

The Windsor Housing and Unhoused Action Plan

What's the Goal?

The plan is a sensible path forward that allows Windsor to make meaningful progress on affordable housing, homelessness and housing affordability through a manageable municipal investment. This would be a first step with additional deeper investments needed to be contemplated.

This plan will not solve every housing or homelessness challenge facing our community. What it can do is begin building the capacity, programs and investment needed to create momentum and deliver measurable results.

The [Windsor Essex Regional Affordable Housing Study](#) (2025) highlights the region's need of 56,000 housing units, of which 10% (5,600) need to be deeply affordable and 15% (8,400) need to be affordable. The City's portion of this is approximately 10,200 new affordable and deeply affordable rental homes by 2035 — about 6,100 affordable rental units and 4,100 deeply affordable units.

We can't wait for action; we need action now across the housing spectrum. Over the 4-year council term, this proposal could enable:

- A non-profit shelter system that is adequately resourced to provide the best service they can and help people where they are today;
- Support for up to 32 feasibility studies, designs or other pre-development work for non-profit or cooperative housing to move affordable housing projects from dream to reality in Windsor;
- Rental supports and emergency arrears for hundreds of residents to ensure at risk households don't become unhoused, as well as enhance per diems for permanent supportive housing in the City;

- Up to \$6 million directly invested and leveraged into affordable, supportive or transitional housing projects, potentially resulting in hundreds of new units across the City;
- Up to 80 homes and apartments converted to be more accessible for an aging population and individuals experiencing disabilities;
- Up to 120 first-time homebuyers supported to purchase affordable homes bring young families back to the City Core;

All investment could be baked into the core city portion of the Housing and Homelessness operating budgets moving forward.

The Challenge

We face unprecedented challenges around housing and homelessness in Windsor and Essex County. We have a growing housing waitlist, slow construction speed, and limited municipal resources. Besides all those factors, when you dig in you see something more.

As a service manager the City of Windsor spends approximately \$25 million on Housing and Homelessness across the region. Locally, we put approximately \$4.05 million (\$3.22m from the City and \$0.83m from the County) from the municipal levy towards this issue. This is a dramatic under-investment compared to peer service managers in Ontario.

The table below compares combined municipal commitment across selected Ontario service managers by calculating municipal funding as a percentage of total identified Housing and Homelessness funding. See appendix 1 for full table.

Service manager	Year	Total Identified Funding	Municipal Share*
Windsor-Essex	2026-27	\$25.05M	16.20%
London-Middlesex	2026	\$38.34M	37.20%
Hamilton	2026-27	\$64.47M	39.80%
Waterloo Region	2025-26	\$55.83M**	55.80%
Niagara Region	2026-27	\$35.88M	29.0%
Durham Region	2026-27	\$34.16M	27.20%
Brantford-Brant	2024-25	\$6.36M	14.90%
*Regional total combining upper tier +single-tier City for a Service Manager total. **Waterloo region includes additional Federal Veterans Funding in this total, so their municipal portion is likely higher.			

Due to this under-investment in our region, we have not had sufficient resources to tackle growing housing and unhoused issues in our region. Provincial and Federal allocations are prescriptive in their usages and are not tied to inflation. This means that local pressure continues to rise and we haven't been able to effectively innovate and drive towards practical and proven solutions.

What is the Plan?

I am proposing a dedicated property-tax levy increase of 0.5% in 2027 and another 0.5% in 2028, generating approximately \$5 million annually when fully phased in.

For the average Windsor homeowner, the full 1% increase would be approximately \$2.83 per month.

This proposal will take the Windsor-Essex municipal contribution from 16.2% to 30.1% (assuming no County contribution increase) putting us more in line with peer regions from a municipal contribution perspective. Phasing in the investment allows us to reduce the immediate impact on taxpayers while giving the City, housing providers, and community organizations time to build capacity, plan projects, and responsibly adapt programs.

