



Mississippi Mills **Community Housing Needs Assessment**

Department of Development Services and Engineering

November 2025

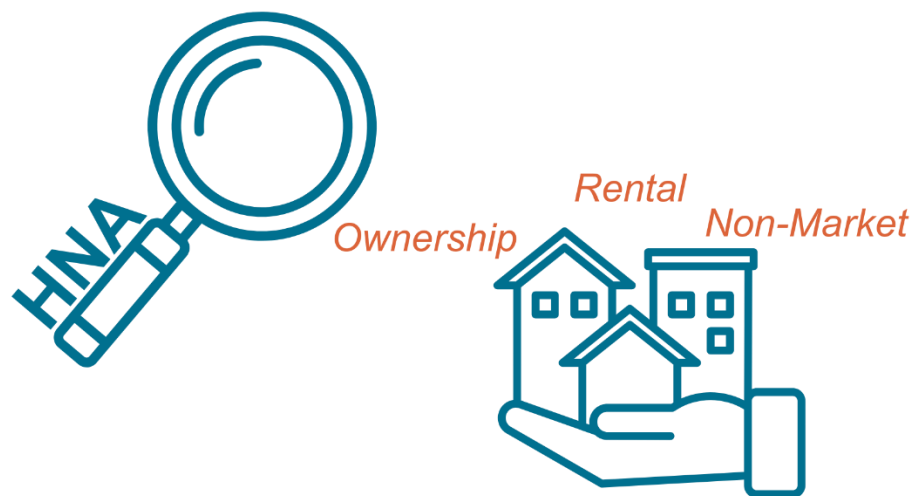
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Summary

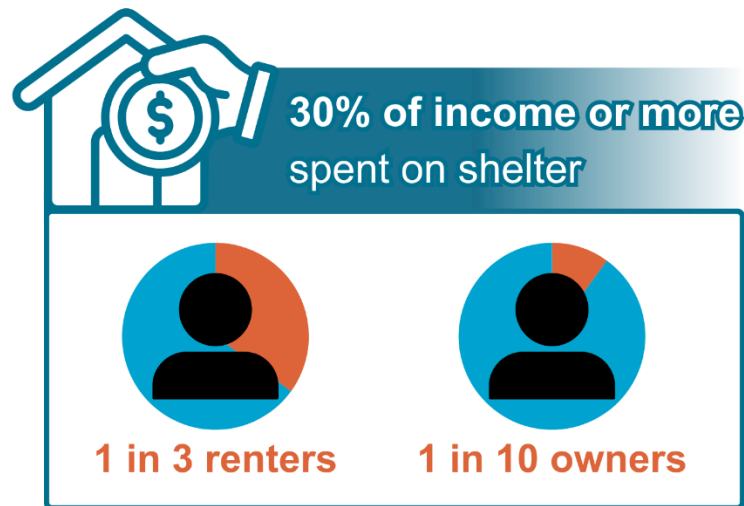
The Municipality of Mississippi Mills is experiencing significant shifts in its housing landscape, driven by population growth, an aging demographic, rising housing costs, and changing household needs.

This Housing Needs Assessment (HNA) provides a comprehensive analysis of local housing conditions across the continuum, spanning ownership, rental, and non-market housing, while identifying gaps and opportunities to support a more inclusive, sustainable, and affordable housing system.



Mississippi Mills is one of the fastest growing regions within Lanark County with an annual growth of 1.8%. Growth projections expect the population to reach 25,820 by 2051, requiring approximately 150 new housing units to be built per year within the Municipality to ensure that every future resident has a home. The current housing stock mostly consists of single-detached dwellings with recent subdivision development providing a mix of single and multi-unit residents. **Rental housing in the Municipality makes up just 16.8% of the housing stock**, and recent data shows limited vacancy and rapidly rising rents. Local surveys have confirmed the perceived shortages in rental supply and widespread affordability concerns.

Mississippi Mills is grappling with a complex housing crisis marked by aging infrastructure, affordability challenges, and limited access to suitable and supportive housing. With 68% of homes being built before 2000 and 4.9% requiring major repairs, **many properties pose both livability concerns and financial burdens.**



Next, affordability is a growing issue, with the average home price of **\$633,100** being out of reach for low- and moderate-income households. This average home price has stalled the housing continuum, and current residents are struggling. **35% of renters and 10% of homeowners are spending more than 30% of their gross income on shelter** which exceeds provincial affordability thresholds.

The National Occupancy Standard guides how many people should occupy a home, measured by the ratio of occupants to bedrooms. In Mississippi Mills, 1.1% of homes exceed this standard, presenting a problem of overcrowding. On the other hand, many seniors face struggles to downsize due to a lack of smaller, accessible, and affordable alternatives. This results in inefficient use of high-occupancy homes, stalling movement along the housing continuum.

High housing costs and poor living conditions are contributing to a growing number of households in "**core housing need**"—a measure used when a home is unaffordable, unsuitable, or in poor condition. Currently, 16.8% of renter households and 2.1% of owner households in Mississippi Mills fall into this category. The limited supply of 115 subsidized units and wait times of up to six years underscore the urgent need for expanded non-market and supportive housing options.

To ensure a balanced and resilient housing system, Mississippi Mills must plan for:

- **Increased supply** of affordable rental and ownership housing,
- **Diversification** of housing types provided through Missing Middle Housing,
- **Expansion** of non-market and supportive housing,
- **Age-friendly** housing designed to enable seniors to age in place, and,
- **Improved local data collection** to guide evidence-based policy decisions.

The findings from this assessment underscore the need for **proactive housing strategies** that reflect the evolving needs of Mississippi Mills' residents. By leveraging new legislative tools, strengthening partnerships, and aligning future development with demographic trends, the Municipality can foster a more inclusive and livable community for all.

Introduction

Mississippi Mills is a small but rapidly growing municipality experiencing significant growth and economic transformation. In response, this comprehensive Housing Needs Assessment (hereon referred to as the 'HNA') has been developed to evaluate the current housing stock, identify gaps in housing availability and affordability, and to forecast future housing needs in Mississippi Mills. As the community continues to evolve, aligning housing strategies with the diverse needs of its residents is essential to cultivating a vibrant, inclusive and resilient municipality.

This HNA report constitutes the first phase of the HNA process and assesses four key areas:

- housing demand,
- housing supply,
- existing gaps in housing, and
- future community needs.

This initial phase of the HNA required a comprehensive analysis of the current housing stock in Mississippi Mills, which includes assessing the types of housing

available, such as **single-detached** homes, **apartments**, and **townhouses**, and determining their affordability relative to the median household income. The assessment also considers the condition and age of the existing housing stock and identifies any areas that may benefit from renovation or redevelopment. Through examination of these elements, the assessment provides a clearer understanding of the local housing landscape and reveals potential areas of shortages or surpluses in the housing market.

The HNA then integrates population and employment projections to anticipate future housing demand. With its proximity to Ottawa and growing appeal as a commuter municipality, Mississippi Mills is expected to continue experiencing steady population growth in the long-term. This appeal will drive demand for diverse housing options, ranging from affordable rental units to larger family homes. The assessment accounts for the needs of various demographic groups, including young professionals, families, multi-

generational families, seniors, and low-income households, to ensure a comprehensive understanding of local housing requirements.

By proactively identifying current and future housing needs, the Municipality

can implement strategies to provide residents with access to safe, affordable, and appropriate housing, thereby enhancing long-term sustainability and overall quality of life within the community.



Image 1: Map of eastern Ontario highlighting the location of Mississippi Mills. The municipality is located one hour west of Ottawa, three hours west of Montreal, and two hours north of Kingston.

Map from WikiMedia, by User:NordNordWest - File:Canada Ontario location map 2.svg, CC BY-SA 3.0, <https://commons.wikimedia.org/w/index.php?curid=20338493>

Background

Located in Lanark County, the Municipality of Mississippi Mills borders the City of Ottawa and is situated approximately 50 kilometres from Ottawa's downtown core. As Ottawa continues to grow, **so too does Mississippi Mills**, driven by its appealing quality of life and strategic location near the national capital region.

