



Comprehensive Review Phase 1: Long-Term Growth Analysis

Norfolk County

Final Draft Report

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List of Acronyms and Abbreviations

Acronym	Full Description of Acronym
C.R.	Comprehensive Review
D.C.B.S.	Development Charge Background Study
G.D.P.	Gross domestic product
G.G.H.	Greater Golden Horseshoe
G.T.H.A.	Greater Toronto and Hamilton Area
I.S.M.P.	Integrated Sustainable Master Plan inter-urban water supply
I.U.W.S.	Inter-urban water supply
N.F.P.O.W.	No fixed place of work
O.P.	Official Plan
P.M.I.	Purchasing Managers' Index
P.P.S.	Provincial Policy Statement
P.P.U.	Persons per unit



Executive Summary



Executive Summary

Introduction

The Norfolk County Official Plan (O.P.) was last updated and approved in October 2018. In accordance with the *Planning Act*, R.S.O. 1990, an approved O.P. can be reviewed at any time, but each local council is required to update its O.P. not less than 10 years from the date the plan came into effect and every five years thereafter. As part of its O.P. review exercise, Norfolk County is now embarking on its Comprehensive Review (C.R.) update, which requires an update of the County's long-term growth projections and urban land requirements. The results of this analysis are also intended to guide decision-making and policy development specifically related to long-term planning and growth management, municipal finance and infrastructure planning carried out for Norfolk County.

Phase 1 of this C.R. exercise will provide an update to the County long-term population, household and employment growth forecasts and allocations by settlement area, hamlet and remaining rural area to the year 2051.^[1] The results of this Phase 1 report is based on recent development trends, available Census data, and other new relevant information available since the release of the previous population projections report. Through Phase 2 of the C.R., the County will assess its long-term urban land needs and O.P. policies in accordance with the results of this Phase 1 analysis.

^[1] Population Projections Study. Norfolk County. Final Report. Hemson Consulting Ltd. 2014



The County is also embarking on an update of its 2018 Development Charges Background Study (D.C.B.S.).^[1] The population, household and employment growth forecast carried out as part of the C.R. update will form the basis for the County's updated D.C.B.S growth forecast.

Norfolk County Population, Housing and Employment Growth Trends, 2001 to 2021

Over the past 20 years, Norfolk has experienced uneven population growth, which has been largely influenced by periods of regional economic growth and contraction. Over the 2001 to 2016 period, the Norfolk County population grew at a moderate pace of 0.3% annually. Since 2016, the rate of population growth across the County has increased substantially, driven by steady net-migration across all major demographic groups (i.e., children, adults and seniors). Between 2016 and 2021, the County's annual population growth rate is estimated to have increased to 0.9%, fueling demand for steady new housing construction throughout the County. Recent trends regarding relatively stronger annual new housing construction are anticipated to continue over the long-term planning horizon.

Historically, residential development activity within Norfolk County has been heavily concentrated in low-density housing forms (i.e., singles and semi-detached). During the most recent five-year period, from 2016 to 2020, the County has experienced a shift toward a higher share of medium-density and high-density housing forms, which have accounted for approximately one-third of all residential construction in terms of new housing units.

The population base of Norfolk County is older on average and aging at a slightly faster rate than the Province as a whole. The County is also highly attractive to empty nesters and retirees within the 55+ age group given the opportunities that the County provides for with a balance of urban and rural living within its vibrant urban communities and hamlets. Access to recreation associated with the Lake Erie shoreline as well as the surrounding rural countryside also represents a key draw to this area.

^[1] Norfolk County 2018 Development Charges Background Study. Office Consolidation October 16, 2019.



As the County's Baby Boom population continues to age, the 75+ age group is anticipated to represent the fastest growing population segment within the County. While strong net-migration within the 55+ age group generates considerable economic development opportunities for the broader region, the aging of the County's population base also poses challenges for the County. First, an aging population is anticipated to place downward pressure on the rate of long-term total population growth within the County due to declining growth from natural increase (i.e., births less deaths). Similar to the Province as a whole, the County will increasingly become more reliant on net migration as a source of population growth as a result of these demographic conditions. Second, an aging labour force is also anticipated to place downward pressure on long-term economic growth driven by declining labour force participation and potential labour shortages.

It is also important to recognize that forecast population growth rates are not anticipated to be homogenous across the County's urban and rural areas. In the County's less developed settlement areas and rural areas, forecast population growth rates are anticipated to be relatively slower in areas that are experiencing limited new housing growth. Conversely, the aging population base is anticipated to place increasing development pressures on the County's more developed urban areas which have available municipal servicing capacity. For example, the aging of the County's population is anticipated to drive the need for seniors' housing and other housing forms geared to older adults (e.g. assisted living, affordable housing, adult lifestyle housing), that are not available, or cannot be provided for, in smaller communities or within the surrounding rural area.

In summary, the demographic and socio-economic trends explored in this report will continue to have broad implications on the amount, type and density of future housing needs, municipal service needs and public infrastructure requirements for the County over the long term.

Norfolk County Employment Growth Outlook to 2051

It is important to recognize that future population and employment growth within Norfolk County strongly correlated with the growth outlook and competitiveness of the local economy and the surrounding region – which in this case is largely represented by the G.G.H. The G.G.H. represents the economic powerhouse of Ontario and the centre of much of the economic activity in Canada. The G.G.H. is also economically diverse with



most of the top 20 traded industry clusters throughout North America having a strong presence in this region. The G.G.H. industrial and office commercial real estate markets within this region are significant, having the third and sixth largest inventories, respectively, in North America. Potential employment opportunities within Norfolk County and surrounding commuter-shed represent the primary driver of net migration to this area.

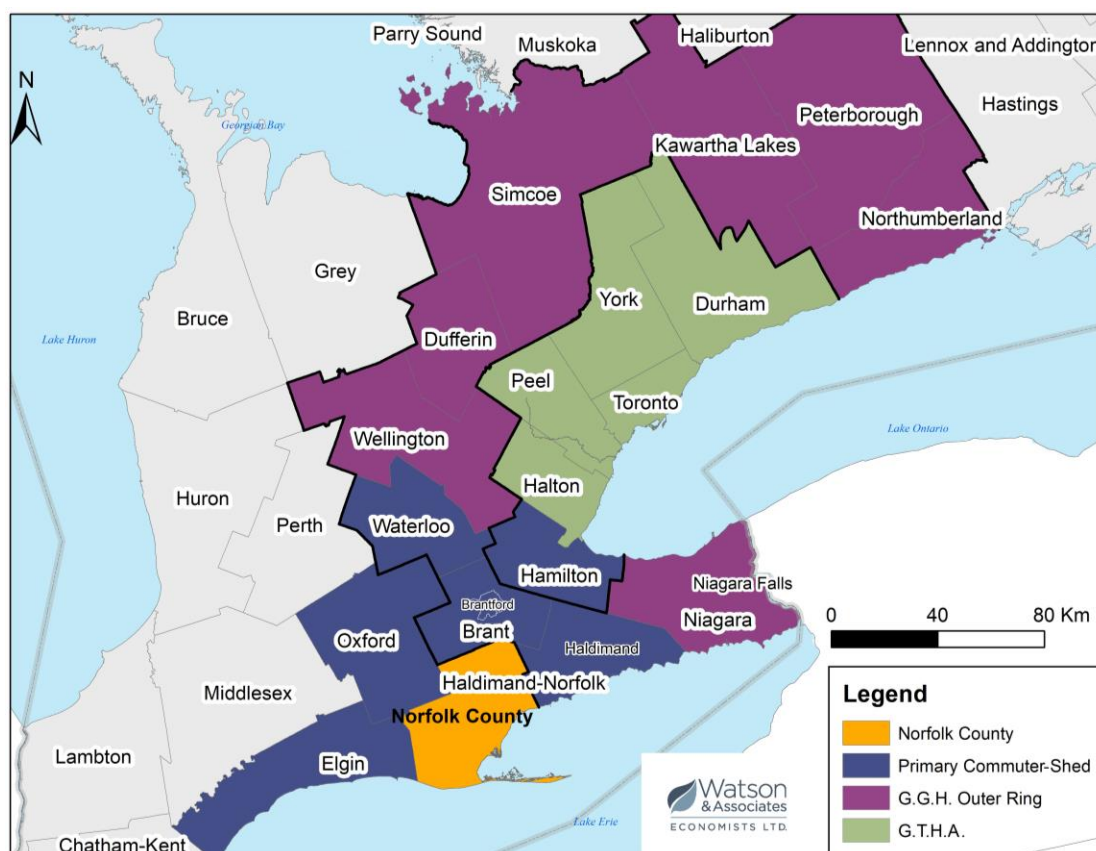
The population of the G.G.H. is forecast to increase from 9.5 million in 2016 to 14.9 million in 2051. This represents a population increase of approximately 5.3 million people (153,000 annually), or 1.3% annually between 2016 and 2051. With respect to the region's economic potential, the G.G.H. employment base is forecast to increase from 4.6 million in 2016 to 7.0 million in 2051. This represents an employment increase of 2.4 million jobs (69,000 annually), or 1.2% annually between 2016 and 2051.

The G.G.H. Outer Ring is projected to be the fastest growing region in Ontario over the next 30 years. As illustrated in Figure ES-1, due to its geographic location just outside the southwestern region of the G.G.H. Outer Ring, Norfolk County is forecast to experience increasing outward growth pressure over the next several decades largely from the west G.G.H. municipalities, which have historically been amongst some the fastest growing municipalities in Ontario in recent decades. To a lesser extent, outward growth pressure from the City of London is also anticipated to add to forecast net migration levels in Norfolk County.

The County's urban and rural landscapes form a large part of the foundation which creates the "quality of place" that continues to increasingly attract new residents to this area. Over the past 18 months, COVID-19 has acted as a near-term driver of housing demand, led by increased opportunities for remote, or distributed, work and the reconsideration by some Ontario residents to trade "city lifestyles" for a greater balance of urban and rural living. It is recognized, however, that the longer-term population and employment growth potential for the County will be heavily dependent on sustained economic growth potential of the broader economic region. As such, it is important not to overstate the near-term impacts of COVID-19 on housing demand in Norfolk over the long term.



Figure ES-1-1
Norfolk County Within the Context of the Surrounding Area and G.G.H.



Over the past two decades, the County has experienced steady employment growth across a broad range of sectors including health care and social services, manufacturing, retail, accommodation and food services, professional, technical and scientific services and agriculture. The County's employment base is also highly concentrated in the creative class economy, including people engaged in arts and culture as artists, actors, performers, writers and designers. The economic base is also highly oriented towards small businesses and home-based occupations. To varying degrees, the County's established employment sectors are all anticipated to experience employment growth consistent with the relatively stronger long-term economic outlook for the broader economy.

With just over 1,300 working farms and over 79,300 hectares (196,000 acres) of total land in crops, Norfolk County is among Ontario's leading farming regions. In accordance with the 2016 Census, total farm capital, including land, buildings livestock



and machinery, in Norfolk County was valued at approximately \$3.3 billion in 2016, up 57% based on the previous 2011 Census. On a per hectare basis, Norfolk County had the second highest total farm capital value in Ontario.¹

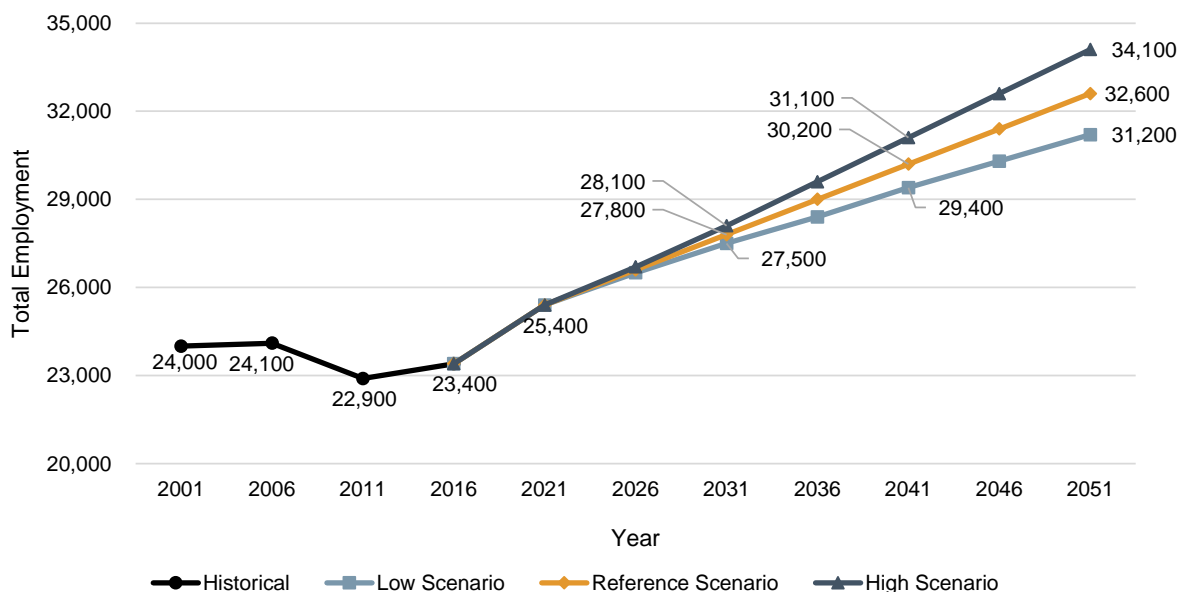
As the local employment base continues to grow and diversify, Norfolk County will continue to be a desirable location for workers to live and work, leading to steady population growth across the County. Over the next 30 years, the County's local employment base is anticipated to benefit from the local and regional economic expansion anticipated within the County and surrounding area. In particular, economic opportunities are noted in established and emerging knowledge-based employment sectors related to advanced manufacturing, agri-business, professional, technical and scientific services, other business services, health care and education and information technology. As such, raising the economic profile of Norfolk County by leveraging the economic opportunities and strengths of the broader regional economy is recommended as a key long-term economic development strategy for Norfolk County.

Figure ES-2 summarizes three long-term employment forecast scenarios for Norfolk County over the 2016 to 2051 forecast period relative to historical employment trends between 2001 and 2016. By 2051, Norfolk County's employment base is forecast to grow to between approximately 31,200 to 34,100. This represents an increase of approximately 7,800 to 10,700 jobs between 2016 and 2051. In comparison to previous 2014 Norfolk County Projections Study, the County-wide employment forecast is approximately 5,000 jobs higher by the year 2041.

¹ Norfolk County Economic Development. [Farm Data | Norfolk County Economic Development \(norfolkbusiness.ca\)](https://www.norfolkbusiness.ca).



Figure ES-2
Norfolk County
Long-Term Total Employment Forecast Scenarios, 2016 to 2051



Source: Forecast by Watson & Associates Economists Ltd.
Note: Total employment includes no fixed place of work and work at home employment.

Norfolk County Permanent Population and Housing Growth Outlook to 2051

Figure ES-3 summarizes three long-term population forecast scenarios for Norfolk County over the 2016 to 2051 forecast period relative to historical population between 2001 and 2016. By 2051, Norfolk County's total population base is forecast to grow to approximately 84,900 to 92,700. This represents an increase of approximately 18,500 to 26,000 persons between 2016 and 2051.

Of the three long-term growth scenarios, the Reference Growth Scenario (Medium Growth Scenario) represents the "most likely" population and employment growth outlook for Norfolk County for the following reasons:

1. It represents a reasonable future ratio of population and employment relative to the surrounding municipalities in comparison to historical and forecast trends.
2. The level of population growth in the 15 to 64 population age group is reasonable given forecast job growth in the local and regional economy.



3. Forecast net migration levels are higher but appropriate relative to historical trends experienced over the past 20 years, particularly during the post-2016 period. Forecast net migration trends are reflective of steady growth anticipated in the local and regional economies, forecast work at home opportunities, as well as the attractiveness of the County to empty nesters and seniors as a retirement/semi-retirement destination.
4. The forecast level of permanent annual housing growth required to accommodate the Reference Growth Scenario is reasonable in relation to historical trends observed based on residential building permit data, Statistics Canada Census data and Municipal Property Assessment Corporation (MPAC) data.

In comparison to previous 2014 Norfolk County Projections Study, the County-wide population forecast is approximately 13,000 people higher by the year 2041.

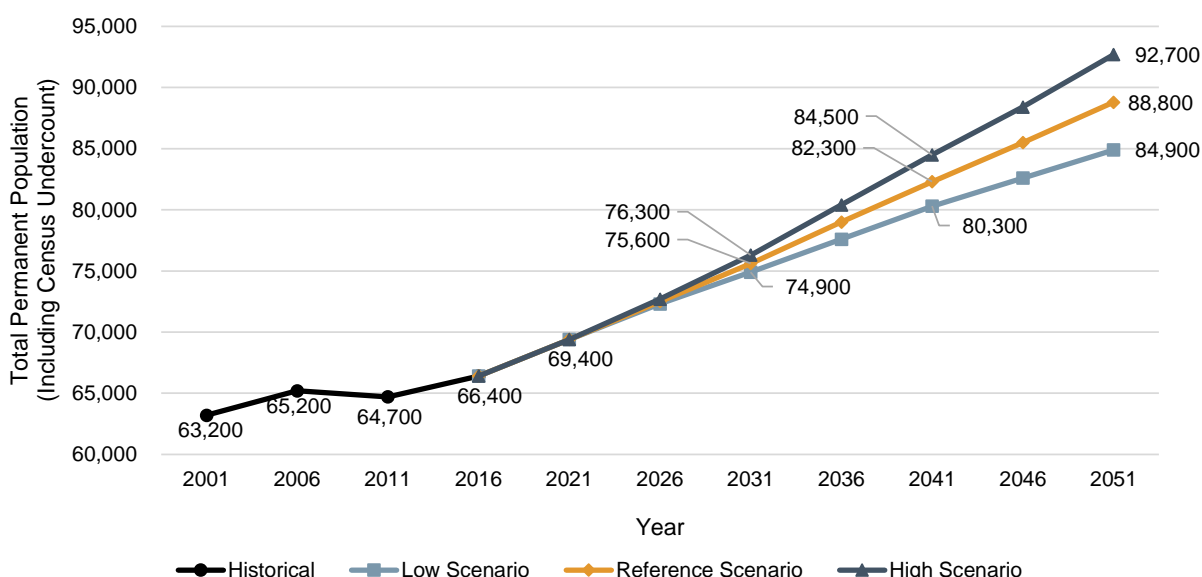
Seasonal Population Growth in Norfolk County

Norfolk County has a notable seasonal population, which is estimated at approximately 5,200 as of 2021. While the County is anticipated to accommodate an additional 300 to 400 additional new seasonal dwellings by 2051 (primarily along the Lake Erie shoreline area), the County's seasonal population is anticipated to remain relatively constant over the long-term planning horizon due to the conversion of existing seasonal housing units to permanent dwellings. This trend in seasonal housing and population is consistent with recent trends experienced in Norfolk County, as well as other municipalities in Ontario's "cottage country".

Seasonal population and tourism in Norfolk County generates unique impacts on the County, which are typically not experienced in municipalities where seasonal housing and tourism is less predominate. First, it places increasing demands on local services and amenities (i.e. roads, recreation facilities, marinas, retail, etc.) during the peak summer season. Second, it adds to the permanent population growth rate over time as a portion of seasonal residents choose to live permanently at the "cottage" for an extended or indefinite period of time. Third, seasonal residences offered as short-term rentals can have a limiting impact on the long-term rental and ownership housing supply within the County.



Figure ES-3
Norfolk County
Long-term Forecast Population Scenarios (Permanent Population), 2016 to 2051



Source: Forecast by Watson & Associates Economists Ltd.
Note: Population includes net Census undercount.

To accommodate the Reference Population Growth Scenario, the County will require an additional 8,300 households over the 2021 to 2051 planning horizon. Addressing the interconnection between the County's competitive economic position and its longer-term housing needs by market segment is critical in realizing the County's future forecast population and employment growth potential as well as the County's ultimate goals related to prosperity, opportunity, and livability. This approach recognizes that the accommodation of skilled labour and the attraction of new businesses are inextricably linked and positively reinforce one another.

To ensure that economic growth is not constrained by future labour shortages, effort will be required by Norfolk County to continue to explore ways to attract and accommodate



new skilled and unskilled working residents to the County within a diverse range of housing options. Attraction efforts must also be linked to housing accommodation (both ownership and rental), infrastructure, municipal services, and amenities, as well as quality of life attributes that appeal to the younger mobile population, while not detracting from the County's attractiveness to older population segments.

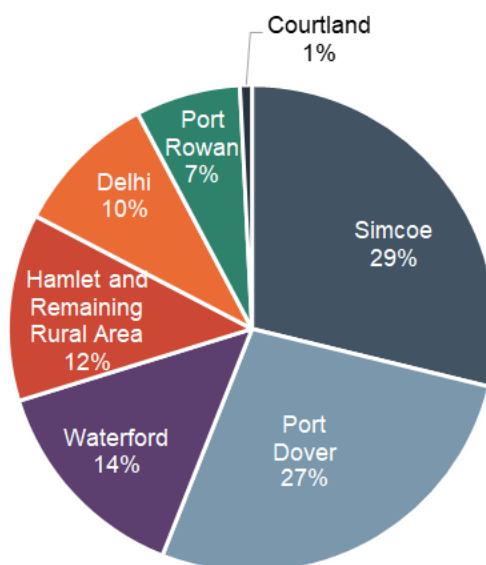
Population and Employment Growth Allocations by Urban Area, 2016 to 2051

Figure ES-4 summarizes the County's long-term population forecast by urban area over the 2016 to 2051 planning horizon. The following trends can be observed:

- The share of total housing growth within urban areas is anticipated to follow a similar trend relative to recent trends observed over the last decade (2011 to 2021). The urban areas of Simcoe and Port Dover are expected to accommodate over half (57%) of County-wide housing growth from 2016 to 2051 (30% and 27%, respectively), followed by Waterford (14%) with a notable share of housing growth potential, Delhi (9%), Port Rowan (7%) and Courtland (1%); and
- All urban areas are forecast to accommodate a significant share of low-density housing from 2016 to 2051. An increasing share of medium and high-density housing is also anticipated to occur in all urban areas with the exception of Courtland, with the highest concentrations in Port Dover and Simcoe, followed by Waterford.



Figure ES-4
Norfolk County
Share of Population Growth by Urban Area,
2016 to 2051



Note: Population includes net Census undercount.

Source: Watson & Associates Economists Ltd.

The share of forecast population and housing growth across the County is anticipated to shift from rural areas towards urban areas over the long-term planning horizon due to the continued demographic and socio-economic trends discussed in Chapters 3 to 5. Over the 2016 to 2051 period, 88% of housing growth is forecast in the County's urban areas, and 12% in hamlet and remaining rural areas.

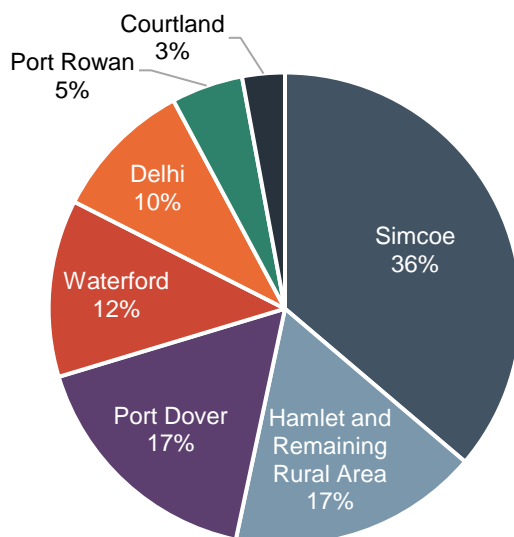
Figure ES-5 summarizes the County's long-term employment forecast by urban area over the 2016 to 2051 planning horizon. The following trends can be observed:

- The urban area of Simcoe is expected to accommodate over one-third (36%) of County-wide employment growth over the 30-year forecast period, driven by the population-related employment growth, opportunities related to the Norfolk General Hospital and anticipated demand for industrial development.
- Port Dover is forecast to comprise 17% of employment growth, largely driven by demand for population-related employment.



- Modest employment growth is anticipated for Waterford (12%), Delhi (10%), Port Rowan (5%) and Courtland (3%).

Figure ES-5
Norfolk County
Share of Employment Growth by Urban Area, and Hamlet and Remaining Rural Area,
2016 to 2051



Source: Watson & Associates Economists Ltd.

Over the long-term forecast period, employment growth within Norfolk County is anticipated to be concentrated within urban areas, accounting for 83% of County-wide net employment growth. The County's hamlets and remaining rural areas are forecast to account for the remaining 17% of total net employment growth.





Report



Chapter 1

Introduction



1. Introduction

1.1 Terms of Reference

The Norfolk County Official Plan (O.P.) was last updated and approved in October 2018. In accordance with the *Planning Act*, R.S.O, 1990, an approved O.P. can be reviewed at any time, but each local council is required to update its O.P. not less than 10 years from the date the plan came into effect and every five years thereafter. As part of its O.P. review exercise, Norfolk County is now embarking on its Comprehensive Review (C.R.) update, which requires an update of the County's long-term growth projections and urban land requirements. The results of this analysis are also intended to guide decision-making and policy development specifically related to long-term planning and growth management, municipal finance and infrastructure planning carried out for Norfolk County.

Phase 1 of this C.R. exercise will provide an update to the County long-term population, household and employment growth forecasts and allocations by settlement area, hamlet and remaining rural area to the year 2051.^[1] The results of this Phase 1 report is based on recent development trends, available Census data, and other new relevant information available since the release of the previous population projections report. Through Phase 2 of the C.R., the County will assess its long-term urban land needs and O.P. policies in accordance with the results of this Phase 1 analysis.

The County is also embarking on an update of its 2018 Development Charges Background Study (D.C.B.S.).^[2] The population, household and employment growth forecast carried out as part of the C.R. update will form the basis for the County's updated D.C.B.S growth forecast.

^[1] Population Projections Study. Norfolk County. Final Report. Hemson Consulting Ltd. 2014

^[2] Norfolk County 2018 Development Charges Background Study. Office Consolidation October 16, 2019.



1.2 What is a Comprehensive Review

According to the Provincial Policy Statement (P.P.S.), 2020, a C.R. is defined as an O.P. review or an O.P. Amendment which is initiated by a planning authority, for the purposes of policies 1.1.3.8 (expansion of a settlement area) and/or 1.3.2.4 (conversion of land within Employment Areas). The P.P.S., 2020 identifies that, “In undertaking a comprehensive review the level of detail of the assessment should correspond with the complexity and scale of the settlement boundary or development proposal.”^[1] The County’s C.R. process is used to establish a long-term vision and planning framework for the municipality that fosters a sustainable approach to future residential growth and economic development. Growth management policies also recognize that while it is not an objective to prevent or limit population and employment growth, municipalities should be planned in a manner that aims to potentially enhance livability and economic prosperity, while protecting what is important to residents and local businesses.

1.3 Provincial Policy Statement, 2020

The P.P.S., 2020 provides policy direction on matters of provincial interest relating to land-use planning and development. It is issued under the authority of section 3 of the *Planning Act* and requires that all planning decisions “shall be consistent with” the P.P.S., 2020 (*Planning Act*, R.S.O. 1990, c. P. 13 s. 3).

The P.P.S., 2020 came into effect on May 1, 2020.^[2] Its purpose was to update the P.P.S., 2014 so that it worked together with changes to the provincial land-use planning system that occurred around the same time. This included changes to the *Planning Act* through Bill 108, the *More Homes, More Choice Act* (2019). Additional reasons for the update largely related to the need to increase urban housing supply, support the economy and job creation, and reduce barriers and costs to the land-use planning system in order to provide greater predictability.

A significant change of the P.P.S., 2020 regarding housing policy is the provision of a housing option approach to address an appropriate range and mix of housing, and to

^[1] Provincial Policy Statement, 2020. Under the *Planning Act*. Ministry of Municipal Affairs and Housing. Ontario. p. 41.

^[2] Provincial Policy Statement, 2020. Under the *Planning Act*. Ontario.



specifically meet market-based needs of current and future residents (policy 1.4.3). Providing for housing options adds broader considerations related to built form, ownership structure, affordable housing and other housing arrangements. Housing options are defined as:

“A range of housing types such as, but not limited to single detached, semi-detached, rowhouses, townhouses, stacked townhouses, multiplexes, additional residential units, tiny homes, multi-residential buildings and uses such as, but not limited to life lease housing, co-ownership housing, co-operative housing, community land trusts, affordable housing, housing for people with special needs, and housing related to employment, institutional or educational uses.”

Throughout the P.P.S., 2020, there is strong encouragement to consider the market when addressing planning matters such as managing growth overall, identifying market-ready sites to improve economic development and competitiveness, and providing for a range and mix of housing options. Although this may assist with managing growth and development in a way that may more accurately reflect market realities, it could make it more challenging for municipalities to transition to other types of development forms they have not historically had considerable success in implementing. As such, when discussing the outlook for the real estate market, it is important to discuss both existing conditions as well as the driving factors that are anticipated to encourage and disrupt housing market demand by structure type and built form. Furthermore, while market demand is important when considering long-range land-use planning, this demand must be broadly considered within the context of broad provincial interests, namely: ensuring the efficient use of land, resources, and infrastructure; providing a clean and healthy environment for current and future generations; and diversifying an economic base and supporting job creation.

Notable policies related to planning for Employment Areas in the updated P.P.S., 2020 require municipalities to have enough urban land supply to meet projected needs for a 25-year planning horizon, and include Employment Areas as areas that could be planned for beyond this horizon provided they are not designated beyond the planning horizon.

The P.P.S., 2020 acknowledges the significant economic contribution of Employment Areas, and the importance of protecting and preserving them. It provides details on how municipalities should plan for employment. The P.P.S., 2020 suggests preparing



and readying Employment Areas by identifying strategic sites, monitoring the availability and suitability of employment sites with a focus on market-ready sites, and actively seeking to address potential barriers to investment (policy 1.3.2). The policy further outlines that, during an O.P. review or update, planning authorities assess Employment Areas in local O.P.s to ensure the designation is appropriate for the planning function of the Employment Area (policy 1.3.2.2).

1.4 Norfolk County Official Plan

The Norfolk County O.P. (adopted May 9, 2006, Office Consolidation revision January 1, 2021) is being reviewed as part of this C.R. process as it relates to growth management, growth forecasts, housing, and employment directions. In 2018, the County completed and adopted the five-year review updates to the O.P.

As the basis for development and growth policies, County Council has endorsed population and employment forecasts of approximately 70,900 residents and 24,900 jobs for 2036, based on the Population Projection Study, 2014. The population and employment forecasts will be reviewed on a regular basis so that the County can respond to changing circumstances and conditions.

In the Norfolk County O.P., settlement areas include two components: urban areas and rural settlement areas. Urban areas are identified as the focal points of growth and development activity in the County areas with a full range of land-use opportunities. Residential uses of various types and densities, commercial, employment, government, institutional, office, entertainment, cultural, and health and social service activities, will be accommodated in urban areas.^[1] Other settlement areas include rural settlement areas or hamlets. Hamlets are identified as settlements that function as small clusters providing limited residential, institutional, recreational and small-scale commercial services to the surrounding agricultural community. The O.P further states that the quantum and type of growth permitted in hamlets should not be detrimental to the rural character of the surrounding agricultural and/or resource area, will not have adverse environmental or human health consequences, and will not have a negative impact on

^[1] Norfolk County Official Plan, May 9, 2006 (Last Revision January 1, 2021), Policy 6.4, p. 95.



the County's financial sustainability. The County has 42 hamlets which have been identified in Schedule A of the O.P.^[1]

The County O.P. states that the majority of lands shall be covered with low-density dwellings, including single detached dwellings, semi-detached dwellings, duplex dwellings and similar low-profile residential buildings, not exceeding two dwelling units per lot.^[2] The County O.P. also permits medium-density dwellings (including triplex dwellings, fourplex dwellings, row or block townhouse dwellings, converted dwellings containing more than two dwelling units, walk-up apartments and similar medium-profile residential buildings) and high-density units, subject to the policies of subsection 7.7.2 of the O.P, except for Courtland Urban Area where high-density residential uses are not permitted.

