To	Mike Evers, General Manager – Community & Development Services
From	Jamie Cook and Lynn Duong, Watson & Associates Economists Ltd.
Date	September 24, 2020
Re:	Haldimand County Revised Growth Analysis to 2051

Fax ☐ Courier ☐ Mail ☐ Email ☒

1. Introduction

1.1 Study Purpose

On August 28, 2020, the Province of Ontario released an Amendment (referred to as Amendment 1) to A Place to Grow (A.P.T.G.), Growth Plan for the Greater Golden Horseshoe (G.G.H), 2019. The Growth Plan and Amendment 1 have been incorporated into an Office Consolidation, August 2020 document, hereinafter referred to as the Growth Plan, 2020. The updated Office Consolidation Growth Plan document has been updated in conjunction with a "new" Land Needs Assessment (L.N.A.) methodology for the G.G.H. These documents are in effect as of August 28, 2020.

The population and employment growth forecast horizon set out in Schedule 3 of the Growth Plan, 2020 and the applicable time horizon for land-use planning has now been extended to 2051. It is further noted that the recommended Schedule 3 growth forecasts are to be treated as minimums, with higher growth forecast alternatives permitted by upper and single-tier municipalities through their respective Municipal Comprehensive Review (M.C.R.) process.[1] If an alternative growth forecast is utilized, which exceeds Schedule 3 of the Growth Plan, 2020, the M.C.R. must demonstrate that the alternate growth scenario meets the Growth Plan, 2020 policy objectives of accommodating a range of housing choices to meet market demand and needs of current and future residents, as well as providing additional labour opportunities for the G.G.H. labour market.[2] It should be noted that higher forecasts established by upper-

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[1] Growth Plan, Office Consolidation 2020, Policy 5.2.4., p.56.
[2] A Place to Grow, Growth Plan for the Greater Golden Horseshoe Region, Land Needs Methodology for the Greater Golden Horseshoe Region, p.5.

and single-tier municipalities through their municipal comprehensive reviews will not apply to Provincial ministries and agencies.[1]

In addition to the above provincial changes to the Growth Plan, 2020, the local planning context has evolved since the release of the 2019 Haldimand County Population, Housing and Employment Forecast Update and Land Needs Assessment, hereafter referred to as the 2019 Growth Study [2]. This includes increased residential and non-residential growth pressures within several of the Country's urban settlement areas (primarily Caledonia), planned expansions to water and wastewater infrastructure in Caledonia and Hagersville as well as a need to re-examine the County's residential intensification target.

In accordance with the Provincial changes to the Growth Plan, 2020, as well as the evolving local development trends mentioned above, this memo provides an update to the County's 2019 Growth Study. Specifically addressed herein is a re-examination of the County's long-term population, household and employment forecast and allocations by urban settlement area and remaining rural area to the year 2051. An update of the County's urban land needs has not been provided herein and will be provided through a subsequent study as part of the County's on-going M.C.R. and Official Plan review.

2.   Haldimand County Population and Housing Forecast to 2051

2.1   Introduction

The following section summarizes the long-term population and housing growth outlook for Haldimand County to the year 2051 in accordance with the Growth Plan, 2020. Consideration of three long-term population forecast scenarios for Haldimand County has been provided herein within the context of the near-term impacts of COVID-19 as well as longer-term economic and demographic drivers / disruptors of population and employment growth to the County. [3]

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[1] Growth Plan, 2020, Policy 5.2.4.8., p.57.
[2] Population, Housing and Employment Forecast Update and Land Needs Assessment. Haldimand County. Final Report. June 26, 2019. Watson & Associates Economists Ltd.
[3] Based on a review of Greater Golden Horseshoe Region: Growth Forecast to 2051, Technical Report, August 26, 2020, prepared by Hemson Consulting Ltd.

2.2 Near-Term Impacts of COVID-19 on Population and Housing Growth within Haldimand County and the Greater Golden Horseshoe

To date, the downward impacts of COVID-19 on global economic output have been severe. Economic sectors such as travel and tourism, accommodation and food, manufacturing, energy and finance have been hit particularly hard. Canada's Gross Domestic Product (G.D.P.) declined by approximately 39% in second quarter of 2020 (April to June), even as economic activity has improved in May and June as containment measures have gradually been loosened since May 2020.[1]

Overall, required modifications to social behavior (i.e. 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, escalating tensions and constraints related to international trade have also begun to raise further questions regarding the potential vulnerabilities of globalization and the structure of current global supply chains.

At the current time, the level of sustained economic impact related to this "exogenous shock" to the world and Canadian economy is largely unknown. Notwithstanding this uncertainty, it is generally clear that the longer COVID-19 persists on an international scale, the greater the severity of the current global recession.

Despite the longer-term consequences of COVID-19 to some industries, firms, and individuals, the long-term economic outlook for the G.G.H. remains positive and the region will continue to be attractive to newcomers, mainly international migrants who represent a key driver of population growth to the Greater Toronto Hamilton Area (G.T.H.A.). While the housing market across the G.T.H.A. got off to a slow start in early 2020 due to COVID-19, pent-up demand and historically low mortgage rates have accelerated demand across the Toronto region during the summer months of 2020. According to the Toronto Real Estate Board (T.R.E.B.), year-over-year average price growth across the G.T.A has increased by approximately 17%, while housing sales are also up by close to 30%, compared to July 2019. Active listings also shrank by approximately 16% compared to July 2019.