Within the context of rural and small-town Ontario, Mississippi Mills is distinct. Its urban and rural landscapes reflect the rich settlement history of Eastern Ontario, with strong ties to early

agricultural and industrial development. The Municipality offers a compelling mix of scenic landscapes, heritage architecture, cultural amenities, and a diverse commercial and institutional base, making it an attractive alternative to the large urban environment of Ottawa. As a result, the Municipality is expected to experience increasing growth pressures, particularly as a destination for commuters, families, retirees, and others seeking a balance between rural charm and urban accessibility.



The Municipality was established in 1998 through the amalgamation of the **Town of Almonte** and the **Townships of Ramsay** and **Pakenham**. This restructuring unified a mix of urban, rural, and village communities under a single local government. Today, the Municipality is organized into three wards: Pakenham in the north and Ramsay in the south surrounding the Almonte Ward. Almonte is the Municipality's primary urban hub and most densely populated area. As the only settlement area with municipal water and sewer services, Almonte hosts a range of businesses and services. Beyond Almonte, the Municipality includes much agricultural land and several smaller rural settlement areas known collectively as the Villages: **Pakenham**, **Blakeney**, **Clayton**, and **Appleton**.

Geographically, the Municipality is defined by the **Mississippi River**. Ramsay and Pakenham Wards contain the Municipality's agricultural land,

located on either side of the river. In contrast, the western portion of the Municipality is characterized by the rural, rugged terrain of the Canadian Shield. Historically, the area's rural development was based primarily on **agriculture** and **forestry**, which continue to shape its character today.

Today, Mississippi Mills functions as a diverse and evolving municipality, balancing the preservation of its historic and rural roots with strategic planning for growth, housing, infrastructure, and community development. **Mississippi Mills' Community Official Plan directs most of the growth toward Almonte, with a target of 70% of new development focused in the urban area.** The remaining 30% is planned for rural areas, with an emphasis on supporting growth within the villages. This targeted approach ensures that future development maintains the municipality's unique character, preserving both urban vibrancy and rural charm.

Housing Continuum



The housing market functions as a dynamic system, constantly evolving in response to changing conditions such as demand, affordability, household size, and available supply. This system, often referred to as the **housing continuum**, includes a range of housing options from emergency shelters and transitional supportive housing to permanent rentals, market rentals and market ownership housing.



Figure 1: *Housing continuum diagram demonstrating different types of housing options*

The housing continuum framework adapted from the [Canada Mortgage and Housing Corporation](#)'s (CMHC) *Wheelhouse* model (2019), highlights the interconnected nature of housing

types and underscores the importance of ensuring that people can move along the continuum as their needs and circumstances change.

Below are the key elements of the housing continuum:

Homelessness:

Situation of an individual or family without safe, permanent, and appropriate housing, or without the immediate prospect, means and ability to acquire it. Homelessness is often driven by systemic or societal barriers, such as a lack of affordable and suitable housing, financial instability, physical or mental health challenges, or experiences of discrimination.

Emergency Shelters:

Short-term accommodation for individuals in crisis or experiencing homelessness.

Transitional Housing:

Temporary, supportive environments typically used for 3 months to 4 years.

Supportive Housing:

Housing that combines physical design features with support services to promote resident independence and dignity.

Community Housing:

Non-profit, co-operative, or government-owned housing (e.g., Lanark County Housing Corporation).

Affordable Housing:

Housing that costs less than 30% of a household's gross income, whether rented or owned.

Market Rental Housing:

Privately owned rental units, including both purpose-built and secondary rental units.

Market Ownership Housing:

Housing purchased at full market value without government support.

Demographic, economic, social, and geographic influences can create gaps along this continuum, particularly for individuals and families with low to moderate incomes or those with specific housing and support needs. These gaps are often most pronounced because the private market is unable to provide adequate, affordable, or appropriate housing, highlighting the need for targeted government intervention and investment.

The housing continuum is not a fixed or linear path. Individuals and families may transition between different types of housing as their circumstances and life stages change. For example, a senior may downsize to a rental unit or require supportive housing after retirement, while a young adult may shift from renting an apartment to homeownership as their career progresses. As a result, it is essential for communities like Mississippi Mills to **plan and maintain a diverse and sufficient supply of housing options across the continuum** to meet the evolving needs now and in the future.

Although this study primarily examines

affordable rental and ownership housing, as well as market-rate rental and ownership options, it recognizes the key role all housing types play in supporting a healthy, adaptable, and inclusive housing system.

Strengthening and maintaining a robust housing continuum in Mississippi Mills will ultimately depend on coordinated efforts among all levels of government, non-profit organizations, private developers, and the wider community.

Housing Demand



Housing demand refers to the readiness and financial capacity of individuals or households to rent or purchase housing across a range of price points within a given timeframe.

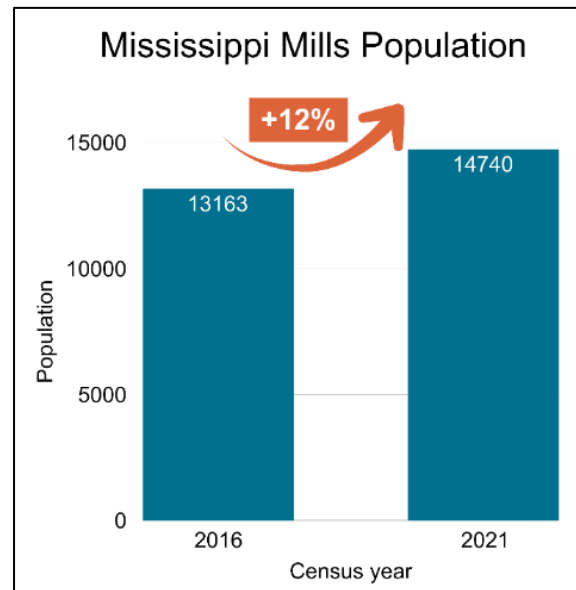
Housing demand plays a central role in real estate economics and urban planning, influencing market dynamics, property values, and the development of residential areas. A clear understanding of housing demand enables stakeholders, including policy makers, developers, and investors, to make informed decisions regarding housing supply, affordability strategies, and long-term community planning.

Current Conditions

Population Growth

Mississippi Mills contains approximately 19.5% of Lanark County's 2021 population, the **highest of any member municipality** and is the **second fastest growing** community in Lanark County. Between the 2016 and 2021 census periods, the permanent resident population increased by 12.0%, reaching 14,740 residents. Over the same period, the number of private dwellings increased by 12.7%, totaling 6,241 units. Notably, despite this parallel

growth in population and housing, the average household size remained consistent at 2.4 residents per dwelling.



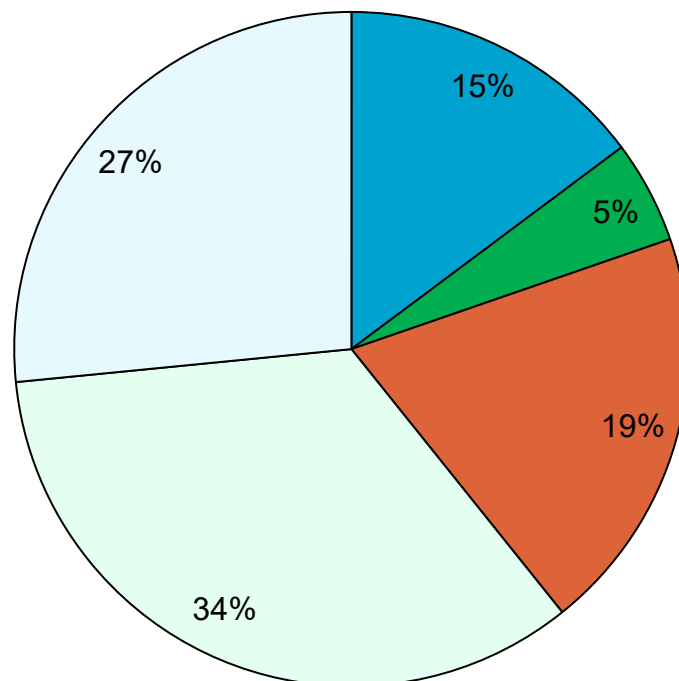
Demographic

The Municipality is currently characterized by a middle-aged demographic, with a median age of 50 years. This figure surpasses the median ages of both Lanark County and the Province with 48.8 and 43.2, respectively. The median age has shown a consistent upward trend over recent census periods, rising from 46 in 2011 to 47.9 in 2016.