With respect to directing employment growth, the County O.P. provides distinct designations to accommodate growth. Non-residential designations include Downtown, Mixed Residential/Commercial, Shopping Centre Commercial, Commercial, Protected Industrial, Industrial and Major Institutional. Further, rural industrial and commercial operations shall be permitted in accordance with the policies of subsection 7.2 (Agricultural Designation).^[3]

Key growth management targets of the County O.P. include the following:

- 25 percent of its growth in the Urban Areas should be accommodated through infill, intensification and redevelopment;^[4]
- 15 percent of all new housing built in Norfolk County should be multi-residential dwellings and 15 percent should be semi-detached and townhouse dwellings;^[5]
- 25 percent of all new housing provided throughout the County should be affordable to low- and moderate-income households and that at least 10 percent of all new units should be affordable to low-income households, those with

^[1] Norfolk County Official Plan, May 9, 2006 (Last Revision January 1, 2021), Policy 6.6, p. 114.

^[2] Ibid., Policy 8.3.4 and Policy 8.3.5, p. 79 and p. 80.

^[3] Ibid., Policy 4.3., p. 42.

^[4] Ibid., Policy 6.4 (h), p. 97.

^[5] Ibid., Policy 5.3, p. 65.



incomes falling within the lowest 20 percent of the income distribution for the County.^[1]

In accordance with the County O.P, the County is anticipated to increase its share of the Urban System population from approximately 46% in 2016 to 56% by 2036.^[2] The population, household and employment forecasts in the County O.P. are based on achieving the County's proactive economic development and tourism objectives.

1.5 What Drives Long-Term Population and Employment Growth

A broad range of considerations related to demographics, economics and socio-economics are anticipated to impact future population and employment growth trends throughout Norfolk County over the 2021 to 2051 planning horizon. These factors will not only affect the rate and magnitude of growth but will also influence the form, density, and location of residential and non-residential development.

As a starting point, it is important to recognize that future population and employment growth within Norfolk County is highly correlated with the growth outlook and competitiveness of the broader regional economy (i.e., commuter-shed). The employment base within Norfolk County and the surrounding commuter-shed can be grouped into two broad categories: export-based sectors and community-based sectors. The latter primarily refers to local population serving employment. Export-based sectors are comprised of industries (i.e., economic clusters) producing goods that reach markets outside the community (agriculture and primary resources, manufacturing, research and development, as well as other knowledge-based industries). Economic growth in the regional export-based economy generates wealth and economic opportunities which, in turn, stimulates community-based or population-related employment sectors, including retail trade, accommodation and food, and other service sectors. Economic development subsequently drives the need for labour force growth which is largely generated from positive net migration. Ultimately, population

^[1] Norfolk County Official Plan, May 9, 2006 (Last Revision January 1, 2021), Policy 5.3, p. 65.

^[2] Statistics Canada Census 2016 Area Profiles for Delhi, Port Dover, Port Rowan, Simcoe and Waterford; population data from <https://www.norfolkbusiness.ca/courtland/> for Courtland.



growth in Norfolk County within the 0-64 age group, similar to the Country as a whole, will continue to be largely driven by net migration associated with the working-age population and their dependents (i.e., children, spouses not in the labour force, others). On the other hand, growth of the County's 65+ population will continue to be largely driven by the aging of Norfolk's existing population and, to a lesser extent the attractiveness and affordability of the County to new seniors.

1.6 Approach to Long-Term Population, Housing and Employment Forecast

The population, household and employment forecast methodology adopted for this study utilizes a combined forecasting approach, which incorporates both the traditional “top-down” cohort-survival forecast methodology (i.e., population by age-cohort) and a “bottom-up” household formation methodology. This combined approach is adopted to ensure that both regional economic/demographic trends and local housing market conditions are adequately assessed in developing the County's long-term growth potential.

This forecasting approach has been developed in accordance with the Provincial Projection Methodology Guidelines and industry best practices.^[1] It is a provincially accepted approach to projecting employment, population and corresponding total household formation.^[2] This approach focuses on the rate of historical housing construction in Norfolk County and the surrounding area, adjusted to incorporate supply and demand factors by geographic area, such as servicing constraints, housing units in the development process, as well as historical housing demand. Population is then forecast by developing assumptions on average household size by unit type, taking into consideration the higher average occupancy of new housing units and the decline in average persons per unit (P.P.U.) over time within existing households.

^[1] Projection Methodology Guidelines. A Guide to Projecting Population, Housing Need, Employment and Related Land Requirements. 1995.

^[2] Projection Methodology Guideline. A Guide to Projecting Population, Housing Need, Employment and Related Land Requirements. 1995.



1.6.1 Approach to Population and Housing Forecast

The cohort-survival population forecast methodology uses, as its base, population age groups by sex, and ages each group over time, taking into consideration age-specific death rates and age-specific fertility rates for the female population in the appropriate years (to generate new births). To this total, an estimated rate of net migration is added (in-migration to the municipality, less out-migration, by age group). Forecast trends in population age structure provide important insights with respect to future housing needs based on forecast trends in average household occupancy.

The population and household growth forecast provided herein has been developed from a population forecast by age structure. Total households are generated from the population forecast by major age group based on forecast age-specific headship rates. A household headship rate is defined as the ratio of primary household maintainers, or heads of households, by major population age group (i.e., cohort).^[1]

An understanding of historical headship rate trends is important because this information provides insights into household formation trends associated with population growth by age, family type and family structure. Between 2001 and 2016, the Norfolk County total headship rate increased modestly from 36.3% to 39.2% (refer to Appendix A for additional details). While total headship rates do not tend to fluctuate heavily over time, the ratio of household maintainers per capita varies by population age group. For example, a municipality with a higher percentage of seniors, such as Norfolk County, will typically have a higher household maintainer ratio per capita (i.e., headship rate) compared to a municipality with a younger population. This is because households occupied by seniors typically have fewer children than households occupied by adults under 65 years of age. Accordingly, forecast trends in population age structure provide important insights into future headship rates and average P.P.U. trends for Norfolk County. Over the next 30 years, average P.P.U. levels across the County are anticipated to decline, largely driven by the aging of the County's population base.

Forecast housing demand by structure type has been determined based on a review of forecast housing demand (i.e., propensity) by population age group. In addition to population age structure, there are a number of factors such as household income,

^[1] It is noted that each household is represented by one primary household maintainer.



housing affordability, review of active development applications, lifestyle decisions, health, mobility, and planning policy, that also influence the anticipated form and type of housing units constructed across Norfolk County.

1.6.2 Approach to Employment Forecast

When forecasting long-term employment, it is important to understand how growth in the municipality's major employment categories (i.e., industrial, commercial and institutional) is impacted by forecast labour force and population growth. Population-related employment (i.e., retail, schools, service and commercial) is generally automatically attracted to locations convenient to residents. Typically, as the population grows, the demand for population-related employment also increases to service the needs of the local community. Forecast commercial and institutional activity rates (i.e. ratio of jobs to population) have been based on historical activity rates and employment trends, as well as future commercial and institutional employment prospects within a local and regional context. Similar to population-related employment, home-based employment is also anticipated to generally increase in proportion to population growth.^[1]

Industrial and office commercial employment (export-based employment), on the other hand, is not closely linked to population growth and tends to be more influenced by broader market conditions (i.e., economic competitiveness, transportation access, access to labour, and distance to employment markets), as well as local site characteristics, such as servicing capacity, highway access and exposure, site size/ configuration, physical conditions and site location within existing and future Employment Areas throughout the County and the surrounding market area. As such, industrial employment (employment lands employment) is not anticipated to increase in direct proportion to population growth and has been based on a review of the following:

- Macro-economic trends influencing employment lands development (i.e., industrial and office employment) within Norfolk County and the surrounding market area);

^[1] Due to further advancements in telecommunications technology, it is anticipated that home-based employment activity rates will increase over the forecast period for the municipality.

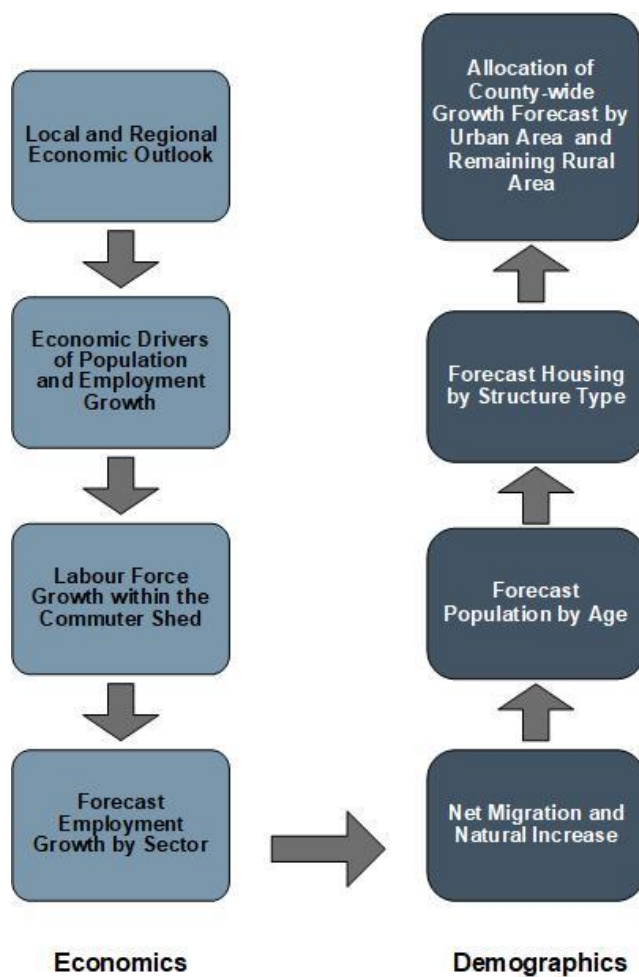


- Historical employment trends (i.e., review of established and emerging employment clusters), non-residential construction activity;
- Availability of industrial land supply and future planned greenfield development opportunities on vacant designated employment lands within Norfolk County and the surrounding market area; and
- Recent trends in industrial land prices and overall cost competitiveness on employment lands.

The population, housing and employment forecast is then allocated by urban area and remaining rural area based on a review of local supply and demand factors that are anticipated to influence the location of residential and non-residential development over the long-term planning horizon, which is further discussed below and in Chapters 4 and 5. Figure 1-1 summarizes the population, housing and employment forecast methodology.



Figure 1-1
Approach to Long-Term Population, Household and Employment Forecast





Chapter 2

Overview of Macro-Economic Outlook and Regional Employment Trends



2. Overview of Macro-Economic Outlook and Regional Employment Trends

This chapter summarizes the macro-economic trends influencing regional labour force and employment trends within Ontario, the Hamilton-Niagara Peninsula Economic Region, and Norfolk County over the past two decades. This broader analysis has been undertaken to provide additional insight with respect to the recent macro-economic and demographic trends which are anticipated to influence both the near-term and longer-term growth outlook for Norfolk County.

2.1 Near-Term Impacts of COVID-19

2.1.1 Near-Term Economic Impacts

Since being declared a pandemic by the World Health Organization (W.H.O.) on March 12, 2020, the economic impacts of coronavirus disease (COVID-19) on global economic output have been significant. Economic sectors such as travel and tourism, accommodation and food, manufacturing, and energy have been hit particularly hard. On the other hand, many other employment sectors (particularly knowledge-based sectors), which are more adaptable to the current remote work environment, have been less negatively impacted and in some cases have prospered.

Canada's gross domestic product (G.D.P.) declined by approximately 39% in the second quarter of 2020 (April to June) due to COVID-19. As restrictions gradually loosened during that period, beginning in May 2020, businesses came out of lockdown during the summer months and economic activity grew at a pace of 40.5% in the third quarter, although G.D.P. was still short of pre-pandemic levels.

Economic growth continued through the fourth quarter of 2020, increasing by 2.3% despite increased COVID-19 restrictions towards the end of November 2020. Despite this fourth-quarter increase, real G.D.P. in 2020 declined overall by 5.4%. In 2021, Canada's economy grew sharply by 6.5% in the first quarter, but due to the impacts of the third COVID-19 wave the April 2021, the Province-wide lockdown weighed on economic activity in the second quarter of 2021 which saw it contract by a 1.1% annualized rate. Given the relatively strong economic performance leading up to April 2021 and the rollout of vaccine passports to access non-essential businesses, it is



expected that economic setbacks due to the lockdown will be recouped as provincial restrictions continue to ease.^{[1] [2] [3] [4]. [5]}

Overall, required modifications to social behavior (e.g., physical distancing) and increased work at home requirements, resulting from government-induced containment measures and increased health risks, have resulted in significant economic disruption largely related to changes in consumer demand and consumption patterns.

Furthermore, continued tensions, logistical challenges and constraints related to international trade have also started to raise further questions regarding the potential vulnerabilities of globalization and the structure of current global supply chains.

At present, the level of sustained economic impact related to this “exogenous shock” to the world and the Canadian economy is still relatively uncertain. While the prospects for a global recovery have improved in recent months, the pace of this global economic recovery has been uneven, largely due to the rate at which countries have been able to vaccinate their residents.^[6]

Despite the consequences of COVID-19, the long-term economic and housing outlook for southwestern Ontario remains positive as the region continues to be attractive to international investment and newcomers alike. While the housing market across southwestern Ontario experienced a slow start in early 2020 due to COVID-19, pent-up demand and historically low mortgage rates have accelerated housing demand across most areas of the Province with record sales and higher average selling prices.

For Norfolk County, the COVID-19 pandemic has been a significant driver of housing demand, led by increased opportunities for remote work and the reconsideration by some Ontario residents to trade “city lifestyles” for a greater balance of urban and rural

^[1] Reuters Business News, August 28, 2020.

^[2] CBC Business News, Canada’s economy bounced back at record 40% pace in third quarter – but GDP still below pre-COVID levels, December 1, 2020.

^[3] Ontario Newsroom, Office of the Premier, Ontario Declares Second Provincial Emergency to Address COVID-19 Crisis and Save Lives, January 12, 2021.

^[4] Reuters, Canadian Economy Seen Strong in First Quarter, But Impact of Third Wave Looms, April 20, 2021.

^[5] Global News, Canadian Economy Shrank by 1.1% in Second Quarter of 2021, Statistics Canada Says, August 31, 2021.

^[6] Global Government Forum. OECD Warns of Uneven Economic Recovery from COVID-19, Despite Global Growth. June 1, 2021.



living. It is recognized, however, that the longer-term population and employment growth potential for the County will be heavily dependent on sustained economic growth potential of the broader economic region. As such, it is important not to overstate the near-term impacts of COVID-19 on housing demand in Norfolk County over the long term.

Reduced immigration levels in 2020 and expected lower levels in 2021 are anticipated to slow population growth within the larger urban centres of southwestern Ontario, potentially placing downward pressure on housing market demand (refer to section 2.1.3).^[1] Tighter mortgage rules could also temper the hot real-estate market as home buyers would face stiffer mortgage stress tests. The Governor of the Bank of Canada has also warned that home buyers who have overextended on their mortgages are vulnerable to rising interest rates when they must be renewed, and not to expect the rapid price increase to continue indefinitely.^[2] Accordingly, these factors support a cautious outlook with respect to the broader demand for housing over the near-term.

2.1.2 COVID-19 and the Changing Nature of Work

In addition to its broader impacts on the economy, COVID-19 is also accelerating changes in work and commerce as a result of technological disruptions which were already taking place prior to the pandemic. Businesses will increasingly be required to rethink the way they conduct business with an increased emphasis on remote work enabled by technologies such as virtual private networks (VPNs), virtual meetings, cloud technology and other remote work collaboration tools. These trends are anticipated to have a direct influence on commercial and industrial real estate needs over both the near and longer terms. In light of these anticipated trends, it is important to consider the manner in which these impacts are likely to influence the nature of employment by type, as well as by place of work.

As of 2016, approximately 12% of Norfolk County's workforce is identified as working from home on a full-time basis, and remains relatively steady compared to 2011. The percentage of workers who reported having no fixed place of work (N.F.P.O.W.) was

^[1] "Very difficult" to meet Canada's immigration targets after pandemic drop: immigration lawyer. CTV News. January 14, 2021.

^[2] CTV Business News, Mortgage stress tests set to tighten in wake of Bank of Canada warnings, May 20, 2021.



approximately 16% in 2016, up from 11% in 2011.^{[1][2]} Current initiatives such as SWIFT (Southwestern Integrated Fibre Technology) have invested \$209 million into bringing high-speed broadband networks across Southwestern Ontario, of which \$11.9 million is committed to Norfolk County.^{[3],[4]} SWIFT is a non-profit regional broadband project whose goal is to bring high-speed broadband networks across Southwestern Ontario. Through partnership with federal, provincial and private sector investors, SWIFT is currently overseeing \$209 million to connect 22% of Southwestern Ontario's underserved areas over the next three years.^[5] Of that, \$11.7 million has been committed to providing high-speed internet access to 3,950 households and businesses in Norfolk County. As of May 2021, SWIFT has connected over 900 premises in Norfolk County in the communities of Turkey Point and Normandale.^[6]

It is anticipated that the percentage of people who work from home on a full-time and part-time basis, as well as those who do not have a fixed place of work, will steadily increase over the long term driven by a continued growth in knowledge-based sectors and continued technological advancement. As the percentage of work at home and off-site employment continues to steadily rise, it may reduce the relative need for future commercial office, retail and institutional building space, which will be reviewed in further detail in Phase 2 of this study.

^[1] Work at home and N.F.P.O.W. employment derived from 2001 and 2016 Statistics Canada Census data.

^[2] Statistics Canada defines N.F.P.O.W. employees as “persons who do not go from home to the same workplace location at the beginning of each shift. Such persons include building and landscape contractors, travelling salespersons, independent truck drivers, etc.”

^[3] SWIFT Broadband Expansion Plan Underway in Norfolk County, SWIFT Blog, July 15, 2020.

^[4] SWIFT Broadband Project Brings Greater Connectivity to Norfolk County, SWIFT Blog, May 15, 2021.

^[5] SWIFT Broadband Expansion Plan Underway in Norfolk County, SWIFT Blog, July 15, 2020.

^[6] SWIFT Broadband Project Brings Greater Connectivity to Norfolk County, SWIFT Blog, May 15, 2021.



2.1.3 Near-Term Immigration Levels for Canada are Likely to Remain Below Historical Averages Due to COVID-19

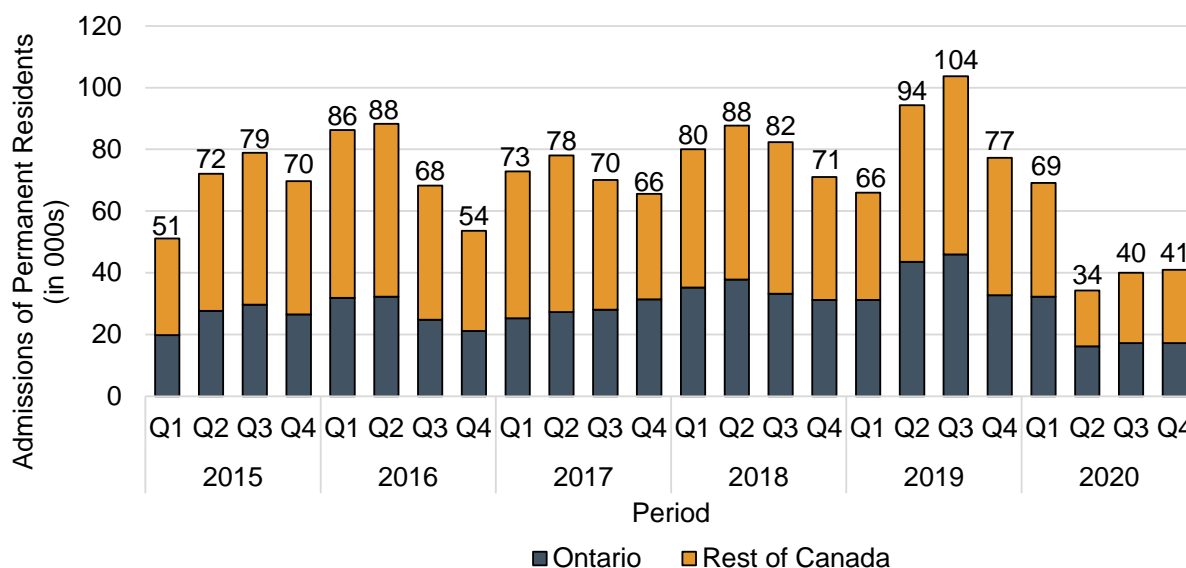
In October 2020, the Canadian federal government released its Immigration Levels Plan for the next three years. Canada has continued to raise their immigration targets and aims to welcome 401,000 new permanent residents in 2021, 411,000 in 2022, and 421,000 in 2023. This is an increase of 50,000 newcomers annually from the previous targets of 351,000 in 2021 and 361,000 in 2026. The increase in immigration targets will make up for the shortfall in 2020 and fill crucial labour market gaps to ensure Canada remains competitive on the world stage. With a focus on economic growth, 60% of admissions are to come from the economic class.^[1]

Figure 2-1 summarizes admissions to Canada and Ontario by quarter since 2015. Looking forward through 2021, immigration levels to Canada and Ontario are anticipated to remain low as a result of travel restrictions due to COVID-19. This suggests that near-term immigration levels in southwestern Ontario will also remain below recent historical averages. A recent report prepared by the Federal Department of Immigration, Refugees and Citizenship Canada (IRCC) indicates that when travel restrictions begin to ease, a significant surge of applications and support requirements is anticipated. Sustainable higher levels of immigration in line with the increased immigration targets, however, will be largely dictated by the on-going strength of the national and provincial economies.

^[1] Immigration, Refugee and Citizenship Canada news release, October 20, 2020. <https://www.canada.ca/en/immigration-refugees-citizenship/news/2020/10/government-of-canada-announces-plan-to-support-economic-recovery-through-immigration.html>



Figure 2-1: Quarterly Admission of Permanent Residents in Ontario Versus the Rest of Canada, 2015 to 2020



Source: Derived from IRCC, December 31, 2020, data, by Watson & Associates Economists Ltd.

Reduced immigration has the potential to constrain population growth levels and soften the housing market in the most populated urban areas of central Ontario, most notably the City of Toronto, Peel Region and York Region, where population growth is most heavily dependent on immigration. In contrast, municipalities in southwestern Ontario, including Norfolk County, are more dependent on inter-provincial and intra-provincial net migration as a source of housing demand, and are anticipated to be less impacted by lower immigration levels.

2.2 Planning within the Context of an Evolving National and Provincial Economic Outlook

2.2.1 Ontario Outlook within the Canadian Context

The Ontario economy is facing significant structural changes. Over the past several decades, the provincial economic base, as measured by G.D.P. output, has shifted from the goods-producing sector (i.e., manufacturing and primary resources) to the services-producing sector. This has largely been driven by G.D.P. declines in the manufacturing sector which were accelerated as a result of the 2008/2009 global economic downturn. It is noted that these G.D.P. declines in the manufacturing sector had started to show



signs of stabilization over the past several years, prior to the recent global economic downturn of 2020.

Over the past decade, the Ontario economy experienced a steady rebound in economic activity since the 2008/2009 recession; however, this recovery was relatively slow to materialize with Ontario G.D.P. levels sharply rebounding from 2013 to 2018, as illustrated in Figure 2-2. This economic rebound was supported by a gradual recovery in the manufacturing sector, fueled by a lower-valued Canadian dollar and the gradual strengthening of the U.S. economy.^[1] G.D.P. growth in 2019 eased to 2.0%, largely as a result of a tightening labour market and slowing global economic growth.^[2] As illustrated in Figure 2-2, the Ontario economy is forecast to rebound by 5.5% in 2021 but is expected to slow down to 4.9% in 2022.

While the recent performance of the Ontario economy has remained relatively strong over the past several years through 2014 to early 2020, the COVID-19 pandemic poses significant risks to the national and provincial economies related to rising government, corporate and personal debt, inflationary pressures and supply disruptions that are important to recognize. Vaccine resistance among some segments of the population and the persistence of new COVID-19 variants also adds to uncertainty regarding the pace of the provincial economic recovery.^[3] A currently overheated housing market also continues to pose a risk to the overall stability of the provincial economy. Recent sharp increases in housing prices across Ontario have contributed to record consumer debt loads and continue to erode housing affordability. Over the long term, the outlook for the Ontario housing market remains positive; however, it will be increasingly important for Ontario municipalities such as Norfolk County to explore solutions to address affordable ownership and rental housing options that accommodate a wide range of residents by age and income.

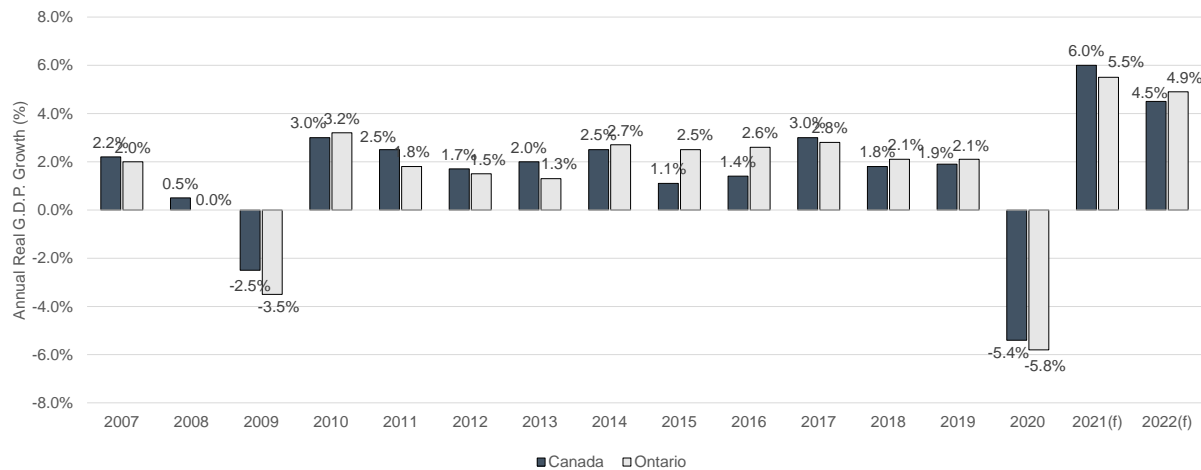
^[1] Valued at approximately \$0.81 U.S. as of October 2021.

^[2] BMO Provincial Outlook, Spring 2019.

^[3] The Conference Board of Canada. Canadian Outlook. Booming Economy not without its Risks. July 6, 2021.



Figure 2-2
Province of Ontario and Canada
Annual Real G.D.P. Growth, Historical (2006 to 2020) and Forecast (2021 to 2022)



Source: Derived from BMO Capital Markets Economics, Provincial Economic Outlook, April 2021, by Watson & Associates Economists Ltd.
Note: 2020 (Ontario), 2021 and 2022 are forecast by BMO Capital Markets Economics.

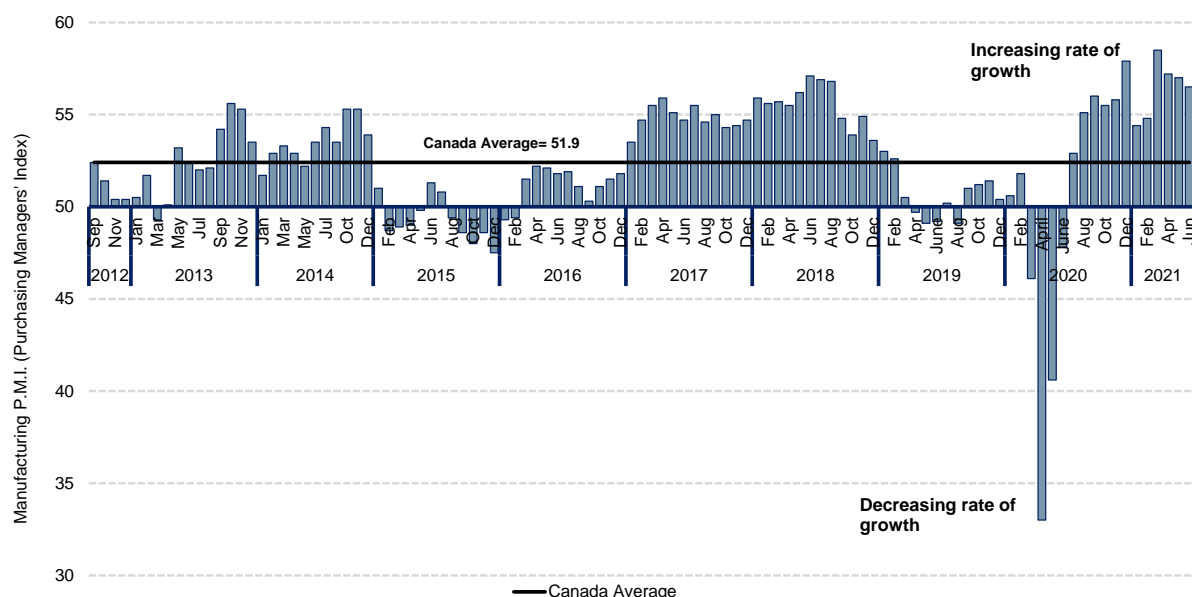
2.2.2 Ontario's Shifting Economic Structure

2.2.2.1 Outlook for Provincial and Regional Manufacturing Sectors

The Purchasing Managers' Index (P.M.I.) is a prevailing economic indicator for economic trends in the manufacturing and services sectors which is based on the purchasing managers' market condition outlook and serves as a key measure of the direction of the manufacturing sector on a monthly basis. The P.M.I. number ranges between 1 and 100. A P.M.I. value greater than 50 represents an expansion relative to the previous month, while a P.M.I. value less than 50 represents a contraction. Figure 2-3 summarizes the P.M.I. for Canada between 2012 and 2020 (April). As illustrated in Figure 2-3, the P.M.I. has largely exhibited moderate to strong expansion between 2012 and 2018, with the exception of 2015 and 2019, which incurred contractions. Also, 2013 and 2016 incurred periods of brief economic contraction. The P.M.I. shows steep contractions at the beginning of March 2020 in manufacturing and services-sector activity due to the negative effects of COVID-19 on the global economy, international trade, and the general demand for goods and services. These conditions worsened into April 2020; however, they showed signs of a moderate rebound in May and June and strong growth from August 2020 to June 2021.



Figure 2-3
Purchasing Managers' Index for Canada, 2001 to 2021 Y.T.D.



Note: Above 50.0 indicates growth from the previous month, 50.0 indicates no change from the previous month, and values below 50.0 indicate a decline from the previous month.

Source: HIS Markit Canada, Canada PMI Index, June 2012-June 2021 summarized by Watson & Associates Economists Ltd., 2021.

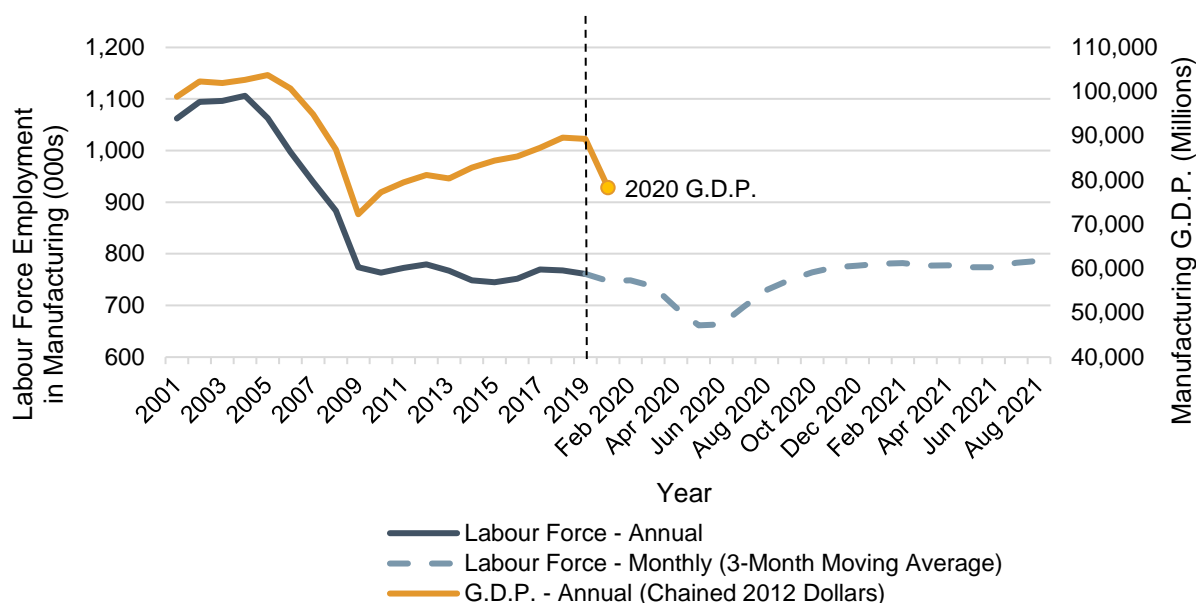
While manufacturing remains vitally important to the provincial economy with respect to jobs and economic output, this sector is not anticipated to generate a high rate of labour-force growth across the Province over the coming decades as globalization has led to increased outsourcing of manufacturing processes to overseas manufacturers. While there will continue to be a manufacturing focus in Ontario, the nature of industrial processes is rapidly shifting, becoming more capital/technology intensive and automated, with lower labour requirements. The highly competitive nature of the manufacturing sector will require production to be increasingly cost effective and value-added oriented, which bodes well for firms that are specialized and capital/technology intensive. As a result of increased efficiencies in the manufacturing sector, G.D.P. has increased relative to generally flat labour force trends as G.D.P. output per employee rises.