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

Notwithstanding the recent positive real estate trends identified for the G.G.H. as a whole, including Haldimand County, there are a number of reasons to remain cautious with respect to the broader demand for housing across the G.G.H. over the near-term (i.e. next one to three years). A recent report released by R.B.C. Economics identifies that on-going border restrictions, travel-related health fears, and the global economic downturn are expected to reduce immigration levels sharply in 2020.[1] The R.B.C. report also points out that while temporary foreign workers are exempt from entry restrictions, fewer are coming to Canada due to logistical and financial burdens related to COVID-19 work restrictions and isolation requirements. After the COVID-19 crisis, many economists warn that immigration may remain relatively low compared to recent years, because relatively higher unemployment rates during the post-COVID-19 economic recovery period in Canada may reduce the incentive for immigrants coming into the Country.[2] This near-term scenario has the potential to reduce population growth levels and soften the housing market in areas of Ontario where population growth is most heavily dependent on immigration. For the G.G.H., the City of Toronto and the Region of Peel would potentially be the most heavily impacted by such a trend, while the remaining "905" Area of the G.T.H.A. is anticipated to be relatively less impacted.

In contrast to the G.T.H.A., population and housing growth across the G.G.H. Outer Ring, which includes Haldimand County, is largely driven by net migration from other areas of the Province, most notably the west G.T.H.A., as opposed to immigration. For Outer Ring municipalities, such as Haldimand County, COVID-19 may act as a near-term driver of future housing growth driven by increased opportunities for remote work and the reconsideration by some G.T.H.A residents to trade "city lifestyles" for "smaller town living".

2.3   Long-Term Drivers and Disruptors of Population and Economic Growth in Haldimand County

It is important to recognize that future population and employment growth within Haldimand County is strongly correlated with the growth outlook and competitiveness of the local and regional economy – which in this case is largely represented by the

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[1] R.B.C. Economics. Current Analysis. COVID-19 Derails Canadian Immigration. May 29, 2020.
[2] Stalling immigration may add to Canada's COVID-19 economic woes. Fergal Smith, Steve Scherer. Reuters. May 27, 2020.

G.G.H. Potential employment opportunities within Haldimand County and surrounding commuter-shed within the G.G.H. represent the primary driver of net migration to this area.

The employment base within Haldimand County and surrounding commuter-shed can be grouped into two broad categories – export-based sectors and community-based sectors. The latter primarily referring to local population serving employment. Export-based sectors are comprised of industries (i.e. economic clusters) which produce goods that reach markets outside the community (agriculture and primary resources, manufacturing, research and development as well as other knowledge-based industries). Local industries also provide services to temporary and/or other residents of the municipality not captured by Census data as part of the permanent population base such as hotels, restaurants, tourism-related sectors, colleges and universities, as well as businesses related to financial, professional, scientific and technical services. 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 growth in Haldimand County within the 0-64 age group will continue to be largely driven by net intra-provincial migration associated with the working age population and their dependents (i.e. children, spouses not in the labour force, others). On the other hand, population growth of the County's 65+ population will continue to be largely driven by the aging of the County's existing population and, to a lesser extent the attractiveness and affordability of the County to new seniors.

A key driver of the Haldimand's future population and economic growth potential is its geographic location within Ontario. Haldimand County is located within the southwest region of the G.G.H. "Outer Ring." The G.G.H. comprises the municipalities that make up the G.T.H.A., as well as the surrounding regions/counties within Central Ontario, which extend from Haldimand County in the southwest, to Simcoe County in the north, and to Peterborough County in the northeast.

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 fourth largest and one of the fastest growing city/regions in North America.[1]

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 (T.P.I.A.), 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. is of key significance to Haldimand County. More specifically, as the remaining greenfield areas of the more mature areas of 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 Haldimand County, this outward growth pressure is anticipated to be most heavily felt in the County's larger urban centres, most notably Caledonia, and to a lesser extent, Hagersville. It is anticipated that the majority of all new residents migrating to Haldimand County will be within the 25-54 age group; however, a growing proportion of new migrants is also expected in the 55-74 age group, given the County's attractiveness as a retirement destination. In turn, population growth across these broad demographic

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[1] A Place to Grow. Growth Plan for the Greater Golden Horseshoe. Office Consolidation 2020. Ontario. August, 2020.

groups will also continue to drive growth in population-related employment sectors including retail, personal services, business services and health and social services.

Over the next 30 years, the County's local employment base is also forecast to increase, generating new live/work opportunities within Haldimand.[1] The County is also located immediately west of Niagara Region, and is within an hour's drive to the United States (U.S.) border at Fort Erie, Ontario/Buffalo, New York, with further adds to the County's attractiveness as a destination for both residents and businesses.

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 Haldimand County in the 19-54 age category will ultimately seek competitively priced ground-oriented housing forms (i.e. single-detached, semi-detached and townhomes) to accommodate existing and/or future families. Relative to the municipalities in the west G.G.H., average housing prices in Haldimand County are lower and more affordable relative to local income.

As housing prices continue to steadily rise across the County, it is foreseeable that an increasing proportion of the population in Haldimand County will be gradually accommodated in various forms of high-density housing (i.e. walk-up apartments, triplexes, and low-rise apartments). In addition, a proportion of migrants in the 55+ age group will also be seeking high-density housing, ranging from traditional apartments to assisted living accommodations and seniors' complexes largely within urban areas which offer access to urban amenities and health care services.

Population growth of the 55+ age group across Ontario will continue to be a key driver of housing growth in Haldimand 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 35% by 2046.[2] As previously mentioned, the source of net migration to Haldimand County in the 55+ age category will largely be from west G.T.H.A.

Future housing demand across Haldimand County generated by the 55+ age group is anticipated to remain strong over the next decade driven by the aging of the Baby Boom

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[1] It is noted that Haldimand County is working on a rural broadband initiative with Kwik which will see the entire County covered within five years.
[2] Ministry of Finance, Summer 2019 Update, Table 6: Ontario Population Projections, 2016-2046, reference scenario.

population. This will generate an increasing need to accommodate a growing number of seniors in housing forms 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 Haldimand County residents will be seeking housing opportunities that are geared towards active lifestyles and recreation.

