POPULATION PROJECTION STUDY

FINAL REPORT

HEMSON Consulting Ltd.

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EXECUTIVE SUMMARY

This report presents long-term forecasts of population, housing and employment prepared for Norfolk County by Hemson Consulting Ltd. in April 2014. The forecast takes into account Census data and other relevant information. The forecast has been prepared County-wide and by urban area from a 2011 to a 2031 and 2041 horizon, which correspond with Census years and provide a basis for planning within the 20 year Provincial planning policy horizon as well as taking a longer view of anticipated growth and change in the County. The forecast represents a likely 'reference' scenario which will provide a consistent basis for future planning in the County and establishing a vision of future growth and development in Norfolk.

Key study findings are as follows:

- Norfolk has been growing modestly in population and housing over the last decade, with growth slowing over the 2006 to 2011 Census period. Norfolk's population is aging, a trend which is anticipated to continue. Housing growth in the County has been outpacing growth in population, a result of declining average household size.

- Norfolk experienced a decline in employment over the last Census period amidst the recent recession and a shifting economy away from manufacturing. Most future employment will be in population serving industries and a steady recovery from the recent decline is anticipated.

- Owing to the aging population trend, (meaning more deaths than births over the long-term), most of Norfolk's future population growth will come from migration into the County, notably by middle and older aged residents from the urban centres in the GGH region. But, this will in part be compensating for continued out-migration of young adults.

- The County is forecast to grow from a 2011 total population of 64,700 (including Census net undercoverage) to 70,000 in 2031 and 71,300 in 2041. A 2011 household base of 25,000 is anticipated to grow to 28,500 in 2031 and 30,500 in 2041. The County is anticipated to recover from the recent recession by the 2031 horizon with total employment growing from 22,850 in 2011 to 24,250 in 2031 and 25,580 in 2041.

- Most future growth and development will occur in Norfolk's urban areas which have accounted for 70% of Norfolk's growth since the formation of the County in 2001. The rural area will continue to see housing growth over the forecast horizon however, will experience a net decline in population owing to declining average household size.

- Based on a review of the County's land supply, there are sufficient designated residential lands to accommodate the forecast population growth and associated population-related employment within the urban areas; the County has a very limited supply of lands to accommodate growth in traditional industrial-type employment.

The tables on the following page provide a summary of the forecast results.

Historical and Forecast Total Population by Urban Area (Including Census Net Undercoverage)
Norfolk County, 2006 to 2041

	Total Population					Growth		
Urban Area	2006	2011	2021	2031	2041	2006-2011	**2011-2031**	2031-2041
Simcoe	14,890	15,000	15,680	16,800	17,380	110	**1,800**	580
Port Dover	6,500	6,690	7,600	8,770	9,640	190	**2,080**	870
Delhi	4,960	5,090	5,140	5,340	5,350	130	**250**	10
Waterford	3,460	3,570	3,990	4,560	4,970	110	**990**	410
Port Rowan	1,050	1,220	1,460	1,740	1,970	170	**520**	230
Courtland	1,050	1,040	1,050	1,080	1,080	(10)	**40**	-
Rural	32,680	32,100	31,530	31,740	30,900	(580)	**(360)**	(840)
Norfolk County	64,600	64,720	66,440	70,030	71,300	120	**5,310**	1,270

Historical and Forecast Census Population by Urban Area
Norfolk County, 2006 to 2041

	Census Population					Growth		
Urban Area	2006	2011	2021	2031	2041	2006-2011	**2011-2031**	2031-2041
Simcoe	14,420	14,640	15,300	16,400	16,960	220	**1,760**	560
Port Dover	6,290	6,530	7,420	8,550	9,410	240	**2,020**	860
Delhi	4,810	4,970	5,020	5,210	5,220	160	**240**	10
Waterford	3,360	3,490	3,890	4,450	4,850	130	**960**	400
Port Rowan	1,020	1,190	1,420	1,700	1,930	170	**510**	230
Courtland	1,020	1,020	1,020	1,060	1,050	-	**40**	(10)
Rural	31,650	31,340	30,770	30,980	30,160	(310)	**(360)**	(820)
Norfolk County	62,560	63,180	64,840	68,340	69,580	620	**5,160**	1,240