As summarized in Figure 2-4, the manufacturing sector in Ontario experienced significant declines between 2004 and 2009 with respect to labour force and G.D.P.



Between 2009 and 2019, however, provincial labour force levels in the manufacturing sector stabilized while G.D.P. output steadily increased. While showing modest growth since 2016, labour force levels in the manufacturing sector declined in early 2020 due to the impacts of COVID-19 but have showed a steady rebound between June 2020 and August 2021.

Figure 2-4
Manufacturing Labour Force Employment in Ontario, 2000 to 2021 Y.T.D.



Source: Annual labour force data from Statistics Canada Labour Force Survey, Table 282-0125, 2020 monthly data from Table 14-10-0091-01, and 2021 monthly data from Table 14-10-0388-01. Annual G.D.P. data from Statistics Canada Table 36-10-0402-01, by Watson & Associates Economists Ltd.

2.2.3 Planning for Industrial Sectors

Recognizing these recent structural changes in the regional economy, there is a need for Norfolk County to ensure that the amount, type, and location of its established and planned Employment Areas are well aligned with anticipated market demand. This requires that near-term (i.e., shovel-ready lands) and longer-term Employment Area land needs are adequately addressed.

It is also important that the County's Employment Areas are planned and designed to accommodate a broad range of established and emerging industrial sectors related to advanced manufacturing, Goods Movement, construction, utilities and employment-supportive uses. Such Employment Areas should also offer competitive attributes and supportive infrastructure, urban amenities and synergies to attract the growing



knowledge-based sector. Two key real estate trends that influence the planning of Employment Areas in today's economy are explored below.

Integrated Development in the Advanced Manufacturing Sector

Many of the growing sub-sectors in advanced manufacturing, such as energy, automotive, technology and clean tech, require integrated operations on larger sites in a “campus-style” setting. These integrated facilities often accommodate a combination of office, research and development, warehousing and logistics, and on-site manufacturing.

To address the broad needs of industry, a range of Employment Areas by site size, access, designation/zoning, and surrounding land use are required which provide significant land area to accommodate mid- to large-scale uses with opportunities for future expansion potential. In industrial/business parks, prestige uses are often positioned at gateway locations (i.e., at major highway interchanges) with direct highway access/exposure as well as good connectivity to arterial roads.

Growing Demand in the Goods Movement Sector Driven by E-Commerce

As previously mentioned, increased outsourcing of manufacturing production to emerging global markets continues to drive the need for new consolidated, land-extensive warehousing facilities to store and manage the distribution of goods produced locally as well as goods imported from abroad. This continues to drive demand for increasingly larger, more land-extensive warehousing facilities, generally in greenfield Employment Areas. Across North America, the Goods Movement industry is continuously evolving at a rapid pace responding to growing consumer demand as well as increased expectations with respect to speed of delivery. As discussed below, e-commerce and technological improvements represent the biggest drivers of change in the Goods Movement industry, driven by the rapid growth of mobile technology.

A growing share of development within the Goods Movement Sector is related to “last mile” urban warehousing facilities that focus on serving the steadily growing urban population base through the final transportation of goods from the distribution centre or fulfillment hub to the final destination (i.e., the retailer or consumer). Continued growth in e-commerce is anticipated to reduced demand for retail square footage, in particular



retail space for goods-based retailers, while increasing employment growth and land demand related to the logistics sector.^[1]

Retail e-commerce sales have risen steadily across Canada, with the proportion of online sales rising from 2.4% in 2016 to a high of 11.4% percent in April 2020, but since then has declined and levelled off at 7.5% as of April 2021.^[2] Further, the digital impact of retail sales is even greater with mobile purchasing platforms (e.g. UberEats, Skip the Dishes) that support retail sales of local retailers. As the e-commerce market continues to expand, this component of the supply chain is becoming increasingly important to businesses as it has a direct influence on the customer experience. In addition to the need to provide timely, accurate service delivery, it is also critical for industry to ensure cost efficiency given that 30% to over 50% of total parcel delivery cost is associated with this leg of the supply chain.^[3] ^[4]

2.3 Norfolk County Labour Force Trends

2.3.1 *Broader Regional Economic Outlook, 2001 to 2020*

Figure 2-5 illustrates total labour force and unemployment rate trends for the Hamilton-Niagara Peninsula Economic Region. Labour force data represents the number of residents who live within the Hamilton-Niagara Peninsula Economic Region and are within the labour force, regardless of where they work. This includes residents who live and work within the Economic Region, including those who work from home, and those who commute outside the economic region for work. Labour force data is not available for Norfolk County post-2016, but it is captured in the broader Hamilton-Niagara Peninsula Economic Region which includes Norfolk County. Key observations include:

^[1] Goods-based retailer refers to retail facilities that sell goods to be used or consumed at home, including food-oriented retail (supermarkets and convenience stores), beer, wine and liquor stores, pharmacies and personal care stores, home improvement stores and stores selling general merchandise, apparel and furniture.

^[2] Statistics Canada Retail e-commerce sales, Table 20-10-0072-01.

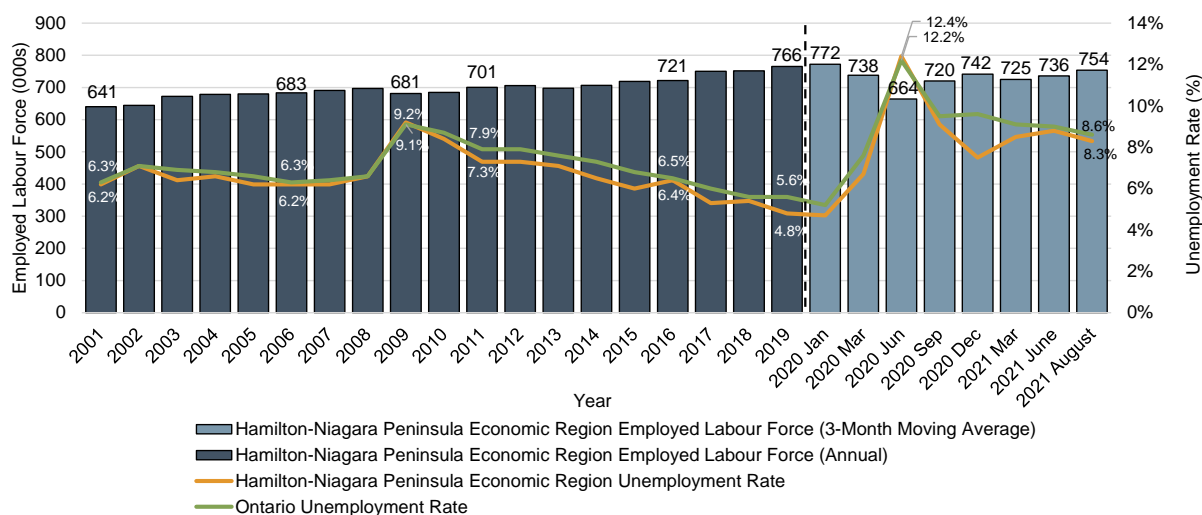
^[3] Breaking Down the “Last-Mile Delivery”: Challenges and Solutions. October 12, 2016.

^[4] Parcel Delivery. The Future of the Last Mile. McKinsey & Company. September 2016.



- The total labour force growth within the Hamilton-Niagara Peninsula Economic Region increased from 641,000 to 721,000 between 2001 and 2016;
- During the post-2016 period the labour force market has shown moderate growth, increasing from 721,000 in 2016 to 766,000 in 2020, an increase of 45,000;
- The unemployment rate in the Hamilton-Niagara Peninsula Economic Region rose to 9.2% in 2009, coinciding with the 2008 global economic recession, and subsequently fell to 4.8% in 2019, the lowest rate this area has experienced in over two decades, prior to peaking in June 2020 to 12.4% as a result of COVID-19; and
- Since peaking in mid-2020, the unemployment rate in the broader Hamilton-Niagara Peninsula Economic Region has steadily declined as the regional economy continues to recover.

Figure 2-5
Hamilton-Niagara Peninsula Economic Region
Total Labour Force and Unemployment Rate Trends, 2001 to 2021 Y.T.D.



Note: Statistics Canada Labour Force Survey and Census labour force statistics may differ.

Source: Hamilton-Niagara Peninsula Economic Region employed labour force and unemployment rate from Statistics Canada Table 14-10-0090-01 and 2020 monthly data from Table 14-10-0293-01. Annual Province of Ontario unemployment rate from Statistics Canada Table 14-10-0090-01 and 2020 monthly data from Table 14-10-0295-02. 2021 monthly data from Table 14-10-0387-02. By Watson & Associates Economists Ltd.

2.3.2 Local Labour Force Trends

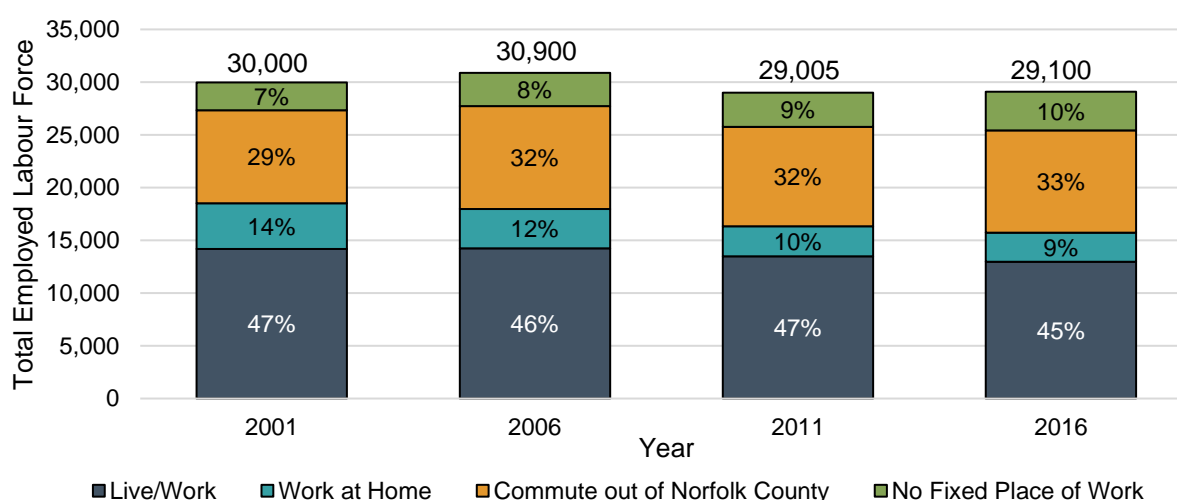
The availability of a local skilled labour force is an increasingly important consideration in the new economy. Having a labour force that meets the needs and demands of



business is essential to the municipal competitiveness of a municipality and the ability to attract industry and employment growth.

As illustrated in Figure 2-6, the Norfolk County labour force has a high concentration of those who live and work within the County, in addition to having a significant share of those who commute out of Norfolk County for employment. As of 2016, approximately 54% of Norfolk County's employed labour force live and work in the County or work from home, and one-third (33%) commute out of the County for work. Over the 2001 to 2016 period, the share of live/work labour force declined marginally, with N.F.P.O.W. displaying the largest percentage increase.

Figure 2-6
Norfolk County
Employed Labour Force by Place of Work, 2001 to 2016



Note: Figures have been rounded.

Source: Derived from 2001 to 2016 Statistics Canada Census data, by Watson & Associates Economists Ltd.

2.3.3 Commuting Trends

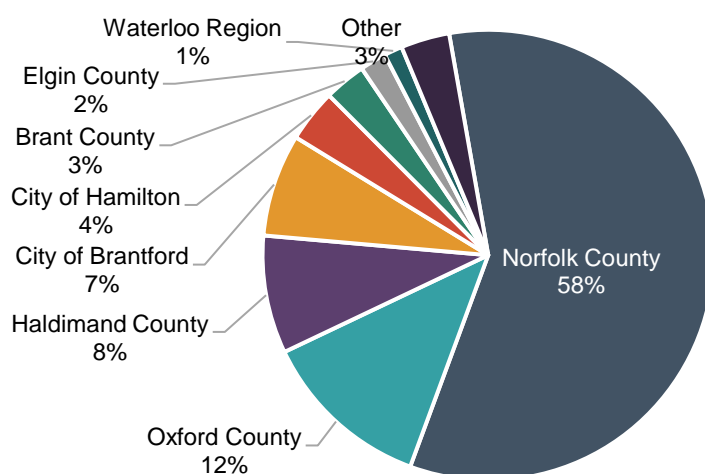
Figure 2-7 summarizes where Norfolk County residents with a usual place of work commute to work, while Figure 2-8 identifies from where people employed with a usual place of work in the County commute. Key observations include:

- Live/work employment within Norfolk County is relatively high (58%); however, a significant percentage of residents are out-commuters (42%);



- The Oxford County Census Division accounted for the largest component of the Norfolk County commuter-shed, comprising 30% of total out-commuters. The Oxford County Census Division also provides the largest share of in-commuters to Norfolk County relative to other surrounding municipalities. This emphasizes the relatively close economic and socio-economic interaction between these two municipalities; and
- Between 2001 and 2016, commuting trends within Norfolk County moderately shifted in terms of live/work trends and in-commuting/out-commuting, with a decreased share in live/work and an increased share of out-commuting.

Figure 2-7
Norfolk County
Which Census Single/Upper-Tier Municipality Norfolk County Residents go to Work,
2016

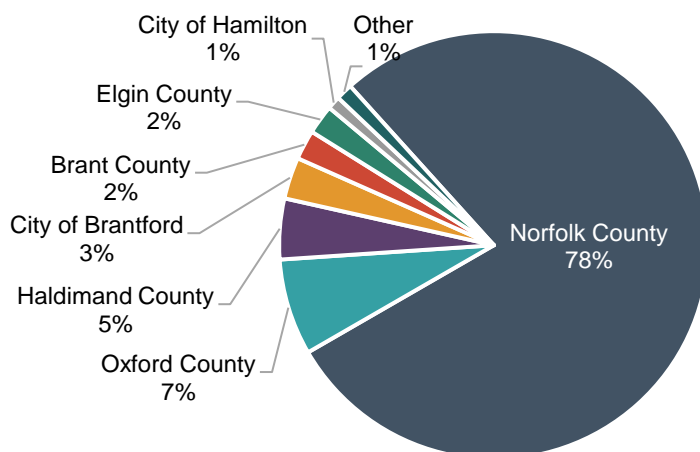


Note: For the purposes of this figure Elgin County includes the City of St. Thomas.

Source: Derived from Statistics Canada - 2016 Census, Catalogue Number 98-400-X2016325, by Watson & Associates Economists Ltd.



Figure 2-8
Norfolk County
From Which Single/Upper-Tier Municipality Norfolk County Employees Commute, 2016



Note: For the purposes of this figure Elgin County includes the City of St. Thomas.
Source: Derived from Statistics Canada - 2016 Census, Catalogue Number 98-400-X2016325, by Watson & Associates Economists Ltd.

2.4 Overview of Norfolk County Economic Trends

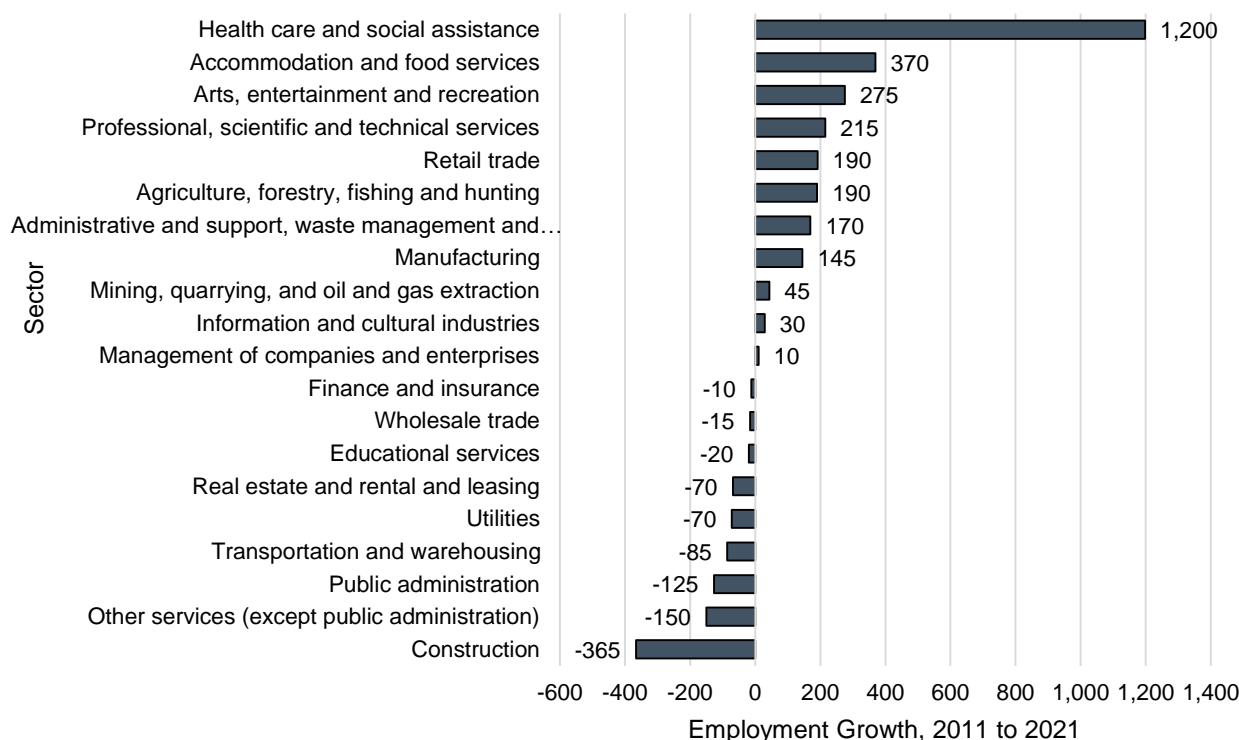
2.4.1 Employment by Place of Work and Sector

As summarized in Figure 2-9, many major commercial, institutional and industrial employment sectors have experienced growth in Norfolk County over the past decade. Employment represents the number of jobs located within Norfolk County. This includes the live/work labour force, including work at home employees, as well as in-commuters.

Employment growth has been particularly strong in knowledge-based sectors such as healthcare and professional, scientific and technical services, which have had notable increases in employment. Industrial and commercial sectors such as accommodation and food services, arts, entertainment and recreation, retail trade, agriculture, forestry, fishing and hunting, administration and support, waste management and remediation services, and manufacturing have also experienced strong growth over the past decade.



Figure 2-9
Norfolk County
Employment Growth, 2011 to 2021



Source: Derived from EMSI data by Watson & Associates Economists Ltd.

Note: Figure includes employees and self-employed jobs. EMSI data may differ from Census data.

2.4.2 Industry Clusters in Norfolk County

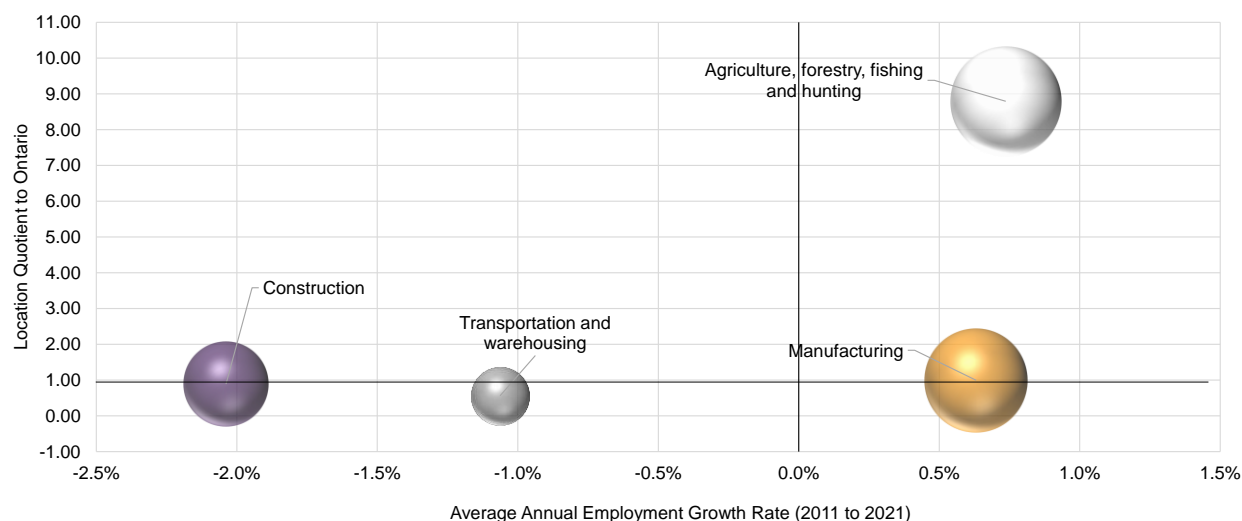
Figure 2-10 and Figure 2-11 illustrate the strength of employment sectors in Norfolk County relative to the Province using Location Quotients (L.Q.),^[1] employment cluster size (based on employment) and recent growth trends. As shown, Norfolk County has a relatively high employment concentration in agriculture, forestry, finishing and hunting, accommodation and food services, retail trade, health care and social assistance, arts, entertainment and recreation and other services (except public administration). The

^[1] An L.Q. of 1.0 identifies that the concentration of employment by sector is consistent with the broader employment base average. An L.Q. of greater than 1.0 identifies that the concentration of employment in a given employment sector is higher than the broader base average, which suggests a relatively high concentration of a particular employment sector or “cluster.”



County also has a number emerging “knowledge-based” clusters, including professional, scientific and technical services as well information and cultural studies, which have a relatively lower concentration of jobs, but have recently been experiencing moderate to strong employment growth. The manufacturing industry has also been experiencing positive employment growth in recent years.

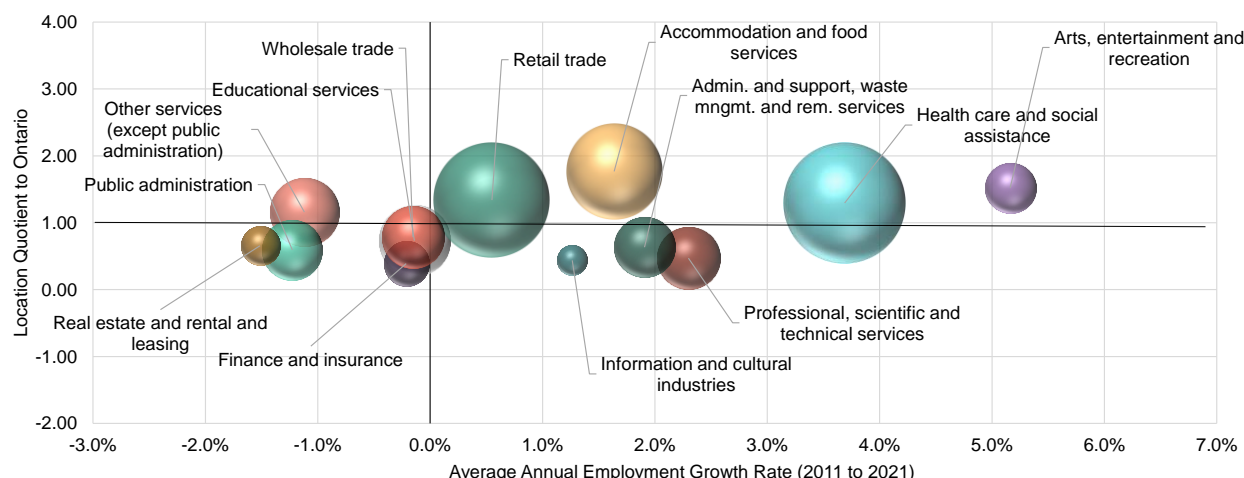
Figure 2-10
Norfolk County
Goods Producing Industry Cluster Size and Growth Matrix, 2011 to 2021



Note: Includes employees and self-employed jobs. Utilities and Mining, quarrying, and oil and gas industry are not shown due to representing under 1% of total employment.
Source: Derived from EMSI data by Watson & Associates Economists Ltd.



Figure 2-11
Norfolk County
Service Providing Industry Cluster Size and Growth Matrix, 2011 to 2021



Note: Includes employees and self-employed jobs. Management of companies and enterprise industry is not shown due to representing under 1% of total employment.
Source: Derived from EMSI data by Watson & Associates Economists Ltd.

2.5 Observations

A broad range of considerations related to demographics, economics, and socio-economics are anticipated to impact employment growth trends in Norfolk County over the coming decades. These factors will not only affect the rate and magnitude of growth but will also influence the form, density, and location of non-residential development and the need for employment lands over the long-term.

Over the past several decades, the provincial economy has been steadily shifting away from good-producing sectors and moving towards increasingly service-based and knowledge-based sectors. As a result of these continued structural changes occurring in the macro-economy, it is important to recognize that the above-mentioned trends will generate both positive and disruptive economic impacts related to employment growth, local business investment, and labour force demand. These disruptive forces are also anticipated to have long-term impacts on industrial, commercial, and retail space requirements, as well as long-term employment land needs, which must be considered and monitored on an on-going basis when planning for non-residential development within Norfolk County.



Norfolk County is characterized by a blend of expansive rural lands and vibrant urban areas. The County's urban and rural landscapes form a large part of the foundation which creates the "quality of place" that continues to increasingly attract new residents to this area. Since the onset of the pandemic, COVID-19 has acted as a near-term driver of housing demand, led by increased opportunities for remote work and the reconsideration by some Ontario residents to trade "city lifestyles" for a greater balance of urban and rural living. It is recognized, however, that the longer-term population and employment growth potential for Norfolk County will be heavily dependent on sustained economic growth potential of the broader economic region. As such, it is important not to overstate the near-term impacts of COVID-19 on housing demand and economic growth in Norfolk County over the long term.

The County's employment base is particularly concentrated in employment sectors related to manufacturing, agriculture, retail, accommodation and food services, and health care. Many of these sectors are anticipated to represent the fastest growing segments of the County's economy. A number of emerging knowledge-based sectors, while modest in concentration, are also anticipated to experience steady employment growth over the next several decades. The County's employment base is also growing in employment sectors related to the creative "class economy", including people engaged in arts and culture as artists, actors, performers, writers and designers. Many of the businesses that employ individuals within these knowledge-based and creative professions are highly oriented towards small businesses and home-based occupations.

Despite a relatively modest regional growth outlook for manufacturing employment, this sector remains an important component of the County's industry base. Looking forward, opportunities exist mainly for small to mid-sized firms that will benefit from the economic synergies offered between the County and the larger and growing employment markets within southwestern Ontario.

With just over 1,300 working farms and over 79,300 hectares (196,000 acres) of total land in crops, Norfolk County is among Ontario's leading farming regions. In accordance with the 2016 Census, total farm capital, including land, buildings livestock and machinery, in Norfolk County was valued at approximately \$3.3 billion in 2016, up



57% based on the previous 2011 Census. On a per hectare basis, Norfolk County had the second highest total farm capital value in Ontario.¹

Agri-business and food processing provide opportunities to deepen agricultural activity and increase productivity of the industry by providing value-added products and services, which in turn also help drive the County's tourism sector. As such, a key planning principle for the County is to promote and protect the predominately agricultural character and economy of the County by ensuring the continued viability of agricultural resource areas, the agricultural industry, as well as the County's urban and rural communities that support the agricultural sector. The agriculture and agri-food system encompasses several industries, including the farm input and service supplier industries, primary agriculture, food and beverage processing, food distribution, retail, wholesale, and food service industries, as well as other on-farm diversified uses.

As the employment base continues to grow within the County and the surrounding commuter-shed, the economy is also anticipated to diversify, generating a range of new live/work and commuting opportunities. Accordingly, Norfolk County will continue to be a desirable location for workers to live, leading to steady population growth across the County. Over the next 30 years, the County's local employment base is also anticipated to benefit from the regional economic expansion anticipated within neighbouring municipalities within southwestern Ontario. Raising the economic profile of the County by leveraging the economic opportunities and strengths of the broader regional economy should represent a key long-term economic development strategy for Norfolk County.

¹ Norfolk County Economic Development. [Farm Data | Norfolk County Economic Development \(norfolkbusiness.ca\)](https://www.norfolkbusiness.ca/farm-data).



Chapter 3

Demographic and Housing Trends within Norfolk County



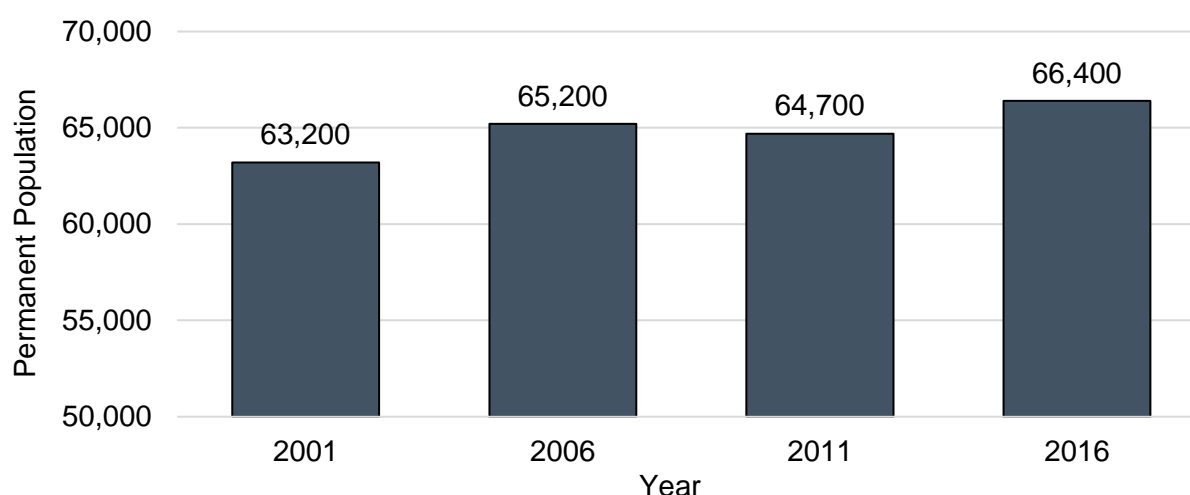
3. Demographic and Housing Trends within Norfolk County

3.1 Norfolk County Historical Demographic Trends

3.1.1 Historical Population Trends, 2001 to 2016

Figure 3-1 summarizes historical permanent population trends for Norfolk County over a 15-year period from 2001 to 2016. During this historical time period, the County's population increased from 63,200 in 2001 to 66,400 in 2016, an increase of 3,200 people or an annual increase rate of approximately 0.3%. Comparatively, the population base for the Province of Ontario grew at an average rate of 1.0% annually during the same time period.

Figure 3-1
Norfolk County
Historical Total Population, 2001 to 2016



Note: Population includes the net Census undercount. Population figures have been rounded.
Source: Data from Statistics Canada Census, 2001 to 2016, by Watson & Associates Economists Ltd.