With that investment, Windsor can begin to:

- Expanding homelessness prevention
- Strengthening the shelter system
- Helping affordable housing projects get off the ground
- Supporting accessibility improvements and
- Testing new approaches supporting first-time homebuyers to establish roots in our community

For ease of presentation, program allocations have been rounded to the nearest whole number. Final allocations would be refined through the municipal budget process based on actual levy revenue, staffing costs and final program design. The table below provides a summary:

	Year 0 - 2026	Year 1 - 2027	Year 2 - 2028	Year 3 - 2029	Year 4 - 2030
Existing City Services - City Portion	\$3,200,000	\$3,200,000	\$3,200,000	\$3,200,000	\$3,200,000
Levy Increase	0%	0.50%	0.50%	0%	0%
Total Revenue Increase from 2026	\$0	\$2,500,000	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000
Non-Profit Shelter System Stabilization		\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Affordable, Transitional and Supportive Housing Feasibility Grant		\$150,000	\$200,000	\$200,000	\$200,000
Rent Subsidies/Arrears Support		\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Accessibility Renovation Grant		\$150,000	\$200,000	\$200,000	\$200,000
Affordable, Transitional and Supportive Housing Capital Grant			\$2,000,000	\$2,000,000	\$2,000,000
Pilot - First Time Homebuyer Property Tax Grant			\$300,000	\$300,000	\$300,000
Reserve		\$200,000	\$300,000	\$300,000	\$300,000
Total City of Windsor Housing and Homelessness Investment	\$3,200,000	\$5,700,000	\$8,200,000	\$8,200,000	\$8,200,000

After the two years of levy increases, this amount would be included in municipal budget going forward, providing stability for the system and giving council the ability to pivot as needed. Annual budget process would allow reviews of each program, their

impacts and outcomes and the Council of the day can make adjustments based on changing circumstances and community needs.

This investment does not prevent additional funding being spent on projects like Village at the Barn or a major WECHC housing project nor should this investment be the only investment the City makes.



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Programming Summaries

All programs are work in progress and open to feedback. They would have to be approved by Council, but this represents what municipal resources could support in our community. Values presented are at the full proposed amount.

Non-Profit Shelter System Stabilization – \$1 Million per year

The recent Welcome Centre discussions highlighted significant funding pressures within Windsor's shelter system. Several non-profit organizations face ongoing funding gaps, and operating costs have increased substantially in recent years with no inflationary support from Provincial or Federal sources.

An immediate \$1 million investment would help stabilize the shelter system while supporting implementation of the City's forthcoming updated Housing and Homelessness Plan. This funding will:

- Address immediate operating pressures,
- protect existing shelter capacity,
- improve system resilience,
- Enable measurable service/outcome reporting
- and where appropriate, expand services.

This funding is necessary as no provincial or federal funding increases are expected over the next several years and historically inflation was not accounted for in their allocations. Future allocations would be reviewed through the City's housing and homelessness budget process, allowing funding to shift over time based on needs, performance and outcomes.

Affordable, Transitional, and Supportive Housing Feasibility Grant – \$200,000 per year

Getting affordable housing built requires significant work before construction can begin. Modelled on municipal housing seed-funding programs (like [Guelph](#), [York Region](#), [Greater Sudbury](#)) and the former [CMHC Seed Funding program](#), Windsor would establish a pre-development grant of up to \$30,000 per project for eligible non-profit housing providers, cooperatives, & charities.

Eligible expenses could include:

- Feasibility and financial studies;
- Planning and rezoning work;
- Architectural and preliminary design;
- Engineering studies;
- Environmental assessments; and
- Other technical work required to advance a planning or development application

The objective is simple: help organizations move promising housing projects from idea to application and ultimately to construction. Without these designs and studies, they are often not able to apply to other provincial, federal or philanthropic funding streams for support.

The program should be launched as quickly as possible so organizations can begin undertaking the work required to build a stronger pipeline of affordable, supportive and transitional housing projects.

Rent Subsidies/Arrears/Per Diem Supports – \$1 Million per year

The best way to address homelessness is to prevent it whenever possible. \$1 million would be dedicated to rent subsidies, covering emergency rental arrears and augmenting our permanent supportive housing.

