

Affordability

Making the most of what you already have

Property taxes have gone up. So have groceries, insurance and hydro. Most advice on offer is about spending less, which only goes so far when the bills are the part that is fixed.

This is a different list. Property owners across Chatham-Kent are holding assets they may not think of as assets — a woodlot, an empty barn, a few unworked acres, a back yard, the floor above a storefront. Some of those can lower a tax bill. Some can bring in money. One or two simply fill a freezer.

Almost everything here already exists. The programs are running, the grants are funded, the rules are written. They are just scattered across three levels of government and a dozen separate web pages, which is a reliable way for useful things to go unused. The purpose of this document is to put them in one place, in plain language, so that knowing about them is no longer the hard part.

It is a list of doors, not instructions on how to walk through them. What actually applies to you depends on your zoning, your servicing, your lot and your circumstances, and no handout can settle that. So every item ends with the people who can.

01 Lower the bill

Check your assessment

ELIGIBILITY Any property owner. Ontario assessments are still based on January 1, 2016 values, so a Request for Reconsideration asks whether that 2016 figure is correct, not what the property is worth today. Worth filing if you can point to something specific and wrong. A review can also find improvements that were never assessed, in which case the value goes up. There is no fee. The filing deadline is printed on your property assessment notice.

CONTACT MPAC, 1-866-296-6722, or file through AboutMyProperty at mpac.ca.

Woodlot reclassification

ELIGIBILITY Four hectares (9.88 acres) or more of forest on one property, under one municipal roll number, with a minimum number of trees per hectare. Requires a Managed Forest Plan prepared or approved by a certified approver and followed for ten years, with a progress report at year five. Forested land is then taxed at 25% of the municipal residential rate. Your house, yard and landscaped areas stay at the full residential rate. The deadline to add land for the following tax year is June 30.

CONTACT Managed Forest Tax Incentive Program, 1-855-866-3847, MFTIP@ontario.ca. The approver list is at ontario.ca/MFTIP.

Conservation Land Tax Incentive Program

ELIGIBILITY Land identified by the province as provincially significant wetland, a provincially significant area of natural and scientific interest, or habitat of a regulated endangered species. Minimum half an acre. The eligible portion is 100% exempt from property tax. The ministry mails applications each spring to owners of identified land. If you believe you qualify and have never received one, you can ask. Applications must be postmarked by July 31 to take effect the following tax year.

CONTACT Conservation Land Tax Incentive Program, 1-800-268-8959, cltip@ontario.ca. Have your 15-digit roll number ready.

Farm property class

ELIGIBILITY MPAC has assessed the property as farmland, it is used for a farm business with a valid Farm Business Registration number, and it is owned by Canadian citizens or permanent residents. The farm residence and one acre around it stay at the residential rate. The remaining farm assessment is taxed at 25% of the residential rate. Applications must be returned by the deadline Agricorp provides, or the class reverts to residential.

CONTACT Agricorp, 1-888-247-4999, contact@agricorp.com. Farm Business Registration, 1-866-327-3678.

Solar and net metering

ELIGIBILITY Any grid-connected property. Under net metering, excess generation earns a credit on your electricity bill at your retail energy rate. Ontario does not pay cash for surplus, and unused credits are cancelled after twelve consecutive months. The microFIT program that did pay for exports closed to new applicants in 2017. Typical payback on a residential system runs seven to twelve years, so this reduces a bill rather than producing income.

CONTACT Your electricity distributor, listed on your hydro bill. Save on Energy, for current rebate programs.

02 Small things, no permits

Vegetable garden

ELIGIBILITY Any yard. No permit is required to grow food on residential property. A plot of roughly 200 square feet, planted in crops that store or freeze well — beans, tomatoes, squash, root vegetables — will carry a household well past the season. Soil here is generally good. The limiting factors are usually sun and water, not ground.

CONTACT None needed to start. For soil testing and variety advice, the Ontario Ministry of Agriculture, Food and Rural Affairs Agricultural Information Contact Centre, 1-877-424-1300.

Fruit and nut trees

ELIGIBILITY Any yard with room. Slower to arrive than vegetables and considerably less work per year once established. Worth planting the year you think of it rather than the year you want fruit.

CONTACT None needed. Local nurseries and the Ridgetown campus are the practical sources for what actually survives here.

Backyard hens

ELIGIBILITY Properties zoned Rural Residential or Village Residential, excluding the community of Erieau, under a two-year pilot program approved by Council in November 2024. Up to ten hens per property. No roosters. A permit is required before you buy birds: \$400 initial, \$125 renewal. Agricultural zoned properties already permit both hens and roosters with no permit required. Check your zoning before anything else — the municipal zoning map is linked from the backyard chickens page at chatham-kent.ca.

