021, 30 percent of all tenant households living in Tecumseh spent 30 percent or more of their household income on housing, whereas less than 10 percent of owner households were spending more than 30 percent on shelter costs.

Table 10 provides additional information on Tecumseh household spending for housing based on data from the 2021 Census.

**Table 10 - Household Spending on Shelter Cost, 2021**

<b>HOUSEHOLD SPENDING ON SHELTER COST</b>	<b>TECUMSEH</b>	<b>TECUMSEH (%)</b>	<b>CANADA (%)</b>
SPENDING LESS THAN 30% OF INCOME ON SHELTER COST	7,900	88.7	79.1
SPENDING 30% OR MORE OF INCOME ON SHELTER COST	1,000	11.3	20.9
% OF OWNER HOUSEHOLDS SPENDING 30% OR MORE OF INCOME ON SHELTER COST	-	8.9	14.8
% OR TENANT HOUSEHOLDS SPENDING 30% OR MORE OF INCOME ON SHELTER COST	-	30.3	33.2

*Source: Census Canada*

## 2.4 Land Supply for New Housing & Status of Housing Approvals

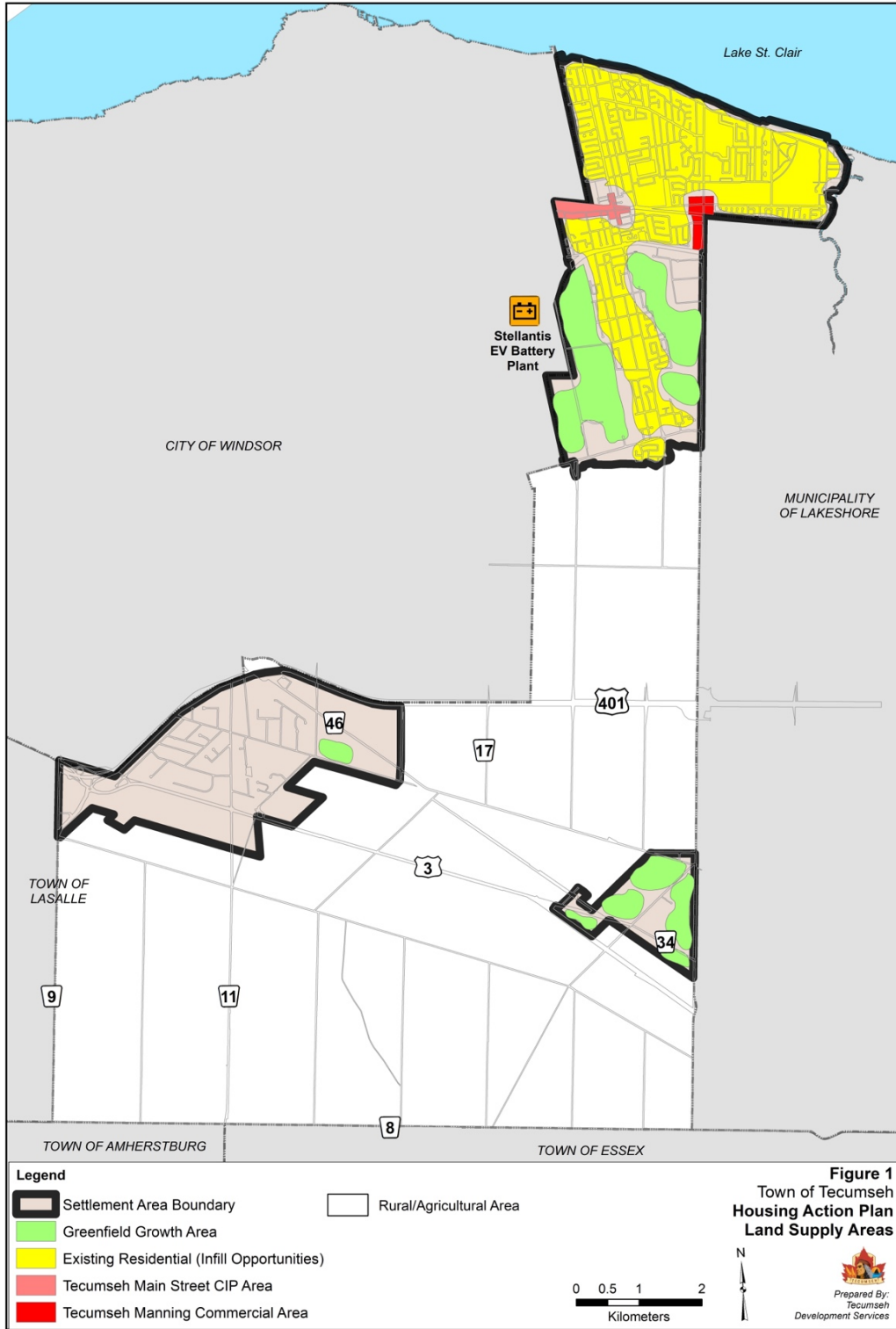
The Town of Tecumseh has an adequate supply of residentially designated land to meet the projected housing needs for a 25-year planning horizon. Information is provided in Table 11 and the accompanying map (Figure 1), summarizing the location and status of the Town’s existing residential land supply. These lands can accommodate more than 6,000 new dwelling units, including a significant number of “missing middle” housing units (townhouse, duplexes, and low-rise apartments) and higher density mid-rise apartment style buildings.