Quality of life is also 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.

Haldimand County offers opportunities for "small-town" living with access to shopping and urban amenities as well as recreational opportunities within the rural countryside. 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 55-74 age group (i.e. Baby Boomers and younger seniors) and remaining adult population age groups.

Over the past decade, the rate of annual housing growth within Haldimand County has increased substantially, largely as a result of the above-mentioned growth drivers. Between the 2011 and 2016 Census periods, annual housing growth within Haldimand County increased at a rate of 136 households per year. Comparatively, the number of annual residential building permits issues between 2015 and 2019 (new housing units only) has averaged close to 300 permits per year. The supply of unbuilt housing units in active registered, as well draft approved and pending residential plans across the County, most notably in Caledonia, suggests that near term housing demand will continue to increase relative to recent trends. A key factor driving population growth is the presence of large-scale home builders, particularly in Caledonia who market their product on a regional basis and attract newcomers to the community.

2.4 Long-Term Population Growth Scenarios for Haldimand County to 2051

As background to Amendment 1 to A.P.T.G, a total of three long-term population growth scenarios were prepared for Haldimand County as part of a 2020 Technical Report

prepared for the Ministry of Municipal Affairs and Housing (M.M.A.H).[1] It is noted that the overall range of population growth between the three long-term growth scenarios is relatively narrow. In accordance with these three long-term growth scenarios, the County's population is forecast to grow to between 67,000 (Low Scenario) and 68,000 (Reference and High Scenario) by 2041. Comparatively, the previous 2041 population forecast for Haldimand County as per Schedule 3 of the Growth Plan, 2019 was 64,000. By 2051, the County's population is forecast to grow to a range between 73,000 (Low Scenario), 75,000 (Reference Scenario) and 77,000 (High Scenario).

As set out in Section 5.2.4 of the Growth Plan, 2020, all upper-tier and single-tier municipalities are required to plan to the population and employment forecasts referenced in Schedule 3 of the Growth Plan, or such higher forecasts established by applicable upper-tier and single-tier municipality through its M.C.R.

Over the long-term, Haldimand County is well-position to capture an increasing market share of G.G.H. population and employment growth in accordance with the regional growth drivers identified in Section 2.3 of this memo. At the more local level, our review of recent residential development trends, available water and wastewater servicing capacity and active residential development applications (particularly in Caledonia) further support the higher growth population scenario of 77,000 by 2051 as the preferred long-term growth scenario for the County.

2.5   Haldimand County Population Forecast to 2051

Figure 1 summarizes the population forecast for Haldimand County in accordance with this 2020 Growth Study Update (for additional information about the forecast please refer to Appendix A). Key observations include:

- By 2041, the County is expected to reach 68,000 people, which is approximately 4,000 people higher than what was reported previously in the 2019 Growth Study;
- By 2051, Haldimand County is expected to reach a total 77,000 people, which represents an annual population growth rate of 1.4%; and

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[1] Technical Report Prepared by Hemson Consulting Ltd. for the Ministry of Municipal Affairs and Housing. Greater Golden Horseshoe: Growth Forecast to 2051. June 16, 2020.

- Historically, the County's population grew at a modest annual rate of 0.2%.

Figure 1
Haldimand County
Total Population Forecast, 2016 to 2051

Source: 2001 to 2016 based on Statistics Canada Table 17-10-0139-01. 2020 Growth Study Update is based on Proposed Amendment 1 under the High Scenario outlined in the Greater Golden Horseshoe 2051, June 2020 by Watson & Associates Economists Ltd., 2019 Growth Study figures taken Haldimand County Population, Housing and Employment Forecast Update and Land Needs Assessment by Watson & Associates Economists Ltd., 2019. Note: Population includes net Census undercount estimated at 3.9%. Figures are rounded.

2.6   Haldimand County Housing Forecast to 2051

Figure 2 through 4 summarize the total household forecast and housing forecast by structure type over the 2016 to 2051 forecast period. Key observations include:

- The 2041 household forecast for the County is approximately 1,100 households higher when compared to the 2019 Growth Study;
- Ultimately, Haldimand County's housing base is forecast to increase by an additional 12,700 units between 2016 and 2051, or approximately 360 household per year;
- The share of medium-density housing is expected to steadily increase over the long-term from 12% of total housing demand between 2016 to 2021 to 36% between 2046 to 2051;

- The share of high-density housing is also forecast to steadily increase over the long-term from 10% of total housing demand between 2016 to 2021 to 19% between 2046 to 2051; and
- Conversely, the share of low-density housing is expected to decrease over the long-term, falling from 78% of total housing demand between 2016 to 2021 to 45% by 2046 to 2051.

Figure 2
Haldimand County
Total Household Forecast, 2016 to 2051

Source: 2001 to 2016 based on Statistics Canada Census Profiles. 2020 Growth Study Update is based on Proposed Amendment 1 on High Scenario outlined in the Greater Golden Horseshoe 2051, June 2020 by Watson & Associates Economists Ltd., 2020. 2019 Growth Study figures taken Haldimand County Population, Housing and Employment Forecast Update and Land Needs Assessment by Watson & Associates Economists Ltd., 2019. Note: Figures have been rounded.

Figure 3
Haldimand County
Household Growth by Structure Type Forecast, 2016 to 2051

Source: Household structure by type prepared by Watson & Associates Economists Ltd., 2020.
Note: Figures have been rounded.
[1] Single and semi-detached
[2] Townhouses and apartment in duplexes.
[3] Bachelor, 1-bedroom and 2-bedroom+ apartments

Figure 4
Haldimand County
Household Growth by Structure Type Forecast, 2016 to 2051

	Low Density[1]	Medium Density[2]	High Density[3]	Total
2016-2031	4,610	1,160	1,050	6,820
	68%	17%	15%	100%
2016-2041	5,460	1,670	1,350	8,480
	64%	20%	16%	100%
2016-2046	6,480	2,330	1,710	10,520
	62%	22%	16%	100%
2016-2051	7,480	3,130	2,130	12,740
	59%	25%	17%	100%

Source: Household structure by type prepared by Watson & Associates Economists Ltd., 2020.
Note: Figures have been rounded.
[1] Single and semi-detached

[2] Townhouses and apartment in duplexes.