Historical and Forecast Households by Urban Area
Norfolk County, 2006 to 2041

	Total Households					Growth		
Urban Area	2006	2011	2021	2031	2041	2006-2011	**2011-2031**	2031-2041
Simcoe	5,960	6,220	6,740	7,330	7,950	260	**1,110**	620
Port Dover	2,700	2,930	3,460	4,040	4,670	230	**1,110**	630
Delhi	1,960	2,030	2,130	2,240	2,350	70	**210**	110
Waterford	1,320	1,400	1,620	1,870	2,150	80	**470**	280
Port Rowan	450	550	680	830	990	100	**280**	160
Courtland	380	380	400	420	440	-	**40**	20
Rural	11,470	11,540	11,660	11,790	11,920	70	**250**	130
Norfolk County	24,240	25,050	26,690	28,520	30,470	810	**3,470**	1,950

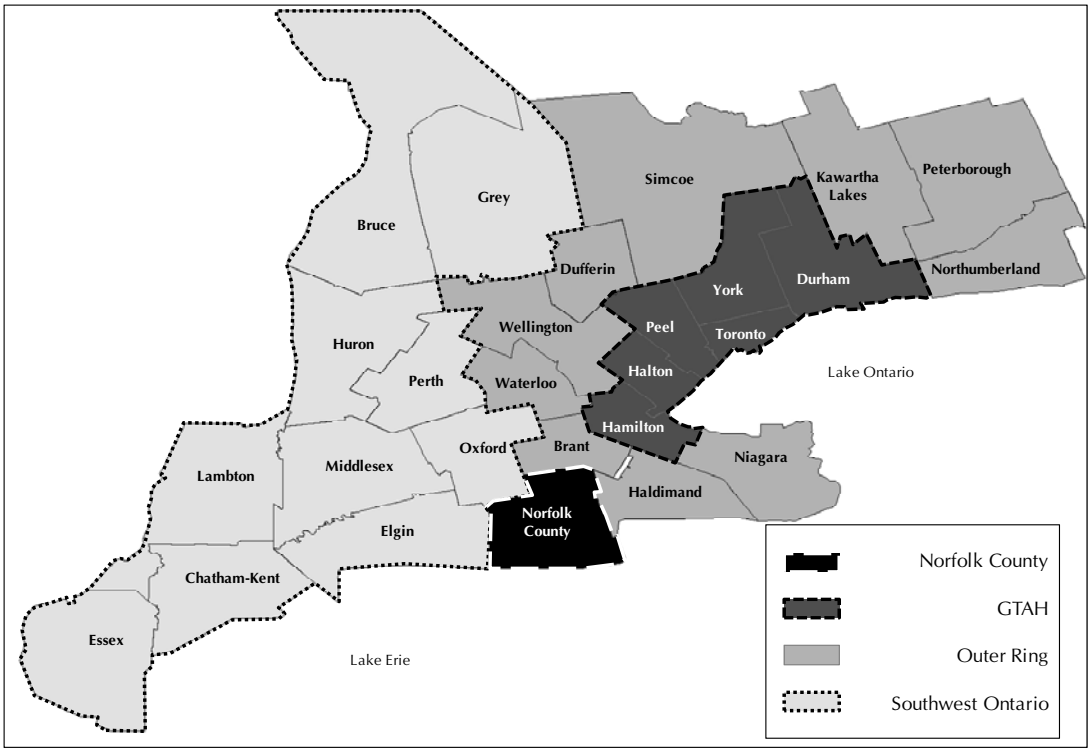
Forecast Total Employment by Urban Area
Norfolk County, 2011 to 2041

	Total Place of Work Employment				Growth	
Urban Area	2011	2021	2031	2041	**2011-2031**	2011-2041
Simcoe	9,630	9,920	10,090	10,620	**460**	990
Port Dover	2,150	2,290	2,380	2,680	**230**	530
Delhi	2,560	2,620	2,650	2,760	**90**	200
Waterford	1,070	1,140	1,190	1,320	**120**	250
Port Rowan	240	260	270	310	**30**	70
Courtland	480	490	500	530	**20**	50
Rural	6,740	7,090	7,160	7,380	**420**	640
Norfolk County	22,870	23,810	24,250	25,580	**1,380**	2,710

1 INTRODUCTION

Norfolk County is a largely rural, single-tier municipality comprising 1,600 square kilometres on the north shore of Lake Erie, bordered by Elgin County to the west, the Counties of Oxford and Brant to the north and Haldimand County to the east. The County was established in 2001 through the restructuring of the Regional Municipality of Haldimand-Norfolk and comprises the western portion of the former Haldimand-Norfolk, the former Townships of Norfolk and Delhi, the Town of Simcoe, and the westerly portion of the City of Nanticoke.