**Table 11 - Existing Residential Land Supply, By Status of Development Application, June 2023**

<b>STATUS OF RESIDENTIAL DEVELOPMENT (HOUSING) APPROVALS &amp; REMAINING RESIDENTIAL LAND SUPPLY</b>	<b>SINGLE &amp; SEMI-DETACHED UNITS</b>	<b>TOWNHOUSE &amp; APT IN DUPLEX UNITS</b>	<b>APARTMENT UNITS</b>	<b>TOTAL - ALL HOUSING UNITS</b>
FINAL APPROVED, BUILDING PERMITS AVAILABLE	4	0	0	4
DRAFT APPROVED APPLICATION	144	76	0	220
APPLICATION DEEMED COMPLETE, WAITING TO BE DRAFT APPROVED	0	55	24	79
PRE-CONSULTATION STAGE, APPLICATION NOT DEEMED COMPLETE	0	0	87	87
VACANT RESIDENTIAL DESIGNATED LAND IN TECUMSEH HAMLET AREA 1A, WITH NO APPLICATION	290	374	864	1,528
VACANT RESIDENTIAL DESIGNATED LAND IN REMAINDER OF TECUMSEH HAMLET AREA, WITH NO APPLICATION	812	1,146	464	2,422
VACANT RESIDENTIAL DESIGNATED LAND IN MANNING ROAD AND MAIDSTONE AREA, WITH NO APPLICATION	1,680	260	0	1,940
RESIDENTIAL INTENSIFICATION IN EXISTING MIXED USE CORRIDORS WITH NO APPLICATION.	0	0	280	280
<b>TOTAL</b>	<b>2,930</b>	<b>1,911</b>	<b>1,719</b>	<b>6,560</b>

*Source: Town of Tecumseh, Planning and Development Services, June 2023*

Figure 1 - Tecumseh Land Supply Areas, 2023



2.5 Growth Forecasts and Housing Market Outlook

A comprehensive analysis of potential future growth in the Town of Tecumseh for a 30-Year planning horizon (2021 to 2051) was completed in the Fall of 2022, as part of the first phase of Essex County’s Official Plan Review. These forecasts were prepared by Watson & Associates, and include a low, medium, and high population growth forecast as set out in Table 12.

**Table 12 - 30-Year Tecumseh Population Growth Forecast, 2021 to 2051**

POPULATION FORECAST	2021 POPULATION*	2051 POPULATION	INCREASE 2021 TO 2051	AVERAGE ANNUAL GROWTH (ABSOLUTE)	AVERAGE ANNUAL GROWTH RATE (%)
LOW FORECAST	24,000	35,300	11,300	377	1.3
MEDIUM FORECAST	24,000	39,300	15,300	510	1.7
HIGH FORECAST	24,000	42,300	18,300	610	1.9

*Source: October 2022 Growth Analysis Report, Watson & Associates*

*\*2021 Population includes Census Undercount of approx. 3.2%*

Tecumseh’s population is forecast to grow at a much higher rate over the next 30 years as compared to the last two decades with the planned infrastructure investments being made. By 2051 the Town’s population is projected to be between 35,000 and 42,000 persons, with an average of 400 to 600 persons being added each year.

To meet this anticipated new population, the Town of Tecumseh will need to add between 5,500 and 7,900 new dwelling units to the community’s housing stock over the next three decades.