Proportionally, people over the age of 65 represent 26.6% of the population, an increase from the 21.3% reported in 2016. This upward trend aligns with the provincial average in Ontario and reflects the aging of the Baby Boomer generation into retirement, pointing to a growing need for housing options that supports aging in place, including accessible, single-level units, smaller homes, supportive houses, and proximity to healthcare and amenities.

Age Distribution (2021)

- Youth (ages 0-14)
- Teenager (ages 15-19)
- Young Adult (ages 20-39)
- Middle-aged (ages 40-64)
- Senior (ages 65 and over)



Household Characteristics

According to the latest Census data (2021), 86.6% of Mississippi Mills residents live in a private household within a census family, a group of two or more individuals related by blood, marriage, common-law partnership, or adoption and living in the same dwelling. The average size of census families was reported to be 2.7 people with 1.8 children on average among census families with children.

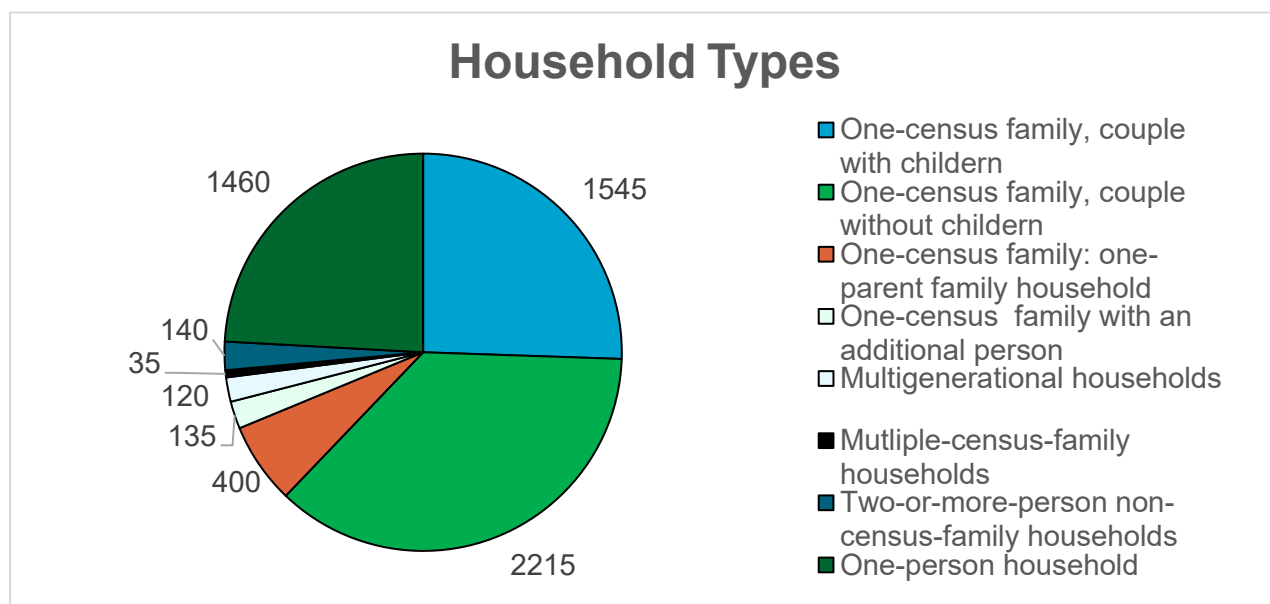
Of the 13.4% of residents who identified as being in private households but not within a census family:

- 74% indicated they lived alone,
- 11% lived with other relatives, and
- 15% lived with non-relatives.

The census identified a total of 6,040 households within Mississippi Mills. One family households accounted for 69% of households, of which 90% were occupied by couples and where 59% did not include children.

Multigenerational households, one family households with an additional person (e.g., a boarder), two-or-more-person, non-family households (e.g., having roommates or shared dwellings) all made up 2% each of household types.

The remaining households were 24% of people living alone and 1% multiple - family households.



It is important to recognize the modest segment of the population living in non-traditional or non-family-based household arrangements illustrated in Figure 3. This living arrangement can have implications for the types of housing needed—particularly smaller or shared accommodations.

Using data from Statistics Canada's GeoSuite program average household

sizes, measured as people per household, were compiled for various residential types in Mississippi Mills. These reported figures are contained in Table 1.

For simplicity in broader calculations, an overall average household size of 2.4 people is a reasonable figure for future housing demand projections.

Area of Mississippi Mills	Residential Categories	People per household
Almonte	Low-density residential areas	2.29
	Medim-density residential areas	2.54
	Retirement homes	1.00
	Adult-oriented units	1.50
	Additional Residential Units (ARUs)	1.25
Outside Almonte	Villages (Pakenham, Blakeney, Clayton, Appleton)	2.40
	Rural / agricultural areas	2.35

Table 1: Household sizes of various residential areas in Mississippi Mills

Household Income

According to the 2021 Census, the **median total household income in Mississippi Mills in 2020 was \$100,000** (before taxes), exceeding both the Lanark County average of \$88,000 and the Provincial average of \$91,000.

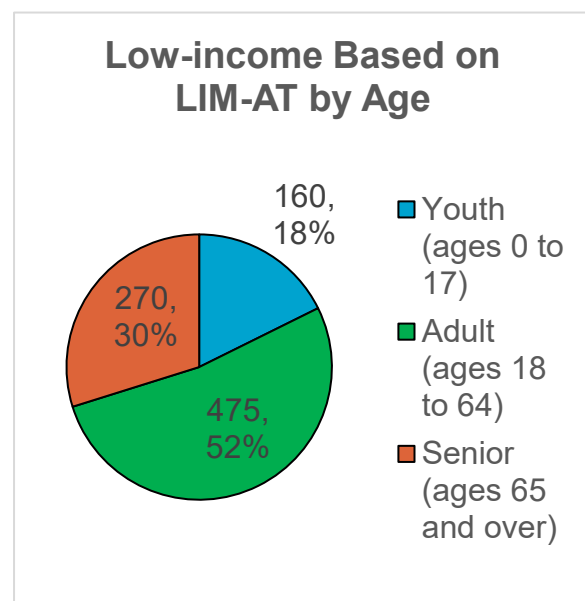
At a more detailed level, examining one-person and multi-person households reveals a clear difference in median total income:

- One-person households (24% of all households) reported a median income of \$48,000.
- Multi-person households (76% of all households) reported a much higher median income of \$118,000.

The **Low-Income Measure, After Tax (LIM-AT)** is used to determine if an individual or household is experiencing income inequality as compared to the Canadian average. It is defined as **50% of the median Canadian income after tax (in 2020 for the 2021 Census) and adjusted for household size to maintain a fair comparison**. If a household falls below this threshold, then the household is considered low-income.

The 2021 Census **classified 6.3% of the Municipality's population as "low-income"** based on the LIM-AT. This proportion was **notably lower than the rates observed in Lanark County (8.7%) and Ontario (10.1%)**. The LIM-AT varies depending on the household size; for example, in 2023, the low-income threshold for a one-person household was \$30,255, and a four-person household was \$60,510.

Among demographic groups, individuals age 65 and older were the most likely to fall below the low-income threshold, with 7.6% classified as low-income, a figure closely aligned with the County-wide rate of 8.6%. Adults (ages 18 to 84) and youth (ages 0 to 17) had similar probabilities of being of low income at 5.8% and 6.1%, respectively.



Forecasting Growth

Lanark County is responsible for forecasting population trends and housing requirements across the lower-tier municipalities. According to the County's Growth Management Strategy, Mississippi Mills is projected to experience **an annual population growth rate of 1.8%** - an increase from the 1.1% average recorded between 2001 and 2021. Based on this trajectory,

the population is expected to reach **25,820 residents by 2051**. To accommodate this growth, the County anticipates the need for approximately 155 new housing units per year in Mississippi Mills, with 70% of development focused in Almonte, the municipality's primary urban settlement area.