Funding would build upon existing City programs and community delivery systems, with final eligibility criteria and subsidy levels developed by administration. The objective would be to intervene before households enter homelessness or the emergency shelter system. This approach protects housing stability while reducing pressure on more expensive crisis services.

Accessibility Renovation Grant – \$200,000 per year

Windsor should help residents remain safely and independently housed as they age or experience changes in mobility. Modelled on programs offered elsewhere in Ontario ([Waterloo Region](#), [Niagara Region](#), [London](#)), eligible homeowners could receive a forgivable loan of up to \$10,000 toward permanent accessibility improvements.

Eligible improvements could include ramps, accessible entrances, bathroom modifications, lifts, widened doorways and other permanent accessibility improvements.

A similar program would be available to landlords undertaking accessibility improvements in rental properties, subject to affordability protections. In exchange for receiving the grant, participating landlords would be required to maintain agreed-upon rent protections for a minimum of three years following completion of the work, including when a unit turns over to a new tenant.

Affordable, Transitional and Supportive Housing Capital Grant – \$2 Million per year

Windsor needs more projects moving from planning tables to construction sites. Modelled on similar programs from [Peel Region](#), [Region of Waterloo](#) and the [City of Peterborough](#), a \$2 million annual capital grant program would provide direct municipal financial support to eligible non-profits, cooperative and charitable housing providers.

Through a competitive annual application process, funding could support:

- New affordable, supportive or transitional housing construction;
- Acquisition of land;
- Conversion of non-residential buildings into housing; and
- Acquisition and rehabilitation of existing housing where affordability can be secured

Private sector developers may tap into this fund to support the development of affordable units within projects. They would be required to have formal non-profit partnerships and commit to a minimum of 25 years of affordability secured on title, in alignment with CMHC affordability thresholds.

Funding approved by Council would be committed to the project but held by the City until required municipal planning and building approvals have been obtained. Projects that do not proceed within three years would normally lose their funding commitment, with Council retaining discretion to extend the deadline where circumstances warrant. This protects taxpayers from having money permanently tied up in projects that do not advance while giving successful proponents greater certainty when assembling their overall capital financing.

First-Time Homebuyer Property Tax Grant Pilot – \$300,000 per year

Housing policy needs to be holistic. As more homes are bought up by absentee landlords and private investors, the ability to buy an affordable home in Windsor is becoming an increasing challenge. We should also look for new ways to help younger households and families establish themselves in our existing neighbourhoods. I am proposing a First-Time Homebuyer Property Tax Grant pilot.

There is no program like this in Canada at present. The program would complement existing federal and provincial first-time homebuyer programs while focusing municipal assistance on modestly priced homes in established Windsor

neighbourhoods. The initial pilot would provide grants to up to 40 eligible households per year, on a first-come, first-served basis.

For eligible households, the City would provide a grant equivalent to the municipal portion of property taxes for three years. Education portions of taxes and other levies would continue to be payable. For a home near Windsor's average residential value, the benefit could be approximately \$3,000 per year, depending on the property's assessment and applicable tax rate.

To focus the program on starter homes rather than higher-value properties, eligibility would be limited to homes:

- Purchased for less than \$325,900 as per the [Affordable Residential Bulletin](#) definition of affordable ownership in our community, this value will be updated annually by the province;
- Additionally, the property will have to be assessed by MPAC at less than \$150,000 under the current (2016) assessment base.
- Homes built and sold by Habitat for Humanity and other affordable ownership housing providers would also be eligible for this program regardless of first-time home buyer status.

The program would also contain strong safeguards to ensure the public investment supports genuine homeownership rather than speculation. Participants would enter into an agreement registered on title within 90 days of purchase. The agreement would remain in effect for five years.

During that period:

- The property must remain the owner's principal residence;
- Proof of residency would be required annually;
- The home could not be converted into a rental property;
- The property could not be used as a short-term rental;

- The property could not qualify as vacant under the City's vacant-home-tax rules; and
- The property could not normally be resold during the five-year agreement period.

A breach of the agreement would require repayment of some, or all the grant received.