**Table 13 - 30-Year Tecumseh Household Growth Forecast, 2021 to 2051**

<b>HOUSEHOLD FORECAST</b>	<b>2021 HOUSEHOLDS</b>	<b>2051 HOUSEHOLDS</b>	<b>INCREASE 2021 TO 2051</b>	<b>AVERAGE ANNUAL GROWTH (ABSOLUTE)</b>	<b>AVERAGE ANNUAL GROWTH RATE (%)</b>
LOW FORECAST	8,945	14,400	5,455	182	1.6
MEDIUM FORECAST	8,945	15,775	6,830	228	1.9
HIGH FORECAST	8,945	16,815	7,870	262	2.1

*Source: October 2022 Growth Analysis Report, Watson & Associates*

The Town of Tecumseh is expected to accommodate a broader range of housing by structure type compared to historical trends, increasing the share of townhome and apartment style dwelling units, with more than 60 percent of future housing units forecast to be medium and high density built forms.

The Town is making significant investments to ensure that trunk servicing and community amenities are available to accommodate the anticipated demand for new housing. With these investments and the Town’s inherent locational, transportation and community attributes, combined with very favourable regional economic conditions, growth rates are forecast to significantly increase during the next two to three decades relative to historical trends experienced during the past 20 years.

It should be noted that the Town’s largest remaining greenfield lands are located next to the new Stellantis/LG Energy Solution (NextStar) EV Battery Plant that is currently under construction in Windsor. This new plant will be a major economic driver for the entire Essex-Windsor Region, and the Town of Tecumseh is well positioned to accommodate the anticipated increased housing that will need to be built in this region as a result of the influx of new population moving to this part of Ontario.



A new Secondary Plan is being finalized for a significant portion of the Town’s remaining greenfield lands. This Secondary Plan will establish a comprehensive set of land use policies that will deliver a complete, walkable, and diverse community, comprised of sustainable and climate resilient neighbourhoods supported and enhanced by quality public spaces and amenities. Detailed planning for these new residential neighbourhoods affects large tracts of undeveloped land that will be subdivided, zoned, and serviced to accommodate approximately 4,000 new housing units. Two-thirds of these new dwelling units are planned to be new “missing middle” housing built forms, such as walk up small-scale and mid-rise apartments, and new townhouse type buildings.

With the assistance of the initiatives as set out in this Housing Action Plan, and the corresponding capital projects that would be funded, the first phase of the Town’s new greenfield development will be accelerated, and a significant number of much needed new housing will become available within the next 3 years.

The most recent Housing Market Outlook Report released by CMHC (Canadian Metropolitan Areas Spring 2023 Report) provides both a national perspective and regional outlooks for housing in all metropolitan areas in Canada, including the Windsor Census Metropolitan Area. It should be noted that the Windsor CMA includes the City of Windsor, the Town of Tecumseh, the Town of LaSalle, the Town of Amherstburg and the Municipality of Lakeshore.

The following summarizes the key highlights from the 2023 Housing Market Outlook Report:

- High inflation and rising mortgage rates are impacting the economic outlook and causing shifts in housing demand with implications for affordability;
- Nationally, housing starts are expected to decline in 2023 and remain below recent levels posted in the 2020 to 2022 period, due to constraints in new construction resulting from labour shortages and elevated costs of materials, combined with higher project financing costs from increased interest rates;

- Higher mortgage rates and a long-term lack of supply of new housing will make home ownership even less affordable;
- The challenge of affordability in homeownership will drive up demand for rental units. This demand will be added to rental demand stemming from high immigration levels. Greater rental demand in the face of limited supply will lead to tighter conditions in already strained markets and lead to even higher rents;
- Within the Windsor CMA, new home construction is expected to grow modestly from 2023 to 2025, as the need to increase housing is confronted by skilled labour shortages;
- An increase in multi-residential housing is expected to be the main reason for the projected modest increase in new home construction during the next 3 years in the Windsor CMA. Beyond that, there are potentially greater labour constraints stemming from competing capital projects and the retirement of experienced workers;
- The Windsor CMA rental apartment vacancy rate was at a record low of 1.8 percent in 2022. In 2023 it is expected to fall to 1 percent. The decline will be the result of strong demand from population growth and from households delaying homeownership and staying in the rental market longer. As a result, rents being charged in the CMA are expected to increase;
- In 2024 and 2025, it is anticipated that the vacancy rate in the Windsor CMA will increase marginally. This will be caused by the availability of more units due to elevated multi-residential housing completions and higher unit turnover as the resale market activity increases. Within the Windsor CMA, bidding wars have started to take place

for the very limited supply of rental housing available. This competition is expected to intensify as the population grows and supply remains limited.