Housing Supply



Housing supply refers to the availability, diversity, and distribution of residential dwellings throughout the urban and rural areas of a community.

Housing supply includes a range of housing types such as single and semi-detached homes, townhouses, apartments, condominiums, and rental units. The composition and quantity of housing options **directly affect local market conditions, pricing trends, and overall affordability** for current residents and prospective newcomers alike. Maintaining a well-balanced and varied housing supply is vital to meeting the needs of households across different life stages and income levels, while also supporting the continued growth and economic development in Mississippi Mills.

Dwelling Types

According to the 2021 Census, Mississippi Mills had a total of **6,241 private dwellings**, with 96.8% (6,043 units) being the resident's primary dwelling (where they live most of the time). **The housing stock remains primarily low-density**, consistent with the area's rural and small-town low-density-built form. The breakdown is as follows:

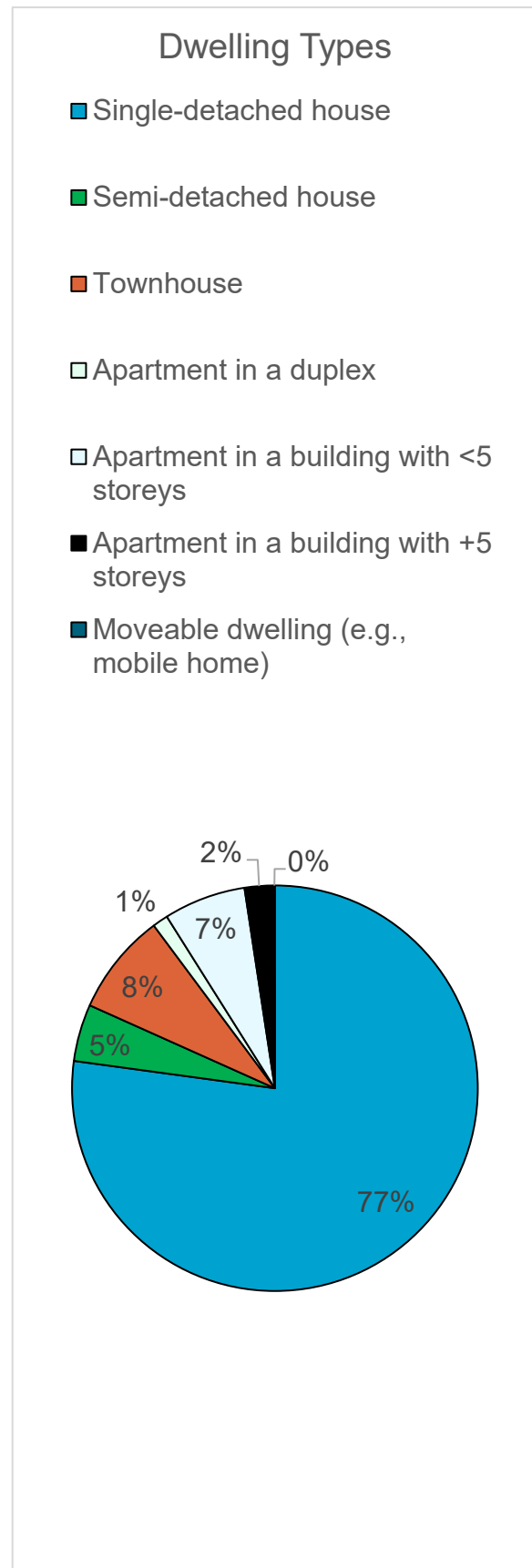
- Single-detached houses: 77.2%,
- Semi-detached houses: 4.6%,
- Townhouses and other multi-unit residences: 8.1%,
- Apartments (including low-rise and other multi-residential buildings): 10.1%,
- Other dwelling types: less than 1%.

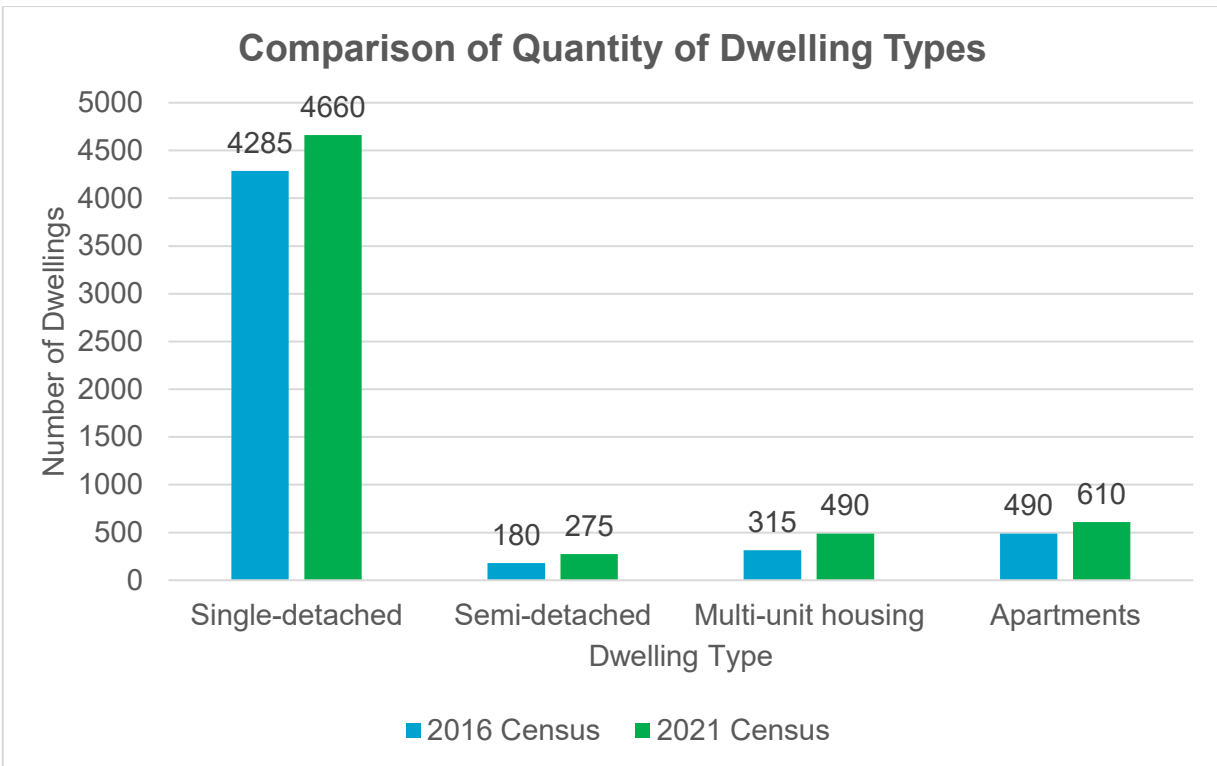
This housing mix underscores the need to **expand the range of available options**, particularly multi-unit and rental housing, to address evolving housing needs and improve affordability and accessibility for a broader range of residents.

The 2016 census showed that the housing stock was made up of 81.2% single-detached houses, 3.4% semi-detached houses, 6.0% townhouses/multi-unit residences, and 9.3% apartments. **These changes below show the following increases compared to the 2021 census across the five-year period:**


- 8.74% increase in single-detached houses,
- 52.8% increase in semi-detached houses,
- 55.6% increase in townhomes and other multi-unit housing,
- 24.5% increase in apartment dwellings.

These changes reflect a gradual shift toward denser housing, a diversification of dwelling types, and an incremental intensification of the housing supply in the Municipality.





Housing Suitability



Housing Suitability

Housing suitability refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS).