As previously discussed, demographic trends strongly influence total housing demand as well as forecast housing needs by structure type. Across Ontario, the population is



getting older on average, due to the aging of the Baby Boomers.^[1] The first wave of this demographic group turned 75 years of age in 2021.

Figure 3-2 summarizes historical trends in permanent population structure by major age group over the 2001 to 2016 period for Norfolk County. As illustrated, the share of population in the 55+ age cohort steadily increased from 27% in 2001 to 39% in 2016.

In contrast to the 55+ population age group, the population share of the 0 to 19 age group declined from 26% in 2001 to 21% in 2016. Similarly, the share of the 35 to 54 age group steadily declined from 31% in 2001 to 24% in 2016. Lastly, the population share of the young adult population age group (20 to 34) has been relatively stable within the County since 2001.

Figure 3-2
Norfolk County
Historical Permanent Population by Major Age Group, 2001 to 2016



Note: Population includes net Census undercount.

Source: Population forecast by age derived from 2001 to 2016 Statistics Canada Census by Watson & Associates Economists Ltd.

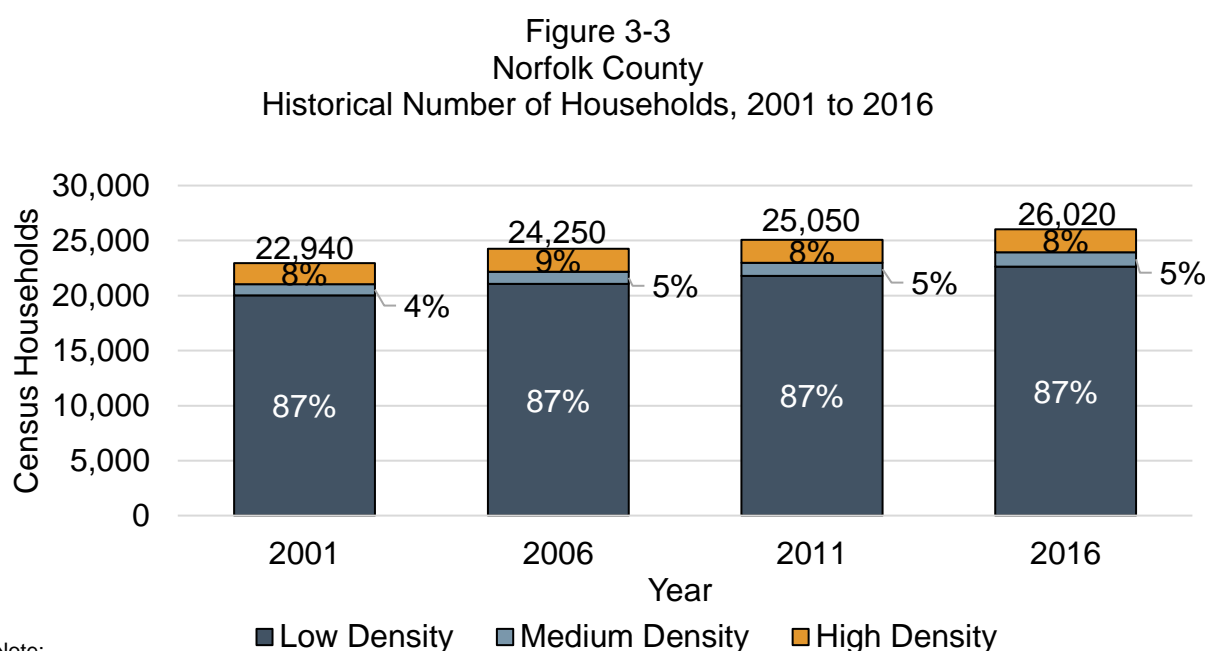
^[1] Baby Boomers are generally defined as people born between 1946 and 1964.



3.2 Norfolk County Historical Housing Trends

3.2.1 Census Housing Growth Trends

Similar to population growth trends, Norfolk County has experienced a moderate rate of housing growth over the past 15 years as measured by Statistics Canada Census data. During this historical period, the County's housing base increased by 3,090 households from 22,940 to 26,020, which represents an increase of approximately 206 Census housing units per year. Figure 3-3 and Figure 3-4 summarize housing growth by density type between 2001 and 2016. As previously discussed, low-density households include single and semi-detached units, townhouses and apartments in duplexes comprise medium-density households, while apartments are included in the high-density category. Low-density housing has made up the majority of new housing development over the past 15 years (at 85% of Census housing growth). Over the next 30 years, it is anticipated that housing development within the County will be increasingly concentrated in medium- and high-density forms, largely driven by declining housing affordability and the aging of the County's population base.

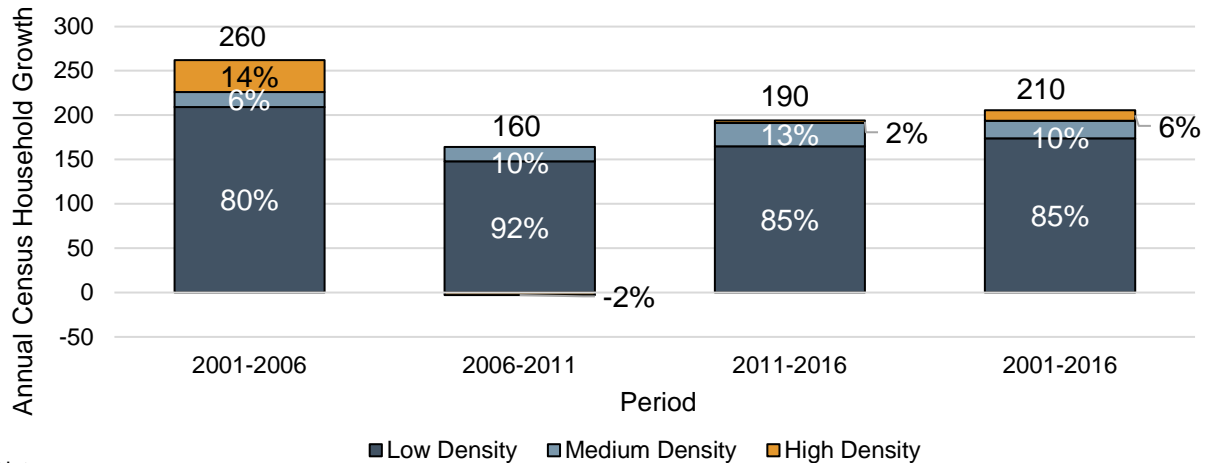


Note:
Low density includes singles and semis.
Medium density includes townhouses and apartments in duplexes.
High density includes bachelor, 1-bedroom and 2-bedroom+ apartments.
Figures may not add to totals due to rounding.

Source: 2011 to 2016 derived from Statistics Canada 2001 to 2016 Census by Watson & Associates Economist Ltd.



Figure 3-4
Norfolk County
Historical Share of Housing Growth by Type, 2001 to 2016



Notes:

Figures have been rounded.

Low density includes singles and semis.

Medium density includes townhouses and apartments in duplexes.

High density includes bachelor, 1-bedroom and 2-bedroom + apartments.

Source: Derived from 2001 to 2016 Statistics Canada Census by Watson & Associates Economists Ltd.

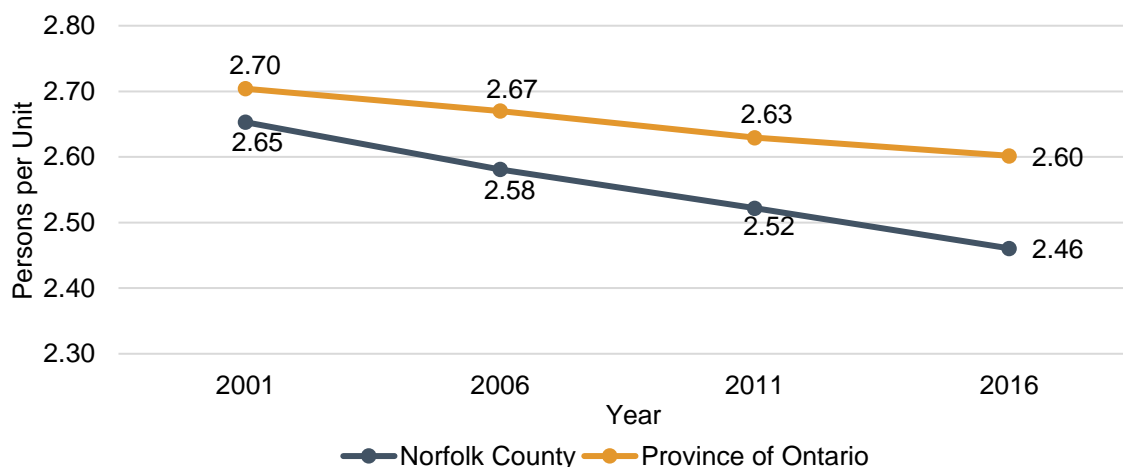
3.2.2 Persons per Housing Unit, 2001 to 2016

Figure 3-5 summarizes trends in average housing occupancy for Norfolk County and the Province of Ontario over the 2001 to 2016 period, expressed as the average number of P.P.U. Trends in household occupancy and age structure are a particularly important statistic for land-use planners, as these trends have broad implications for the amount and type of future housing needs associated with population growth as well as demands for public infrastructure, municipal services and schools. Key observations include the following:

- The average P.P.U. for Norfolk County steadily declined over the 2001 to 2016 period;
- Average housing occupancy levels for the Province as a whole are higher relative to Norfolk County, and the decline in the P.P.U. between 2001 and 2016 was higher within Norfolk County; and
- Over the next 30 years, the average P.P.U. level for the County is anticipated to continue to decline; however, this trend is likely to moderate driven by relatively stronger forecast net migration levels to the County, particularly associated with young adults and families.



Figure 3-5
Norfolk County
Historical Persons Per Unit (P.P.U.) Trends, 2001 to 2016



Note: Population used to calculate persons per unit does not include the net Census undercount.

Source: Derived from Statistics Canada Census and Annual Demographics Statistics/Estimates data by Watson & Associates Economists Ltd.

3.2.3 Housing Propensity by Age Structure

Figure 3-6 summarizes historical housing propensity (i.e., demand) trends by structure type for Census households (private dwellings occupied by usual residents) in Norfolk County based on 2016 Statistics Canada Census data. As previously discussed in Chapter 2, age-specific propensities measure housing demand by dwelling structure type, by age of household maintainer.

The socio-economic characteristics of the County's population related to income/affordability, lifestyle, family size, lifestyle decisions, health and mobility vary by population age, which in turn, influences the demand for housing by structure type. As illustrated in Figure 3-6, propensities for low-density housing (single detached and semi-detached) are high among all age groups, particularly over the age of 25. Propensities for high-density housing (apartments) are highest among the under-25 age group at 24%, followed by the 23 to 34 and 75+ age groups.

As previously mentioned, Norfolk County's population is aging and the 55+ age group has grown considerably over the past 15 years. Looking forward, the percentage of seniors, particularly the 75+ age group, within Norfolk County is expected to increase in both percentage and absolute terms over the next several decades. As the average



age of Norfolk County's population continues to increase, it is anticipated that the demand for higher-density housing forms will also continue to steadily increase.

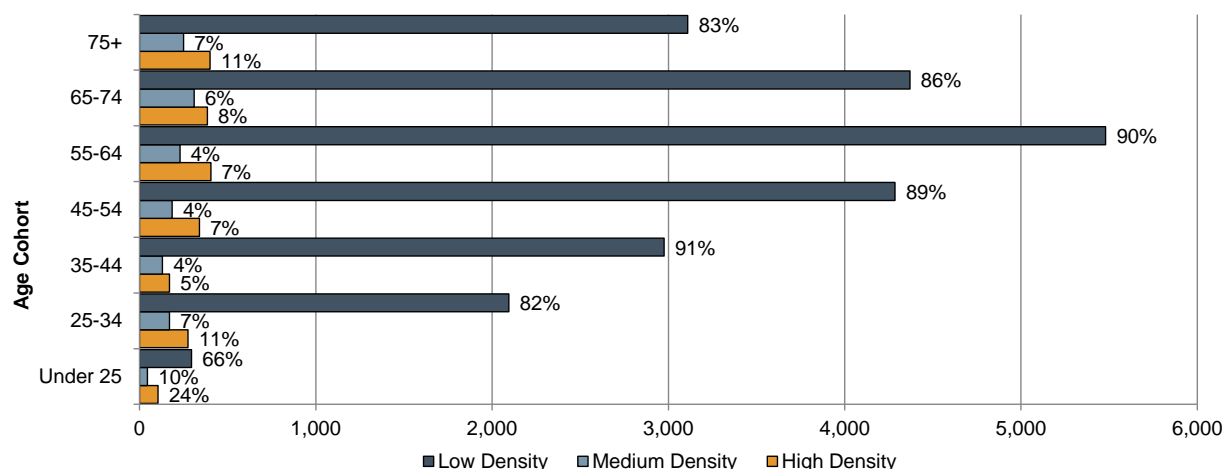
Within the 55+ age group, housing demand related to the 55 to 74 age group is anticipated to be relatively stronger for ground-oriented housing forms (i.e., single detached, semi-detached and townhouses) that provide proximity to urban amenities, municipal services and community infrastructure. With respect to the 75+ age group, the physical and socio-economic characteristics of this age group (on average) are considerably different than those of younger seniors, empty nesters and working adults with respect to income, mobility, and health. Typically, these socio-economic and physical characteristics represent a key driver behind the higher propensity from this age group for medium- and high-density housing forms (including seniors' housing) that are in proximity to urban amenities, health care services and other community facilities.

It is important to note that the growth in high-density housing presented herein relates to private dwellings occupied by usual residents and does not include the population living in collective dwellings. Over the next 30 years, the rate of population growth associated with collective dwellings is also expected to steadily increase relative to historical trends largely due to demand from the 75+ age group. The 75+ age group is anticipated to represent the fastest growing age group across Norfolk County, placing demands on accommodations such as seniors' housing (including nursing homes, assisted living, and long-term care homes), which in many cases are not categorized by Statistics Canada as private dwellings occupied by usual residents.

Norfolk County is also anticipated to accommodate a growing share of young adults and new families seeking competitively priced home ownership and rental opportunities. Accordingly, a broad mix of future housing options across a range of density types will be required to accommodate both younger and older adults across varying income levels (including affordable housing options) throughout the County.



Figure 3-6
Norfolk County
Propensity by Structure Type, 2016



Notes:
Low density includes singles and semis.
Medium density includes townhouses and apartments in duplexes.
High density includes bachelor, 1-bedroom and 2-bedroom + apartments.
Source: Derived from Statistics Canada 2016 Census data by Watson & Associates Economists Ltd.

An age-specific housing propensity forecast by housing structure type represents a useful approach in developing long-term assumptions regarding forecast housing growth by structure type. In addition to population age structure, however, there are a number of factors that have been broadly considered herein when assessing forecast housing demand by structure type, such as trends in housing affordability, lifestyle decisions, major infrastructure investments and planning policy, which are also anticipated to influence the built form and type of housing units constructed across Norfolk County.

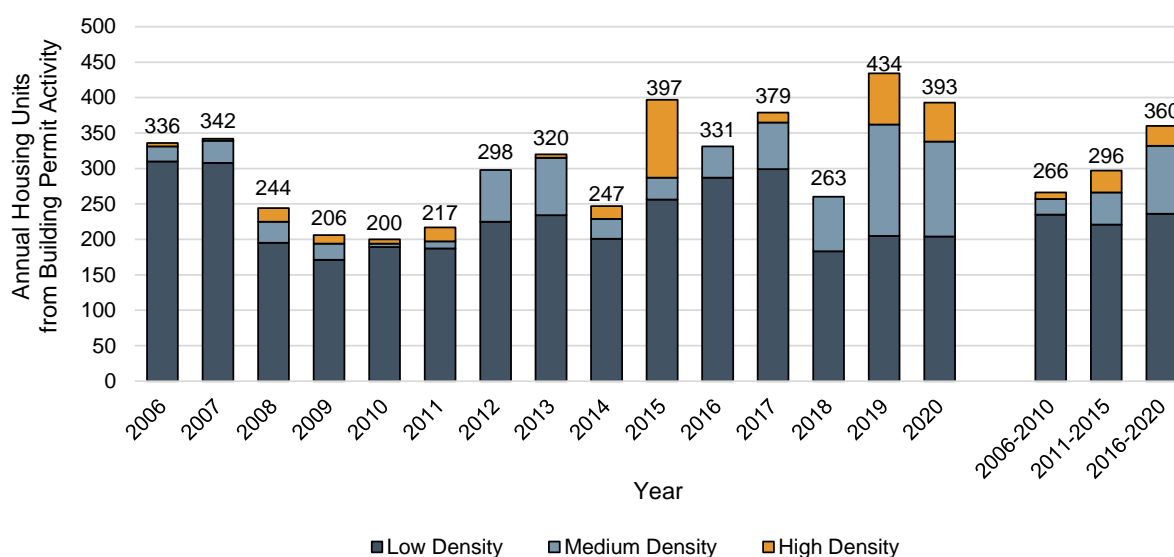
3.2.4 Historical Residential Building Permit, 2006 to 2020

Figure 3-7 summarizes trends in historical residential building permit activity (new units only) for Norfolk County during the 2006 to 2020 period. Over this 15-year period, Norfolk County averaged 307 new residential units annually. Between 2006 and 2010, annual building permits averaged 266 units, while in the following period between 2011 and 2015, annual building permits increased to 296 units. During the most recent period (i.e., 2016 to 2020), annual building permits averaged 360 units, an annual average increase of 22% from the previous period. It is also important to note that



during the recent 15-year period summarized, the share of building permit activity associated with medium- and high-density dwellings gradually increased.

Figure 3-7
Norfolk County
Historical Permanent Residential Building Permit, 2006 to 2020



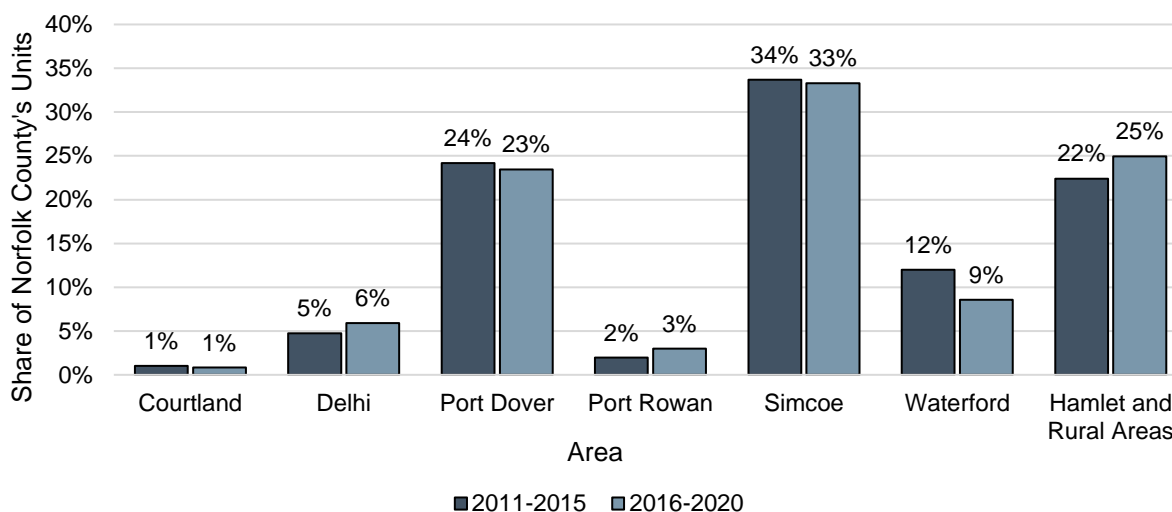
Note:
Low density includes singles and semis.
Medium density includes townhouses and apartments in duplexes.
High density includes bachelor, 1-bedroom and 2-bedroom+ apartments.

Source: 2006 to 2020 derived from Norfolk County building permit data by Watson & Associates Economists Ltd.

Figure 3-8 summarizes historical building permit activity by urban area, and hamlet and remaining rural area over the past 10 years from 2011 to 2015 and from 2016 to 2020. During this 10-year historical period, the majority of new development was accommodated within the urban settlement areas of Simcoe and Port Dover. The hamlet and remaining rural area also comprised a significant share of housing development over the recent 10-year period, accounting for approximately 22% and 25%, respectively, of County-wide residential development from 2011 to 2015, and 2016 to 2020.



Figure 3-8
Norfolk County
Number of Units Developed by Urban Area and Hamlet and Remaining Rural Area,
2011 to 2020



Source: Derived from Norfolk County building permit data by Watson & Associates Economists Ltd.

3.2.5 Historical Seasonal Housing Trends, 2011 to 2020

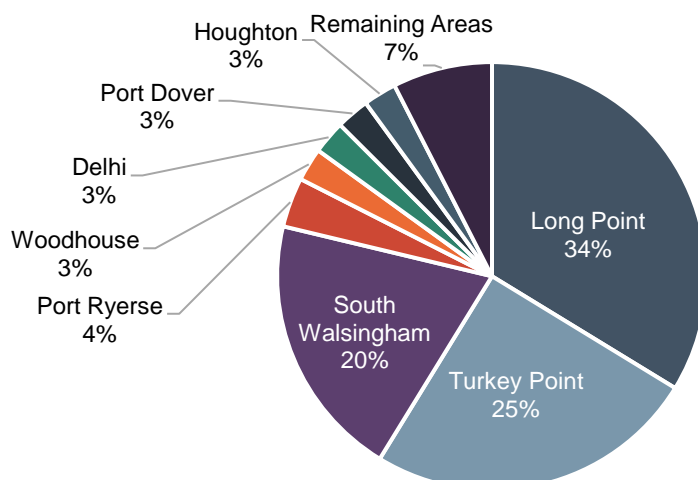
Figure 3-9 summarizes the share of seasonal dwelling growth by urban area, and hamlet and remaining rural area in Norfolk County.¹ The following trends can be observed:

- Approximately one-third of recent new seasonal housing development in Norfolk County occurred in Long Point, representing an increase of 27 seasonal dwellings between 2011 and 2020; and
- Turkey Point and South Walsingham also experienced a moderate share of new seasonal housing development during this time, with 25% and 20% of seasonal dwelling growth, respectively.

¹ This does not include seasonal conversions to permanent occupancy.



Figure 3-9
Norfolk County
Seasonal Dwelling Growth by Local Municipality, 2011 to 2020

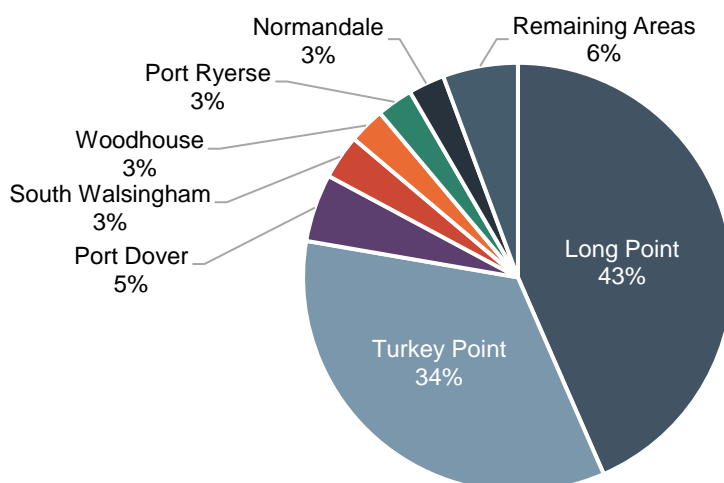


Note: South Walsingham and Woodhouse are township areas.

Source: Derived from Norfolk County building permit data by Watson & Associates Economists Ltd.

Figure 3-10 summarizes the share of seasonal dwellings in Norfolk County as of 2021. Similar to the seasonal unit growth trends, the 2021 seasonal housing base is concentrated in Long Point and Turkey Point.

Figure 3-10
Norfolk County
Seasonal Housing Base by Area, 2021



Note: South Walsingham and Woodhouse are township areas.

Source: Derived from 2021 MPAC data, by Watson & Associates Economists Ltd.



3.2.6 Trends in Norfolk County and Comparator Municipalities' Housing Prices, 2011 to 2021

Economic conditions and housing prices play key roles in shaping housing development trends. Over the past two decades, southern/southwestern Ontario has experienced a steady increase in housing prices driven by a number of factors, including rising land prices, steady net-migration and population growth, as well as a gradual regional economic recovery since the 2008/2009 global financial crisis. Generally, strong fundamentals associated with the Canadian economy have also attracted a steady stream of local and foreign investment to the southern Ontario economy and real estate market (e.g. favourable Canadian/U.S. exchange rate, stable banking sector, world class education system, etc.) The current low interest rate environment has also enabled the appreciation of residential real estate values, as buyers have benefitted from access to low interest rate mortgages. Most recently, the COVID-19 pandemic has accelerated housing price appreciation since mid-2020, most notably in the Province's smaller urban communities and rural areas.

Figure 3-11 summarizes historical trends in average housing prices for Norfolk County and several comparator municipalities for single detached dwelling units between 2011 and 2021. Housing prices for new single detached units vary considerably, with average prices highest in the Greater Golden Horseshoe (G.G.H.) municipalities of Waterloo, Cambridge, Kitchener and Brant, in addition to Thames Centre outside the G.G.H. Comparatively, the average price for a single detached house is significantly lower outside the G.G.H. and in the City of Hamilton within the G.G.H. context. Average housing prices for new single detached houses within Norfolk County are lowest relative to the comparator municipalities examined. With respect to housing appreciation for new single detached units, Thames Centre, Brantford, St. Thomas, the City of Waterloo have experienced the strongest average annual growth rate over the past 10 years, with the municipalities of Cambridge, Elgin, London, and Kitchener following close in this regard. Norfolk County has experienced a comparably lower rate of annual housing price appreciation for new single detached units over the last decade.



Figure 3-11
Norfolk County and Surrounding Area
Historical Trends in Housing Prices

Municipality	New Single Detached Price, 2011	New Single Detached Price, 2021 ¹	Annual Increase in New Single Detached Housing Unit, 2011-2021
City of Waterloo	\$452,000	\$1,010,000	9%
Municipality of Thames Centre	\$356,000	\$941,000	11%
City of Cambridge	\$361,000	\$775,000	8%
City of Kitchener	\$413,000	\$764,000	7%
City of Brant	\$498,000	\$744,000	4%
City of London	\$354,000	\$728,000	8%
Municipality of Middlesex Centre	\$412,000	\$720,000	6%
City of Brantford	\$289,000	\$656,000	9%
City of St. Thomas	\$282,000	\$639,000	9%
Municipality of Central Elgin	\$293,000	\$622,000	8%
City of Hamilton	\$420,000	\$573,000	3%
Norfolk County	\$379,000	\$568,000	4%

¹ 2021 is based on Q2 year-to-date data.

Source: Derived from Canadian Mortgage Housing Corporation (CMHC), Housing Market Absorption Survey, by Watson & Associates Economists Ltd.

3.3 Household Income Trends

Figure 3-12 summarizes average household income growth for Norfolk County and the Province of Ontario between 2000 and 2015. Key observations are as follows:

- As of 2015, the estimated average household income in Norfolk County was \$79,100, which is lower compared to the average household income for the Province of Ontario; and
- The annual rate of household income growth in Norfolk County decreased over the past five years relative to the previous five-year period. Overall household income growth over the past 15 years in the County has been lower relative to the Province of Ontario.



Figure 3-12
Norfolk County and Province of Ontario
Average Household Income, 2001 to 2016 Census Years

Census Year	Norfolk County Average Household Income	Province of Ontario Average Household Income
2001	\$55,800	\$66,800
2006	\$64,900	\$78,000
2011	\$70,300	\$85,800
2016	\$79,100	\$97,900

Census Year	Norfolk County Average Household Income Annual Growth	Province of Ontario Average Household Income Annual Growth
2001-2006	\$1,820	\$2,240
2006-2011	\$1,080	\$1,560
2011-2016	\$1,760	\$2,420

Census Year	Norfolk County Average Household Income Annual Growth Rate	Province of Ontario Average Household Income Annual Growth Rate
2001-2006	3.1%	3.1%
2006-2011	1.6%	1.9%
2011-2016	2.4%	2.7%

Note: Census year income shown is for the previous year (e.g., 2001 to 2016 is 2000 to 2015 income).

Source: 2001 to 2016 data derived from Statistics Canada Census and NHS by Watson & Associates Economists Ltd.

As summarized above, average household income growth has not kept pace with rising housing prices. As a result, housing affordability has steadily eroded over the past decade across the G.G.H. and beyond, most notably within the larger urban centres of the Greater Toronto and Hamilton Area (G.T.H.A.). Declining housing affordability within the G.T.H.A./G.G.H. has been a key driver of recent out-migration from this area to Norfolk County over the past few decades, and most notably over the past five years. While housing is more affordable in Norfolk County relative to the comparator municipalities reviewed, housing affordability is also declining in this area as housing appreciation continues to outpace household income growth. As such, there is a need to ensure that continued effort is made within Norfolk County to accommodate a broad



range of housing types (i.e., ground oriented and high density) for all ages and income group levels.

3.4 Observations

Over the past 20 years, Norfolk has experienced uneven population growth, which has been largely influenced by periods of regional economic growth and contraction. Over the 2001 to 2016 period, the Norfolk County population grew at a moderate pace of 0.3% annually. Since 2016, the rate of population growth across the County has increased substantially, driven by steady net-migration across all major demographic groups (i.e., children, adults and seniors). Between 2016 and 2021, the County's annual population growth rate is estimated to have increased to 0.9%, fueling demand for steady new housing construction throughout the County. This recent trend towards relatively stronger annual new housing construction is anticipated to continue over the near term to medium term (i.e., next five to ten years).

Historically, residential development activity within Norfolk County has been heavily concentrated in low-density housing forms (i.e., singles and semi-detached). During the most recent five-year period, from 2016 to 2020, the County has experienced a shift toward a higher share of medium-density and high-density housing forms, which have accounted for approximately one-third of all residential construction in terms of new units.

The population base of Norfolk County is older on average and aging at a slightly faster rate than the Province as a whole. The County is also highly attractive to empty nesters and retirees within the 55+ age group given the opportunities that the County provides for with a balance of urban and rural living within its vibrant urban communities and rural settlement areas. Access to recreation associated with the Lake Erie shoreline as well as the surrounding rural countryside also represents a key draw to this area.

Norfolk County is also anticipated to accommodate a growing share of young adults and new families seeking competitively priced home ownership and rental opportunities. Accordingly, a broad mix of future housing options across a range of density types will be required to accommodate both younger and older adults across varying income levels (including affordable housing options) throughout the County.



In summary, the demographic and socio-economic trends explored in this Chapter will continue to have broad implications on the amount, type and density of future housing needs, municipal service needs and public infrastructure requirements for the County over the long term. Chapter 5 provides a detailed discussion with respect to forecast near-term and longer-term population, housing and employment growth for the County as a whole, as well as by urban and rural area.



Chapter 4

Opportunities to Accommodate Residential and Non- Residential Development



4. Opportunities to Accommodate Residential and Non-Residential Development

An initial review of residential and non-residential development opportunities has been undertaken to guide the amount, type and location of future growth in Norfolk County over the next 30 years. Phase 1 of the County's C.R. includes an analysis of housing development applications within the development approvals process by stage of development. A more detailed review of vacant designated residential lands and residential intensification potential is suggested to be undertaken in Phase 2 of the Norfolk County C.R. A preliminary assessment of vacant industrial lands has also been undertaken to guide the amount and location of industrial employment growth by urban and rural area. Again, a more detailed review of non-residential land supply is suggested to be undertaken in Phase 2 of the Norfolk C.R.

4.1 Residential Supply in the Development Approvals Process

The County's active development application data was reviewed to provide insights into the near-to-medium-term demand (i.e., next five to ten years) for residential units by housing type and location. This inventory includes potential new residential units in registered unbuilt applications, draft approved plans (draft subdivisions and draft condominiums), plans under review (in circulation/review, pre-consultation and public meeting) and proposed plans.