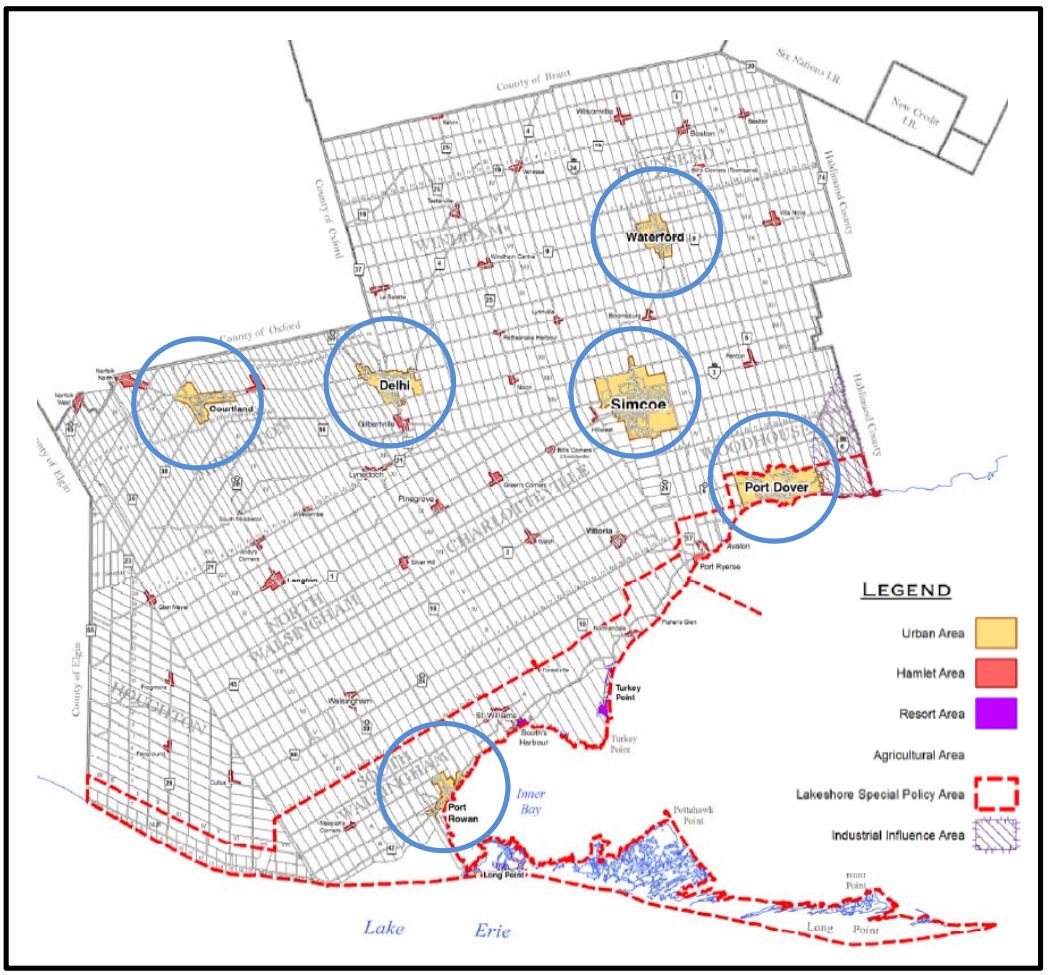
NORFOLK COUNTY IN A SOUTHERN ONTARIO CONTEXT



Norfolk's first Official Plan, which replaced five prior local official plans and establishes the vision for growth and development in Norfolk, was adopted by County Council in 2006 and approved by the Ontario Ministry of Municipal Affairs and Housing in 2008. The official plan defines Norfolk's community structure, with six urban areas, 42 hamlets, two resort areas and an expansive agricultural area.

Norfolk's urban communities, which are home to over half of the County's population are the focus for growth and development and include: Simcoe, Waterford, Port Dover, Port Rowan, Courtland and Delhi.