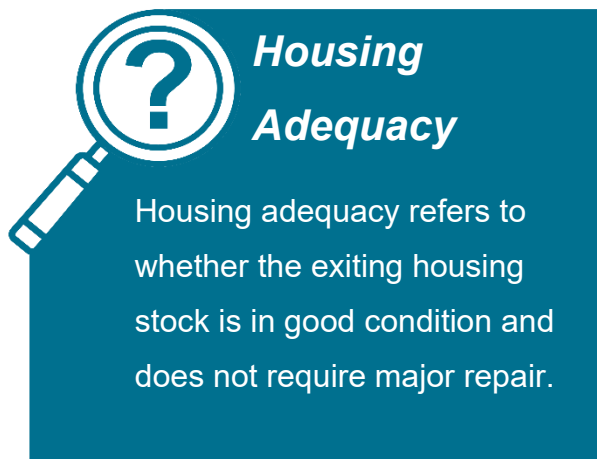
The NOS assesses whether a dwelling has enough bedrooms to meet the needs of household members. Simply, this means one bedroom per married/common-law couples, lone parents, and anyone at least 18 years or

older, and one bedroom shared between two people under 18 years old of the same sex.

According to the 2022 *Municipal Tools to Support Affordable Housing* report from Lanark County, approximately 1.1% of households in Mississippi Mills were living in housing that does not meet the suitability standard. This indicates that **around 1 in 100 households in the Municipality are experiencing overcrowding** and residing in homes that do not have enough bedrooms to appropriately accommodate all residents. While this

rate is relatively low compared to urban centres, it signals a housing gap for certain demographics, particularly for larger families and multigenerational households, and highlights the need to ensure new housing developments include appropriately sized units to meet these needs.

Housing Adequacy



Inadequate housing may require repairs including fixing defective plumbing or

electrical systems, or addressing structural issues with walls, floors, or ceilings.

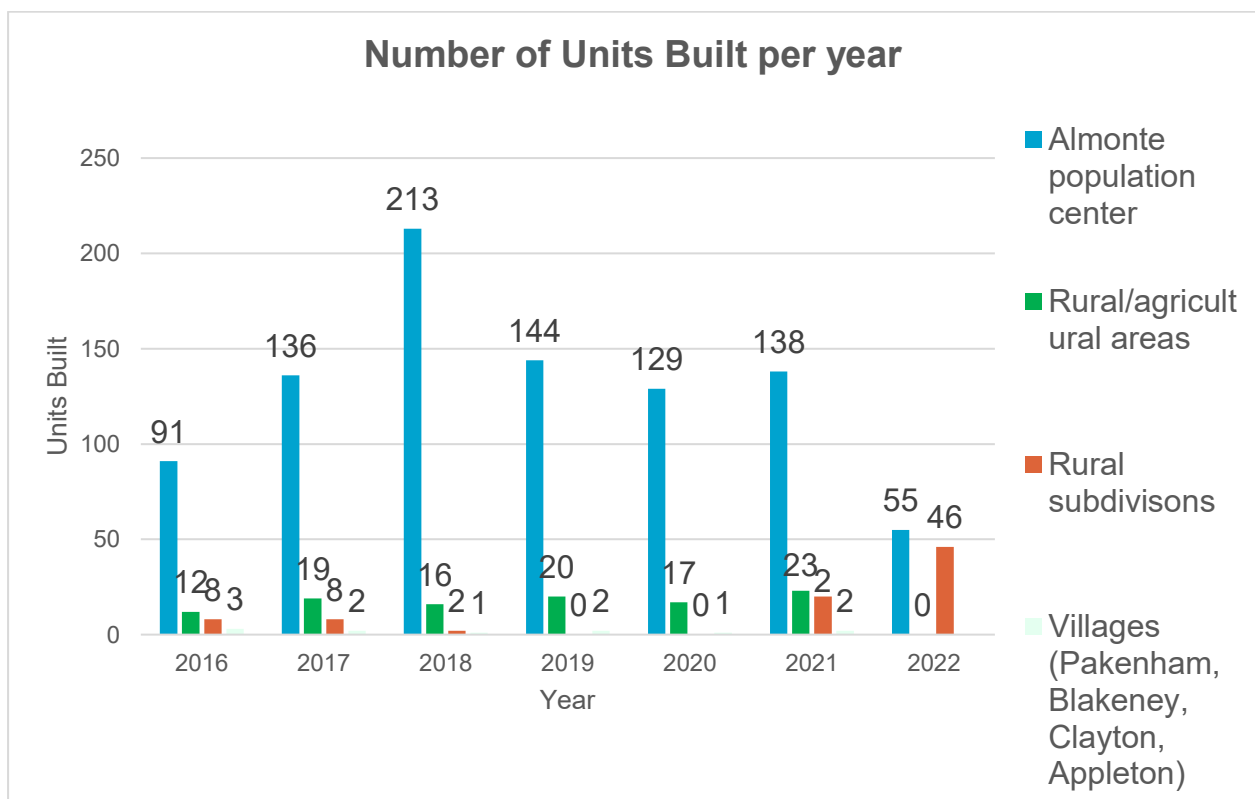
In 2021, the Census reported that **4.9% of houses in Mississippi Mills were inadequate** based on the need for major housing repairs. Although this proportion of homes requiring major repairs is modest, it underscores two parallel concerns in the local housing landscape to preserve and upgrade existing housing stock, alongside efforts to build new, appropriately sized units. Together, these issues reflect a broader challenge in ensuring that all residents of Mississippi Mills have access to safe and well-maintained houses that meet both their needs and municipal standards.

Building Permit Activity

Recent building permit activity trends within the Municipality have produced an average of **161 new dwelling units per year** over the five-year span from 2016 to 2022. The breakdown of the average annual residential permits is contained below, in Table 2.

Collectively, building permit activity was 72% urban and 28% rural/village which is in line with the Municipality's goal of 70/30 Settlement Strategy.

Residential Categories	Average Units built per year
Almonte population center	129
Rural/agricultural areas	18
Rural subdivisions	12
Villages (Pakenham, Blakeney, Clayton, Appleton)	2



The Municipality has one of the **highest new housing supplies in the County**, with approximately 26% of dwellings being built before 1960 and 16.8% of dwellings being built in the last 10 years.

As the Municipality continues to plan for future growth, it is important to consider the impacts of an aging demographic profile, both within Mississippi Mills and the region. As one of the few municipalities in the County with an urban area on full municipal services, the Municipality anticipates the local migration of aging residents within Mississippi Mills from the unserviced rural areas and from adjacent rural municipalities into smaller urban residences within Almonte. These newer dwellings, either houses or apartments, will likely be easier to maintain and provides new residents with closer proximity to goods and services such as grocery stores, pharmacies, recreational amenities, and the Almonte General Hospital.

Recent development patterns show a **shift in consumer preference from traditional single-detached homes to multi-unit buildings such as townhomes**. This trend reflects

increasing interest in what is commonly known as **Missing Middle Housing**.

This term **refers to housing options outside of the more abundant single-detached dwellings and mid-rise apartment buildings**. Often, these buildings are the size of single-detached houses but contain multiple dwelling units such as triplexes, quad-plexes, townhomes (including stacked and back-to-back), and courtyard apartments. The denser building formats associated with the development of Missing Middle Housing assist in creating more attainable housing types (either rented or owned) due to their lower construction cost per unit.

The *More Homes Built Faster Act, 2022*, introduced by the Province represents a significant shift in enabling gentle density in existing neighbourhoods. This legislation provides as-of-right permissions for up to two additional residential units, either within or separate from the principal dwelling. This shift in policy facilitates modest increases in neighbourhood density through new construction or conversions of existing dwellings into multi-unit dwellings, all while maintaining the character and visual integrity of existing

communities.

As the Municipality continues to modernize its planning framework, it is well-positioned to take advantage of these legislative tools to:

- Expand its housing supply,
- Respond to the evolving needs of an aging population, and,
- Support housing affordability and sustainability through compact, complete community design.

Affordability

Affordable housing is the foundation of healthy, inclusive and sustainable communities. It ensures that individuals and families have access to stable and secure living conditions, which are vital for overall well-being and quality of life. Affordable housing contributes significantly to reducing unhoused people, alleviating poverty, and promoting economic stability within communities. Furthermore, access to affordable housing can improve outcomes in education, access to healthcare and strengthen social cohesion. The provision of affordable housing options supports the creation of more inclusive and equitable societies.

Defining Affordability

In Ontario, the Provincial Planning Statement is the guiding document which defines and establishes thresholds for affordable housing for municipalities to achieve. Affordable housing in the Municipality is defined by Lanark County based on data provided for the regional market area.