[3] Bachelor, 1-bedroom and 2-bedroom+ apartments

3. Haldimand County Employment Forecast to 2051

3.1 Introduction

Figure 5 below summarizes the employment forecast for Haldimand County to the year 2051 (additional details regarding the County employment forecast by planning policy area are provided in Appendix A).[1] Key observations include:

- Under the 2020 Growth Study Update, the County's employment base is forecast to reach 29,000 by 2051, in accordance with Schedule 3 of the Growth Plan, 2020;[2]
- This represents an employment increase of approximately 11,000 between 2016 and 2051;
- Comparatively, the County's employment base is forecast to grow at a slightly faster rate under the 2020 Growth Study Update relative to the 2019 Growth Study;
- For planning purposes, the County's employment base can be categorized into three distinct geographic areas including; Employment Areas, Community Areas and Rural Areas, which is further summarized in Appendix A.

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[1] It is noted that both work at home and No Fixed Place of Work[1] (N.F.P.O.W.) are included in the total employment forecast.
[2] It is noted that under the 2020 Technical Report the 2051 employment forecast is the same for both the Reference Scenario and High Scenario.

Figure 5
Haldimand County
Total Employment Forecast, 2016 to 2051

Source: 2001 to 2016 based on Statistics Canada Place of Work data. 2020 Growth Study Update is based on Proposed Amendment 1 under the High Scenario outlined in the Greater Golden Horseshoe: Growth Forecast to 2051, June 2020 by Watson & Associates Economists Ltd., 2020. 2019 Growth Study figures taken from Haldimand County Population, Housing and Employment Forecast Update and Land Needs Assessment by Watson & Associates Economists Ltd., 2019.
Note: Employment includes work at home and no fixed place of work. Figures have been rounded.

Figure 6 and Figure 7 compare the allocation forecast population growth by Urban Area and remaining settlement area in absolute terms and by percentage between the 2019 Growth Study and the 2020 Growth Study Update. Key observations include:

- The 2019 Growth Study is based on forecast horizon to 2046, while the 2020 Growth Study Update is based on an extended forecast horizon to 2051. As illustrated in Figure 6, column H, approximately 9,000 additional people are anticipated to be accommodated in Haldimand County by 2051 compared to the 2019 Growth Study.
- The majority of this additional population growth identified for the County to the year 2051 has been directed to Caledonia and to a lesser extent, Hagersville;
- Similar to the 2019 Growth Study, Caledonia is anticipated to accommodate close to two thirds of the forecast population growth identified for the County as a whole; and
- Over the long-term an increasing share of population growth is anticipated to be allocated within the County's urban areas.

Figure 6
Haldimand County by Urban Area and Remaining Rural Area
Population Forecast Comparison, 2041 to 2051

Urban Area and Remaining Rural Area	2019 Growth Study[1]		2020 Growth Study Update			Differences		2019 Growth Study 2046 Forecast compared to 2020 Growth Study Update 2051 Forecast
	2041	2046	2041	2046	2051	2041	2046	
	A	B	C	D	E	F = C - A	G = D - B	H = E - B
Caledonia	21,800	24,500	24,500	27,700	31,000	2,700	3,200	6,500
Cayuga	3,100	3,300	3,300	3,500	3,700	200	200	400
Dunnville	7,200	7,400	7,300	7,700	8,200	100	300	800
Hagersville	6,000	6,500	6,700	7,400	8,200	700	900	1,700
Townsend	1,200	1,300	1,300	1,300	1,300	100	0	0
Jarvis	2,600	2,700	2,600	2,700	2,800	0	0	100
Remaining Rural	22,200	22,300	22,300	22,100	21,800	100	-200	-500
Haldimand County	64,100	68,000	68,000	72,400	77,000	3,900	4,400	9,000

Source: 2019 Growth Study is from Haldimand County Population, Housing and Employment Forecast Update and Land Needs Assessment, 2019. 2020 Growth Study Update forecast based on High Scenario in Greater Golden Horseshoe: Growth Forecast to 2051, June 2020.
Note: Numbers may not add up precisely due to rounding.

Figure 7
Haldimand County by Urban Area and Remaining Rural Area
Population Forecast Comparison

Urban Area and Remaining Rural Area	Percentage Share of County Population Growth			
	2016-2051	2016-2046		
	2020 Growth Study Update	2020 Growth Study Update	2019 Growth Study[1]	Difference
Caledonia	66%	65%	65%	0%
Cayuga	6%	6%	7%	-1%
Dunnville	7%	6%	6%	0%
Hagersville	17%	17%	16%	1%
Townsend	1%	1%	1%	0%
Jarvis	3%	3%	3%	0%
Remaining Rural	0%	1%	2%	-1%
Total County	100%	100%	100%	

[1] Haldimand County Population, Household and Employment Forecast Update and Land Needs Assessment, 2016-2046 by Watson & Associates Economists Ltd., 2019.