Norfolk County Community Structure



In order to coordinate land use plans with capital development and long-range financial planning, the County retained Hemson Consulting Ltd. to update Norfolk's long-range forecasts of population, households and employment. Recognizing the general importance of having robust and up-to-date growth forecasts, the current update is also timely because:

- the County's forecasts which formed the basis of the Official Plan were prepared in 2004 and were in large part based on Statistics Canada Census

data collected in 2001. The 2009 forecasts prepared as input to the last development charges background study is based on 2006 Census data. Updated information from the 2011 Census is now available;

- despite the continued growth of the County, the short-term effects of the recent recession were not anticipated in the 2004 or 2009 forecasts; and

- the inherent uncertainty of long-term demographic and economic forecasting means that regular reviews are prudent.

This report provides the results of the long term forecasts of Norfolk's population, housing and employment to 2031 and 2041 horizons. The forecasts have been prepared within the framework of the Provincial planning policies, directly the *Provincial Policy Statement*, 2005, which articulates the Provincial direction for managing growth and urban development in Ontario; and, indirectly, the *Growth Plan for the Greater Golden Horseshoe*, which does not apply to Norfolk but has a significant effect on nearby areas.

Forecasts of population, housing and employment have been prepared County-wide and by urban area from 2011 to 2031 and 2041 horizons. This forecast update will provide a consistent basis for future planning in the County and will work towards establishing a shared vision for future growth and development in Norfolk.

The balance of this report provides the results of the population, household, and employment forecasts and is divided into six sections:

- Following this introductory section, **Section II** provides an overview of recent growth patterns and trends in Norfolk.

- **Section III** describes the forecast method as well as the key inputs and assumptions to the forecast model are discussed.

- The results of the County-wide forecasts are presented in **Section IV** and **Section V** provides the distribution of forecast growth to the County's six urban areas and agricultural area.

- **Section VI** presents study conclusions.

- A series of technical tables which provide the details of the forecasts are appended to the report.

II NORFOLK HAS BEEN GROWING SLOWLY OVER RECENT CENSUS PERIOD

This section provides an overview of recent demographic and economic trends affecting growth and development in Norfolk County. Recent growth in the County has not been as robust as planned for through the *Norfolk County Official Plan*. The 2004 forecasts, which formed the basis of the official plan projections, anticipated a 2011 Census population of 75,800 residents and total employment of 39,610. This compares with a 2011 Census population of 63,180 and 22,900 jobs—a notable divergence, which highlights the importance of re-evaluating growth and change in the County within the context of recent economic and demographic trends.

A. THE COUNTY EXPERIENCED MODEST POPULATION GROWTH OVER LAST CENSUS PERIOD

Norfolk's population reached nearly 64,000 in 2011, representing growth of 4% over the ten year period from the County's formation in 2001 to the 2011 Census. As shown in Table 1 below, more recently growth has slowed, with Norfolk adding 620 residents, or growing by 1%, over the 2006 to 2011 period.

Table 1
Population Growth
Norfolk County, 1996 to 2011

Year	Census Population	Net Change	Growth Rate	Total Population	Net Change	Growth Rate
1996	60,530	–	–	63,330	–	–
2001	60,850	320	0.5%	63,670	340	0.5%
2006	62,560	1,710	2.8%	64,600	930	1.5%
2011	63,180	620	1.0%	64,720	120	0.2%

Source: Hemson Consulting Ltd. based on Statistics Canada Census of Population.
Note: 'Total Population' includes Census net undercoverage.

Within the County, population growth has been concentrated in Norfolk's six urban areas. As shown in Table 2, taken together, the County's urban areas, added over 900 residents between 2006 and 2011; the hamlets experienced more modest growth

overall, with an additional 80 residents. This growth in the urban areas and hamlets was somewhat offset by population decline in the County's agricultural area and Long Point and Turkey Point resort areas over the same period, as shown in Table 2 below. It is noted that this indicates change in permanent population, thus decline in the resort areas does not reflect seasonal populations.

Table 2
Population Growth by Community Structure Category
Norfolk County, 2006-2011

Location	2006	2011	Net Change	Growth Rate
Urban Areas	30,910	31,840	930	3%
Resort Areas	1,420	1,220	-200	-14%
Hamlets	6,800	6,880	80	1%
Agricultural Areas	23,440	23,230	-210	-1%
Norfolk County (Census)	**62,560**	**63,180**	**620**	**1%**

Source: Hemson Consulting Ltd. based on Statistics Canada Census of Population, 2006 & 2011; and information provided by the County of Norfolk.