The following definitions are provided for affordable housing ownership and rental housing from the Provincial Planning Statement (2024):

Ownership:

The least expensive of:

1. *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,

2. *Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the municipality.*

Where low- and moderate-income households are defined by the PPS, 2024 as follows:

- In the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the municipality; or
- In the case of rental housing,

household with incomes in the lowest 60 percent of the income distribution for renter households for the municipality

Based on this definition, the affordable ownership threshold for Mississippi Mills in 2024 was determined using the gross annual household income at the 60th percentile. A home priced at \$429,100 is considered affordable for households at or above this income level, representing approximately 50% of households in the municipality. This threshold was selected because the average resale price exceeded what households at the 60th percentile could afford. As such, the \$429,100 threshold falls below the average resale price in Mississippi Mills.

Rental:

The least expensive of:

1. *A unit for which the rent does not exceed 30% 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.*

Average market rents are updated on an annual basis by Lanark County based on data obtained from the Ministry of Municipal Affairs and Housing and the Canada Mortgage and Housing Corporation.

For 2024, the County established the following affordable rental thresholds, based on the 60th percentile income for renter households:

- Bachelor: \$1,330
- 1-Bedroom: \$1,350
- 2-Bedroom or greater: \$1,730

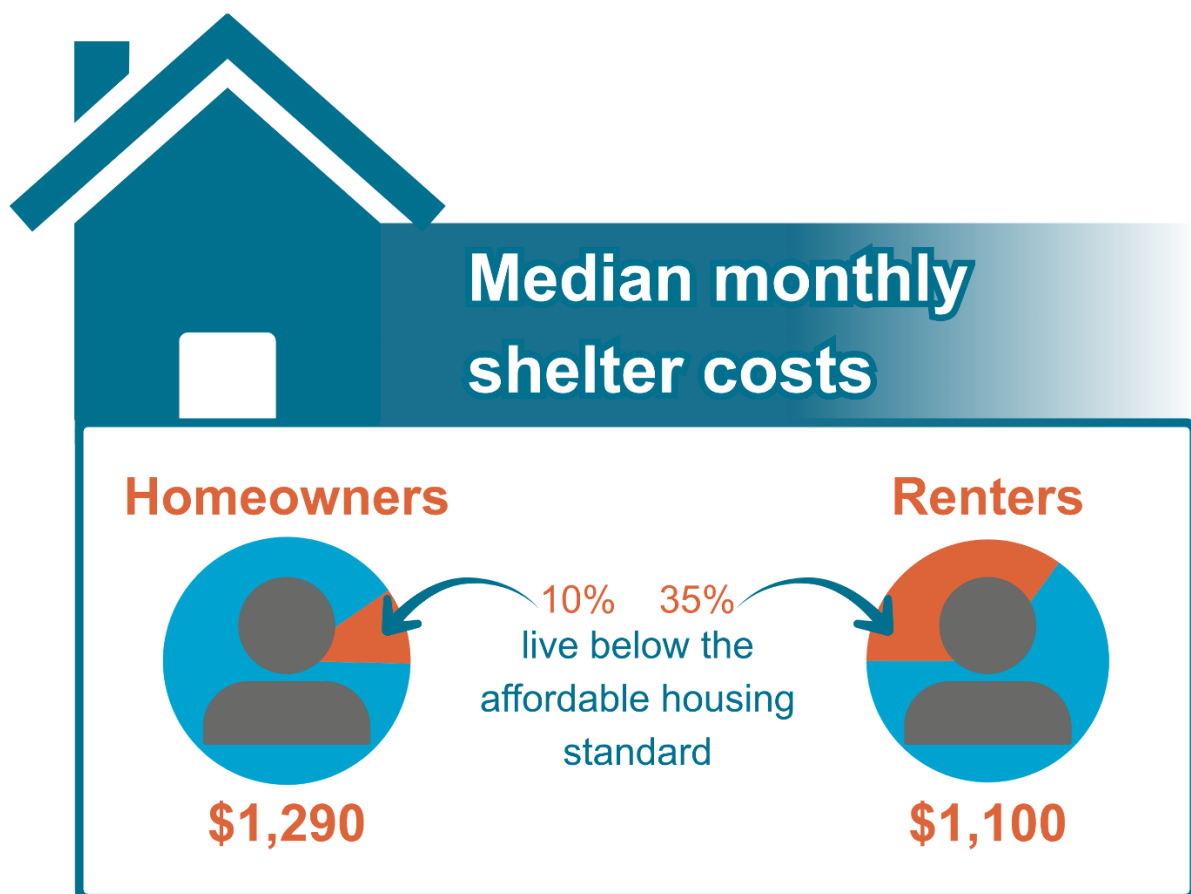
These thresholds provide a measurable benchmark for assessing housing affordability across Mississippi Mills and inform the planning and delivery of both market and non-market housing solutions.

Proportion of Households Living Below Affordability Standards

According to the 2021 Census, **9.9% of owner-occupied households and 35.0% of tenant households were living below the affordable housing standard.** The median monthly shelter costs for an owned dwelling were \$1,290, while the median value of a dwelling was \$500,000. For rented dwellings, the median monthly shelter

costs were \$1,100 with 15.8% of tenant households living in subsidized housing.

Between 2016 and 2021, average household income in Lanark County rose by 21.6%, while average monthly shelter costs increased by 22.1%, outpacing income growth. Notably, median rental costs climbed to \$1,410, marking a significant 14.7% rise over the same period—highlighting a growing gap in housing affordability.



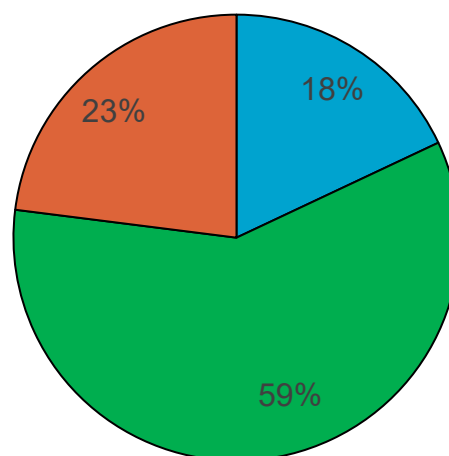
Non-Market Housing

Non-market housing plays a critical role in supporting vulnerable and low-income residents who are unable to access housing through the private market. The Lanark County's Social Services Department is the administrator and manager of the housing programs in Mississippi Mills. The County provides funding to qualifying low-income households and works with a variety of non-profit housing providers to place qualifying residents in County owned housing.

According to the County's 2023 Annual *Housing and Homelessness Report*, 59% of households on the subsidized housing waitlist were adults without dependents, 23% were seniors, and 18% were households with dependents. Wait times for subsidized housing vary significantly due to a range of factors, including household preferences and availability. While the **typical wait period ranges from one to two years**, it can be as short as a few months or extend up to six years, particularly for high-demand locations or specific buildings.

Households Types on Subsidized Housing Waitlist

- Households with dependents
- Adults without dependents
- Seniors



There is a limited number of non-market housing options available for residents of Mississippi Mills. There are approximately **115 affordable housing units in the Municipality**, ranging from bachelor units to four-bedroom dwellings. Additionally, there is a retirement residence, two long-term care facilities, and two facilities for individuals living with disabilities. This inventory remains insufficient relative to growing demand, especially in the context of rising housing costs and increasing economic vulnerability among renters and seniors.

Core Housing Need

Core housing need serves as a broad indicator used to identify households residing in dwellings that are unaffordable or housing that is unsuitable or inadequate such as housing that needs major repairs. **If the household cannot afford any alternative housing within the same community that meets affordability, suitability, and adequacy standards, then they are living in core housing need.** As part of the Housing Supply analysis for Mississippi Mills, the adequacy and suitability of local housing was closely examined. According to the

2021 Census, **2.1% of owner-occupied households and 16.8% of tenant-occupied households were classified as being in core housing need.** The leading cause of this need was the unaffordability of dwellings (66.7% of cases) and, separately, major repairs needed to the dwelling (22.2% of cases). These findings highlight the urgent need for targeted housing strategies in Mississippi Mills to address affordability and repair issues, particularly among tenant households disproportionately affected by core housing need.