As of September 2021, approximately 3,368 units were identified within the development approvals process (i.e., registered unbuilt, draft approved, under review and proposed) across the County's urban and hamlet areas. Figure 4-1 summarizes the County's potential urban housing supply by development status. Key observations include:

- The urban areas account for nearly all the total residential housing supply in active development applications across Norfolk County;
- The majority of the residential supply in the development approvals process is located in Port Dover, accounting for almost half the County's entire active residential inventory;



- The urban areas of Simcoe and Waterford account for 23% and 15%, respectively, of Norfolk County's total housing supply, while the remaining 13% is located in the urban areas of Port Rowan, Delhi and Courtland and hamlet areas;
- The County's housing supply is heavily geared towards low-density housing, accounting for 53% of the overall supply, while medium density accounts for 22%, and high-density housing accounts for the remaining 25%; and
- The majority of units in the development approvals process are proposed (57%). Approximately 715 units (21%) are draft approved or registered but unbuilt, while the remaining 733 units (22%) are identified as under review.



Figure 4-1
Norfolk County
Residential Units in the Development Approvals Process

Area & Stage of Development	Low Density ¹	Medium Density ²	High Density ³	Total	Share by Development Approval Status
Port Dover	976	139	505	1620	100%
Registered	46	7	0	53	3%
Draft Approved	151	10	8	169	10%
Under Review	0	0	36	36	2%
Proposed	779	122	461	1362	84%
Port Dover Share	60%	9%	31%	100%	
Simcoe	209	305	273	787	100%
Registered	7	59	0	66	8%
Draft Approved	153	9	0	162	21%
Under Review	34	234	87	355	45%
Proposed	15	3	186	204	26%
Simcoe Share	27%	39%	35%	100%	
Waterford	322	147	44	513	100%
Registered	98	0	0	98	19%
Draft Approved	32	41	0	73	14%
Under Review	187	66	0	253	49%
Proposed	5	40	44	89	17%
Waterford Share	63%	29%	9%	100%	
Port Rowan & St. Williams	118	137	1	256	100%
Registered	15	1	0	16	6%
Under Review	4	0	0	4	2%
Proposed	99	136	1	236	92%
Port Rowan & St. Williams Share	46%	54%	0%	100%	
Delhi & Courtland	145	6	32	183	100%
Registered	64	0	0	64	35%
Draft Approved	0	0	10	10	5%
Under Review	79	6	0	85	46%
Proposed	2	0	22	24	13%
Delhi & Courtland Share	79%	3%	17%	100%	
South Middleton	4	0	0	4	100%
Registered	4	0	0	4	100%
South Middleton Share	100%	0%	0%	100%	
Villa Nova	5	0	0	5	100%
Proposed	5	0	0	5	100%
Villa Nova Share	100%	0%	0%	100%	
Norfolk County	1,779	734	855	3,368	112%
Registered	234	67	0	301	9%
Draft Approved	336	60	18	414	12%
Under Review	304	306	123	733	22%
Proposed	905	301	714	1920	57%
Share	53%	22%	25%	100%	

¹ Low density includes singles and semis.

² Medium density includes townhouses and apartments in duplexes.

³ High density includes bachelor, 1-bedroom and 2-bedroom+ apartments.

Source: Data as of September 2021 from Norfolk County, by Watson & Associates Economists Ltd.



4.2 Non-Residential Supply Opportunities

The supply and quality of vacant industrial lands have a direct influence on the location of non-residential development as well as the economic competitiveness of the County over the long term. As part of the Phase 1 C.R., a preliminary assessment of vacant industrial lands has been undertaken to generally guide the amount and location of industrial employment growth over the long term across the County. As of September 2021, Norfolk County has a total of 125 gross ha (308 gross acres) of vacant, designated industrial land. After adjusting for local infrastructure and long-term land vacancy, the County's net developable designated vacant employment land supply is estimated at 79 net ha (196 net acres), as outlined in Figure 4-2.^[1] Key observations include the following:

- A significant amount (97%) of the County's net developable industrial lands is located within urban areas;
- The urban area of Simcoe contains over half the County's net development land supply (54%), followed by Courtland (19%), Delhi (15%), Waterford (7%) and Port Rowan (2%); and
- The County's hamlet and remaining rural area contains 3 net ha or 4% of the County's net developable land supply.

^[1] Long-term land vacancy is a common characteristic which is experienced in industrial parks throughout Ontario and elsewhere in Canada. This reflects industrial sites which are unlikely to develop to their full capacity due to small lots sizes, fragmentation, odd configuration, access issues and parcel inactivity/land banking, which



may tie up potentially vacant and developable lands. For the purpose of this analysis, an estimate of 15% long-term land vacancy has been applied to the net vacant industrial land inventory.

Figure 4-2
Norfolk County
Vacant Industrial Land Supply

Area	Total Designated Industrial Land Area ¹	Developed / Occupied Industrial Land Area	Total Vacant Industrial Land Supply ²	Net Developable Industrial Land Supply	
	Gross ha	Gross ha	Gross ha	Net Developable Land (ha) ³	Net Developable Land Adjusted for Long-Term Vacancy (ha) ⁴
Simcoe	321	254	67	50	43
Courtland	98	75	23	17	15
Delhi	71	53	18	14	12
Waterford	26	17	9	7	6
Port Rowan	7	5	2	2	1
Hamlet and Remaining Rural Area	429	424	5	4	3
Norfolk County	952	827	125	93	79

¹ Includes all industrial properties.

² Includes all vacant industrial properties regardless of probability of development.

³ A downward adjustment of 25% of the gross area has been applied to account for internal infrastructure.

⁴ Long-term industrial land vacancy adjustment of 15% of net developed and net vacant industrial lands. Accounts for industrial land sites which may not develop over the long term (i.e. 2051) due to odd/small lot size and poor configuration, underutilized employment sites, and sites inactive/land banking.

Source: Derived from Norfolk County data by Watson & Associates Economists Ltd.



Chapter 5

Population, Housing and Employment Forecast, 2016 to 2051



5. Population, Housing and Employment Forecast, 2016 to 2051

5.1 Introduction

In accordance with the recent demographic, economic and socio-economic trends discussed in Chapters 2 and 3, as well as the anticipated growth drivers/disruptors discussed in this chapter, three long-term population, housing and employment forecasts including a Reference or “most likely” growth scenario have been prepared for the County to the year 2051. In developing the County’s long-term population forecast, consideration has also been given to the long-term population, housing and employment growth outlook for the surrounding market area.

5.2 Regional and Local Economic Growth Drivers and Disruptors

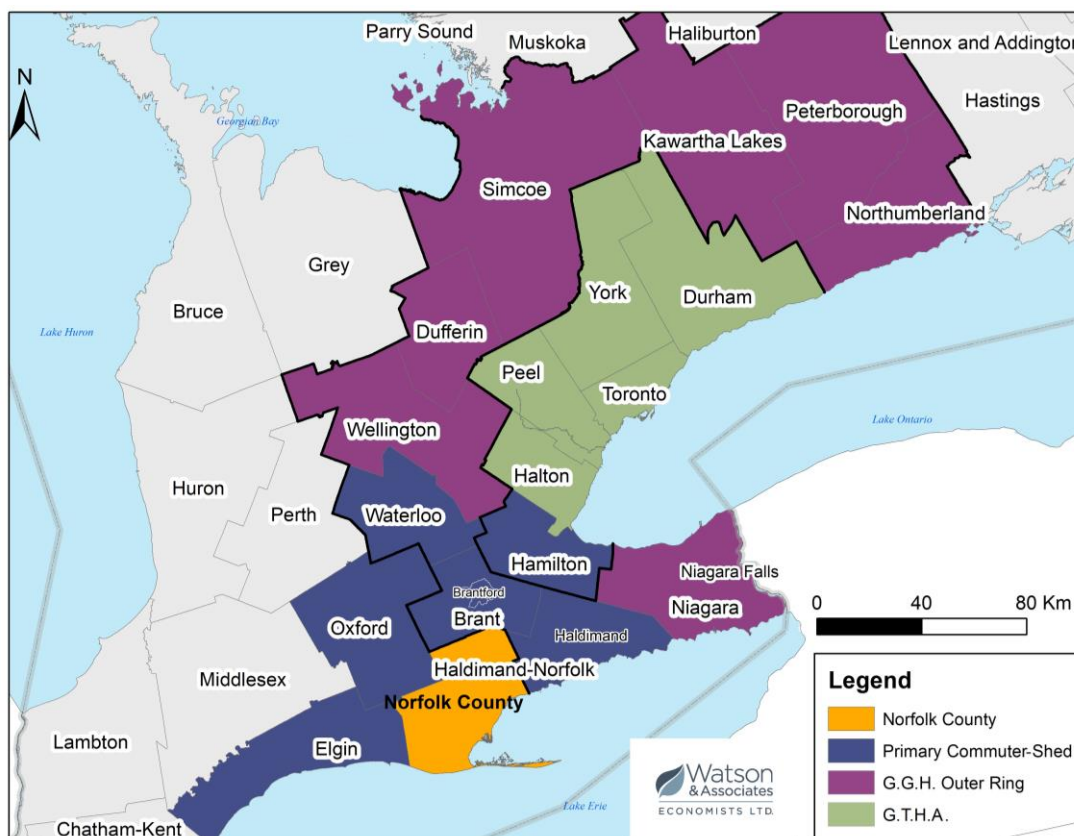
As previously discussed in Chapter 1, future population and employment growth potential within Norfolk County is strongly correlated with the growth outlook and competitiveness the local economy and surrounding region (i.e., commuter-shed). Potential employment opportunities within the local and regional economy represent the primary driver of net migration, population growth and housing demand within Norfolk County. As previously discussed, a strengthening regional economy, changes to the nature of work (i.e., work at home, remote work, hybrid work at home/at office models) and declining housing affordability within the G.G.H., which has been accelerated by the COVID-19 pandemic, continue to drive outward growth pressure from the G.G.H. These key trends and other key growth drivers and disruptors are discussed in this section to provide further context to the long-term population and employment outlook for Norfolk County over the next three decades.

5.2.1 Outward Growth Pressure from the Greater Golden Horseshoe

Norfolk County is located in southwestern Ontario, outside the G.G.H., directly south of the County of Brant and east of Haldimand County. Norfolk County also borders Oxford County, located to the northwest, and Elgin County, which is located to the west, as shown in the Figure 5-1.



Figure 5-1
Norfolk County Within the Context of the Surrounding Area and G.G.H.



The population of the G.G.H. is forecast to increase from 9.5 million in 2016 to 14.9 million in 2051. This represents a population increase of approximately 5.4 million people (155,000 annually), or 1.3% annually between 2016 and 2051. With respect to the broader economic growth potential of this city/region, the G.G.H. employment base is forecast to increase from 4.6 million in 2016 to 7 million in 2051. This represents an employment increase of 2.4 million jobs (70,000 annually), or 1.2% annually between 2016 and 2051.

The G.G.H. represents the economic powerhouse of Ontario and the centre of a large portion of the economic activity in Canada. The G.G.H. is also economically diverse with most of the top 20 traded industry clusters throughout North America having a strong presence in this region. The G.G.H. industrial and office commercial real estate markets within this region are significant, having the third and sixth largest inventories, respectively, in North America.



With a robust economy and diverse mix of export-based employment sectors, the G.G.H. is highly attractive on an international level to new businesses and investors. The G.G.H. also has a strong appeal given the area's regional infrastructure (i.e., Toronto Pearson International Airport, other regional airports, provincial highways, inter-modal facilities), access to labour force, post-secondary institutions and proximity to the U.S. border. In turn, this continues to support steady population and housing growth within this region, largely driven by international and inter/intra-provincial net migration to this region.

The magnitude and distribution of growth throughout the G.G.H. are of key significance to Norfolk County. More specifically, as the remaining greenfield areas of the more mature areas in the west G.T.H.A. gradually build out, increasing outward growth pressure will be placed on the outlying municipalities of the G.G.H. "Outer Ring," and beyond. For Norfolk County, it is anticipated that the majority of new residents migrating to Norfolk County will be within the 25 to 54 age group; however, a growing proportion of new migrants is also expected in the 55 to 74 age group, given the County's attractiveness as a retirement destination. In turn, population growth across these broad demographic groups will also continue to drive growth in population-related employment sectors, including retail, personal services, business services, and health and social services.

Strong net migration levels are anticipated to drive housing growth across the County with demand across a broad range of housing typologies. The bulk of these new residents coming to Norfolk County in the 19 to 54 age category will ultimately seek ground-oriented housing forms (i.e., single detached, semi-detached and townhouses) to accommodate existing and/or future families. As previously discussed in Chapter 3, as housing prices continue to steadily rise across the County, it is foreseeable that an increasing proportion of the population in Norfolk County will be gradually accommodated in various forms of low-density, medium and high-density housing forms (i.e., secondary suites, townhomes, duplexes, walk-up apartments, triplexes, and low-rise apartments).



5.2.2 *Employment Opportunities within Norfolk County and the Surrounding Commuter-shed*

In recent years, following the 2008/2009 global economic downturn, economic conditions within Norfolk County and the surrounding municipalities within the County's commuter-shed have strengthened over all and are steadily rebounding from the initial impacts of the COVID-19 pandemic. Between, 2016 and 2046, the employment within Norfolk's primary commuter-shed (excluding Norfolk County) is anticipated increase by 350,000 jobs, which represents an annual employment growth rate of 1.4%.^[1] As the local economy within the surrounding commuter-shed grows, Norfolk County will continue to be a desirable location for these workers to live, leading to steady population growth in the County.

5.2.3 *The Impacts of an Aging Norfolk County Population*

Population growth of the 55+ age group across Ontario will continue to be a key driver of housing growth in Norfolk County over the next 30 years. For the Province of Ontario as a whole, the percentage of the 55+ age group to the total population is projected to increase from 30% in 2016 to 33% in 2046.^[2] Norfolk County is older on average and aging at a slightly faster rate than the Province as a whole. More specifically, the percentage of Norfolk County's population in the 55+ age group is forecast to increase over the forecast period from 39% in 2016 to 41% in 2051. The source of net migration to Norfolk County in the 55+ age category will largely be from the G.G.H. and to a lesser extent from the City of London.

Future housing demand across Norfolk County generated by the 55+ age group is anticipated to remain strong over the next decade driven by the aging of the Baby Boom population. This will generate an increasing need to accommodate a growing number of seniors in housing options that offer a variety of services ranging from independent living to assisted living and full-time care. On the other hand, a growing wave of new

^[1] Please note this excludes Elgin County but includes the City of St. Thomas, as no recent employment forecast data is available for this area.

^[2] Ministry of Finance, Spring 2021 Update, Population Projections for Ontario, 2020-2046, reference scenario.



Norfolk County residents will be seeking housing opportunities that are geared towards active lifestyles and recreation.

While strong net-migration within the 55+ age group generates considerable economic development opportunities for the broader region, the aging of the County's population base also poses challenges for the County. As previously discussed, the aging of the population and declining population growth resulting from natural increase (i.e., births less deaths) is anticipated to place downward pressure on the rate of population and labour force growth within Norfolk County, and subsequently the regional labour force participation rate. Similar to the Province as a whole, Norfolk County will increasingly become more reliant on net migration as a source of population growth as a result of these demographic conditions. It is important to recognize these demographic trends, as they are anticipated to constrain the rate of population and economic growth expected across the County over the next several decades.

It is also important to recognize that forecast population growth rates are not anticipated to be homogenous across Norfolk County's urban areas, hamlet areas and the surrounding rural area. Throughout the County's hamlets and rural area, population growth is anticipated to be slower relative to the urban areas over the next several decades in areas that are experiencing limited new housing development. In certain cases, the aging population base is also anticipated to place increasing development pressures on urban areas (i.e., Port Dover and Simcoe). The aging of the County's population is also anticipated to drive the need for seniors' housing and other housing forms geared to older adults (e.g. assisted living, affordable housing, adult lifestyle housing) that are not available, or cannot be provided for, in the County's hamlets and the surrounding rural area.

Given the diversity of the 55 to 74 and 75+ population age groups, forecast housing demand across the County between these demographic groups is anticipated to vary considerably. Housing demand within the 55 to 74 age group is anticipated to be relatively strong for ground-oriented housing forms (i.e., single detached, semi-detached and townhouses) provided in locations that offer proximity to urban amenities, municipal services, and community infrastructure. With respect to the 75+ age group, the physical and socio-economic characteristics of this age group (on average) are considerably different from those of younger seniors, empty nesters, and working adults with respect to income, mobility, and health. Typically, these characteristics represent a key driver



behind the increased propensity of the 75+ population age group for medium- and high-density housing forms (including seniors' housing) that are in proximity to health care services as well as other community facilities that typically attract this age group.

5.2.4 Quality of Life

Quality of life is a key factor influencing the residential location decisions of individuals and their families. It is also a factor considered by companies in relocation decisions. Typically, quality of life encompasses several sub-factors such as employment opportunities, cost of living, housing affordability, crime levels, quality of schools, transportation, recreational opportunities, climate, arts and culture, entertainment, amenities and population diversity. The importance of such factors, however, will vary considerably depending on life stage and individual preferences.

As previously discussed, Norfolk County offers a range of housing opportunities within its vibrant Urban and Hamlet Areas with access to shopping and urban amenities, arts and culture, recreation and the rural countryside. Attraction efforts must also be linked to housing accommodation (both ownership and rental), municipal services and infrastructure, as well as quality of life attributes that appeal to the younger mobile population, while not detracting from the County's attractiveness to older population segments. The County's urban and rural character offers a high quality of life which is expected to drive net migration from a broad range of demographic groups including the 55 to 74 age group (i.e., Baby Boomers and younger seniors) and the remaining adult population age groups.

5.2.5 Seasonal Growth Opportunities

It is also important to broadly consider the additional demands that the seasonal segment of the population has on future housing demand, infrastructure needs, economic development and municipal services. Market demand for seasonal housing is largely anticipated to be driven from residents within the G.G.H., and to a lesser extent, other larger urban centres within southern Ontario located within a two- to three-hour drive of Norfolk County's waterfront and rural areas.

Seasonal population and tourism in Norfolk County generates unique impacts on the County, which are typically not experienced in municipalities where seasonal housing and tourism is less predominate. First, it places increasing demands on local services



and amenities (i.e. roads, recreation facilities, marinas, retail, etc.) during the peak summer season. Second, it adds to the permanent population growth rate over time as a portion of seasonal residents choose to live permanently at the “cottage” for an extended or indefinite period of time. Third, seasonal residences offered as short-term rentals can have a limiting impact on the long-term rental and ownership housing supply within the County. Additional details regarding seasonal growth potential in Norfolk County is discussed in section 5.9.

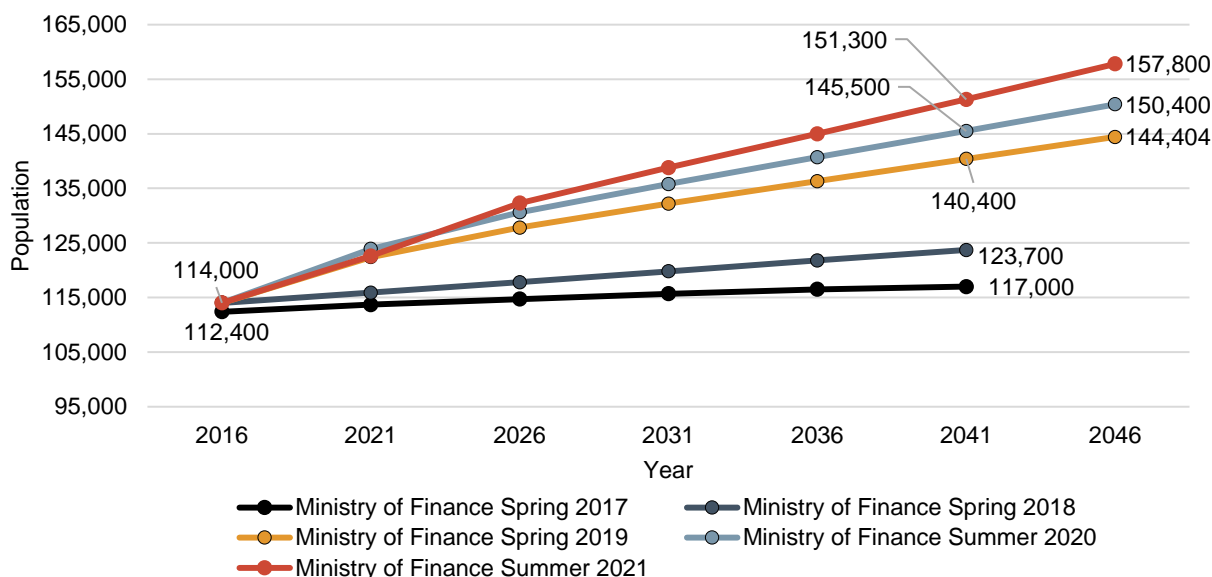
5.2.6 Stronger Regional Population Growth Outlook

The growth drivers discussed in this section provide context regarding the stronger population growth outlook for Norfolk County and the surrounding region, particularly over the next decade. Figure 5-2 compares the most recent population projections for the Haldimand-Norfolk Economic Region prepared by the Ministry of Finance (M.O.F.) between 2016 and 2021.^[1] Under the most recent 2021 update prepared by the M.O.F., the 2041 population forecast for the Haldimand-Norfolk Economic Region increased to 151,300, which represents an increase of 34,300 compared to the previous M.O.F. forecast prepared in 2017. Over the past four years, the M.O.F. has consistently projected higher population growth for this area with each release from 2017 to 2021.

^[1] Ministry of Finance population projections are provided at the Census Division level. The Haldimand-Norfolk Census Division includes Haldimand County and Norfolk County. For the purposes of this report, this area is referred to as the Haldimand-Norfolk Economic Region.



Figure 5-2
Haldimand-Norfolk Economic Region
Ministry of Finance Population Projections, 2016 to 2046



Note: Population includes net Census undercount.

Source: Forecasts adapted from of Finance Population Projections, Spring 2017, Spring 2018, Summer 2019, Summer 2020 and Spring 2021 releases. Figure by Watson & Associates Economists Ltd.

5.3 Norfolk County Employment Growth Scenarios

Building on the local and regional economic analysis provided in Chapters 2 and 3, three long-term employment growth scenarios have been developed for Norfolk County including a Low Scenario, Medium (Reference) and High Scenario as summarized in Figure 5-3.

Low Employment Growth Scenario

The Low Scenario assumes that Norfolk County employment will grow at an average annual rate of 0.8% per year. Under the Low Scenario, the Norfolk County employment base is forecast to increase modestly between 2016 and 2051 by approximately 7,800 jobs, from 23,400 to 31,200.

Medium (Reference) Employment Growth Scenario

The Reference Scenario assumes an annual growth rate of approximately 1.0% for Norfolk County between 2016 and 2051. Under the Reference Scenario, the Norfolk

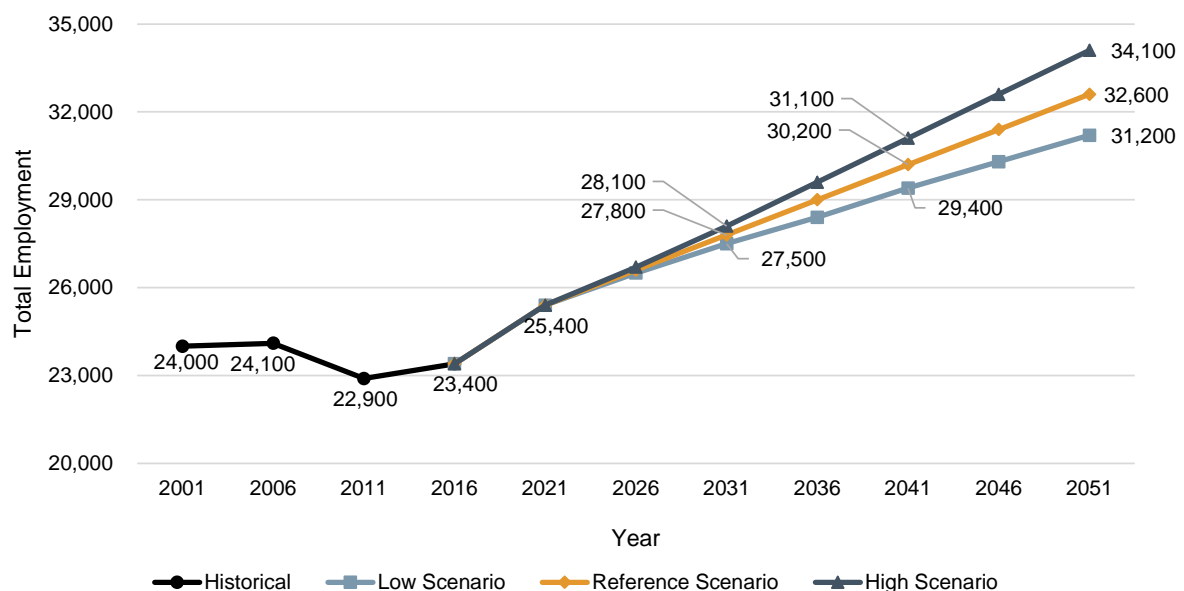


County employment base is expected to increase by approximately 9,200 jobs by 2051, increasing from 23,400 in 2016 to 32,600 by 2051. In comparison to previous 2014 Norfolk County Projections Study, the County-wide Reference Employment Growth Scenario is approximately 5,000 jobs higher by the year 2041.

High Employment Growth Scenario

Under the High Scenario, Norfolk County employment is forecast to grow at an average annual rate of roughly 1.1% per year. Under the High Scenario, Norfolk County is anticipated to add approximately 10,700 jobs, increasing from 23,400 in 2016 to 34,100 by 2051.

Figure 5-3
Norfolk County
Long-Term Total Employment Forecast Scenarios, 2016 to 2046



Source: Forecast by Watson & Associates Economists Ltd.

Note: Total employment includes no fixed place of work and work at home employment.

Norfolk County Total Employment Growth					
	2016	2051	2016-2051	Annual Growth	Annual Growth Rate
Low Scenario	23,400	31,200	7,800	220	0.8%
Reference Scenario	23,400	32,600	9,200	260	1.0%
High Scenario	23,400	34,100	10,700	310	1.1%

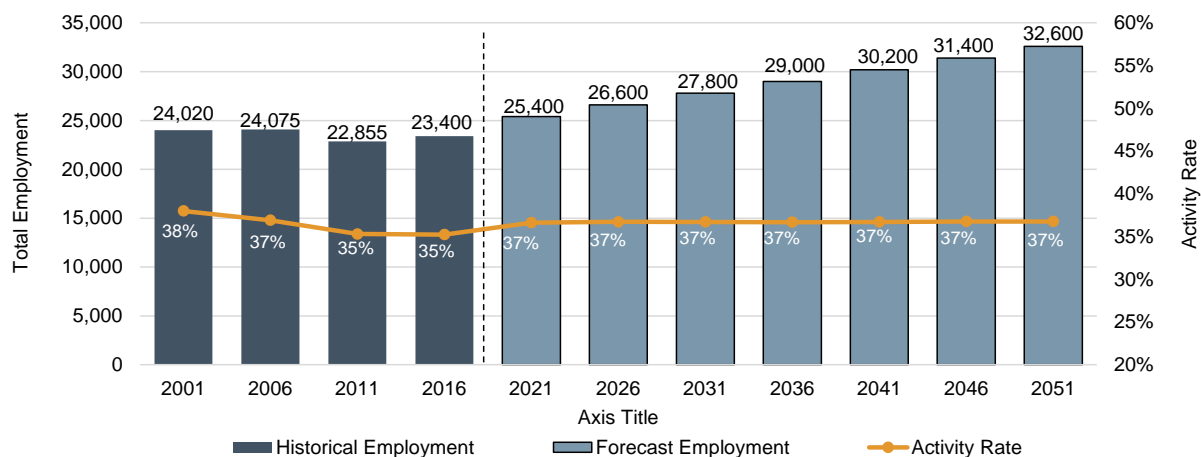
Source: 2016 derived from Statistics Canada Census data and 2051 by Watson & Associates Economists Ltd.



5.4 Norfolk County Reference Employment Scenario 2016 to 2051

In accordance with the historical employment trends and forecast economic drivers identified, the Reference Scenario represents the “most likely” long-term employment growth scenario for Norfolk County. Under the Reference Scenario, the County’s employment activity rate (ratio of jobs to population) is anticipated to slowly increase from approximately 35% in 2016 to 37% by 2051, as summarized in Figure 5-4. The moderate increase to the County’s employment activity rate over the short term is anticipated to be driven by local employment opportunities associated with the health care industry, as well as opportunities within the County’s export-based employment sectors (e.g. transportation, wholesale trade, construction, small-scale manufacturing and agri-business). Job growth potential within population-related employment sectors such as retail, accommodation and food, professional, scientific and technical scientific services and education is also anticipated to drive near-term employment growth fueled by steady population growth. A large percentage of forecast job growth is anticipated to be accommodated through home occupations, home-based businesses and off-site employment, which is further discussed below.

Figure 5-4
Norfolk County
Historical and Forecast Employment Forecast, 2001 to 2051



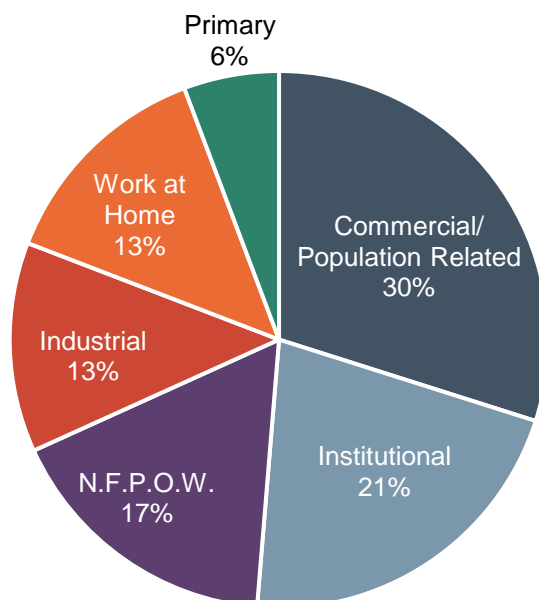
Note: Activity rate is calculated with population including the net Census undercount. Numbers have been rounded.
Source: 2001 to 2106 from Statistics Canada place of work data including work at home and no fixed place of work data. Employment forecast derived by Watson & Associates Economists Ltd.



5.4.1.1 Forecast Employment Growth by Major Sector, 2016 to 2051

Moderate employment growth within Norfolk County is expected across a range of sectors driven by the continued development of the regional and local economic base and local population growth. Figure 5-5 summarizes the 2016 to 2051 employment growth forecast by major employment sector for Norfolk County. As summarized, the majority of employment growth in the County is anticipated in the commercial and institutional categories. These two sectors are expected to account for 51% of job growth between 2016 and 2051.

Figure 5-5
Norfolk County
Share of Employment Growth by Sector, 2016 to 2051



Source: Forecast by Watson & Associates Economists Ltd.

With respect to employment growth by major employment sector, the following observations have been made:

- **Primary Employment** – Primary industries (i.e. agriculture and other resource-based employment) comprised approximately 6% of the County's employment base (i.e.jobs) as of 2016. The County's Economic Development Strategy priorities which were approved by Council in July 2019 include the facilitation of



new programs to support agricultural innovation, including a new agricultural innovation hub.^[1] As previously mentioned, the County's agricultural sector draws considerable demand for seasonal workers, which has implications on housing needs within the County's urban and rural areas. The Haldimand-Norfolk Area has bunkhouse capacity for 5,524 farm workers, with an additional 190 bed bunkhouse recently built in Norfolk County. This employment sector is anticipated to experience a net employment growth over the 2016 to 2051 forecast period of approximately 500 jobs. It is important to note that primary employment is also captured in the work at home and no fixed place of work category. As such, total employment growth associated with the primary sector is anticipated to be considerably higher than the usual place of work employment numbers identified herein.