## 2.6 Stakeholder Consultation

An important component of the work undertaken to prepare this Housing Action Plan involved meeting with senior representatives and staff from the homebuilding and development community, the County of Essex, the Town of Tecumseh, CMHC, and the regional housing authority, to better understand the challenges that exist in the Windsor-Essex Region. These meetings were also used to identify potential opportunities to collaborate and partner to successfully deliver new initiatives targeted at achieving the Town's housing goals, and to accelerate the creation of new housing in keeping with the objectives as set out in the Federal Housing Accelerator Fund Program.

Stakeholder Consultation took place in May and June of 2023, and included meetings with the Presidents of the Windsor-Essex Home Builder's Association and the Heavy Construction Association of Windsor; the CEO, CFO and Chief Development Officer from the Windsor-Essex Community Housing Authority; Client Relation Staff from CMHC; the Community Services Manager from the County of Essex; and the Mayor, CAO, and Senior Administrative Staff from the Town of Tecumseh.

The following is a summary of what was heard:

- There are currently more than 6,000 persons on the Central Housing waiting lists in the Windsor-Essex Region, with many people waiting for more than 10 years to obtain access to a social housing unit (more than 60 of these residents live in the Town of Tecumseh);
- Lack of serviced, subdivided, and zoned land is one of the biggest problems facing both the non-profit housing sector and the for-profit sector;

- A strong interest was expressed to pursue partnering opportunities between the non-profit housing sector and the Town to create additional affordable housing units in the Town of Tecumseh;
- Lack of trunk infrastructure (sanitary and storm) needed to support the servicing of new residential building lots is a major roadblock throughout the region;
- Homebuilders are having difficulty finding an adequate supply of labour and skilled trades to meet the increased demand for housing;
- There is a processing challenge throughout the region in obtaining the required approvals and permits, *“you meet the requirements and then the goal posts move”*;
- It is taking longer, and it is much more expensive to meet the increased demand to service residential developments, with significant challenges caused by the lack of available resources and the higher costs to finance new housing projects;
- An improved process is needed to provide more certainty and clarity for construction related procurement;
- The County of Essex and the City of Windsor are collaborating to address the affordable housing crisis that exists in this region, and will be preparing a new Affordable Housing Strategy that will serve the 400,000-plus residents that live in this part of Ontario (including Tecumseh residents);
- The Consolidated Municipal Service Manager for the Windsor–Essex Region will also be undertaking a review of the 2019 Regional Housing Master Plan in 2024 (which will include an updated housing needs assessment for all communities in this region).

## 2.7 Regional Housing Master Plan and Housing Needs Assessment

In the Windsor-Essex Region, the City of Windsor and its Human and Health Services Office is the provincially designated Consolidated Municipal Service Manager (CMSM) and the federally designated Community Entity (CE) for homelessness and housing support services for all municipalities in this region, including the Town of Tecumseh.

The City of Windsor is also the sole shareholder of the Windsor-Essex Community Housing Corporation (CHC) on behalf of the City and the County of Essex.

In 2019, the most recent 10-year Regional Housing and Homelessness Master Plan, called *“Home Together: Windsor Essex Housing and Homelessness Plan (2019 - 2028)”*, was prepared and adopted.

This regional housing plan lays out seven broad goals and related strategies to guide the community’s efforts to increase the supply of affordable housing, increase supports to make housing more attainable, affordable, and stable, and to decrease chronic homelessness.

One of the major goals of this regional master plan is *“to sustain and expand social and affordable housing supply”*. Key takeaways from the 2019 plan include:

- There is a sizable gap between the need for affordable housing and the supply of affordable housing, with the current gap as of 2019 being 10,900 with an additional 2,000 affordable rental housing units needed between 2019 and 2028;
- Expanded supportive housing options are urgently needed in the region, with 160 persons with physical disabilities and at least 450 persons with developmental disabilities waiting for assisted and supportive housing;

- In 2018, 1,200 persons experienced homelessness in the region, and an additional 6,500 persons are at high risk of homelessness;
- A key target of the regional plan is to increase the number of new affordable housing units and/or rent assisted units by 30 percent by 2028;
- Achieving the goals and targets of this plan requires cross-sectoral collaboration, public and private sector partnerships, and additional funding from all levels of government;
- All municipalities in the Windsor-Essex Region can assist with the implementation of the goals of this regional master plan by: pre-zoning lands to permit a broader range of housing types and higher densities; off-setting or reducing planning application and permit fees and development charges; and offering property tax increment equivalent grants for affordable housing.

In September 2021, Essex County Council passed a resolution to request Windsor City Council support for the immediate commencement of discussions on the development of a Regional Affordable Housing Strategy.