CONTACT Chatham-Kent Licensing Services, cklicensing@chatham-kent.ca, 519-360-1998.

Community garden plot

ELIGIBILITY Anyone without suitable ground of their own, including apartment and rental tenants. Council approved expanding the program in December 2025, and the Food Policy Council and CK Public Health are consulting on where the next site goes. The program's constraint is not land or money. It is finding someone willing to lead a garden — sites here have closed for want of a volunteer coordinator.

CONTACT letstalkchatham-kent.ca/gardens. Chatham-Kent, 3-1-1 within Chatham-Kent or 519-360-1998.

03 Use what's already built

Storage

ELIGIBILITY A dry, lockable outbuilding or a drained, accessible yard. Seasonal boat, RV, trailer and equipment storage is in demand along the lake, particularly around Eriean and Rondeau. Call your insurance broker before you advertise — a standard home or farm policy is generally not written to cover other people's property held for a fee, and that is the real gate, not the municipality. Confirm the use is permitted in your zone.

CONTACT Your insurance broker. Chatham-Kent Planning Services, ckplanning@chatham-kent.ca, 519-360-1998.

A second unit on your property

ELIGIBILITY An additional dwelling unit can be attached — a basement apartment, an addition — or detached, such as a garage conversion or a small standalone build. Chatham-Kent grants cover 50% of eligible costs up to \$27,000 for one new unit, or up to \$32,000 for two. The municipality also publishes six pre-approved detached designs, from 431 to 1,275 square feet, which can reduce design time and fees. You still need to meet zoning and obtain a building permit. Contact Planning before any work takes place — work started first may not qualify.

CONTACT Chatham-Kent Planning Services, ckplanning@chatham-kent.ca, 519-360-1998. Building Services, 519-352-8401 ext. 3215.

Student rental

ELIGIBILITY Property in Ridgetown within reach of the University of Guelph campus. Demand follows the academic calendar, so leases and vacancies run on a different clock than the general rental market.

CONTACT List at places4students.com.

Short-term rental

ELIGIBILITY Chatham-Kent licenses short-term dwelling rentals. Get the licence requirements before you list anything, not after. The strongest demand is the lake corridor — Eriean, Rondeau, Erie Shore Drive, Shrewsbury.

CONTACT Chatham-Kent, 3-1-1 or 519-360-1998, for short-term dwelling rental licensing.

04 Use the land

Rent the workable acres

ELIGIBILITY Tillable land you are not farming, in condition to be worked. Cash rent is paid annually and local rates are well known. Renting land out does not by itself qualify you for the farm property class — that depends on the farm business registration and how the property is assessed.

CONTACT Neighbouring farm operators. Agricorp, 1-888-247-4999, on how the arrangement affects your tax class.

Recreational or hunting lease

ELIGIBILITY Larger rural parcels with bush, wetland or unworked ground. Seasonal access for a fee, in writing.

CONTACT A lawyer, for the agreement. This is not a handshake arrangement.

Firewood from your own bush

ELIGIBILITY Standing dead and cull wood on your own property. If the land is enrolled in the Managed Forest Tax Incentive Program, any harvesting has to follow your approved plan.

CONTACT Your Managed Forest Plan approver, if enrolled. Otherwise none.

05 The bigger moves

Severing a lot

ELIGIBILITY Parcels with enough frontage and depth to divide, subject to the Official Plan and zoning. This goes to the Committee of Adjustment as a consent application. Expect to need a surveyor and, in most cases, a planner.

CONTACT Chatham-Kent Planning Services, ckplanning@chatham-kent.ca, 519-360-1998.

Residential conversion above a storefront

ELIGIBILITY Commercial buildings in the designated downtown and main street areas, which include Blenheim, Eriau, Highgate, Morpeth, Ridgetown and Thamesville. Chatham-Kent's Community Improvement Plan includes a Residential Conversion and Affordable Housing Grant Program, along with façade improvement and property tax increment programs. Grant amounts and terms are revised periodically, so ask for the current application guide. Fire separation and egress are usually the binding constraints, not zoning.

CONTACT Chatham-Kent Economic Development, and Planning Services at ckplanning@chatham-kent.ca, 519-360-1998.

Compiled September 2026 by Matthew Giffin, candidate for Council, Ward 2.

Programs, fees and deadlines change. The backyard hen pilot in particular runs on a two-year term set in November 2024 and requires Council action to continue. Nothing here is legal, financial, planning or tax advice. Every item names the people who can give you the real answer for your property.