- **Industrial Employment** – The County's industrial sector is anticipated to increase by approximately 1,200 jobs over the 2016 to 2051 period, accounting for 13% of total County-wide employment growth. Industrial employment growth is primarily anticipated to be concentrated in sectors related to utilities, small/medium-scale manufacturing, construction, wholesale trade and transportation and warehousing.
- **Commercial Employment** – Commercial/population-related employment (which includes the office and retail sectors) represents the County's largest major sector with respect to total employment. This sector is largely driven by demand generated from the local population base, including seasonal residents. Commercial employment growth is forecast to increase by approximately 2,800 jobs over the 2016 to 2051 period, accounting for 30% of total employment growth.
- **Institutional Employment** – Norfolk County is anticipated to add approximately 2,000 jobs to its institutional employment sector over the 35-year forecast period, representing 21% of total employment growth. This includes employment growth in education, health and social services and other institutional facilities (i.e., cultural, religious). The County is expected to experience an increase in demand for seniors' health facilities and services, including retirement homes, as well as

^[1] Norfolk County Economic Development Strategy Review. Council Priority 2: Optimal Place for Business. Item A: Facilitate new programs to support agricultural innovation across Norfolk County, including a new agricultural innovation hub.



other institutional-related development due to a growing but aging population base.

- **Work at Home** – In 2016, work at home employment accounted for approximately 12% of all jobs within Norfolk County. Looking forward, continued advances in technology and telecommunications are anticipated to further enable remote work patterns and ultimately increase the relative share of at home and/or off-site employment over the long term. As previously mentioned, demographics and socio-economics also play a role in the future demand for off-site and work at home employment within an increasingly knowledge- and technology-driven economy. It is anticipated that many working residents in Norfolk County will utilize technology to provide or supplement their income in more flexible ways in contrast to traditional work patterns. It is also likely that an increased number of working and semi-retired residents will be seeking lifestyles that will allow them to work from home on a full-time or part-time basis within Norfolk County as they transition from the workforce to retirement. Over the forecast period, work at home employment in the County is expected to expand by approximately 1,200 jobs (13%), largely driven by forecast employment growth related to knowledge-based occupations as well as primary employment, including and diversified on-farm uses.
- **No Fixed Place of Work (N.F.P.O.W.)** – Off-site employment accounted for 16% of jobs in 2016. This employment category is expected to continue to steadily grow within the County over the long term, largely driven by labour force demands in the construction and transportation, warehousing and business service sectors. Over the forecast period, N.F.P.O.W. employment is expected to expand by approximately 1,600 jobs, 13% of the County's total employment forecast.



5.5 Norfolk County Long-Term Permanent Population Growth Scenarios, 2016 to 2051

5.5.1 *Haldimand-Norfolk Economic Region Short-Term Population Estimate, 2016 to 2020*

Figure 5-6 summarizes the annual intercensal and postcensal population estimates for the Haldimand-Norfolk Economic Region as provided by Statistics Canada.^[1] As of 2020, the post-censal population estimate provided by Statistics Canada for the Haldimand-Norfolk Economic Region is 221,100. The Statistics Canada population estimates for the Haldimand-Norfolk Economic Region are tracking noticeably higher from 2014 to 2020 at an annual growth rate of 1.4%, compared to a historical annual growth rate of -0.1% from 2011 to 2014. The Statistics Canada 2020 population estimates are preliminary and subject to change.

Based on Statistics Canada components of population growth data,^[2] a key driver of population growth from 2015 to 2020 primarily relates to an increase in intra-provincial migration (i.e., immigration to the Haldimand-Norfolk Economic Region from other areas of Ontario) and to a lesser degree international migration.^[3] With respect to the age of new migrants to the Haldimand-Norfolk Economic Region, recent demand has been experienced across the majority of age groups, with a large concentration in youth and young adults, specifically in the 0 to 20 and 25 to 39 age groups which accounted for approximately 55% of new migrants.

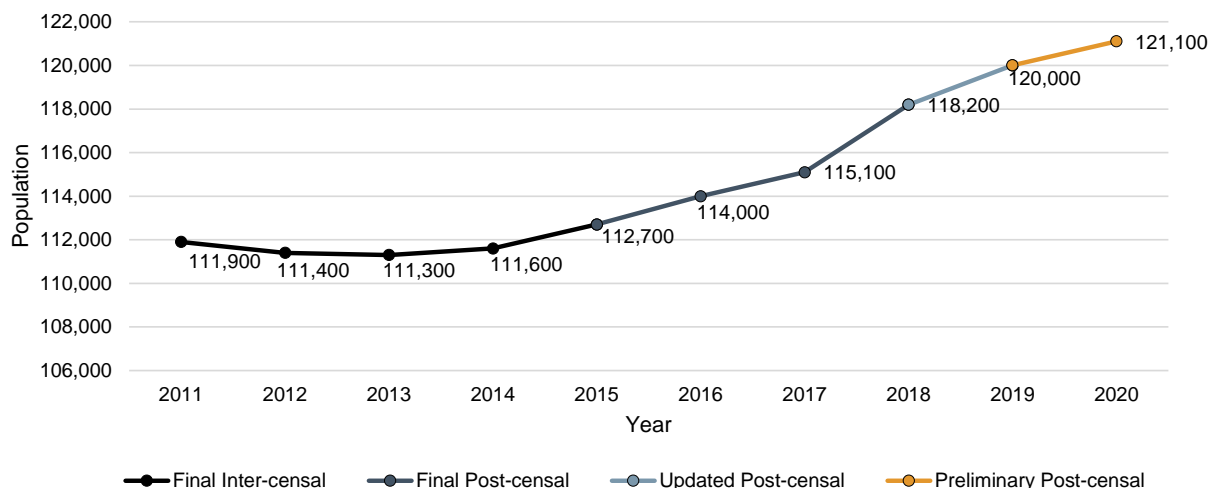
[1] Statistics Canada post-censal population projections are provided at the Census Division level. The Haldimand-Norfolk Census Division includes Haldimand County as well as Norfolk County. For the purposes of this report, this area is referred to as the Haldimand-Norfolk Economic Region.

[2] Statistics Canada. Table 17-10-0140-01. Components of population change by Census division, 2016 boundaries.

[3] International migration includes international migrants and non-permanent residents.



Figure 5-6
Haldimand-Norfolk Economic Region
Short-Term Population Estimate, 2011 to 2020



Note: Population includes the net Census undercount and is rounded.

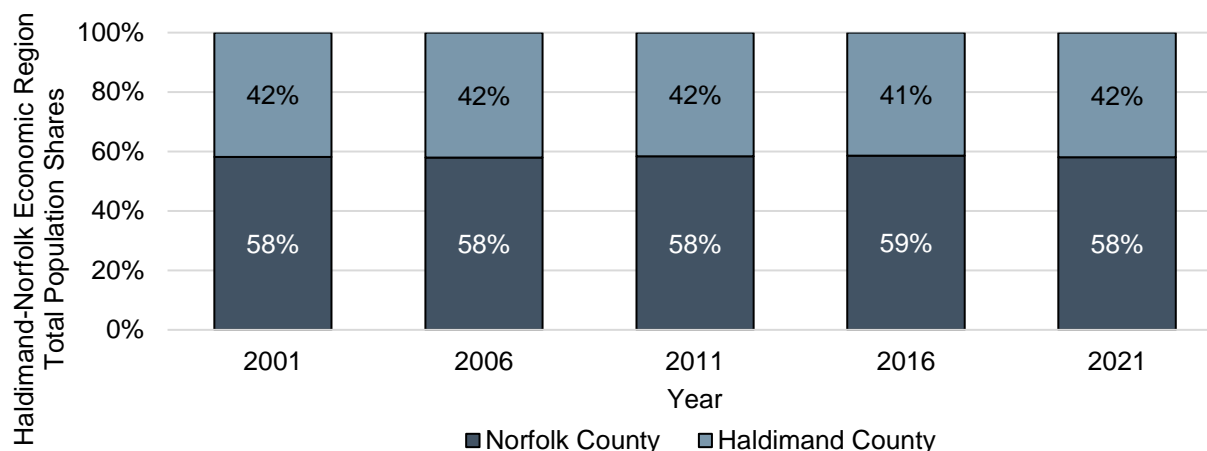
Source: Historical population derived from Statistics Canada Annual Demographic Estimates: Subprovincial Area, by Watson & Associates Economists Ltd.

5.5.2 Norfolk County Population in Context of the Haldimand-Norfolk Economic Region

Figure 5-7 and Figure 5-8 summarize the historical share of population growth between Norfolk County relative to the Haldimand-Norfolk Economic Region between 2001 and 2021. During this historical period, the Norfolk County population accounted for approximately 57% of the total population growth within the Haldimand-Norfolk Economic Region. However, during the most recent 5-year period (2016 to 2021), the County's population growth share of the total Haldimand-Norfolk Economic Region fell to 47%. Looking forward, Norfolk County is anticipated to represent a large, but moderately declining share of population growth within this Economic Region, due to relatively higher population growth pressure within Haldimand County.



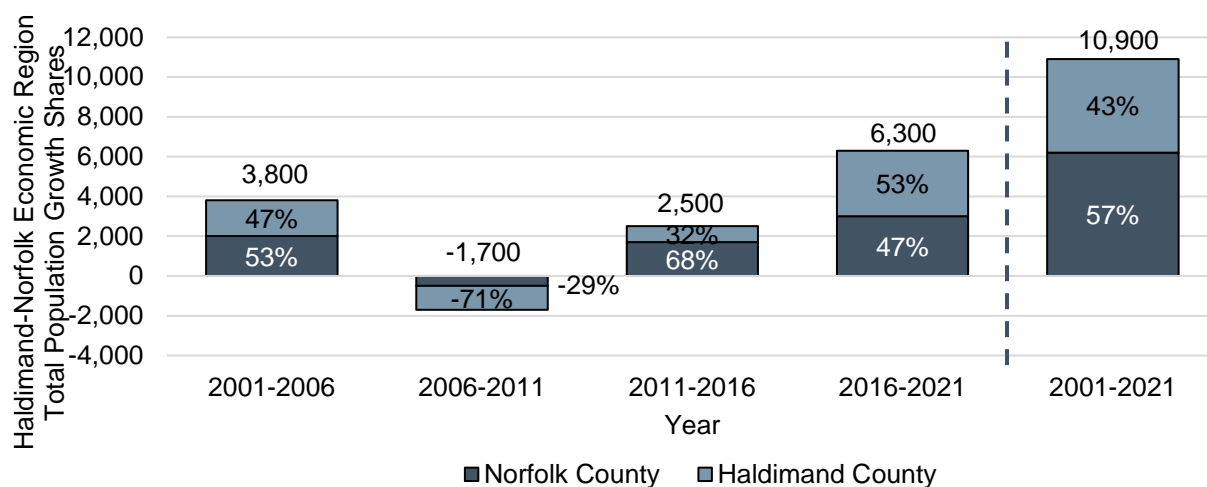
Figure 5-7
Norfolk County, Share of Norfolk-Haldimand Economic Region Population,
2001 to 2021



Note: Population includes net Census undercount.

Source: Norfolk County derived from Statistics Canada Census and Annual Demographics Estimates data, 2001 to 2016., and 2021 by Watson & Associates Economists Ltd. Haldimand County from Haldimand County Population, Housing and Employment Forecast Update and Land Needs Assessment, Final Report, June 26, 2019, by Watson & Associates Economists Ltd.

Figure 5-8
Norfolk County, Share of Population Growth to Haldimand-Norfolk Economic Region,
2001 to 2021



Note: Population includes net Census undercount.

Source: Norfolk County derived from Statistics Canada Census and Annual Demographics Estimates data, 2001 to 2016., and 2021 by Watson & Associates Economists Ltd. Haldimand County from Haldimand County Population, Housing and Employment Forecast Update and Land Needs Assessment, Final Report, June 26, 2019, by Watson & Associates Economists Ltd.



5.5.3 Population Growth Scenarios

Building on the demographic and economic analysis provided in Chapters 2 and 3, and regional and local growth drivers identified in Chapter 5, three long-term permanent population and housing forecasts have been prepared for Norfolk County, including a Low Scenario, a Medium (Reference) Scenario, and a High Scenario. A range of forecast population has been generated from these respective scenarios largely based on varying assumptions regarding annual net migration. Figure 5-9 graphically compares the two alternative long-term population growth forecasts for the County (i.e., the “high” and “low” cases) against the Reference Scenario. It is noted that the long-term population growth scenarios include an upward adjustment of approximately 3.8% to account for the net Census undercount.^[1]

Low Population Growth Scenario

Under the Low Scenario, it is assumed that the Norfolk County permanent population base will grow at an average annual rate of 0.7% per year. Under the Low Scenario, Norfolk County’s permanent population is forecast to increase moderately between 2016 and 2051 by 18,500, from 66,400 to 84,900, respectively.

Medium (Reference Scenario) Population Growth Scenario

Norfolk County’s permanent population is forecast to grow at an annual rate of approximately 0.8% under the Reference Scenario. This represents an average annual growth rate that is well above the historical growth rate of 0.3% achieved within Norfolk County from 2001 to 2016. The population is expected to reach 88,800 by 2051; this represents an increase of approximately 22,400 from 2016. Under this scenario, the rate of forecast population growth is anticipated to slow marginally in the latter half of the forecast period due to the aging of the County’s population base. In comparison to previous 2014 Norfolk County Projections Study, the Reference County-wide Population Growth Scenario is approximately 13,000 people higher by the year 2041.

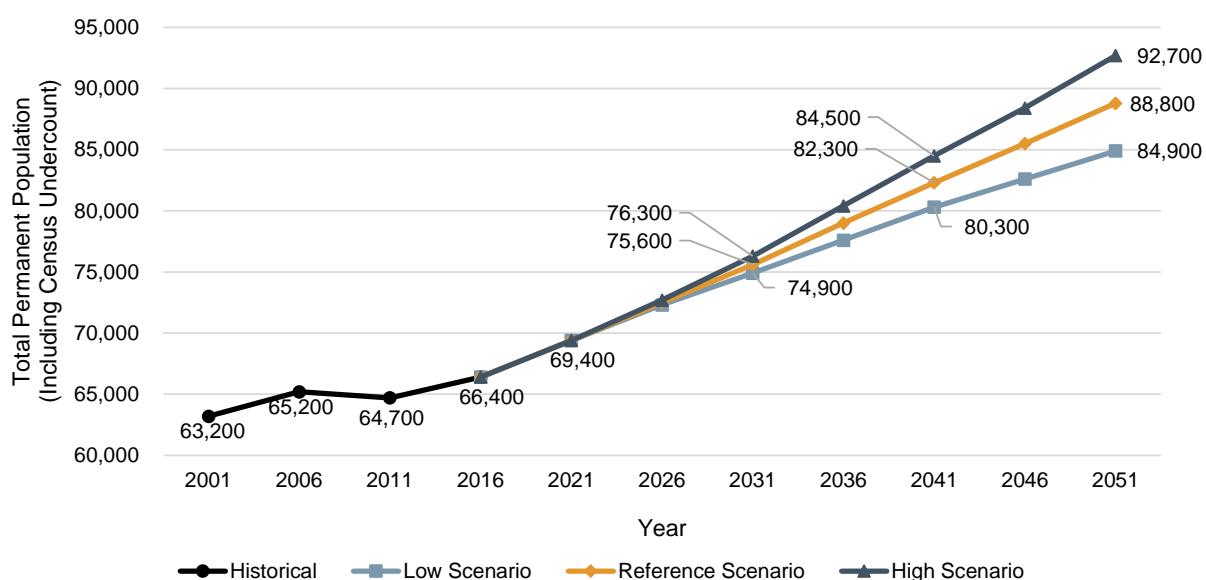
^[1] The Census undercount represents the net number of permanent residents who are missed (i.e., over-coverage less under-coverage) during Census enumeration in accordance with Statistics Canada. All provincial population forecasts prepared by the Ministry of Finance (M.O.F.) and Ministry of Municipal Affairs and Housing (MMAH) include an upward adjustment for the net Census undercount.



High Scenario Population Growth Scenario

Under the High Scenario, the County's permanent population is forecast to grow at an average annual rate of 1.0% per year. Under this scenario, the permanent population of Norfolk County is anticipated to grow by approximately 26,300 persons, increasing from 66,400 in 2016 to 92,700 by 2051.

Figure 5-9
Norfolk County
Long-term Forecast Population Scenarios (Permanent Population), 2016 to 2051



Source: Forecast by Watson & Associates Economists Ltd.
Note: Population includes net Census undercount.

Norfolk County Total Permanent Population Growth					
	2016	2051	2016-2051	Annual Growth	Annual Growth Rate
Low Scenario	66,400	84,900	18,500	530	0.7%
Reference Scenario	66,400	88,800	22,400	640	0.8%
High Scenario	66,400	92,700	26,300	750	1.0%

Source: 2016 derived from Statistics Canada Census data and 2051 by Watson & Associates Economists Ltd.



5.6 Norfolk County Preferred Permanent Population and Housing Forecast, 2016 to 2051

5.6.1 Preferred Permanent Population Forecast

Each growth scenario described above is based on a range of assumptions related to total net migration, net migration by age and natural increase (i.e., births less deaths). As previously discussed, forecast net migration is largely driven by growth within the local economy and surrounding commuter-shed, as well as the County's attractiveness to empty nesters and seniors. In turn, population growth creates demand for new housing across the County, which is then allocated by urban area, and hamlet and remaining rural area (refer to Allocation of Population, Housing and Employment Growth Forecasts by Local Municipality to the Year 2051 in section 5-9). The growth forecast model adopted herein allows these various growth inputs to be adjusted to test the sensitivity of inputs and the reasonableness of the outputs against historical growth trends and the identified growth drivers.

The permanent population scenarios represent the potential range of future growth which can be anticipated for the County over the next 30 years. Based on our review, the Reference (Medium) Scenario represents the "most likely" growth forecast scenario for Norfolk County for the following reasons:

1. It represents a reasonable future ratio of population relative to the surrounding municipalities in comparison to historical and forecast trends.
2. The level of population growth in the 15 to 64 population age group is reasonable given forecast job growth in the local and regional economy.
3. Forecast net migration levels are higher but appropriate relative to historical trends experienced over the past 20 years, particularly during the post-2016 period. Forecast net migration trends are reflective of steady growth anticipated in the local and regional economies, forecast work at home opportunities, as well as the attractiveness of the County to empty nesters and seniors as a retirement/semi-retirement destination.
4. The forecast level of permanent and seasonal annual housing growth required to accommodate the Reference Growth Scenario is reasonable in relation to



historical trends observed based on residential building permit data, Statistics Canada Census data and Municipal Property Assessment Corporation (MPAC) data.

Figure 5-10 summarizes the preferred population growth forecast for Norfolk County from 2016 to 2051 in five-year increments.



Figure 5-10
Norfolk County
Reference Population Growth Forecast, 2016 to 2051

Year		Permanent Population (Including Census Undercount) ¹	Permanent Population (Excluding Census Undercount)
Historical	<i>Mid-2001</i>	63,200	60,900
	<i>Mid-2006</i>	65,200	62,600
	<i>Mid-2011</i>	64,700	63,200
	<i>Mid-2016</i>	66,400	64,000
Forecast	<i>Mid-2021</i>	69,400	66,900
	<i>Mid-2026</i>	72,500	69,900
	<i>Mid-2031</i>	75,600	72,900
	<i>Mid-2036</i>	79,000	76,200
	<i>Mid-2041</i>	82,300	79,400
	<i>Mid-2046</i>	85,500	82,400
	<i>Mid-2051</i>	88,800	85,600
Incremental	Mid-2001 to Mid-2006	2,000	1,700
	Mid-2006 to Mid-2011	-500	600
	Mid-2011 to Mid-2016	1,700	800
	Mid-2016 to Mid-2021	3,000	2,900
	Mid-2016 to Mid-2026	6,100	5,900
	Mid-2016 to Mid-2031	9,200	8,900
	Mid-2016 to Mid-2036	12,600	12,200
	Mid-2016 to Mid-2041	15,900	15,400
	Mid-2016 to Mid-2046	19,100	18,400
	Mid-2016 to Mid-2051	22,400	21,600

¹ Census undercount estimated at approximately 3.8% from 2016 to 2051.

Note: Figures may not add up precisely due to rounding.

Source: Data from 2011 to 2016 derived from Statistics Canada Census and Statistics Canada Demography Division, 2016 to 2051 by Watson & Associates Economists Ltd.

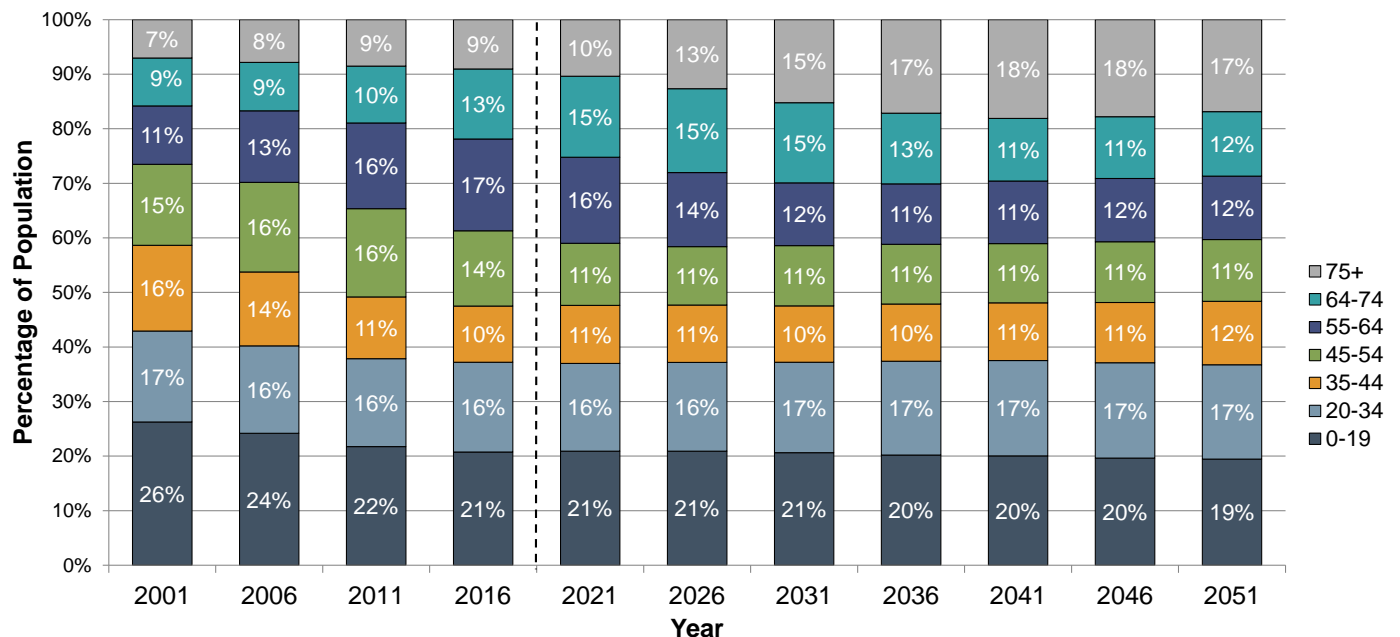


5.6.2 Preferred Population Forecast by Age Cohort

Figure 5-11 summarizes the population growth forecast by major age group over the 2016 to 2051 period for Norfolk County. Key observations are as follows:

- The percentage of population in the 0 to 19 age cohort (youth population) is forecast to gradually decline from 21% in 2016 to 19% in 2051;
- The population share associated with the 20 to 54 age group is forecast to remain relatively stable at 40% from 2016 to 2051;
- The 55 to 74 age group (empty nesters/younger seniors) is forecast to decline from 30% in 2016 to 24% in 2051; and
- The percentage of the population in the 75+ age group (older seniors) is forecast to nearly double over the 35-year period, from 9% in 2016 to 17% in 2051.

Figure 5-11
Norfolk County
Population by Age Forecast, 2016 to 2051



Note: Population includes net Census undercount.

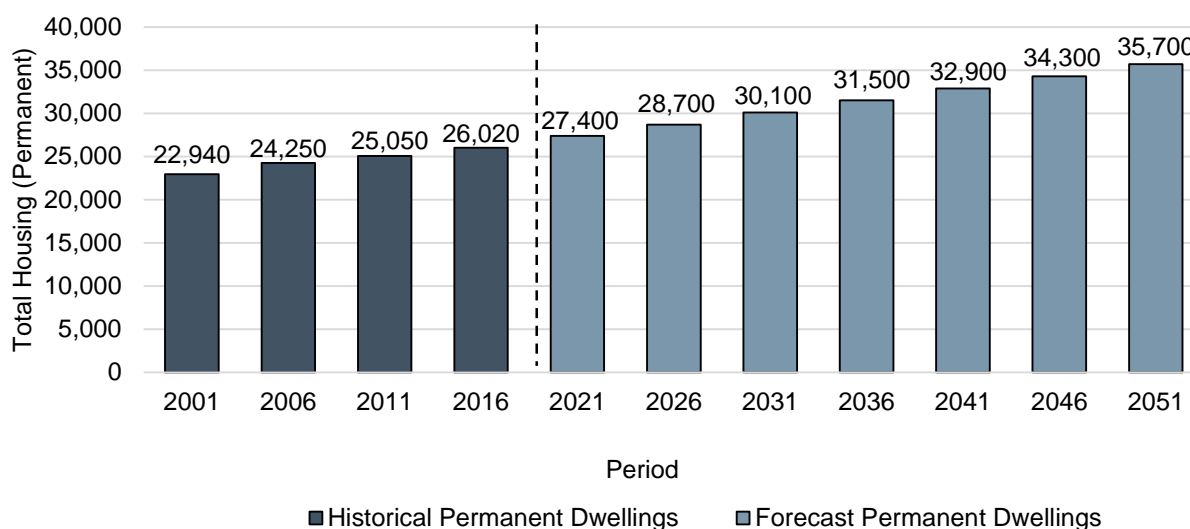
Source: Population forecast by age derived from 2001 to 2016 Statistics Canada Census by Watson & Associates Economists Ltd. 2016 to 2051 population forecast by age prepared by Watson & Associates Economists Ltd.



5.7 Norfolk County Housing Forecast, 2016 to 2051

Figure 5-12 summarizes the Norfolk County permanent household forecast from 2016 to 2051. Housing trends between 2001 and 2016 are also provided for historical context. By 2051, the County's permanent housing base is forecast to increase to 35,700 households from 26,020 in 2016. This represents an increase of approximately 9,700 households or an annual housing growth rate of 0.9% per year. Comparatively, this rate of forecast housing growth is slightly above the historical 15-year (2001 to 2016) annual average housing growth rate of 0.8%.^[1]

Figure 5-12
Norfolk County
Historical and Forecast Households, 2001 to 2051



Note: Figures have been rounded.

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

Figure 5-13 summarizes historical and forecast housing growth for the County in five-year increments from 2001 to 2051. The following trends can be observed:

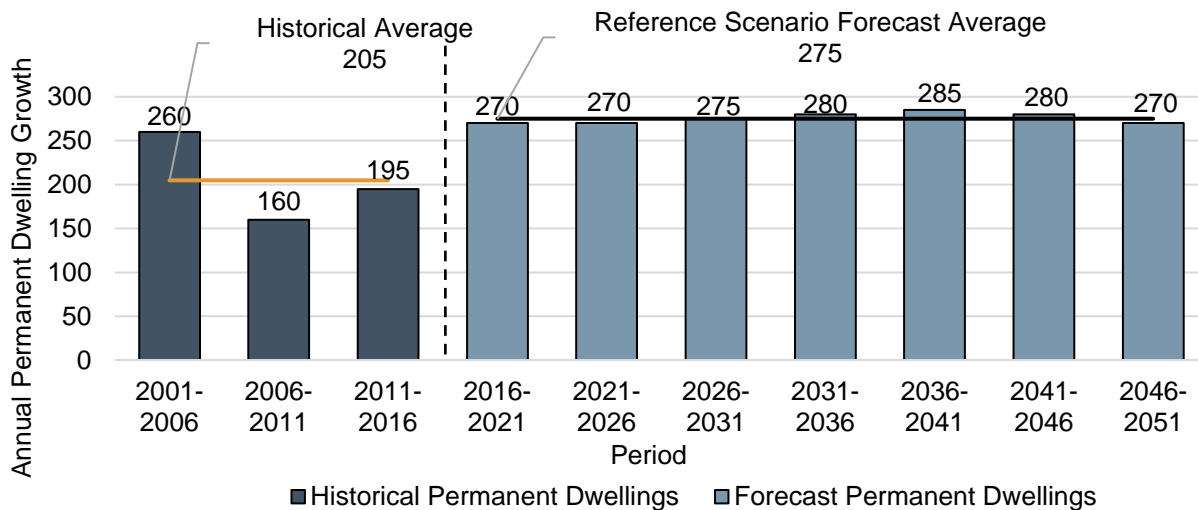
- From 2001 to 2016, historical housing development averaged 205 households annually;

^[1] According to Statistics Canada Census data.



- Based on a review of recent residential building permits issued associated with new dwellings between 2016 and 2020, projected housing development during the 2016 to 2021 forecast period is anticipated to average approximately 270 units per year, which is significantly higher growth than historically observed over the past five years; and
- Between 2016 and 2051, forecast housing development is expected to average 275 units annually.

Figure 5-13
Norfolk County
Five-Year Incremental Housing Growth – Historical and Forecast, 2016 to 2051



Source: 2001 to 2016 derived from Statistics Canada 2011 to 2016 Census data. 2016 to 2051 forecast by Watson & Associates Economists Ltd.

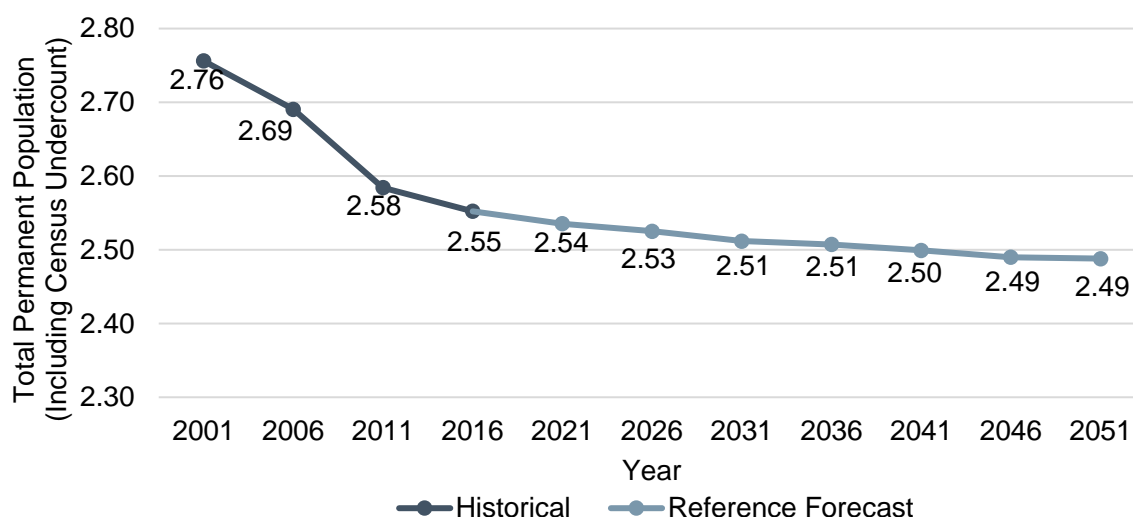
Figure 5-14 summarizes anticipated trends in long-term housing occupancy, or average P.P.U., for Norfolk County from 2016 to 2051. Key observations include the following:

- Between 2001 and 2016, the average P.P.U. for Norfolk County declined from 2.76 to 2.55; and
- Over the forecast period, the average P.P.U. for Norfolk County is anticipated to continue to gradually decline from 2.55 in 2016 to 2.49 in 2051, largely as a



result of the aging of the County's population combined with a gradual shift towards medium- and high-density forms of housing^[1].

Figure 5-14
Norfolk County
Historical and Forecast Persons Per Unit, 2001 to 2051



Note: Population includes the net Census undercount.

Source: Historical from Statistics Canada Census and Demography Division, 2001 to 2016. Forecast (2021 to 2051) by Watson & Associates Economists Ltd.

5.7.1 Forecast Housing by Dwelling Type

Figure 5-15 summarizes Norfolk County's housing forecast by structure type (i.e., low density, medium density and high density) over the 2016 to 2051 forecast period in five-year growth increments. Collective dwellings are incorporated into the overall Norfolk

^[1] We note that 2021 average P.P.U. levels may be temporarily inflated resulting from impacts associated with COVID-19.