A Request for Proposals has been posted for a consultant to be retained by the Consolidated Municipal Service Manager (CMSM) to prepare a new Regional Affordable Housing Strategy and Implementation Plan for the Windsor-Essex Region.

As part of the work being undertaken at the regional level, the new Windsor-Essex Regional Housing Affordability Strategy will outline:

- The current state of social and affordable housing for each municipality in this region, including in the Town of Tecumseh;

- The social and affordable housing needs for each municipality through a housing needs assessment;
- Best practices (e.g. policy, financial, incentives, development collaborations etc.) implemented by other municipalities in Ontario and a review of literature that indicates the Return on Investment and positive benefits of these approaches;
- Upper-tier and lower-tier affordable housing models and best practices;
- Current incentives or initiatives in place for each municipality and their impact;
- The role of private developers in meeting social and affordable housing needs;
- Forecasted costs of meeting social and affordable housing needs (both capital and operational) and options available to each municipality to fund said costs;
- The role of advocacy in obtaining additional funding from upper levels of government;
- A recommended action plan for each municipality to meet their social and affordable housing needs.

This work is scheduled to commence in November of 2023 and to be completed in 2024, and will include consultation with all affected municipalities in this region, including the Town of Tecumseh.

Council is committed to collaborating with the County of Essex and the City of Windsor to undertake and complete this work, including the updated housing needs assessment for the Town of Tecumseh.

## 2.8 Municipal Infrastructure

In keeping with Council's Strategic Priority to promote and facilitate new housing being built in the Town of Tecumseh, Council has recently endorsed a new Capital Plan that is intended to extend municipal infrastructure to one of the Town's largest remaining greenfield areas.

Actions are continuing to be taken to upgrade municipal infrastructure within the Town's Main Street Community Improvement Area, to allow further residential infill and redevelopment to take place along transit corridors where a mix of uses, community amenities, and services are available within walking distance to where people of all ages and abilities will be living.

This work is being undertaken in keeping with the Town's new Official Plan, which has designated these residential growth and redevelopment areas to accommodate a significant number of new "missing middle" and higher density built forms of housing.

The following is a summary of active transportation facilities, upgraded sanitary sewers within existing built up districts, and extensions of trunk infrastructure to new greenfield areas that have recently been constructed by the Town to support new housing:

### i) Active Transportation Facilities:

- Lesperance Road on street bike lanes (1.8 kms);
- Riverside Drive multi-use pathway (2.4 kms), connecting existing Tecumseh trails to regional facilities located along the north shore of the CMA;
- Tecumseh Road multi-use pathway reconstruction (0.9 kms) including the installation of new pedestrian cross-overs (PXOs);
- Brighton Road multi-use pathway improvements, including new cross-rides and signage;
- Manning Road multi-use pathway (0.7 kms) repairs and installation of two



new pedestrian cross-overs (PXO)s;

- Mulberry Drive multi-use pathway (0.1 kms), connecting to the regional trail network.

#### **New Active Transportation and Stormwater Management Infrastructure**



#### ii) Sanitary Sewer Infrastructure:

- County Road 22 Sanitary Relief Sewer (1.3 kms), to improve existing conditions and to provide additional capacity for new greenfield development;
- Tecumseh Road Sanitary Sewer Replacement (0.8 kms), to provide for intensification within existing developed area as per the Town's Main Street Community Improvement Plan;
- 8<sup>th</sup> Concession Trunk Sanitary Sewer extension (1.4 kms), to provide sanitary outlet for new greenfield development;

- Lesperance Road Twin Sanitary Sewer (0.13 kms) and Westlake Drive Sanitary Sewer Extension (0.18 kms), to improve existing conditions and to provide additional capacity for new greenfield development.

Additional infrastructure will need to be constructed to enable new “building permit ready” residential lots to be subdivided and serviced in the Town’s designated greenfield areas (see Figure 2 for location of investment areas). As part of the Town’s approved Capital Plan, the following infrastructure is planned to be constructed from 2023 to 2032 to support more than 4,000 new housing units:

i) Tecumseh Hamlet Areas 1A, 1B and 3 (2023 to 2026):

- ⇒ Trunk Sanitary Sewer (2.5 kms)
- ⇒ Trunk Hamlet Watermain (2.2 kms)
- ⇒ Trunk County Road 19 Watermain (3.6 kms)
- ⇒ Three stormwater management facilities

ii) Tecumseh Hamlet Area 2 (2028 to 2031):