Homeownership Prices

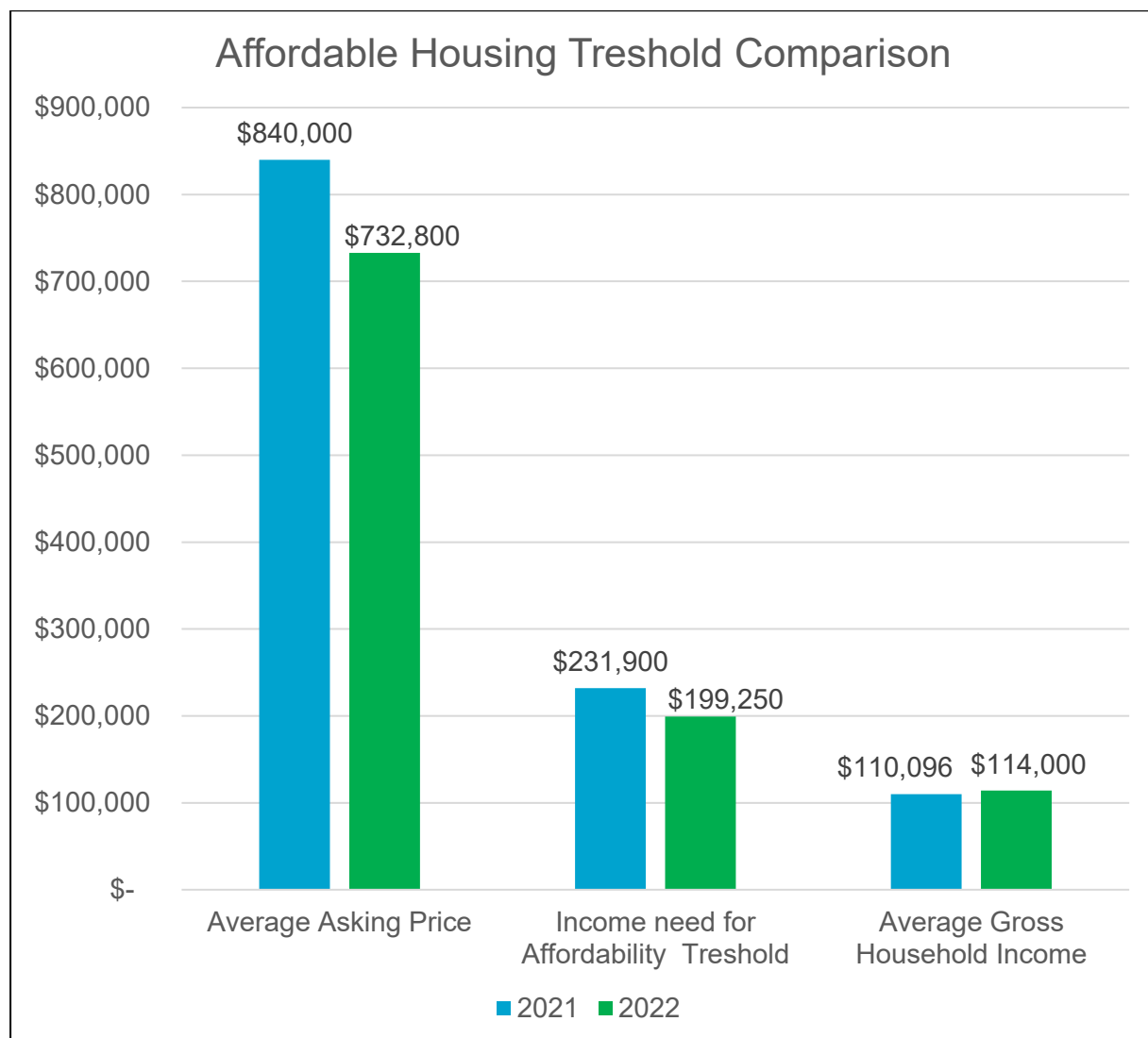
In its report on *Municipal Tools to Support Affordable Housing*, Lanark County conducted two point-in-time scans of housing prices within the County. The first, carried out in 2021, revealed an average asking price of \$840,000 for homes in Mississippi Mills, representing a 121% increase compared to household values recorded in the 2016 Census.

According to the Provincial Planning Statement's criteria for affordability, a household in Mississippi Mills would need an annual gross income of

\$231,900 to purchase a home at that price, which is approximately 2.1 times the average reported household income in Mississippi Mills at \$110,096.

Comparatively, the second point-in-time scan taken in 2022 showed a significant shift with the average asking price dropping to \$732,800. To afford a home

at this price point, a household would require an annual gross income of \$199,250. This 12.76% decline in market value, likely due to the impact from COVID-19, in just one year highlights the volatility and unsustainable nature of the local housing market.



Rental Housing versus Homeownership

According to the 2021 Census, 16.8% of households in the Municipality are renters. The County identified rental units as a vital component of the housing continuum, offering essential options for both young households prior to entering the housing market and older households transitioning out of homeownership. As Mississippi Mills continues to attract new residents and its population ages into retirement, the demand for rental housing is steadily increasing.

This growing demand is reflected in a County survey of Mississippi Mills residents, where **93.5% of respondents reported an undersupply of rental housing** within the Municipality.

Furthermore, 87.1% cited affordability as the primary concern. These perceptions are backed by data: **35.0% of renters spend 30% or more of their income on housing**, crossing the threshold of unaffordability. To maintain affordability, a household would require an income of approximately \$98,500, a figure that may be unrealistic given that renting

households typically have a lower income than the average.

With high demand and limited supply, landlords can set their rental rate for new tenants and exercise greater discretion in tenant selection. This dynamic contributes to growing inequality and further limits access to affordable rental options within the community.

Meanwhile, owner-occupied housing, which accounted for 83.2% of dwellings in 2021, appears to face fewer affordability challenges with only 9.9% of owners exceeded the 30% income threshold; however, this may signal limited mobility among existing homeowners, rather than true affordability. A more detailed analysis is needed to understand the composition of households within owned properties, specifically, whether residents are under-housed or over-housed, and to explore why individuals may remain in homes that no longer suit their demographic or lifestyle needs.

Existing Gaps

Data on the supply and demand on housing in Mississippi Mills reveals several clear gaps across the housing continuum. These gaps, spanning ownership, rental, subsidized, and specialized housing, pose significant challenges to achieving a balanced and inclusive housing market that meets the diverse needs of the community.

Ownership Price Gaps

As demonstrated in the Affordability Section of this assessment, there is disparity in affordable ownership opportunities within the community. Over the past decade, housing prices have risen consistently, while household income growth has lagged.

Although home prices have corrected slightly following the post-COVID-19 market, prices remain well above affordable thresholds for many households. This imbalance has led to an increased inventory of available properties and proportionately lower sales. Unless addressed, this affordability gap will continue to limit

access to homeownership for middle-income earners and young families.

Aging Housing Stock

Despite the recent surge in new housing construction across Mississippi Mills, a significant proportion of Mississippi Mills' overall housing stock is aging and in need of major repairs. With 68.0% of dwellings built before 2000, much of the inventory has entered a phase in its lifecycle that demands substantial structural and mechanical maintenance to meet the needs of today's residents. The financial burden of upkeep and renovation—compounded by high real estate prices—is directly affecting residents' ability to enter or transition within the housing continuum. Moreover, with 60.5% of homes occupied by a primary maintainer aged 55 or older, there is growing concern that aging homes may continue to deteriorate without adequate maintenance interventions.

Rental Housing Inventory

In contrast to the surplus of homes available for ownership, rental market

data reveals a significant shortage of housing options across all types in Mississippi Mills. This limited supply is contributing to rising rent prices that exceed affordability thresholds for most tenants. Although building permit data indicates a recent increase in multi-unit residential construction over the past five years, the pace and scale of development remain insufficient to meet current and projected rental demand.

Growing Demand from an Aging Population

Lanark County's *Municipal Tools to Support Affordable Housing* report identifies a growing need for rental housing to meet the demands of the aging baby-boomer population. As seniors look to downsize from single-detached homes, they are seeking more accessible, low-maintenance accommodations. This shift is anticipated to further drive demand for high-quality rental options within the community.