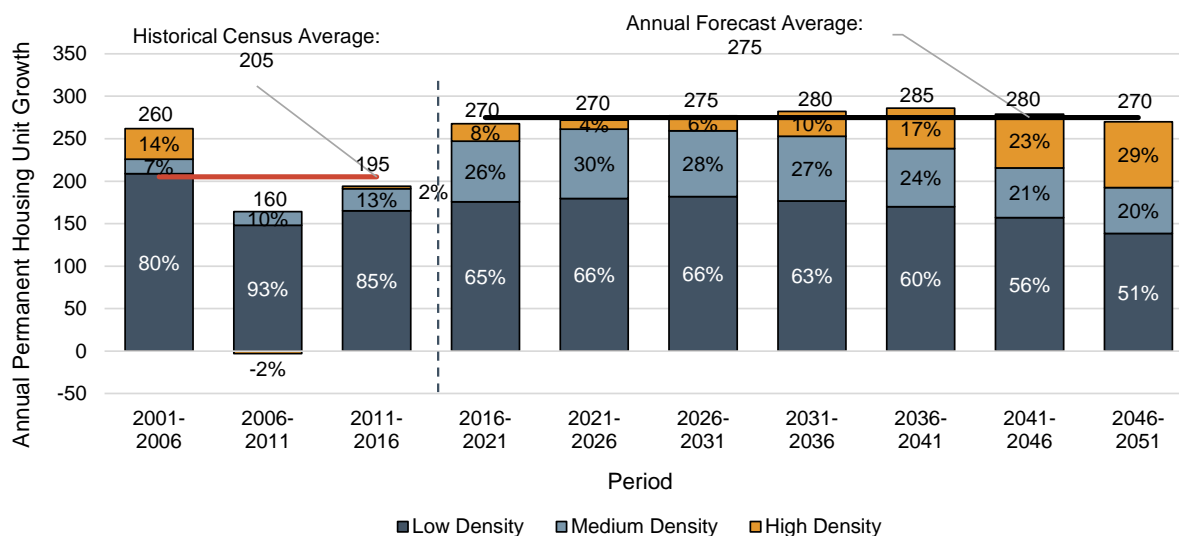
County population and housing forecast but are not displayed in Figure 5-15.^[1] Key observations include the following:

- New residential development within Norfolk County is anticipated to gradually shift away from low-density housing forms, largely driven by declining housing affordability associated with low-density housing options as well as increased demand for high-density housing associated with the 25 to 34 and 65+ population;
- This shift in the share of medium- and high-density housing forms is anticipated to be more pronounced in the County's urban areas largely due to supply opportunities, stronger market demand and available infrastructure to support residential intensification in these areas; and
- Over the 2016 to 2051 forecast period, new housing development is comprised of 61% low-density (singles and semi-detached), 25% medium-density (townhouses) and 14% high-density (apartment) units.

^[1] An additional component of the Census population is the non-household population. The household population relates to persons who are part of a household, whereas the non-household population relates to persons who are residents of collective dwellings. According to Statistics Canada, a collective dwelling refers to a dwelling of a commercial, institutional, or communal nature. Included in this type of dwelling are lodging or rooming houses, hotels, motels, tourist homes, nursing homes, hospitals, staff residences, communal quarters (military bases), work camps, jails, missions and group homes. Collective dwellings may be occupied by usual residents or solely by foreign and/or temporary residents. Population in collective dwellings is expected to increase over time largely as a result of the aging population.



Figure 5-15
Norfolk County
Incremental Historical and Forecast Households by Structure Type (Permanent Households), 2001 to 2051



Note:
 Low density includes singles and semis, in addition to seasonal units converted to year-round permanent occupancy.
 Medium density includes townhouses and apartments in duplexes.
 High density includes bachelor, 1-bedroom and 2-bedroom+ apartments.

Source: 2001 to 2016 derived from Statistics Canada 2011 to 2016 Census data. 2016 to 2051 forecast by Watson & Associates Economists Ltd.

5.8 Seasonal Population and Housing Growth

According to MPAC data, seasonal housing represents a noticeable component of the County's total housing base, accounting for approximately 5% (1,470) of total dwelling units as of 2016. The County's proximity to the G.G.H. continues to be a major driver of seasonal population growth for this area.

Over the next 30 years, approximately 12 new seasonal housing units are forecast to be developed annually, totaling just over 360 new seasonal units across the County. Notwithstanding demand for new seasonal housing construction over the next 30 years, Norfolk County's seasonal housing and population base is not anticipated to increase due to the conversion of existing seasonal housing units to permanent dwellings. This trend in seasonal housing and population is consistent with recent trends experienced in Norfolk County, as well as other municipalities in Ontario's "cottage country."



It is anticipated that the number of net conversions of seasonal units to permanent use will remain consistent over the forecast period to 2051 as demand for permanent housing with the Lake Erie shoreline area is expected to remain strong, while additional housing supply opportunities in this area are limited.

Figure 5-16 summarizes the incremental housing forecast for Norfolk County (permanent + seasonal) over the 2016 to 2051 forecast period, and annual housing growth has been compared against historical MPAC data. Refer to Appendix B for additional details on the permanent + seasonal forecast. Key observations are as follows:

Seasonal Population and Housing Growth

- Including seasonal population, the County's total population is forecast to reach 94,100 people by 2051;
- On average, just over ten existing seasonal housing units are forecast to be converted to permanent housing units every year across the County between 2016 and 2051; and
- Over the 30-year forecast period, the seasonal housing base is forecast to remain stable at 1,470 seasonal dwelling units from 2021 to 2051.

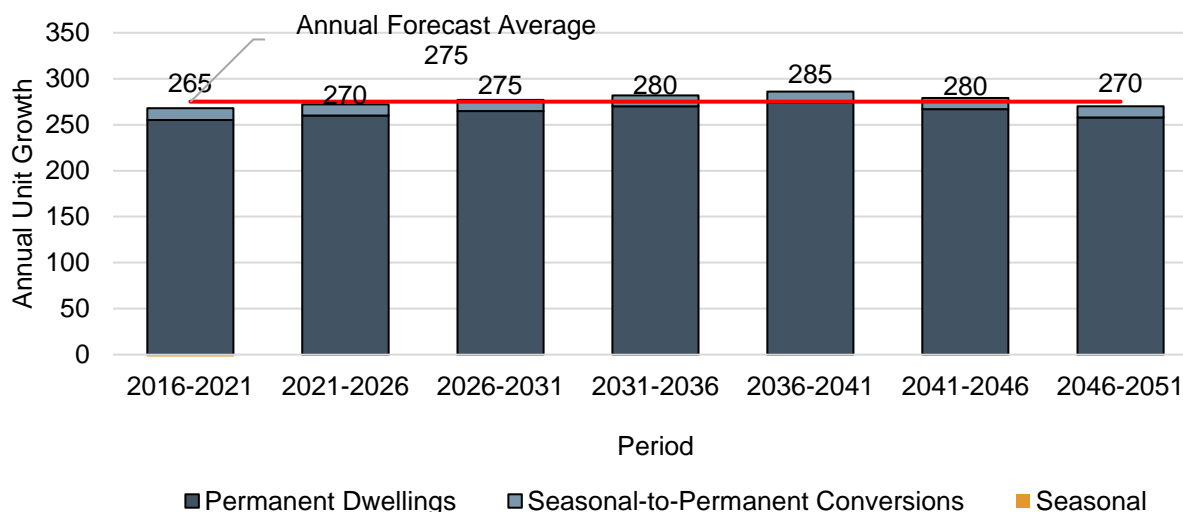
Permanent + Seasonal Population and Housing Growth

- Permanent and seasonal housing growth for Norfolk County is forecast to average approximately 275 units per year. ^[1]

^[1] Adjusted for conversions from seasonal to permanent occupancy.



Figure 5-16
Norfolk County
Permanent + Seasonal Unit Forecast, 2016 to 2051



Source: Watson & Associates Economists Ltd.

5.9 Allocation of Population, Housing and Employment Growth Forecasts by Urban Area, and Hamlet and Remaining Rural Area to 2051

The following section summarize forecast population and housing allocations by community within Norfolk County. Additional details regarding the County-wide growth allocations by urban area, and hamlet and remaining rural area are provided in Appendices B and C.

5.9.1 Growth Forecast Approach and Key Assumptions

The population and housing allocations by urban area, hamlet and remaining rural area were developed based on a detailed review of the following local supply and demand factors: ^[1]

^[1] Refer to Chapter 4, Opportunities to Accommodate Residential and Non-Residential Development, for Norfolk County's residential and non-residential development opportunities.



Local Supply Factors:

- Supply of potential future housing stock in the development approvals process by housing structure type, approval status and location (i.e., built-up area (B.U.A.) and remaining designated greenfield lands (D.G.A.));
- Supply of net developable vacant urban industrial land by urban area;
- High-level consideration with respect to municipal water and wastewater servicing capacity and potential long-term solutions to overcome constraints (where identified) based on discussions with Norfolk County staff; and
- Provincial policy direction regarding forecast residential and non-residential growth by urban and rural area.

Demand Factors:

- A review of residential building permit activity from 2011 to 2021 year-to-date (May 2021), by housing structure type, by urban area, hamlet area and remaining rural area;
- A review of non-residential building permit activity from 2011 to 2021 year-to-date (May 2021), by employment sector, by urban area, hamlet areas and remaining rural area;
- Historical commuting trends and anticipated employment growth opportunities within the surrounding market area;
- A review of local employment opportunities, including a high-level review of major business expansions/closures by major sector;
- An assessment of market demand for residential intensification by urban area;
- Consideration of the County's market appeal to young adults, families and empty nesters/seniors; and
- Demand for seasonal housing by urban area, and hamlet and remaining rural area.

While forecast urban population growth rates vary significantly by urban area in Norfolk County, each share a number of relatively common attributes with respect to long-term residential development and demographic trends.

- All six urban areas are anticipated to experience housing growth over the long-term forecast period;



- Over the past five years, relatively higher levels of annual new housing construction activity have been experienced across each of the County urban areas. This trend has been accelerated over the past 18 months as a result of COVID-19;
- Looking forward over the near term (i.e., the next one to five years), housing demand across the County's urban areas is anticipated to remain strong relative to recent historical levels, fueled by historically low mortgage interest rates, continued outward growth pressure from the G.G.H., the continued economic recovery of the local and regional economy;¹
- Over the longer term (i.e., five to 10+ years) the average rate of annual housing development is anticipated to remain strong across all urban areas, relative to recent residential development activity, as water and wastewater servicing expansion solutions are implemented to provide greater development opportunities by urban area;
- Marginally slower regional and provincial economic growth is expected over the longer term (i.e., five to 10+ years) due to the continued aging population and labour force;
- Future housing growth is anticipated to be dominated by low-density housing forms; however, increasing market opportunities will exist for medium-density and high-density housing;
- Average housing occupancy levels are forecast to steadily decline from 2016 to 2051. This demographic trend is largely associated with the aging of the County's Baby Boom and Millennial populations;
- Forecast demographic trends across the County suggest that the percentage share of future housing will continue to shift towards the urban areas as new families are attracted to the County in search of competitively priced, ground-oriented housing located within proximity to local urban amenities (i.e., schools, retail, personal service uses) and surrounding employment markets; and
- As previously discussed, housing demands from the 55 to 74 age group (empty nesters/younger seniors) and the 75+ age group (older seniors) are also anticipated to drive the future need for urban housing in Norfolk County.

^[1] Near-term housing demand by urban area is subject to water and wastewater servicing capacity.



It is also recognized that the County's Hamlets and rural areas also have a role to play in accommodating future development subject to available land supply, supporting infrastructure and scale of development. The County's Hamlet areas represent service centres to the surrounding rural area and provide clusters of business operations that are essential to the County's future economic growth. As such, infilling and minor rounding out of existing development within Hamlet Areas is important to ensure that these areas remain vibrant, sustainable and complete communities.

5.9.2 Norfolk County Inter-Urban Water Supply

Norfolk County has had a long-standing challenge with water servicing for new development. The following excerpt from a 2007 Council report which summarizes the issues is just as relevant today:

"The former Region, as a long-term strategy, recognized the need and benefit to interconnect all or some of these separate municipal water supply systems and to supply water from one centralized water treatment plant, however, due to the high costs involved to construct both the long pipelines to interconnect communities and a centralized water treatment facility, the Region elected, for the short term, to remain with operating the six separate water supply systems. Since its inception, the County has been faced with the same dilemma. However, the ever-increasing regulatory environment of today, the ever-increasing high cost of operating and maintaining separate water treatment facilities, and the diminishing ability of the County's current water treatment and supply facilities to meet future capacity needs has heightened the need for the County to seriously consider a centralized water supply system. The Nanticoke Grand Valley Area Water Supply Project is timely as a pipeline from Haldimand County's Nanticoke W.T.P. is a viable option for the Norfolk County to seriously consider as a future centralized water supply facility for Norfolk's needs."^[1]

Currently, Norfolk County is still faced with difficult choices on its path towards the establishment of a secure supply of water to ensure the continued growth and strength of the community. As a step forward to finding a servicing solution, the County completed the Integrated Sustainable Master Plan (I.S.M.P.) in 2016, which looked into an inter-urban water supply (I.U.W.S.) system, wherein all urban communities would be

^[1] Report Number EIS 21-29 - IUWS Short Term Recommendations – Budget Amendment – Council-in-Committee Meeting – June 8, 2021



interconnected. This was not recommended at the time due to the associated capital costs.¹

The I.U.W.S. system is currently being re-evaluated to address the constraints to growth in each community within the County due to strong growth pressure being projected. As part of this work, WSP completed the Water Supply Operational Strategy Inter-Urban Water Supply Report in January 2021 which provided multiple potential long-term solutions and recommendation to address the water servicing issues. On February 9, The Path Forward for Norfolk County's Water Supply Report was presented to County Council and in June 2021 Norfolk County staff provided Council with the I.U.W.S. Short-Term Recommendations Report to obtain direction for the implementation of I.U.W.S. ^[2] ^[3] Looking forward, the short-term and long-term water supply servicing strategies are anticipated to provide a financially viable solution and the opportunities needed to accommodate growth in its communities.

5.9.3 Summary of Long-Term Population, Housing and Employment Growth Forecasts by Urban Area, and Hamlet and Remaining Rural Area

Figure 5-17 through Figure 5-23 summarize the County's long-term population, housing and employment forecast by urban area, and hamlet and remaining rural area over the 2016 to 2051 planning horizon. The following trends can be observed:

- The share of forecast population and housing growth across the County is anticipated to shift from rural areas towards urban areas over the long-term planning horizon due to the continued demographic and socio-economic trends discussed in Chapters 3 and 4. Over the 2016 to 2051 period, 88% of housing growth is forecast in the County's urban areas, and 12% in hamlet and remaining rural areas;

^[1] Report Number PW 20-63 – Introduction to the Inter Urban Water Supply – Council Meeting – November 17, 2020.

^[2] Report Number PW 21-11 – The Path Forward for Norfolk County's Water Supply – Council-in-Committee Meetings – February 9, 2021.

^[3] Report Number EIS 21-29 - IUWS Short Term Recommendations – Budget Amendment – Council-in-Committee Meeting – June 8, 2021.



- The share of total housing growth within urban areas is anticipated to follow a similar trend relative to recent trends observed over the last decade (2011 to 2021). The urban areas of Simcoe and Port Dover are expected to accommodate over half (57%) of County-wide housing growth from 2016 to 2051 (30% and 27%, respectively), followed by Waterford (14%) with a notable share of housing growth potential, Delhi (9%), Port Rowan (7%) and Courtland (1%);
- All urban areas are forecast to accommodate a significant share of low-density housing from 2016 to 2051. An increasing share of medium and high-density housing is also anticipated to occur in all urban areas with the exception of Courtland, with the highest concentrations in Port Dover and Simcoe, followed by Waterford;
- The County's hamlet and remaining rural areas are forecast to accommodate 12% of housing growth over the 2016 to 2051 period, with 95% being comprised of low-density housing forms and 5% medium density;
- Over the 30-year forecast period, employment growth within Norfolk County is anticipated to be concentrated within urban areas, accounting for 83% of County-wide growth. The County's hamlets and remaining rural areas are forecast to account for the remaining 17%; and
- The urban area of Simcoe is expected to accommodate over one-third (36%) of County-wide employment growth over the 30-year forecast period, driven by the population-related employment growth, opportunities related to the Norfolk General Hospital and anticipated demand for industrial development. Port Dover is forecast to comprise 17% of employment growth, largely driven by demand for population-related employment. The County's hamlets and remaining rural areas are forecast to accommodate 17% of employment growth driven by continued economic growth associated with the rural economy. Modest employment growth is anticipated for Waterford (12%), Delhi (10%), Port Rowan (5%) and Courtland (3%).



Figure 5-17
Norfolk County
Population Forecast by Urban Area, and Hamlet and Remaining Rural Area,
2016 to 2051

Period	Geographic Area							
	Courtland	Delhi	Port Dover	Port Rowan	Simcoe	Waterford	Hamlet and Remaining Rural Area	Norfolk County
2016 - 2021	30	180	750	110	880	200	710	2,850
2016 - 2026	50	520	1,660	210	1,770	750	1,150	6,110
2016 - 2031	60	850	2,590	320	2,660	1,280	1,450	9,210
2016 - 2036	90	1,190	3,500	530	3,660	1,800	1,850	12,610
2016 - 2041	110	1,510	4,390	810	4,650	2,280	2,170	15,930
2016 - 2046	140	1,820	5,240	1,150	5,570	2,740	2,420	19,090
2016 - 2051	180	2,150	6,080	1,560	6,450	3,190	2,780	22,380

Note: Figures may not add precisely due to rounding and include the net Census undercount of approximately 3.8%.

Source: Watson & Associates Economists Ltd.

Figure 5-18
Norfolk County
Permanent Housing Forecast by Urban Area, and Hamlet and Remaining Rural Area,
2016 to 2051

Period	Geographic Area							
	Courtland	Delhi	Port Dover	Port Rowan	Simcoe	Waterford	Hamlet and Remaining Rural Area	Norfolk County
2016 - 2021	10	80	330	40	420	100	360	1,340
2016 - 2026	20	200	690	80	860	310	540	2,700
2016 - 2031	20	330	1,070	130	1,300	530	700	4,080
2016 - 2036	30	460	1,450	210	1,750	740	850	5,490
2016 - 2041	40	600	1,830	330	2,200	950	980	6,920
2016 - 2046	50	740	2,210	470	2,600	1,150	1,090	8,320
2016 - 2051	60	880	2,580	650	2,960	1,360	1,190	9,670

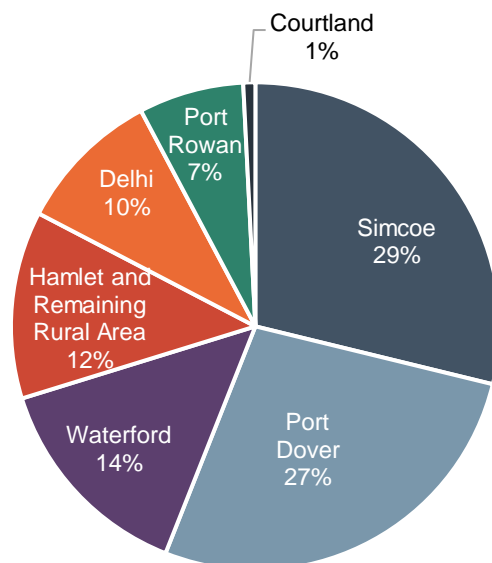
Note: Figures may not add precisely due to rounding.

Source: Watson & Associates Economists Ltd.

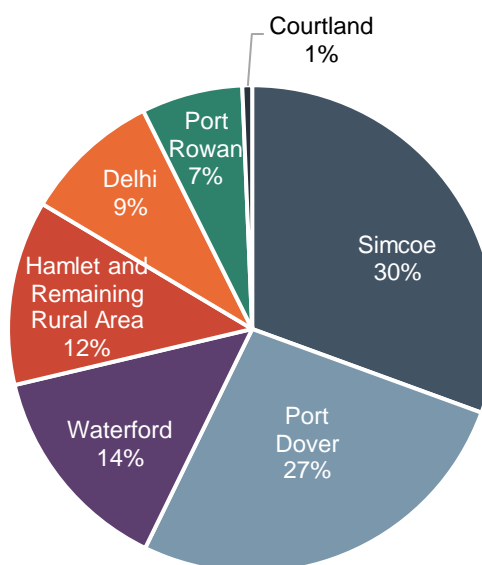


Figure 5-19
Norfolk County
Share of Residential Growth by Urban Area, and Hamlet and Remaining Rural Area,
2016 to 2051

Share of Permanent Population Growth



Share of Permanent Housing Growth



Note: Population includes net Census undercount.

Source: Watson & Associates Economists Ltd.



Figure 5-20
Norfolk County
Total Household Forecast by Housing Type and by Urban Area, and Hamlet and Remaining Rural Area, 2016 to 2051

Geographic Area	Permanent Residential Units			
	Single & Semi-Detached ¹	Multiples ²	Apartments ³	Total
Courtland	60	0	0	60
Delhi	600	200	70	880
Port Dover	1,620	420	530	2,580
Port Rowan	430	130	90	650
Simcoe	1,220	1,290	450	2,960
Waterford	820	350	190	1,360
Hamlet and Remaining Rural Area	1,130	60	0	1,190
Norfolk County	5,900	2,440	1,330	9,670

¹ Includes seasonal units converted to year-round permanent occupancy.

² Includes townhouses and apartments in duplexes.

³ Includes bachelor, 1-bedroom and 2-bedroom+ apartments.

Note: Figures may not add precisely due to rounding.

Source: Watson & Associates Economists Ltd.

Figure 5-21
Norfolk County
Employment Forecast by Urban Area, and Hamlet and Remaining Rural Area, 2016 to 2051

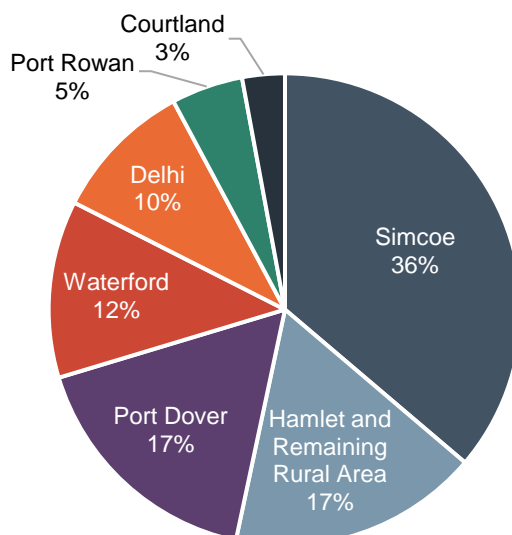
Period	Geographic Area							Norfolk County
	Courtland	Delhi	Port Dover	Port Rowan	Simcoe	Waterford	Hamlet and Remaining Rural Area	
2016 - 2021	110	60	170	30	1,180	70	390	2,010
2016 - 2026	130	200	400	70	1,530	270	640	3,230
2016 - 2031	150	340	640	90	1,870	440	820	4,360
2016 - 2036	180	480	890	150	2,240	620	1,030	5,590
2016 - 2041	210	620	1,130	230	2,630	790	1,220	6,830
2016 - 2046	240	750	1,350	340	3,000	950	1,400	8,030
2016 - 2051	270	900	1,570	450	3,350	1,120	1,580	9,250

Note: Figures may not add precisely due to rounding.

Source: Watson & Associates Economists Ltd.



Figure 5-22
Norfolk County
Share of Employment Growth by Urban Area, and Hamlet and Remaining Rural Area,
2016 to 2051



Source: Watson & Associates Economists Ltd.

Figure 5-23
Norfolk County
Share of Employment Growth by Sector and Urban Area, and Hamlet and Remaining
Rural Area, 2016 to 2051

Geographic Area	Employment Category						Total
	Primary	Work at Home	Industrial	Commercial/ Population Related	Institutional	N.F.P.O.W. ¹	
Courtland	0	10	130	30	60	30	270
Delhi	0	120	200	260	140	180	900
Port Dover	0	310	30	630	320	290	1,570
Port Rowan	0	90	0	190	90	90	450
Simcoe	0	350	580	860	1,080	470	3,350
Waterford	0	190	100	400	210	220	1,120
Hamlet and Remaining Rural Area	530	160	130	400	80	280	1,580
Norfolk County	530	1,240	1,170	2,760	1,980	1,560	9,250

¹ Statistics Canada defines no fixed place of work (N.F.P.O.W.) employees as "persons who do not go from home to the same work place location at the beginning of each shift. Such persons include building and landscape contractors, travelling salespersons, independent truck drivers, etc."

Note: Figures may not add precisely due to rounding.

Source: Watson & Associates Economists Ltd.



5.9.4 Seasonal Population and Housing Forecast by Urban Area, and Hamlet and Remaining Rural Area

Figure 5-24 summarizes the allocation of new seasonal housing growth adjusted for conversions from seasonal to permanent occupancy for each of the County's urban areas and hamlet and remaining rural area. The following trends can be observed:

- Similar to existing conditions identified in section 3.2.5, nearly all (95%) seasonal housing growth is anticipated in the County's hamlets and remaining rural areas; and;
- It is anticipated a large share will be accommodated the hamlet areas of Long Point, Turkey Point and South Walsingham.

Figure 5-24
Norfolk County
Seasonal Housing Growth by Urban Area, and Hamlet and Remaining Rural Area,
2016 to 2051

Geographic Area	Seasonal Housing		
	Gross (New) Seasonal Unit Growth	Conversions ¹	Net Seasonal Unit Growth
Courtland	0	0	0
Delhi	0	0	0
Port Dover	20	20	0
Port Rowan	0	0	0
Simcoe	0	0	0
Waterford	0	0	0
Hamlet and Remaining Rural Area	400	410	0
Norfolk County	420	420	0

¹ Conversion of existing seasonal housing units to permanent dwellings

Note: Figures may not add precisely due to rounding.

Source: Watson & Associates Economists Ltd.

5.10 Observations

By 2051, the Norfolk County total population base is forecast to grow to approximately 88,800 persons. This represents an increase of approximately 22,400 permanent residents between 2016 and 2051, or an average annual population growth rate of 0.8%



during this time period. Comparatively, the population of the Province as a whole is forecast to increase at a rate of 1.2% over the 2016 to 2046 period.^[1]

It is important to recognize that while the County's population base is growing, it is also getting older. Between 2016 and 2051, the 75+ age group is forecast to represent the fastest growing population age group with an average annual population growth rate of 2.6%. With an aging population, the County will be more reliant on net migration as a source of population as opposed to natural increase. With respect to future housing needs, strong population growth in the 75+ age group is anticipated to place increasing demand on medium- and high-density forms including seniors' housing and affordable housing options.

Norfolk County is also anticipated to accommodate a growing share of young adults and new families seeking competitively priced home ownership and rental opportunities. Population growth associated with young adults is anticipated to be primarily driven by net migration.

Accommodating forecast total population growth in Norfolk County will require approximately 9,700 new permanent households, or approximately 275 new households annually. To adequately accommodate future housing demand across a diverse selection of demographic and socio-economic groups, a range of new housing typologies will be required with respect to built-form, location and affordability across the County.

The total employment base is forecast to grow to approximately 32,600 jobs. This represents an increase of approximately 9,200 jobs between 2016 and 2051, or an average annual employment growth rate of 1.0% during this time period.

Population and employment growth is not anticipated to be uniform across the County, with higher growth levels anticipated within the County's urban areas, concentrated in Simcoe and Port Dover, and slower growth anticipated in the County's hamlet and remaining rural area relative to historical trends.

^[1] Ministry of Finance Spring 2021 Population Projections, Reference Scenario for the Province of Ontario.



In accordance with the comprehensive analysis provided as part of this report, the Reference Scenario is recommended as the “most likely” long-term growth scenario for Norfolk County.



Chapter 6

Conclusions



6. Conclusions

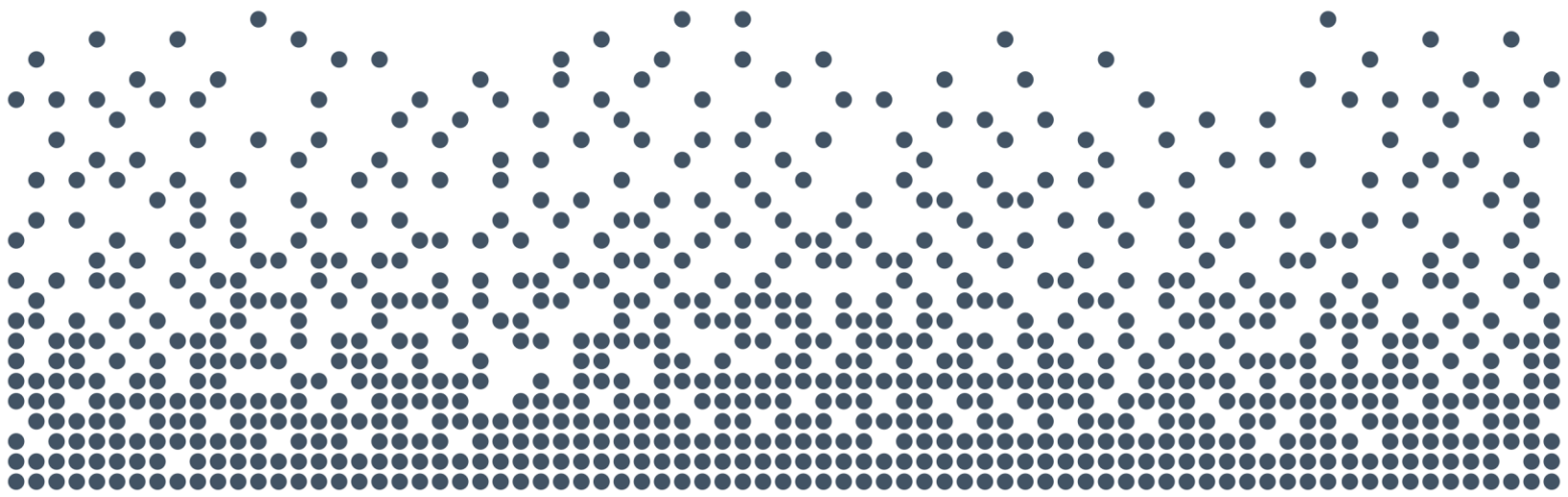
This study provides a comprehensive assessment of the County's long-term; population, housing and employment growth potential to the year 2051, within the context of regional economic conditions and growth drivers as well as County-wide and local development trends. The findings of the Norfolk County C.R. identify the following:

1. Norfolk County is anticipated to experience steady population and employment growth over the long term. The County's long-term economic growth outlook has strengthened relative to previous population and employment projections which have been prepared for the County over the past decade. This relative strength is anticipated to be driven by a combination of local economic opportunities, as well as the continued outward migration from the G.G.H., and to a lesser extent the City of London.
2. Over the past 18 months, COVID-19 has accelerated residential growth pressures across Norfolk County, largely from the G.G.H. In addition to its broader impacts on the economy, COVID-19 has also accelerated changes in work and commerce as a result of technological disruptions that were already in play prior to the pandemic.
3. Residential and non-residential development activity is anticipated to be particularly strong over the next ten to 15 years relative to historical growth, driven by steady in-migration from the G.G.H. and to a lesser degree intra-provincial migration outside the G.G.H., inter-provincial migration and international migration.
4. Population and employment growth is not anticipated to be uniform across the County, with higher growth levels anticipated within the County's urban areas, concentrated in Simcoe and Port Dover, and relatively slower growth anticipated in the County's hamlet and remaining rural area.
5. Over the next several decades, a greater share of residents are anticipated to live in urban areas within the County, given the services and amenities that these areas provide. This trend is also consistent with broader Provincial trends as well as provincial and County planning policy. The trend towards increased urbanization will require a broader range of housing options by type and tenure to



be provided to residents of all ages and income levels, including young adults and families.