Within Norfolk's urban areas, growth has been largely focused in the communities of Simcoe and Port Dover, which accounted for half the County's urban area population growth over the 2006 to 2011 Census period. As shown in Table 3, nearly 70% of Norfolk's urban population currently resides in these communities.

Table 3
Urban Area Population Growth
Norfolk County, 2006-2011

Urban Area	2006	2011	Net Change	Share of Urban Area Population Growth	Share of Urban Area Total 2011 Population
Simcoe	14,420	14,644	224	24%	46%
Port Dover	6,292	6,530	238	26%	21%
Delhi	4,806	4,970	164	18%	16%
Waterford	3,355	3,485	130	14%	11%
Port Rowan	1,020	1,192	172	19%	4%
Courtland	1,019	1,019	0	0%	3%
Urban Area Total	**30,910**	**31,840**	**928**	**100%**	**100%**

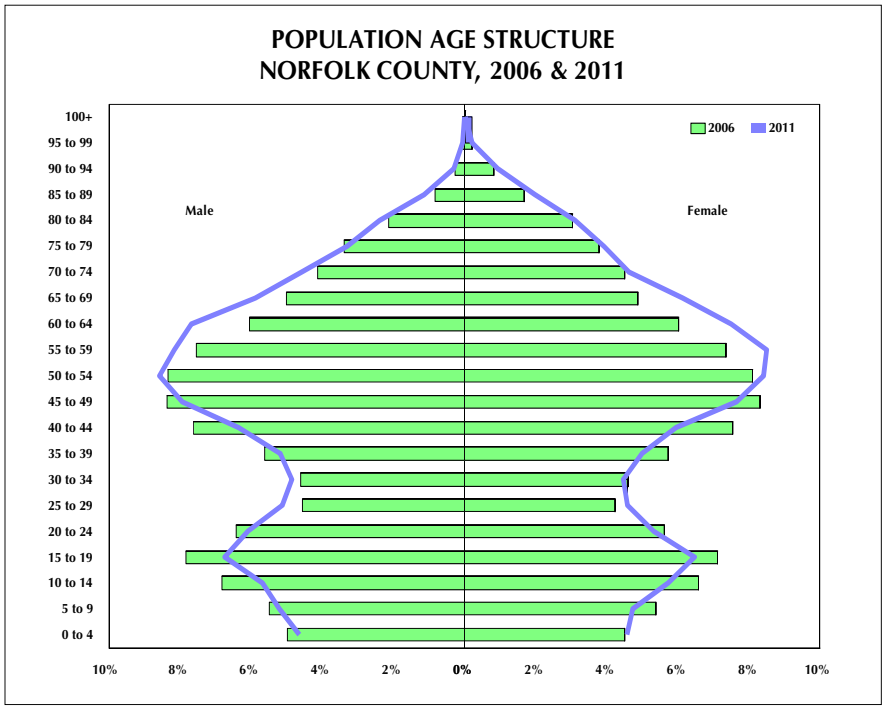
Source: Hemson Consulting Ltd. based on Statistics Canada Census of Population, 2006 & 2011; and information provided by the County of Norfolk.

Amidst a more modest growth trend over the last Census period, Norfolk is undergoing significant demographic change as its population ages, which will act as an important determinant of the County's future growth outlook.

B. NORFOLK'S POPULATION IS AGING

Similar to many communities across Ontario and Canada, Norfolk's population is aging, a demographic change that will have important implications on planning for growth and development in the County. In 2011, Canada reached its highest proportion of senior residents ever, with 15% of the population over age 65; similarly, 15% of Ontario's population is now over age 65 and 27% over age 55. As shown in Exhibit 1 below, Norfolk's population is also aging, a trend that is anticipated to continue along with the continued loss of young adults and their children as they seek education and employment opportunities in other parts of the Province. Like many rural communities in Ontario, the County has a higher than provincial average proportion of older aged residents, with 19% of the County's current population over age 65, and 35% over 55.

Exhibit 1: Population Age Structure, Norfolk County, 2006 & 2011



Source: Hemson Consulting Ltd. based on Statistics Canada 2006 & 2011 Census of Canada.