- ⇒ Trunk Sanitary Sewer (2.8 kms)
- ⇒ Trunk Hamlet Watermain (1.6 kms)
- ⇒ One stormwater management facility

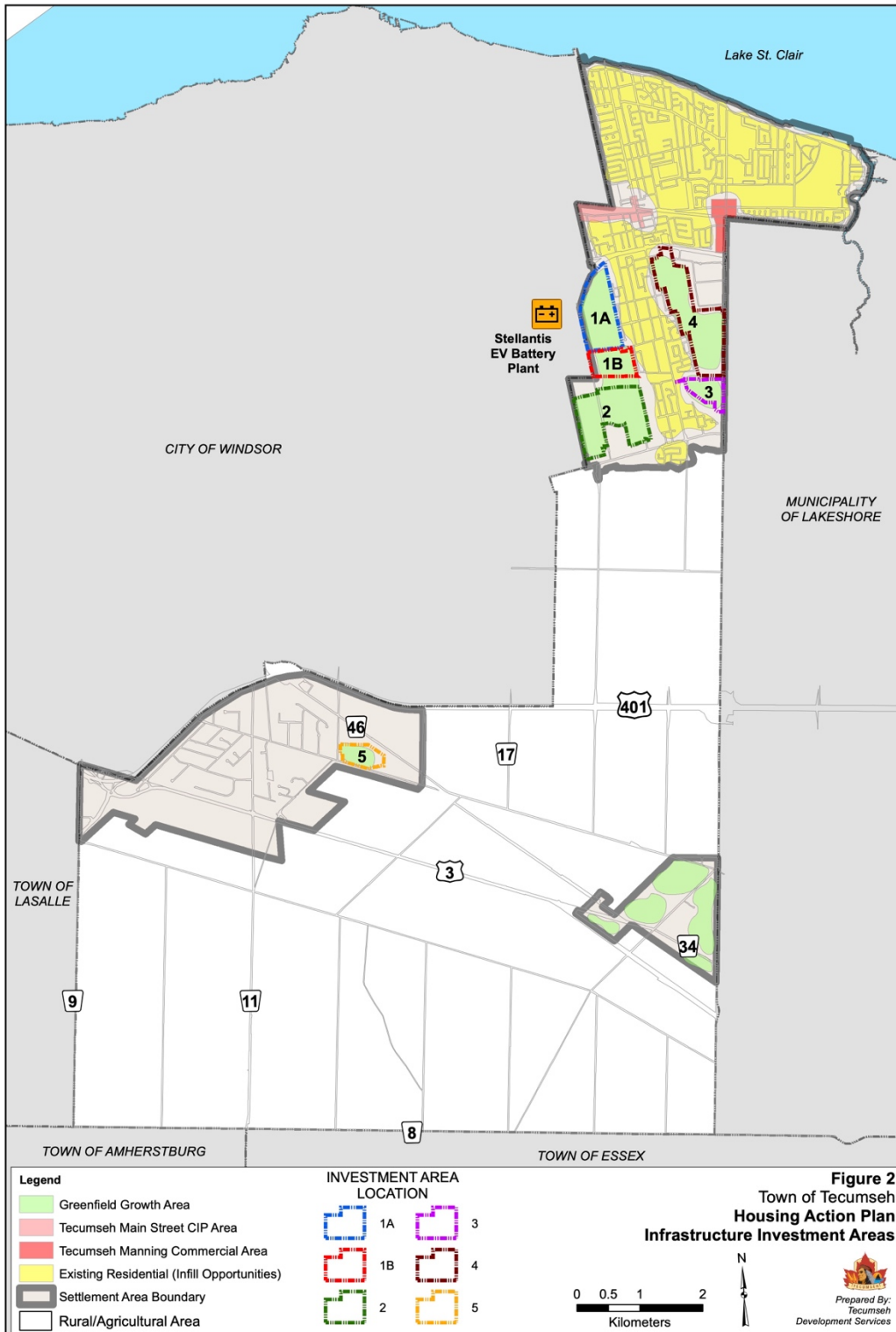
iii) Manning Road Secondary Plan Area 4 (2025 to 2031):

- ⇒ Trunk Sanitary Sewer (1.6 kms) and Sanitary Pump Station
- ⇒ Trunk County Road 19 Watermain
- ⇒ One stormwater management facility

iv) Oldcastle Hamlet Area 5 (2024 to 2032):

- ⇒ One stormwater management facility

Figure 2 - Infrastructure Investment Areas



The following infrastructure-related studies and modeling work has been undertaken by the Town to prepare for new residential development in both existing built-up areas and as part of new greenfield neighbourhoods:

- i) Sanitary Sewer Model Update (nearing completion);
- ii) Tecumseh Hamlet Secondary Plan Area Functional Servicing Report (nearing completion);
- iii) Manning Road Secondary Plan Area Functional Servicing Report (nearing completion);
- iv) Tecumseh North Water Distribution Model (2023);
- v) Tecumseh South Water Distribution Model (2023);
- vi) Oldcastle Stormwater Master Plan (2023);
- vii) Oldcastle Hamlet Sanitary Servicing - 8<sup>th</sup> Concession Road Trunk Sanitary Sewer Outlet Preliminary Design Report (2018, updated in 2022)
- viii) Tecumseh Storm Drainage Master Plan (2019);
- ix) Water and Wastewater Master Plan Update (2018);
- x) Transportation Master Plan (2017);
- xi) Manning Road Secondary Plan Area Stormwater Management Class Environmental Assessment (2010) and Addendum (2015).

To accelerate new housing being built in Tecumseh in keeping with the Town's approved Official Plan and to meet the Housing Targets identified in this Action Plan, one or more priority infrastructure projects will be included as part of the Town's application for funding assistance under the Federal Housing Accelerator Fund.

### 3. NEW HOUSING TARGETS

In keeping with the program directives and objectives as set out in the Federal Housing Accelerator Fund Program (HAF), the following New Housing Targets have been prepared for the Town of Tecumseh for the next 3 years (from 2024 to 2026). The current housing stock is based on data derived from the 2021 Census, and the total number of housing units to be permitted without assistance from HAF is based on the Town’s 10-year historic average.

The Town’s low growth forecast has been used to establish the total number of units to be permitted with HAF assistance. This target is significantly higher (an additional 267 dwelling units) than the Town’s 10-year historic average, and takes advantage of the initiatives and projects being funded to accelerate housing that would otherwise not be built during the next 3 years. The targeted additional dwellings are forecast to consist of the following: 53 “missing middle” units (townhouse, low-rise apartments); 113 apartment units (mid-rise); and 101 low density single and semi-detached units. Fifteen percent of all additional units (40 units) are projected to be affordable dwelling units.

**TABLE 14 - TOWN OF TECUMSEH 2024 TO 2026 HOUSING TARGETS (3 YEARS)**

CURRENT HOUSING STOCK	8945
TOTAL NUMBER OF HOUSING UNITS TO BE PERMITTED WITHOUT HAF	237
TOTAL NUMBER OF UNITS TO BE PERMITTED WITH HAF	504
ANNUAL HOUSING SUPPLY GROWTH RATE	1.9%
HOUSING SUPPLY GROWTH RATE INCREASE	112.7%
ADDITIONAL UNITS TO BE PERMITTED WITH HAF	267

## **4. MAKING IT HAPPEN: HOUSING ACTION PLAN GOALS AND INITIATIVES**

The Town of Tecumseh has a long-standing role in supporting and facilitating the delivery of a broad range of housing for a growing community. The Town's new Official Plan articulates a strong vision for diverse, inclusive, walkable, and transit-supportive, mixed-use neighbourhoods and main street districts.

Residential and Mixed Use Designation Goals have been adopted by Tecumseh Council as part of the new Official Plan, and include the following:

1. Encouraging the development of a greater variety of housing types in the Town to meet the future housing needs of all households, and to meet the provincial housing objectives as set out in the Provincial Policy Statement and County of Essex Official Plan;
2. Encouraging the infilling and rounding out of the existing development pattern in urban areas of the Town where a full range of municipal infrastructure (including a piped sanitary sewer system), community facilities, and goods and services can be provided in a cost-effective and environmentally sound manner;
3. Ensuring that existing and new residential areas are walkable and, to the greatest extent possible, are supported by all modes of transportation;
4. Promoting and encouraging residential intensification activities in areas of the Town where a full range of municipal infrastructure, community facilities, and goods and services are readily available. Residential intensification includes infilling, ARUs, conversions and redevelopment.

5. Promoting a mix of commercial, institutional, and higher density residential uses that will create a compact and walkable main street that promotes street-edge buildings with on-site parking to the side and rear of the buildings.

The Town's 2023-2026 Strategic Priorities has identified *“creating new housing supply and promoting affordability”* as a strategic action for the community. The goals and initiatives as set out in this new Housing Action Plan build on the foundation that has been established by Council in the new Official Plan and as part of the Town's Strategic Priorities.