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

Figures 8 and 9 compare the forecast housing allocation by Urban Area and remaining settlement area in absolute terms and by percentage between the 2019 Growth Study and the 2020 Growth Study Update. Key observations include:

- As previously mentioned, the 2019 Growth Study is based on forecast horizon to 2046, while the 2020 Growth Study Update is based on an extended forecast horizon to 2051. As illustrated in Figure 8, column H, approximately 3,700 additional housing units are anticipated to be accommodated over the 2051 forecast horizon as compared to the 2019 Growth Study;
- The majority of this additional housing growth identified for the County to the year 2051 has been directed to Caledonia and to a lesser extent, Hagersville;
- Similar to the 2019 Growth Study, Caledonia is anticipated to accommodate just over 60% of the forecast household growth identified for the County as a whole; and
- Over the long-term an increasing share of housing growth is anticipated to be allocated within the County's urban areas.

Figure 8
Haldimand County by Urban Area and Remaining Rural Area
Household Forecast Allocation Comparison, 2041 to 2051

Urban Area and Remaining Rural Area	2019 Haldimand County Growth Study[1]		2020 Haldimand County Growth Study Update			Differences		
	2041	2046	2041	2046	2051	2041	2046	2019 Growth Study 2046 Forecast compared to 2020 Growth Study Update 2051 Forecast
	A	B	C	D	E	F = C - A	G = D - B	H = E - B
Caledonia	8,110	9,240	8,910	10,170	11,540	800	930	2,300
Cayuga	1,180	1,260	1,230	1,330	1,410	50	70	150
Dunnville	3,140	3,220	3,130	3,330	3,540	-10	110	320
Hagersville	2,230	2,410	2,460	2,750	3,110	230	340	700
Townsend	570	580	570	580	590	0	0	10
Jarvis	1,110	1,170	1,110	1,170	1,220	0	0	50
Remaining Rural	8,540	8,680	8,570	8,710	8,830	30	30	150
Haldimand County	24,880	26,560	25,980	28,040	30,240	1,100	1,480	3,680

Source: 2019 Haldimand County Growth Study is from Haldimand County Population, Housing and Employment Forecast Update and Land Needs Assessment, 2019. 2020 Haldimand County Growth Study Update forecast based on High Scenario in Greater Golden Horseshoe: Growth Forecast to 2051, June 2020.
Note: Numbers may not add up precisely due to rounding.

Figure 9
Haldimand County by Urban Area and Remaining Rural Area
Household Forecast Comparison

Urban Area and Remaining Rural Area	Percentage Share of County Housing Growth			
	2016-2051	2016-2046		
	2020 Growth Study Update	2020 Growth Study Update	2019 Growth Study[1]	Difference
Caledonia	61%	61%	61%	0%
Cayuga	6%	6%	6%	0%
Dunnville	7%	7%	7%	1%
Hagersville	15%	15%	14%	1%
Townsend	1%	1%	1%	0%
Jarvis	3%	3%	3%	0%
Remaining Rural	7%	7%	8%	-1%
Total County	100%	100%	100%	

[1] Haldimand County Population, Household and Employment Forecast Update and Land Needs Assessment, 2016-2046 by Watson & Associates Economists Ltd., 2019.

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

Figure 10 summarizes the County's revised housing intensification forecast from 2022 to 2041 and 2022 to 2051. As previously mentioned in Section 1, in consideration of both anticipated housing market demand and long-term planning policy objectives, the County is exploring a revised intensification target of 20% between 2022 and 2041. Figure 10 illustrates the intensification rate in the Built-Up Area (B.U.A). From 2022 to 2041, of the housing growth that is to occur in the Built-Up Area (B.U.A.), 20% is forecast in the form of low-density housing, while 12% and 68% is forecast in the form of medium-density and high-density housing, respectively. Over the 2022 to 2051, the share of intensification in the form of medium and high-density housing is forecast to gradually increase.

Figure 10
Haldimand County Intensification Analysis, 2022 to 2051

	Period	Total	Low Density[1]	Medium Density[2]	High Density[3]	Share (%)
Built Up Area	2022-2041	1,310	260	160	880	20%
		100%	20%	12%	67%	
	2022-2051	2,170	360	290	1,520	21%
		100%	17%	13%	70%	
D.G.A.	2022-2041	4,900	3,650	1,110	140	76%
		100%	74%	23%	3%	
	2022-2051	7,920	5,380	2,300	250	75%
		100%	68%	29%	3%	
Rural Area	2022-2041	230	230	0	0	4%
		100%	100%	0%	0%	
	2022-2051	460	460	0	0	4%
		100%	100%	0%	0%	
Total	2022-2041	6,440	4,140	1,270	1,020	100%
		100%	64%	20%	16%	
	2022-2051	10,550	6,200	2,590	1,770	100%
		100%	59%	25%	17%	

Source: Watson & Associates Economists Ltd., 2020.

[1] Single and semi-detached

[2] Townhouses and apartments in duplexes

[3] Bachelor, 1-bedroom and 2-bedroom+ apartments.

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

Figure 11 summarizes the County's long-term employment forecast by urban area and remaining rural area (additional details regarding County-wide employment by Planning Policy Area are provided in Appendix A). From 2016 to 2041, Caledonia is forecast to accommodate 50% of the County's employment growth, followed by the rural area (23%), Hagersville (10%), Dunnville (7%), Jarvis (3%) and Townsend (1%). From 2016 to 2051, the share of forecast County-wide employment growth is forecast to shift slightly further toward Caledonia and Hagersville, offset by as slightly lower share of employment in the rural area.

Further details regarding the employment forecast between 2016 and 2051 by urban settlement is provided in the Appendix, Tables A-5, A-6 and A-7.