The report also highlights urban centres, such as Almonte, will face increased pressure, to provide seniors with a more independent and sustainable lifestyle. With convenient access to local goods

and services, these communities are especially attractive to older adults. As a result, municipally serviced areas are expected to experience an inward migration of seniors relocating to urban areas from rural and suburban areas, intensifying the need for higher-density rental housing.

Shortage of Subsidized and Supportive Housing

Throughout Lanark County, there is a significant shortage of subsidized housing, temporary accommodation, special needs housing, and non-profit communal living options. As with seniors housing, urban and municipally serviced areas are experiencing disproportionate demand, largely because they are better equipped to support residents seeking these types of accommodations—offering walkable access to essential goods and services. Although County Social Services managed housing is delivered across the region, the Municipality must be ready to respond to this broader demand by providing housing solutions that serve a regional population.

Data Gaps and Limitations

Historically, the collection of housing and market data for Mississippi Mills has been inconsistent and often overly generalized across geographic boundaries. Although CMHC has recently begun gathering data for Zone 17 through its Rental Market Survey, this census subdivision encompasses Mississippi Mills, Beckwith, and Carleton Place—three distinct communities with markedly different housing profiles. As a result, the aggregated data lacks precision and is considered unreliable, requiring cautious interpretation.

The 2021 Census introduced a broader range of statistical categories, offering insights into household composition, income levels, and housing inventory. While this data provides a valuable snapshot of the community, its greatest

utility lies in tracking long-term trends. At the local level, the Lanark County's Social Services Department has made significant strides in monitoring housing supply and demand to assess affordability. This work has proven instrumental for lower-tier municipalities in aligning with the Provincial Planning Statement; however, there remains a notable gap in the depth and consistency of data across the full housing continuum, particularly in underreported areas such as Additional Residential Units, rental vacancy rates, and waitlist movement across various types of subsidized housing.

With the next Census in 2026, it is essential that governments at all levels commit to expanding and improving housing data collection.

Future Community Needs

As Mississippi Mills continues to grow and evolve, the Municipality must proactively plan for a diverse and resilient housing system that meets the needs of residents at all stages of life and income levels. This section outlines several emerging housing needs that are expected to become more pressing over the coming years.

Affordable Homeownership

Access to affordable homeownership is rapidly becoming one of the most pressing challenges facing Mississippi Mills. An affordable home in Lanark County would require housing to be priced below \$389,053 (income-base threshold), or \$383,402 (resale benchmark). It is important to note that as of August 2025, data from MLS Systems indicates that the **average home price in Mississippi Mills is \$633,100**—well above affordable levels for many low- and moderate-income households.

If this trend continues, more residents will be unable to transition from renting

to owning, creating added pressure on the already undersupplied rental market. It may also lead to higher rates of unsuitable housing, as measured by the National Occupancy Standard (NOS), particularly for growing families or multigenerational households.

Addressing the affordability gap in homeownership is not only critical for easing pressure on the rental sector, but also essential for fostering long-term housing stability, economic mobility, and overall quality of life for residents of Mississippi Mills. Proactive measures to expand access to affordable ownership opportunities will be key to building a more inclusive and resilient community.

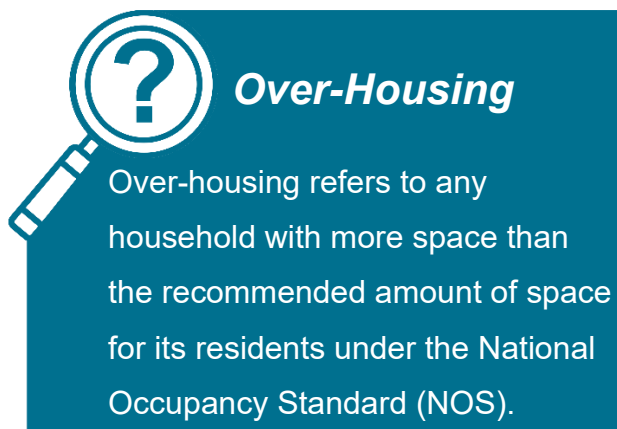
Smaller/Accessible Units

As Mississippi Mills continues to grow and its population ages, expanding the supply of Missing Middle Housing will become increasingly important.

Currently, there are 21,624 seniors living in Lanark County, a number projected to rise to 32,214 by 2046. In response, it is essential that the Municipality plan for

housing that meets the needs of older adults. A key strategy in addressing these needs is the use of Universal Design which is an approach that creates homes suitable for people of all ages and abilities. Universal design ensures that housing is functional, adaptable, and inclusive, allowing residents to live independently and safely as their needs change over time. Features like zero-step entrances, wider doorways, and accessible bathrooms benefit not only seniors and individuals with disabilities, but also families with young children and people recovering from injuries. By investing in appropriate housing solutions, Mississippi Mills can support its aging population and enable seniors to remain within the community as they grow older.

Over-housing



Over-housing typically arises from changes in household composition.

Homes that were once appropriately sized become underutilized when adult children move out, leaving parents, often referred to as “empty nesters” with multiple unused bedrooms. Ideally, these individuals would downsize, making space available for younger families in need of larger homes; however, downsizing has become increasingly difficult due to a lack of suitable housing types and limited affordable options.

In Mississippi Mills, over-housing is exacerbated by the absence of Missing Middle Housing forms such as duplexes, stacked townhomes, and small apartments. Residents are often forced to choose between compact apartment units or larger single and semi-detached homes. With 81.8% of the housing stock consisting of single or semi-detached dwellings, and only 8.1% made up of townhomes and similar multi-unit options, **many households occupy homes that either fall short of or exceed the bedroom requirements outlined in the NOS.** This mismatch frequently results in vacant bedrooms.

Seniors face more challenges when it comes to downsizing. According to

research from the CMHC, **85% of adults over the age of 55 prefer to remain in their current homes and communities rather than relocate**, a choice known as “aging in place.” While aging in place can support the senior’s emotional well-being, it also contributes to over-housing, as many seniors continue to occupy homes with more space than they need. High housing prices with limited rental options, and a shortage of appropriately sized and affordable units, such as bungalows or accessible apartments, make downsizing financially and logistically difficult. As a result, many seniors remain in larger homes which no longer suit their needs, further constraining the supply of family-sized housing in the community.

To address ongoing over-housing challenges in Mississippi Mills, a more

diverse housing supply is needed. The development of Missing Middle Housing, affordable units, and purpose-built seniors housing would offer more appropriate options for downsizing.

Increased Subsidized Housing

As previously stated, wait times for subsidized housing in Mississippi Mills can be lengthy, highlighting the urgent need to expand non-market housing. Ensuring access to affordable options is critical to supporting vulnerable groups, including seniors, single-parent households, and youth. To meet this growing demand, potential areas for improvement are increasing public housing, not-for-profit, and co-operative housing models, as well as expanding rent supplement programs.

Conclusion

Mississippi Mills is at a pivotal moment in its growth and development. While the community offers a high quality of life, strong heritage character, and proximity to Ottawa, it is increasingly challenged by a lack of diverse, affordable, and appropriately sized housing.

This Housing Needs Assessment reveals several clear gaps across the housing continuum, from home ownership affordability and rental supply shortages to aging housing stock, over-housing, and insufficient non-market housing. These challenges are compounded by demographic shifts, including a growing senior population, in-migration from neighbouring rural communities, and increased demand from new households seeking to settle in the region.

To ensure the Municipality remains inclusive, sustainable, and economically resilient, it must take decisive action to:

- Increase the supply of affordable ownership and rental housing,
- Diversify housing forms, especially Missing Middle and

accessible housing,

- Support seniors' ability to age in place through thoughtful design and service integration,
- Expand the availability of non-market and supportive housing options,
- Collaborate across levels of government, private developers, and non-profit partners, and,
- Enhance local data collection and monitoring to inform evidence-based decision-making.

With a clear understanding of its current and future housing needs, Mississippi Mills is well-positioned to implement forward-thinking policies, leverage funding opportunities, such as the Housing Accelerator Fund and other grant opportunities, to build a more balanced and inclusive housing system. The time to act is now, to create a community where residents of all ages, incomes, and household types can find a place to call home.