This Housing Action Plan articulates the following 5 goals and 10 initiatives that the Town of Tecumseh will take over the next 3 years to accelerate the creation of more housing and to improve housing affordability for Tecumseh residents. The Plan also identifies where private sector, non-profit sector and senior government assistance is needed to achieve common housing objectives.

#### 4.1 Tecumseh Housing Action Plan Goals

- |        |   |
|--------|---|
| GOAL 1 | To Increase the Town's Housing Supply and to Accelerate New Home Construction To Meet A Growing Demand For Housing. |
| GOAL 2 | To Improve Housing Affordability for Tecumseh residents, for both Rental and Ownership Housing.                     |
| GOAL 3 | To Diversify the Town's Existing Housing Stock.   |
| GOAL 4 | To Streamline Municipal Approvals.  |
| GOAL 5 | To Engage, Collaborate and Educate.   |

## 4.2 Tecumseh Housing Action Plan Initiatives

- INITIATIVE 1      Allowing increased housing density and making housing more affordable by pre-zoning lands to allow as-of-right semi-detached housing as part of all low density residential districts.
- INITIATIVE 2      Promoting higher density development without the need for rezonings, by pre-zoning lands within the Town’s Main Street Community Improvement Plan Area to allow “missing middle” housing forms and Mid-Rise Apartments as-of-right.
- INITIATIVE 3      Implementing land use changes (official plan and zoning by-law amendment) that would allow residential intensification (multi-unit residential) and new mixed-use development and redevelopment within the Manning Road Commercial District.
- INITIATIVE 4      Implementing revised parking requirements such as reduced or eliminated parking spaces for new developments.
- INITIATIVE 5      Implementing incentives, including reduced Development Charge Fees, Planning and Building Permit Fees, and making available a Property Tax Equivalent Tax Program to encourage purpose built rental housing and affordable housing units to be built within the Town’s Main Street Community Improvement Plan Area.



- INITIATIVE 6      Preparing and making available a user-friendly Information Kit for Tecumseh residents to: explain how they can add an ARU to their existing property; provide ARU examples and illustrative design guides; and outline a simplified and streamlined process to obtain a building permit.
- INITIATIVE 7      Eliminating building permit fees for ARUs for a 3-year period starting from the date that the Housing Action Plan is adopted.
- INITIATIVE 8      Identifying one or more parcels of land that can be made available for affordable and supportive housing, and pre-zoning the site(s) identified.
- INITIATIVE 9      Implementing a new e-processing system for all planning-related applications to expedite and streamline the approval process for all new housing developments (expanding on the new e-permitting system that is being put in place for Building Services).
- INITIATIVE 10     Creating a new Housing Advisory Panel (comprising key representatives from the non-profit, private, and public sectors) to: advise Council on housing-related matters; collaborate and to partner to improve housing affordability; accelerate the timelines related to new housing construction; expand housing choices; and increase the overall supply of housing in the community.

Collectively, these initiatives are intended to accelerate the delivery of much needed new housing, and to contribute to systemic long-term positive changes in the Town of Tecumseh; broadening housing choices and improving housing affordability in a growing community. Council is committed to collaborating with the local homebuilding industry, non-profit housing providers, senior levels of government, and community stakeholders to facilitate and support more housing being built in an accelerated timeline.

These initiatives will be incorporated as part of the Town’s application for funding assistance under the Federal Housing Accelerator Fund (HAF) Program. Funding from this program will be used to undertake these important housing initiatives and to assist with the construction of one or more priority infrastructure project as referenced in subsection 2.8 of this Housing Action Plan.

**Existing Affordable Rental Apartment Dwelling Units**



## **5. MONITORING, REPORTING AND UPDATING ACTION PLAN**

It is important for the Town of Tecumseh to monitor how the targeted initiatives set out in this Housing Action Plan are helping to increase the supply of housing and to improve affordability for Tecumseh residents. Consistently tracking and reporting on progress also helps strengthen accountability to residents, the homebuilding industry, community partners, and senior levels of government.

Town Staff will track residential building permit data and key housing affordability information, and will prepare an annual report (with the assistance and input from the newly created Housing Advisory Panel) to be presented to Council.

Where required, updates to this Action Plan will be brought forward to ensure that housing investments and resources are appropriately addressing evolving housing and socio-economic needs of residents. Once the new Regional Affordable Housing Strategy and Implementation Plan is available, this Action Plan will be updated to incorporate relevant Town of Tecumseh information and corresponding recommendations that may be identified to achieve common housing objectives.