Figure 11
Haldimand County by Urban Area and Remaining Rural Area
Total Employment Growth, 2016 to 2051

Period	Caledonia	Cayuga	Dunnville	Hagersville	Townsend	Jarvis	Urban Areas Total	Rural Areas	Haldimand County
2016-2021	610	70	90	130	10	20	930	240	1,170
2016-2026	1,250	140	180	260	20	80	1,930	540	2,470
2016-2031	2,560	280	370	530	30	170	3,940	1,030	4,970
2016-2036	3,260	350	480	680	40	210	5,020	1,450	6,470
2016-2041	3,970	430	580	820	60	250	6,110	1,860	7,970
2016-2046	4,720	510	690	980	60	300	7,260	2,210	9,470
2016-2051	5,570	600	810	1,160	80	350	8,570	2,400	10,970
Share of Employment Growth									
2016-2041	50%	5%	7%	10%	1%	3%	77%	23%	100%
2016-2046	50%	5%	7%	10%	1%	3%	77%	23%	100%
2016-2051	51%	5%	7%	11%	1%	3%	78%	22%	100%

Source: Watson & Associates Economists Ltd., 2020.

Note: Total employment numbers include work at home and no fixed place of work. Numbers may not add up precisely due to rounding.

Figure 12 compares the share of employment growth by Urban Area and remaining rural area between the 2020 Growth Study Update and the 2019 Growth Study. Comparatively, a slightly higher percentage of employment growth has been allocated to Caledonia while a slightly lower share of employment growth has been allocated to the remaining rural area over the 2016 to 2046 period. This shift in the share of employment growth to Caledonia is in response to the planned expansion of serviced Employment Area lands in this area. Relatively stronger forecast population growth in Caledonia is also anticipated to generate a greater share of population-related employment for this area. It is further noted that the expansion of Employment Area lands in Hagerville is also anticipated to generate a modest increase in the share of employment for this area.

Figure 12
Haldimand County by Urban Area and Remaining Rural Area
Employment Forecast Allocation Comparison

Urban Area	Share of County Employment Growth			
	2016-2051	2016-2046		
	2020 Study	2020 Study	2019 Study[1]	Difference
Caledonia	51%	50%	48%	2%
Cayuga	5%	5%	5%	0%
Dunnville	7%	7%	7%	0%
Hagersville	11%	10%	10%	1%
Townsend	1%	1%	1%	0%
Jarvis	3%	3%	3%	0%
Remaining Rural	22%	23%	26%	-3%
Total County	100%	100%	100%	

[1] Haldimand County Population, Household and Employment Forecast Update and Land Needs Assessment, 2016-2046 by Watson & Associates Economists Ltd., 2019.

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

Figure 13 and Figure 14 summarize the number of people and jobs in Community Area D.G.A. by 2041 and 2051, respectively. By 2041, approximately 16,000 people and 2,500 jobs are forecast on designated greenfield lands (D.G.A.) lands across Haldimand County's urban areas. By 2051, the D.G.A. is expected to collectively accommodate approximately 23,900 people and 3,700 jobs. Caledonia and Hagersville are expected to accommodate majority of the people and jobs in the D.G.A., accounting for approximately 76% of the County's total people and jobs on greenfield lands.

Figure 15 and Figure 16 summarize forecast employment growth in urban Employment Areas by 2041 and 2051, respectively. By 2041 and 2051, the County's urban Employment Area are forecast to accommodate approximately 5,600 and 6,400 jobs, respectively. By 2051, Caledonia is expected to accommodate just over half of the total jobs in urban Employment Areas throughout the County.

Figure 13
Haldimand County
Community Area D.G.A. by 2041

Designated Greenfield Area - Community Area		Community Area D.G.A. at 2041						Urban Area Total
		Caledonia	Cayuga	Dunnville	Hagersville	Townsend	Jarvis	
Population[1]	A	9,440	1,590	1,220	2,600	270	840	15,960
Employment[2]	B	1,450	210	200	450	40	130	2,480
Total Population and Employment	A+B	10,890	1,800	1,420	3,050	310	970	18,440

Source: Watson & Associates Economists Ltd., 2020.
[1] Includes employment within urban areas, including work at home employment. Excludes employment within Employment Areas.
[2] Gross land area calculated in accordance to the Growth Plan, 2020.
Note: Numbers may not add up precisely due to rounding.

Figure 14
Haldimand County
Community Area D.G.A. by 2051

Designated Greenfield Area - Community Area		Community Area D.G.A. at 2051						Urban Area Total
		Caledonia	Cayuga	Dunnville	Hagersville	Townsend	Jarvis	
Population[1]	A	14,110	2,380	1,820	3,880	400	1,260	23,850
Employment[2]	B	2,160	310	300	670	60	190	3,690
Total Population and Employment	A+B	16,270	2,690	2,120	4,550	460	1,450	27,540

Source: Watson & Associates Economists Ltd., 2020.
[1] Includes employment within urban areas, including work at home employment. Excludes employment within Employment Areas.
[2] Gross land area calculated in accordance to the Growth Plan, 2020.
Note: Numbers may not add up precisely due to rounding.

Figure 15
Haldimand County
Urban Employment Area by 2041

Urban Employment Areas	Urban Employment Area at 2041						Urban Employment Areas at 2041
	Caledonia	Cayuga	Dunnville	Hagersville	Townsend	Jarvis	
Employment at 2041	2,900	530	1,500	510	0	220	5,620

Source: Watson & Associates Economists Ltd., 2020.
[1] Includes employment on employment lands in urban areas.
[2] Gross land area calculated in accordance with the Growth Plan, 2019.
Note: Figures may not add up precisely due to rounding.

Figure 16
Haldimand County
Urban Employment Area by 2051

Urban Employment Areas	Urban Employment Area at 2051						Urban Employment Areas at 2051
	Caledonia	Cayuga	Dunnville	Hagersville	Townsend	Jarvis	
Employment at 2051	3,280	610	1,680	580	0	250	6,400

Source: Watson & Associates Economists Ltd., 2020.
[1] Includes employment on employment lands in urban areas.
[2] Gross land area calculated in accordance with the Growth Plan, 2019.
Note: Figures may not add up precisely due to rounding.