6. The County's population is aging. By 2051, 29% percent of the County population will be 65+ years of age or older, up from 22% in 2016, with growth concentrated in the 75+ years of age group increasing from 9% in 2016 to 17% 2051. This will require a broader range of housing options to be provided to older residents across a range of income levels.
7. This Phase 1 report forms a key input into developing a policy framework that directs how and where the County will grow. This analysis will serve as background in determining urban land needs for the County and ensuring that matters of provincial interest are addressed, including sustainable infrastructure and the wise management of land and resources. Responsibly managing this growth and change is a core function of land-use planning and one that benefits from the broad input and perspectives of a community.



Appendices



Appendix A

Norfolk County Housing Headship Rates, 2016 to 2051



Appendix A: Norfolk County, Housing Headship Rates, 2016 to 2051

Figure A-1: Norfolk County, Housing Headship Rates, 2016 to 2051

Age Cohort	Household Headship Rates									
	2006	2011	2016	2021	2026	2031	2036	2041	2046	2051
0-14	-	-	-	-	-	-	-	-	-	-
15-24	0.05619	0.06031	0.05883	0.05883	0.05883	0.05883	0.05883	0.05883	0.05883	0.05883
25-34	0.36454	0.35813	0.35885	0.35885	0.35885	0.35885	0.35885	0.35885	0.35885	0.35885
35-44	0.49190	0.50271	0.47739	0.47739	0.47739	0.47739	0.47739	0.47739	0.47739	0.47739
45-54	0.52783	0.51760	0.52605	0.52605	0.52605	0.52605	0.52605	0.52605	0.52605	0.52605
55-64	0.55617	0.55499	0.54733	0.54733	0.54733	0.54733	0.54733	0.54733	0.54733	0.54733
65-74	0.60336	0.59744	0.59448	0.59448	0.59448	0.59448	0.59448	0.59448	0.59448	0.59448
75+	0.62284	0.62147	0.62377	0.62377	0.62377	0.62377	0.62377	0.62377	0.62377	0.62377
Total	0.37158	0.38695	0.39157	0.39439	0.39601	0.39813	0.39883	0.40012	0.40162	0.40194

Source: 2006 to 2016 derived from Statistics Canada Census data, and 2021 to 2051 by Watson & Associates Economists Ltd.



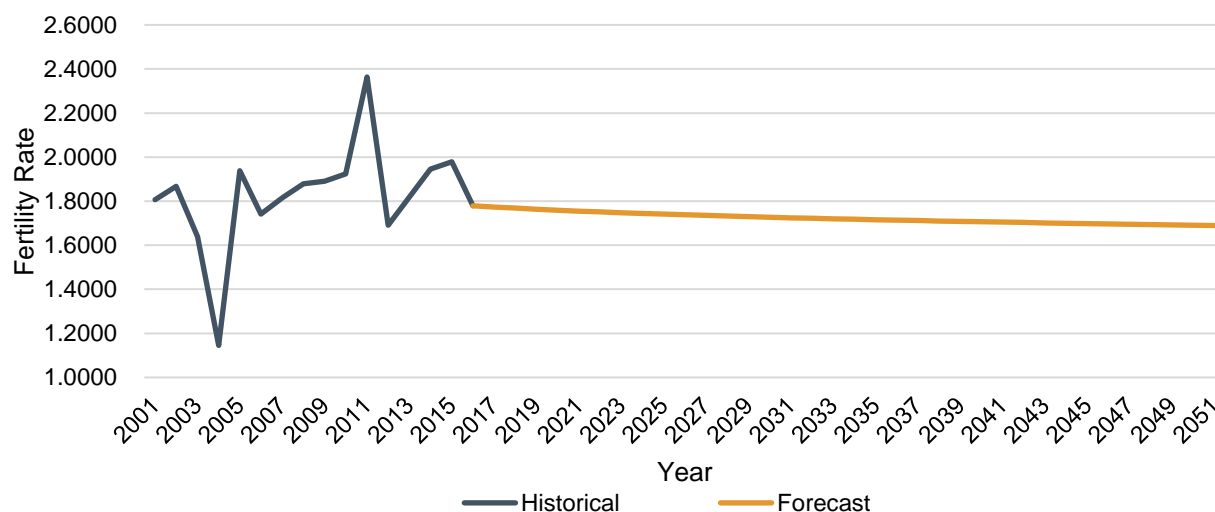
Appendix B

Norfolk County Population and Housing Growth Forecast, 2016 to 2051



Appendix B: Norfolk County Population and Housing Growth Forecast, 2016 to 2051

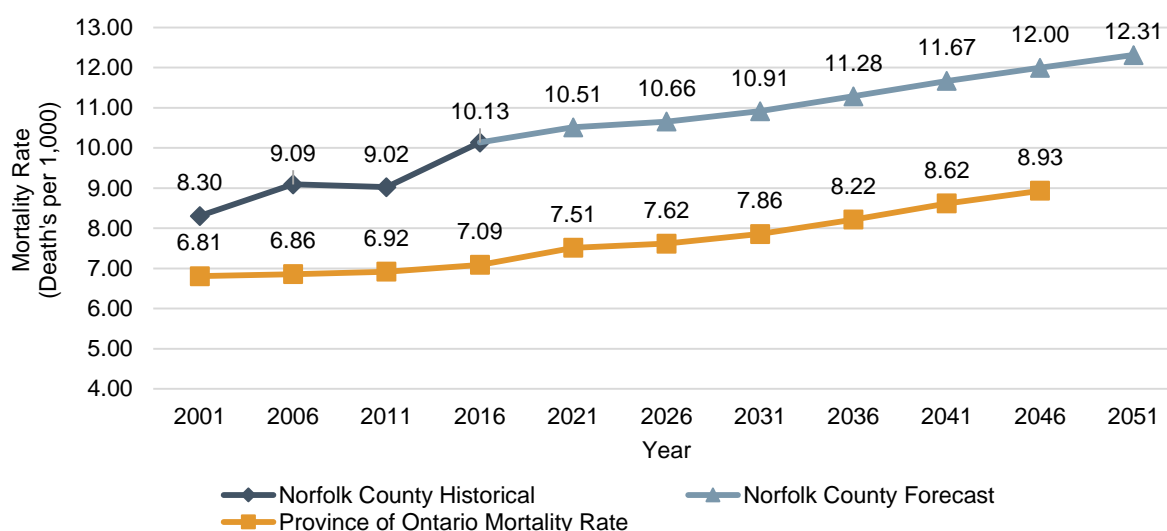
Figure B-1: Norfolk County, Fertility Rates, 2016 to 2051



Note: Province of Ontario fertility rate forecast (reference scenario) is assumed to increase from 1.43 to 1.50 between 2020 and 2046, in accordance with Ministry of Finance (MoF), Ontario Population Projections Update, Spring 2021.

Source: Historical fertility rate data by age of mother provided by Vital Statistics, Ontario, Office of the Registrar General. Total fertility rate data provided by Statistics Canada Demography Division (Catalogue no. 91C0005). Fertility rate forecast prepared by Watson & Associates Economists Ltd.

Figure B-2: Norfolk County, Mortality Rates, 2016 to 2051



Source: Statistics Canada Demography Division (Catalogue no. 91C0005). Norfolk County mortality rate from 2016 to 2051 forecast prepared by Watson & Associates Economists Ltd. Province of Ontario mortality rate forecast derived from Ministry of Finance (MoF), Ontario Population Projections Update, Summer 2020.

Figure B-3: Norfolk County, Total Reference Population Forecast by Major Age Group, 2016 to 2051

Population by Age Cohort (Including Census undercount) ¹

Cohort	2016	2021	2026	2031	2036	2041	2046	2051
0-19	162,100	171,900	199,200	225,000	244,600	258,500	273,800	293,200
20-34	129,500	135,800	142,300	146,700	162,600	184,500	208,500	226,400
35-44	89,100	95,700	116,200	140,600	148,500	146,000	159,700	182,500
45-54	103,900	95,000	99,500	114,500	138,300	163,900	173,200	174,000
55-64	88,000	102,400	101,000	95,600	101,100	116,100	140,000	165,000
65-74	54,200	67,200	82,500	97,500	96,800	92,300	98,200	112,400
75+	39,000	47,600	63,500	82,100	105,600	128,500	140,000	146,500
Total	665,800	715,400	804,200	901,900	997,500	1,089,900	1,193,500	1,300,000

Source: 2016 derived from Statistics Canada Census and Demography Division data. 2016 to 2051 derived by Watson & Associates Economists Ltd.

¹ Population includes Census undercount. 2016 population and 2016 to 2051 forecast includes Census undercount of approximately 4%.

Note: Figures may not add precisely due to rounding.

Figure B-4: Norfolk County, Total Reference Population Forecast Shares by Major Age Group, 2016 to 2051

Cohort	2016	2021	2026	2031	2036	2041	2046	2051
0-19	24%	24%	25%	25%	25%	24%	22.9%	22.6%
20-34	19%	19%	18%	16%	16%	17%	17.5%	17.4%
35-44	13%	13%	14%	16%	15%	13%	13.4%	14.0%
45-54	16%	13%	12%	13%	14%	15%	14.5%	13.4%
55-64	13%	14%	13%	11%	10%	11%	11.7%	12.7%
65-74	8%	9%	10%	11%	10%	8%	8.2%	8.6%
75+	6%	7%	8%	9%	11%	11.8%	11.7%	11.3%
Total	100%	100%	100%	100%	100%	100%	100.0%	100.0%

Source: 2016 derived from Statistics Canada Census and Demography Division data. 2016 to 2051 derived by Watson & Associates Economists Ltd.

¹ Population includes Census undercount. 2016 population and 2016 to 2051 forecast includes Census undercount of approximately 4%.

Note: Figures may not add precisely due to rounding.



Figure B-5: Norfolk County, Reference Permanent + Seasonal Residential Forecast, 2016 to 2051

	Year	Permanent Population (Including Census Undercount) ¹	Permanent Population (Excluding Census Undercount)	Permanent and Seasonal Population (Including Census Undercount)	Housing Units								Permanent P.P.U. with undercount ⁴	Permanent + Seasonal P.P.U. with undercount ⁵
					Singles & Semi-Detached	Net Conversions (From Seasonal to Permanent)	Multiple Dwellings ²	Apartments ³	Other	Total Households	Seasonal Dwellings	Total Permanent and Seasonal Dwellings		
Historical	Mid-2011	64,700	63,200	70,100	21,630		1,190	2,070	160	25,050	1,500	26,550	2.58	2.64
	Mid-2016	66,400	64,000	71,700	22,360		1,320	2,090	260	26,020	1,470	27,490	2.55	2.61
Forecast	Mid-2021	69,400	66,900	74,600	23,170	60	1,680	2,190	260	27,360	1,470	28,830	2.54	2.59
	Mid-2026	72,500	69,900	77,800	24,010	120	2,080	2,240	260	28,720	1,470	30,190	2.53	2.58
	Mid-2031	75,600	72,900	80,900	24,860	180	2,470	2,330	260	30,100	1,470	31,570	2.51	2.56
	Mid-2036	79,000	76,200	84,300	25,680	240	2,850	2,480	260	31,510	1,470	32,980	2.51	2.56
	Mid-2041	82,300	79,400	87,600	26,470	300	3,200	2,710	260	32,940	1,470	34,410	2.50	2.55
	Mid-2046	85,500	82,400	90,800	27,200	360	3,490	3,030	260	34,340	1,470	35,810	2.49	2.53
	Mid-2051	88,800	85,600	94,100	27,830	420	3,760	3,420	260	35,690	1,470	37,160	2.49	2.53
Incremental	Mid-2011 to Mid-2016	1,700	800	1,600	730	0	130	20	100	970	-30	940		
	Mid-2016 to Mid-2021	3,000	2,900	2,900	810	60	360	100	0	1,340	0	1,340		
	Mid-2016 to Mid-2026	6,100	5,900	6,100	1,650	120	760	150	0	2,700	0	2,700		
	Mid-2016 to Mid-2031	9,200	8,900	9,200	2,500	180	1,150	240	0	4,080	0	4,080		
	Mid-2016 to Mid-2036	12,600	12,200	12,600	3,320	240	1,530	390	0	5,490	0	5,490		
	Mid-2016 to Mid-2041	15,900	15,400	15,900	4,110	300	1,880	620	0	6,920	0	6,920		
	Mid-2016 to Mid-2046	19,100	18,400	19,100	4,840	360	2,170	940	0	8,320	0	8,320		
	Mid-2016 to Mid-2051	22,400	21,600	22,400	5,470	420	2,440	1,330	0	9,670	0	9,670		

¹ Census undercount estimated at approximately 3.8% from 2016 to 2051.

² Includes townhouses and apartments in duplexes.

³ Includes bachelor, 1-bedroom and 2-bedroom+ apartments.

⁴ Calculated using the following formula "Permanent Population (Including Census Undercount) / Total Households".

⁵ Calculated using the following formula "Permanent and Seasonal Population (Including Census Undercount) / Total and Permanent Households".

Note: Figures may not equal totals precisely due to rounding.

Source: Permanent data from 2011 to 2016 derived from Statistics Canada Census and seasonal data derived from MPAC. Forecast by Watson & Associates Economists Ltd.



Figure B-6: Norfolk County, Reference Population and Housing Growth Forecast by Primary Urban, and Hamlet and Remaining Rural Area

	Timing	Single & Semi-Detached	Multiples ¹	Apartments ²	Total New Residential Units	Gross Seasonal Units	Conversions	Net Seasonal Units	Total Units Including Permanent, Conversions and Seasonal	Population Excluding Net Census Undercount								Population Including Net Census Undercount	
										Gross Permanent Population In New Units	Existing Permanent Unit Population Change	Permanent Net Population Increase	Permanent Population Increase from Seasonal-to-Permanent Conversions	Institutional Population	Net Seasonal Population	Net Population Increase (including Institutional and Conversions)	Net Population Increase (including Institutional, Conversions, and Seasonal Population)	Net Population Increase (including Institutional and Conversions)	Net Population Increase (including Institutional, Conversions, and Seasonal Population)
Courtland	2016 - 2021	12	0	0	12	0	0	0	12	31	-6	25	0	2	0	28	28	29	29
	2016 - 2026	18	0	0	18	0	0	0	18	47	-7	40	0	5	0	45	45	47	47
	2016 - 2031	24	0	0	24	0	0	0	24	63	-12	52	0	8	0	59	59	62	62
	2016 - 2036	33	0	0	33	0	0	0	33	86	-11	75	0	11	0	85	85	88	88
	2016 - 2041	42	0	0	42	0	0	0	42	110	-12	97	0	13	0	110	110	115	115
	2016 - 2046	52	0	0	52	0	0	0	52	136	-14	123	0	16	0	138	138	144	144
	2016 - 2051	63	0	0	63	0	0	0	63	164	-11	153	0	19	0	172	172	178	178
Delhi	2016 - 2021	72	2	1	75	0	0	0	75	193	-26	167	0	10	0	177	177	184	184
	2016 - 2026	184	16	1	202	0	0	0	202	511	-30	481	0	21	0	502	502	521	521
	2016 - 2031	298	30	1	329	0	0	0	329	832	-48	784	0	32	0	816	816	846	846
	2016 - 2036	396	61	5	462	0	0	0	462	1,147	-48	1,100	0	44	0	1,143	1,143	1,186	1,186
	2016 - 2041	480	101	17	598	0	0	0	598	1,455	-52	1,403	0	55	0	1,458	1,458	1,513	1,513
	2016 - 2046	549	147	40	736	0	0	0	736	1,749	-58	1,691	0	67	0	1,758	1,758	1,823	1,823
	2016 - 2051	603	200	75	878	0	0	0	878	2,036	-45	1,992	0	78	0	2,070	2,070	2,147	2,147
Port Dover	2016 - 2021	205	86	42	333	0	0	0	333	750	-38	712	0	15	0	727	727	754	754
	2016 - 2026	488	126	73	687	3	3	0	690	1,607	-44	1,563	8	31	0	1,602	1,602	1,661	1,661
	2016 - 2031	772	172	118	1,062	6	6	0	1,068	2,501	-70	2,431	16	47	0	2,493	2,493	2,586	2,586
	2016 - 2036	1,019	229	189	1,437	9	9	0	1,446	3,358	-69	3,288	24	64	0	3,376	3,376	3,501	3,501
	2016 - 2041	1,235	290	293	1,818	12	12	0	1,830	4,193	-76	4,117	31	81	0	4,229	4,229	4,386	4,386
	2016 - 2046	1,436	351	404	2,191	15	15	0	2,206	5,002	-84	4,918	39	97	0	5,053	5,053	5,241	5,241
	2016 - 2051	1,607	418	533	2,558	18	18	0	2,576	5,770	-65	5,705	47	113	0	5,865	5,865	6,084	6,084
Port Rowan	2016 - 2021	39	2	0	41	0	0	0	41	105	-7	99	0	3	0	101	101	105	105
	2016 - 2026	73	10	0	83	0	0	0	83	209	-8	201	0	6	0	206	206	214	214
	2016 - 2031	108	18	0	126	0	0	0	126	312	-12	300	0	8	0	308	308	320	320
	2016 - 2036	169	38	5	212	0	0	0	212	514	-12	501	0	11	0	513	513	532	532
	2016 - 2041	244	63	20	327	0	0	0	327	776	-14	763	0	14	0	777	777	806	806
	2016 - 2046	334	93	47	474	0	0	0	474	1,107	-15	1,091	0	17	0	1,109	1,109	1,150	1,150
	2016 - 2051	434	127	88	649	0	0	0	649	1,492	-12	1,481	0	20	0	1,501	1,501	1,557	1,557



	Timing	Single & Semi-Detached	Multiples ¹	Apartments ²	Total New Residential Units	Gross Seasonal Units	Conversions	Net Seasonal Units	Total Units Including Permanent, Conversions and Seasonal	Population Excluding Net Census Undercount								Population Including Net Census Undercount	
										Gross Permanent Population In New Units	Existing Permanent Unit Population Change	Permanent Net Population Increase	Permanent Population Increase from Seasonal-to-Permanent Conversions	Institutional Population	Net Seasonal Population	Net Population Increase (including Institutional and Conversions)	Net Population Increase (including Institutional, Conversions, and Seasonal Population)	Net Population Increase (including Institutional and Conversions)	Net Population Increase (including Institutional, Conversions, and Seasonal Population)
Simcoe	2016 - 2021	206	165	48	419	0	0	0	419	897	-85	811	0	34	0	845	845	876	876
	2016 - 2026	318	467	71	855	0	0	0	855	1,739	-99	1,640	0	70	0	1,710	1,710	1,774	1,774
	2016 - 2031	448	745	110	1,303	0	0	0	1,303	2,616	-158	2,458	0	105	0	2,564	2,564	2,659	2,659
	2016 - 2036	623	966	164	1,753	0	0	0	1,753	3,537	-157	3,380	0	144	0	3,524	3,524	3,655	3,655
	2016 - 2041	830	1,127	240	2,197	0	0	0	2,197	4,473	-171	4,302	0	182	0	4,484	4,484	4,651	4,651
	2016 - 2046	1,034	1,228	342	2,603	0	0	0	2,603	5,343	-190	5,153	0	218	0	5,371	5,371	5,571	5,571
Waterford	2016 - 2051	1,225	1,287	445	2,957	0	0	0	2,957	6,109	-146	5,962	0	256	0	6,218	6,218	6,450	6,450
	2016 - 2021	41	43	13	97	0	0	0	97	201	-19	182	0	8	0	190	190	197	197
	2016 - 2026	215	87	13	314	0	0	0	314	729	-22	707	0	16	0	723	723	750	750
	2016 - 2031	384	128	17	529	0	0	0	529	1,248	-35	1,212	0	24	0	1,236	1,236	1,282	1,282
	2016 - 2036	528	181	29	738	0	0	0	738	1,734	-35	1,699	0	32	0	1,731	1,731	1,795	1,795
	2016 - 2041	650	236	60	946	0	0	0	946	2,197	-38	2,159	0	41	0	2,200	2,200	2,281	2,281
Hamlet and Remaining Rural Area	2016 - 2046	748	291	115	1,154	0	0	0	1,154	2,634	-43	2,591	0	49	0	2,641	2,641	2,739	2,739
	2016 - 2051	819	349	194	1,362	0	0	0	1,362	3,046	-33	3,013	0	58	0	3,071	3,071	3,185	3,185
	2016 - 2021	241	58	0	299	59	63	-4	358	729	-212	517	165	0	-14	682	667	707	693
	2016 - 2026	358	58	0	416	116	120	-4	532	1,035	-245	790	314	0	-14	1,104	1,090	1,145	1,131
	2016 - 2031	470	58	0	528	173	177	-4	701	1,326	-390	935	463	0	-14	1,398	1,384	1,450	1,436
	2016 - 2036	558	58	0	616	230	234	-4	846	1,558	-388	1,170	611	0	-14	1,782	1,767	1,848	1,834
Norfolk County	2016 - 2041	635	58	0	693	287	291	-4	980	1,758	-424	1,335	760	0	-14	2,095	2,081	2,173	2,159
	2016 - 2046	688	58	0	746	344	348	-4	1,090	1,897	-470	1,427	909	0	-14	2,336	2,322	2,423	2,409
	2016 - 2051	723	58	0	781	401	405	-4	1,182	1,987	-362	1,625	1,058	0	-14	2,683	2,669	2,783	2,769
	2016 - 2021	816	356	104	1,276	59	63	-4	1,335	2,906	-393	2,513	165	72	-14	2,749	2,735	2,852	2,837
	2016 - 2026	1,654	764	158	2,576	119	123	-4	2,695	5,877	-455	5,422	321	149	-14	5,892	5,878	6,111	6,097
	2016 - 2031	2,503	1,152	246	3,901	179	183	-4	4,080	8,898	-725	8,173	478	224	-14	8,875	8,861	9,205	9,191
Norfolk County	2016 - 2036	3,326	1,533	392	5,251	239	243	-4	5,490	11,933	-720	11,213	635	306	-14	12,154	12,139	12,606	12,592
	2016 - 2041	4,116	1,876	630	6,621	299	303	-4	6,920	14,963	-787	14,176	792	387	-14	15,354	15,340	15,926	15,911
	2016 - 2046	4,841	2,169	946	7,956	359	363	-4	8,315	17,867	-874	16,994	949	464	-14	18,406	18,392	19,091	19,076
	2016 - 2051	5,473	2,439	1,334	9,246	419	423	-4	9,665	20,604	-673	19,931	1,105	544	-14	21,580	21,566	22,383	22,369

¹ Includes townhouses and apartments in duplexes.

² Includes accessory apartments, bachelor, 1 bedroom and 2 bedroom+ apartments.

Note: Population undercount is estimated to be approximately 3.8%.

Source: Watson & Associates Economists Ltd.



Appendix C

Norfolk County Employment Growth Forecast, 2016 to 2051



Appendix C: Norfolk County Employment Growth Forecast, 2016 to 2051

Figure C-1: Norfolk County, Reference Employment Growth Forecast, 2016 to 2051

Period	Population Including Undercount	Activity Rate								Employment							
		Primary	Work at Home	Industrial	Commercial / Population Related	Institutional	Total	N.F.P.O.W. ¹	Total Including N.F.P.O.W.	Primary	Work at Home	Industrial	Commercial/ Population Related	Institutional	Total	N.F.P.O.W. ¹	Total Employment (Including N.F.P.O.W.)
Mid 2006	65,234	0.022	0.057	0.070	0.108	0.063	0.320	0.049	0.369	1,460	3,725	4,575	7,050	4,085	20,895	3,180	24,075
Mid 2011	64,737	0.021	0.043	0.056	0.114	0.069	0.303	0.050	0.353	1,360	2,810	3,628	7,383	4,440	19,620	3,235	22,855
Mid 2016	66,412	0.021	0.041	0.057	0.113	0.065	0.297	0.055	0.352	1,385	2,735	3,808	7,518	4,290	19,735	3,665	23,400
Mid 2021	69,370	0.021	0.042	0.058	0.116	0.074	0.311	0.056	0.366	1,479	2,885	3,996	8,030	5,165	21,555	3,856	25,411
Mid 2026	72,523	0.021	0.042	0.057	0.116	0.074	0.310	0.057	0.367	1,549	3,081	4,124	8,380	5,353	22,487	4,147	26,635
Mid 2031	75,617	0.021	0.043	0.057	0.116	0.073	0.310	0.057	0.367	1,622	3,246	4,293	8,736	5,527	23,425	4,332	27,757
Mid 2036	79,018	0.022	0.043	0.056	0.116	0.072	0.309	0.058	0.367	1,703	3,428	4,459	9,128	5,697	24,415	4,574	28,989
Mid 2041	82,338	0.022	0.044	0.056	0.116	0.072	0.309	0.058	0.367	1,775	3,593	4,642	9,534	5,895	25,440	4,790	30,230
Mid 2046	85,503	0.022	0.044	0.056	0.116	0.071	0.309	0.058	0.368	1,843	3,803	4,808	9,901	6,079	26,434	5,001	31,435
Mid 2051	88,795	0.022	0.045	0.056	0.116	0.071	0.309	0.059	0.368	1,914	3,976	4,975	10,282	6,269	27,416	5,229	32,645
Incremental Change																	
Mid 2006 - Mid 2011	-498	-0.0014	-0.0137	-0.0141	0.0060	0.0060	-0.0172	0.0012	-0.0160	-100	-915	-948	333	355	-1,275	55	-1,220
Mid 2011 - Mid 2016	1,675	-0.0002	-0.0022	0.0013	-0.0008	-0.0040	-0.0059	0.0052	-0.0007	25	-75	180	135	-150	115	430	545
Mid 2016 - Mid 2021	2,958	0.000	0.000	0.000	0.003	0.010	0.014	0.0004	0.0140	94	150	189	513	875	1,820	191	2,011
Mid 2016 - Mid 2026	6,111	0.001	0.001	0.000	0.002	0.009	0.013	0.0026	0.0008	164	346	317	863	1,063	2,752	482	3,235
Mid 2016 - Mid 2031	9,205	0.001	0.002	-0.001	0.002	0.009	0.013	0.0021	0.0147	237	511	485	1,219	1,237	3,690	667	4,357
Mid 2016 - Mid 2036	12,606	0.001	0.002	-0.001	0.002	0.008	0.012	0.0027	0.0145	318	693	652	1,611	1,407	4,680	909	5,589
Mid 2016 - Mid 2041	15,926	0.001	0.002	-0.001	0.003	0.007	0.012	0.0030	0.0148	390	858	835	2,017	1,605	5,705	1,125	6,830
Mid 2016 - Mid 2046	19,091	0.001	0.003	-0.001	0.003	0.007	0.012	0.0033	0.0153	458	1,068	1,000	2,383	1,789	6,699	1,336	8,035
Mid 2016 - Mid 2051	22,383	0.001	0.004	-0.001	0.003	0.006	0.012	0.0037	0.0153	529	1,241	1,168	2,765	1,979	7,681	1,564	9,245
Annual Average																	
Mid 2006 - Mid 2011	-100	0.000	-0.003	-0.003	0.001	0.001	-0.003	0.000	-0.003	-20	-183	-190	67	71	-255	11	-244
Mid 2011 - Mid 2016	335	0.000	0.000	0.000	0.000	-0.001	-0.001	0.001	0.000	5	-15	36	27	-30	23	86	109
Mid 2016 - Mid 2021	592	0.000	0.000	0.000	0.001	0.002	0.003	0.000	0.003	19	30	38	103	175	364	38	402
Mid 2016 - Mid 2026	611	0.000	0.000	0.000	0.000	0.001	0.001	0.000	0.000	16	35	32	86	106	275	48	323
Mid 2016 - Mid 2031	614	0.000	0.000	0.000	0.000	0.001	0.001	0.000	0.001	16	34	32	81	82	246	44	290
Mid 2016 - Mid 2036	630	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.000	16	35	33	81	70	234	45	279
Mid 2016 - Mid 2041	637	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	16	34	33	81	64	228	45	273
Mid 2016 - Mid 2046	636	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	15	36	33	79	60	223	45	268
Mid 2016 - Mid 2051	640	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	15	35	33	79	57	219	45	264

¹ Statistics Canada defines non fixed place of work (N.F.P.O.W.) employees as "persons who do not go from home to the same work place location at the beginning of each shift". Such persons include building and landscape contractors, travelling salespersons, independent truck drivers, etc.

Source: Watson & Associates Economists Ltd.



Figure C-2: Norfolk County, Reference Employment Growth Forecast by Primary Urban, and Hamlet and Remaining Rural Area

	Timing	Primary	Work at Home	Industrial	Commercial/ Population Related	Institutional	N.F.P.O.W. ¹	Total
Courtland	2016 - 2021	0	2	29	17	56	2	106
	2016 - 2026	0	3	42	19	57	7	128
	2016 - 2031	0	3	59	20	58	11	152
	2016 - 2036	0	5	75	23	59	17	180
	2016 - 2041	0	6	94	26	61	22	209
	2016 - 2046	0	8	110	30	63	27	238
	2016 - 2051	0	10	127	34	65	34	270
Delhi	2016 - 2021	0	10	5	21	14	13	63
	2016 - 2026	0	31	31	59	36	46	203
	2016 - 2031	0	49	64	98	56	68	336
	2016 - 2036	0	68	98	139	75	95	475
	2016 - 2041	0	85	134	181	96	120	617
	2016 - 2046	0	107	167	218	116	144	753
	2016 - 2051	0	125	201	257	137	177	897
Port Dover	2016 - 2021	1	39	3	58	22	49	172
	2016 - 2026	1	84	6	140	68	104	404
	2016 - 2031	1	129	10	235	118	143	637
	2016 - 2036	1	177	14	337	165	193	887
	2016 - 2041	1	218	18	438	218	234	1,127
	2016 - 2046	1	267	22	524	263	273	1,350
	2016 - 2051	1	314	26	626	317	289	1,572
Port Rowan	2016 - 2021	0	5	0	17	3	7	32
	2016 - 2026	0	12	0	29	10	15	66
	2016 - 2031	0	18	0	41	16	19	94
	2016 - 2036	0	29	0	66	28	31	154
	2016 - 2041	0	44	0	99	45	46	234
	2016 - 2046	0	65	0	139	66	65	336
	2016 - 2051	0	88	0	187	91	87	454



	Timing	Primary	Work at Home	Industrial	Commercial/ Population Related	Institutional	N.F.P.O.W. ¹	Total
Simcoe	2016 - 2021	0	46	90	232	752	59	1,179
	2016 - 2026	0	100	154	327	806	142	1,529
	2016 - 2031	0	146	239	427	858	199	1,869
	2016 - 2036	0	199	322	540	910	273	2,243
	2016 - 2041	0	248	413	660	972	341	2,634
	2016 - 2046	0	308	496	765	1,028	405	3,002
	2016 - 2051	0	353	580	864	1,080	471	3,348
Waterford	2016 - 2021	0	10	7	25	14	13	70
	2016 - 2026	0	47	20	90	51	61	269
	2016 - 2031	0	77	37	156	85	89	444
	2016 - 2036	0	107	53	220	114	123	616
	2016 - 2041	0	132	72	284	147	152	788
	2016 - 2046	0	166	88	341	178	181	954
	2016 - 2051	0	191	105	397	207	222	1,122
Hamlet and Remaining Rural Area	2016 - 2021	93	37	54	142	14	48	389
	2016 - 2026	163	69	64	199	35	107	636
	2016 - 2031	236	88	77	241	46	136	825
	2016 - 2036	317	108	90	286	56	177	1,034
	2016 - 2041	389	125	104	328	66	209	1,221
	2016 - 2046	457	147	116	366	75	241	1,403
	2016 - 2051	528	162	129	399	81	284	1,583
Norfolk County	2016 - 2021	94	150	189	513	875	191	2,011
	2016 - 2026	164	346	317	863	1,063	482	3,235
	2016 - 2031	237	511	485	1,219	1,237	667	4,357
	2016 - 2036	318	693	652	1,611	1,407	909	5,589
	2016 - 2041	390	858	835	2,017	1,605	1,125	6,830
	2016 - 2046	458	1,068	1,000	2,383	1,789	1,336	8,035
	2016 - 2051	529	1,241	1,168	2,765	1,979	1,564	9,245

¹ Statistics Canada defines no fixed place of work (N.F.P.O.W.) employees as "persons who do not go from home to the same work place location at the beginning of each shift". Such persons include building and landscape contractors, travelling salespersons, independent truck drivers, etc.

Source: Watson & Associates Economists Ltd.