The objective is not simply to subsidize a home purchase. It is to help first-time buyers establish long-term roots in Windsor's established neighbourhoods. As many of the homes that meet the criteria for this program are found in Wards 2, 3, 4, and 5 it is a tool to bring young families and housing ownership back to the core, create financial room during the most expensive early years of homeownership and encourage reinvestment in older housing stock.

Unallocated Amount – \$200,000 – \$300,000 per year

Approximately 5% of the new revenue has been held to account for revenue shortfalls, unexpected program costs, and the potential need for administrative resources to support these new programs. The final funding amount would be finalized with staff support, and this amount would be deployed in case of shortfalls.

Accountability and Other Program Principles

These programs should operate under several common principles:

- Unused funds should remain dedicated to housing. If a grant program is undersubscribed in a particular year, remaining funds would be transferred to a reserve and made available for future projects or to address funding gaps in projects already underway.
- Council retains oversight. Recommended recipients of major capital grants would be approved publicly in open session by Council, giving organizations an opportunity to present their projects and helping build community awareness and support.
 - Unfunded programs will be listed and may reapply in subsequent years.
- Municipal funding should leverage other investment – Provincial, Federal and Philanthropic.
- Receiving funding through one of these programs would not prevent Council from providing additional support where a project secures provincial, federal, philanthropic, or private-sector funding and requires additional municipal participation.
- Programs would be evaluated. Administration should report regularly on applications, households assisted, housing created or preserved, outside funding leveraged and measurable housing, and homelessness outcomes.
- Funding should be flexible enough to respond to changing conditions. Housing needs, senior-government programs and construction economics change quickly. Council should periodically review allocations and move funding between programs where evidence demonstrates a greater need or better opportunity.

This Cannot Be the End of the Conversation

Municipal investment alone is not enough. Windsor also needs to continue modernizing how it supports and develops affordable housing. Beyond this proposal, the City should:

- Establish a municipal land bank to identify, acquire and prepare land for future affordable housing.
- Create a formal Affordable Housing Community Improvement Plan (CIP) with clear incentives and programs to support affordable housing development.
- Give Windsor Essex Community Housing Corporation (WECHC) the tools and authority needed to leverage its existing land and assets to build additional housing.
- Develop and submit a portfolio-based application to Build Canada Homes, positioning multiple Windsor projects for federal investment rather than pursuing opportunities one project at a time.

No single initiative will solve Windsor's housing challenges. But sustained municipal investment, combined with stronger partnerships and a more deliberate housing-development strategy, can begin moving the needle.



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Appendix 1

Housing and Homelessness Funding Breakout by Service Manager Area							
Service Manager Area	Year	Provincial Funding	Federal Funding	Municipal/ Regional Funding	Total Identified Funding	Municipal Share*	FAO People Experiencing Homelessness, 2024–25
Windsor–Essex	2026–27	\$16.70M	\$4.30M	\$4.05M = 3.2 City + \$850,000 County	\$25.05M	16.20%	4,007
London–Middlesex	2026	\$24.10M combined federal/provincial/other revenue	← combined	\$14.25M	\$38.34M	37.20%	4,576
Hamilton	2026–27	\$27.90M	\$10.92M	\$25.66M	\$64.47M	39.80%	3,744
Waterloo Region	2025–26	\$15.68M	\$9.00M**	\$31.15M	\$55.83M	55.80%	—**
Niagara Region	2026–27	\$20.77M	\$4.71M	\$10.40M	\$35.88M	29.00%	2,709
Durham Region	2026–27	\$18.68M	\$6.18M	\$9.30M	\$34.16M	27.20%	1,987
Brantford–Brant	2024–25	\$4.33M	\$1.09M	\$0.95M	\$6.36M	14.90%	—**
*Combined share of the municipal partners in the region - lower tier + upper tiers							
** FAO did not report separate homelessness counts for this region.							
*** Waterloo region includes additional veterans funding in this total							

Table Sources:

[Windsor-Essex](#)

[London-Middlesex](#)

[Hamilton](#)

[Waterloo Region](#)

[Niagara Region](#)

[Durham Region](#)

[Brantford-Brant](#)

[FAO Source](#)