4. Conclusions

In accordance with the results of the 2020 Growth Study Update, the following key conclusions are provided below:

- In accordance with the Growth Plan, 2020, Haldimand County is forecast to reach a population of 77,000 by 2051. This represents an increase of approximately 30,000 people between 2016 and 2051, or an annual growth rate of 1.4% between 2016 and 2051;
- To accommodate the 2051 population forecast, the County will be required to add 12,700 households to its current housing stock (as of 2016). A range of households by type and tenure will be required to accommodate the County's growing, but aging, population;
- In consideration of both anticipated housing market demand and long-term planning policy objectives, the County is exploring a revised intensification target of 20% between 2022 and 2041. It is anticipated that over the 2022-2051, a minimum County-wide housing intensification target of 20% can be achieved; and
- Over the long-term, an increasing share of population and housing growth is anticipated to be allocated within the County's urban areas, most notably Caledonia, and to a lesser extent, Hagersville.

Appendix A:

Figure A-1
Haldimand County
Population by Age Cohort
2016 to 2051

Cohort	2016	2021	2026	2031	2036	2041	2046	2051
0-19	11,000	11,400	12,800	13,700	14,300	14,900	15,100	14,900
20-34	8,200	8,600	9,100	9,700	10,500	11,600	12,700	13,800
35-44	5,200	5,600	7,100	6,900	6,900	7,100	7,900	8,900
45-54	7,000	6,300	6,600	7,800	8,600	8,400	8,800	9,500
55-64	7,600	8,100	7,700	7,300	7,900	9,300	10,300	10,400
65-74	5,100	6,200	7,200	7,800	7,600	7,400	8,000	9,400
75+	3,300	4,300	5,500	6,900	8,200	9,200	9,700	10,000
Total	47,400	50,400	56,000	60,000	64,000	68,000	72,500	77,000

Percentage of Population

Cohort	2016	2021	2026	2031	2036	2041	2046	2051
0-19	23.1%	22.6%	22.8%	22.8%	22.3%	21.9%	20.8%	19.4%
20-34	17.4%	17.1%	16.3%	16.1%	16.5%	17.0%	17.6%	18.0%
35-44	11.1%	11.1%	12.6%	11.5%	10.8%	10.5%	10.9%	11.6%
45-54	14.8%	12.5%	11.8%	13.1%	13.4%	12.4%	12.2%	12.3%
55-64	16.0%	16.0%	13.7%	12.2%	12.3%	13.7%	14.2%	13.6%
65-74	10.7%	12.3%	12.8%	12.9%	11.8%	10.8%	11.1%	12.3%
75+	6.9%	8.5%	9.9%	11.5%	12.8%	13.6%	13.3%	12.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Forecast based on High Scenario in Greater Golden Horseshoe: Growth Forecast to 2051, June 2020 by Watson & Associates Economists Ltd., 2020.

[1] Net population undercount estimated at approximately 3.9%

Note: Figures may not add precisely due to rounding.

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Figure A-2
Haldimand County
Population by Age Cohort
2006 to 2051

Legend:
- 75+
- 55-64
- 45-54
- 35-44
- 20-34
- 0-19

Percentage of Population vs Year

Year	75+	55-64	45-54	35-44	20-34	0-19
2006	6%	12%	16%	15%	17%	27%
2011	7%	15%	17%	12%	17%	24%
2016	7%	16%	15%	11%	17%	23%
2021	8%	16%	12%	11%	17%	23%
2026	10%	14%	12%	13%	16%	23%
2031	11%	12%	13%	11%	16%	23%
2036	13%	12%	13%	11%	16%	22%
2041	14%	14%	12%	11%	17%	22%
2046	13%	14%	12%	11%	18%	21%
2051	13%	14%	12%	12%	18%	19%

Source: Forecast based on High Scenario in Greater Golden Horseshoe: Growth Forecast to 2051, June 2020 by Watson & Associates Economists Ltd., 2020.
Note: Population includes an undercount of approximately 3.9%.

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Figure A-3
Haldimand County
Total Population and Household Forecast
2016 to 2051

		Year	Population (Including Census undercount)[1]	Excluding Census Undercount			Housing Units				Total Households	Equivalent Institutional Households	Persons Per Unit (P.P.U.) with undercount	Person Per Unit (P.P.U.): without undercount
				Population	Institutional Population	Population Excluding Institutional Population	Singles & Semi-Detached	Multiple Dwellings[2]	Apartments[3]	Other				
Historical		Mid-2016	47,400	45,600	600	45,000	15,320	1,040	1,070	80	17,510	530	2.71	2.61
Forecast		Mid-2021	50,400	48,500	600	47,900	16,450	1,210	1,210	80	18,940	560	2.66	2.56
		Mid-2026	56,000	53,900	700	53,200	17,940	1,580	1,560	80	21,160	630	2.65	2.55
		Mid-2031	60,000	57,700	700	57,000	18,990	1,850	1,840	80	22,760	670	2.64	2.54
		Mid-2036	64,000	61,600	800	60,800	19,930	2,200	2,120	80	24,320	720	2.63	2.53
		Mid-2041	68,000	65,400	800	64,600	20,780	2,710	2,420	80	25,980	760	2.62	2.52
		Mid-2046	72,500	69,800	900	68,900	21,800	3,370	2,780	80	28,030	810	2.59	2.49
		Mid-2051	77,000	74,100	900	73,200	22,800	4,170	3,200	80	30,240	860	2.55	2.45
Incremental		Mid-2016 to Mid-2021	3,000	2,900	0	2,900	1,130	170	140	0	1,430	30		
		Mid-2016 to Mid-2026	8,600	8,300	100	8,200	2,620	540	490	0	3,650	100		
		Mid-2016 to Mid-2031	12,600	12,100	100	12,000	3,670	810	770	0	5,250	140		
		Mid-2016 to Mid-2036	16,600	16,000	200	15,800	4,610	1,160	1,050	0	6,810	190		
		Mid-2016 to Mid-2041	20,600	19,800	200	19,600	5,460	1,670	1,350	0	8,470	230		
		Mid-2016 - Mid-2046	25,100	24,200	300	23,900	6,480	2,330	1,710	0	10,520	280		
		Mid-2016 - Mid-2051	29,600	28,500	300	28,200	7,480	3,130	2,130	0	12,730	330		

Source: Population forecast based on High Scenario in Greater Golden Horseshoe: Growth Forecast to 2051, June 2020 by Watson & Associates Economists Ltd., 2020.

[1] Census undercount estimated at approximately 3.9%. Note: Population including the undercount has been rounded.

[2] Includes townhouses and apartments in duplexes.

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

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

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Figure A-4
Haldimand County
Employment Forecast by Policy Area
2016 to 2051

| Period | Rural Area | Urban Areas | | | County-Wide Total Employment |
		Employment Areas	Community Areas	Urban Area Total	
2016	5,800	3,020	9,210	12,230	18,030
2021	6,040	4,180	8,980	13,160	19,200
2026	6,340	4,450	9,710	14,160	20,500
2031	6,830	4,890	11,280	16,170	23,000
2036	7,250	5,200	12,050	17,250	24,500
2041	7,660	5,620	12,720	18,340	26,000
2046	8,010	6,040	13,450	19,490	27,500
2051	8,200	6,400	14,400	20,800	29,000
2016-2041	**1,860**	**2,600**	**3,510**	**6,110**	**7,970**
Annual Average	**74**	**104**	**140**	**244**	**319**
Growth Shares	**23%**	**33%**	**44%**	**77%**	**100%**
2016-2046	**2,210**	**3,020**	**4,240**	**7,260**	**9,470**
Annual Average	**74**	**101**	**141**	**242**	**316**
Growth Shares	**23%**	**32%**	**45%**	**77%**	**100%**
2016-2051	**2,400**	**3,380**	**5,190**	**8,570**	**10,970**
Annual Average	**69**	**97**	**148**	**245**	**366**
Growth Shares	**22%**	**31%**	**47%**	**67%**	**100%**

Source: Employment forecast based on High Scenario in Greater Golden Horseshoe: Growth Forecast to 2051, June 2020 by
Watson & Associates Economists Ltd., 2020.

Note: No fixed place of work is included in the Rural Area, Employment Areas and Community Areas.
Numbers may not add up precisely due to rounding.

Figure A-5
Haldimand County
Employment as of 2016 by Area

Area	Employment as of 2016						
	Community Area			Employment Area	Rural Area	Total Employment	Employment Share (%)
	B.U.A.	D.G.A.	Community Area Total				
Caledonia	3,990	0	3,990	1,090	0	5,080	28%
Dunnville	2,300	20	2,320	1,170	0	3,490	19%
Hagersville	1,350	0	1,350	290	0	1,640	9%
Jarvis	660	20	680	150	0	830	5%
Cayuga	545	55	600	320	0	920	5%
Townsend	270	0	270	0	0	270	1%
Urban Area Total	9,115	95	9,210	3,020	0	12,230	68%
Remaining Rural Area	0	0	0	0	5,800	5,800	32%
Haldimand County Total	9,115	95	9,210	3,020	5,800	18,030	100%

Source: Watson & Associates Economists Ltd.
Includes No Fixed Place of Work employment.
Work at Home employment is included in Community Area and Rural Area (i.e. not included in Employment Area).
Rural Area includes all employment outside urban settlement areas.

Figure A-6
Haldimand County
Employment Forecast by 2051 by Area

Area	Employment at 2051						
	Community Area			Employment Area	Rural Area	Total Employment	Employment Share (%)
	B.U.A.	D.G.A.	Community Area Total				
Caledonia	5,210	2,160	7,370	3,280	0	10,650	37%
Dunnville	2,300	320	2,620	1,680	0	4,300	15%
Hagersville	1,550	670	2,220	580	0	2,800	10%
Jarvis	720	210	930	250	0	1,180	4%
Cayuga	545	365	910	610	0	1,520	5%
Townsend	290	60	350	0	0	350	1%
Urban Area Total	10,615	3,785	14,400	6,400	0	20,800	72%
Remaining Rural Area	0	0	0	0	8,200	8,200	28%
Haldimand County Total	10,615	3,785	14,400	6,400	8,200	29,000	100%

Source: Watson & Associates Economists Ltd.
Includes No Fixed Place of Work employment.
Work at Home employment is included in Community Area and Rural Area (i.e. not included in Employment Area).
Rural Area includes all employment outside urban settlement areas.

Figure A-7
Haldimand County
Employment Growth Increment, 2016 to 2051 by Area

Area	Employment Growth, 2016 - 2051						
	Community Area			Employment Area	Rural Area	Total Employment	Employment Share (%)
	B.U.A.	D.G.A.	Community Area Total				
Caledonia	1,220	2,160	3,380	2,190	0	5,570	51%
Dunnville	0	300	300	510	0	810	7%
Hagersville	200	670	870	290	0	1,160	11%
Jarvis	60	190	250	100	0	350	3%
Cayuga	0	310	310	290	0	600	5%
Townsend	20	60	80	0	0	80	1%
Urban Area Total	1,500	3,690	5,190	3,380	0	8,570	78%
Remaining Rural Area	0	0	0	0	2,400	2,400	22%
Haldimand County Total	1,500	3,690	5,190	3,380	2,400	10,970	100%

Source: Watson & Associates Economists Ltd.
Includes No Fixed Place of Work employment.
Work at Home employment is included in Community Area and Rural Area (i.e. not included in Employment Area).
Rural Area includes all employment outside urban settlement areas.