Within Norfolk, the communities of Port Dover, Simcoe and Delhi have the highest proportion of older residents; Port Dover also experienced the highest level of population growth between 2006 and 2011, influenced in part to the community's growing attraction as a focus for retirement-oriented residential development. Recent developments marketed to older aged persons, such as the Dover Coast Active Adult Lifestyle Community, highlight and respond to the aging demographic trend and may be an important contributor to the in-migration of older-aged residents to the County in coming years.

C. HOUSEHOLDS HAVE BEEN GROWING FASTER THAN POPULATION

Attached in part to the aging demographic trend, housing growth in the County has been out-pacing growth in population over recent Census periods, a result of declining average household size. An older population produces more households because of factors such as fewer children, divorce and widowing. Norfolk added just over 2,100 households over the ten years from 2001 to 2011. This represents growth of 9%, compared with a 4% increase in the County's population base over the same period.

Table 4 and 5 below illustrate recent growth in occupied households and total private dwellings in Norfolk County. As shown, growth of occupied households, like population, also slowed somewhat over the last Census period, while total dwelling growth relatively constant over both Census periods since 2001, owing to differing market demand factors for permanent versus seasonal populations.

Table 4
Occupied Household Growth
Norfolk County, 2001 to 2011

Year	Occupied Households	Net Change	Growth Rate
2001	22,925	–	–
2006	24,240	1,315	5.7%
2011	25,045	805	3.4%

Source: Hemson Consulting Ltd. based on Statistics Canada Census Profiles, 2001; 2006; 2011.

Table 5

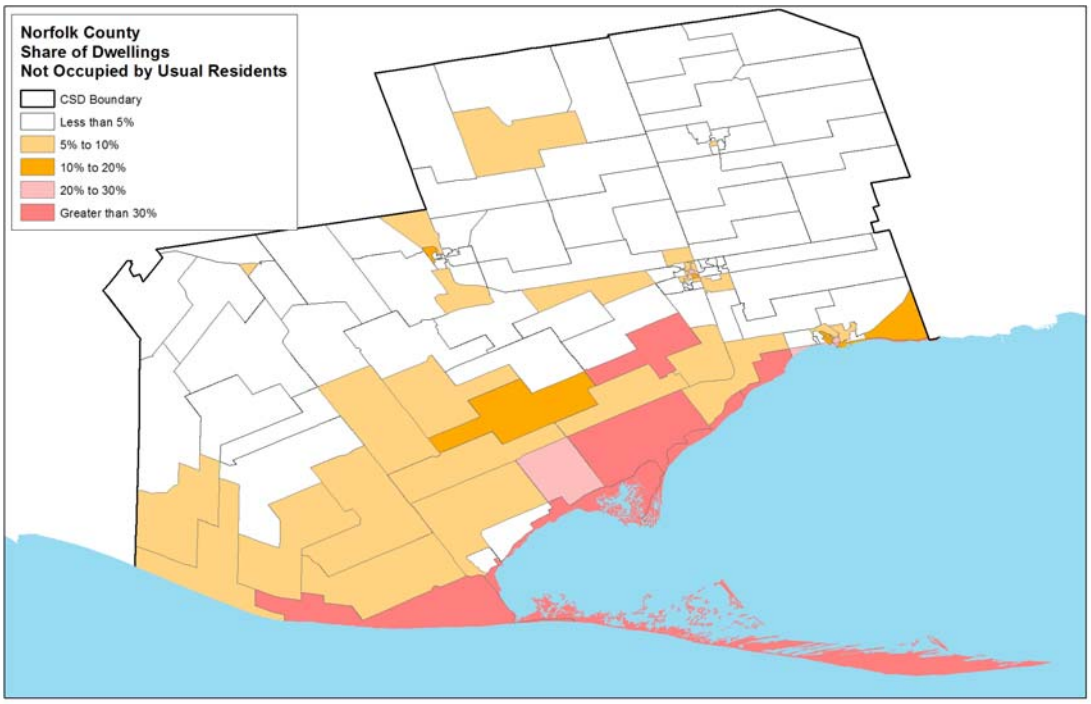
Total Private Dwelling Growth
Norfolk County, 2001 to 2011

Year	Total Dwellings	Net Change	Growth Rate
2001	25,359	–	–
2006	26,527	1,168	4.6%
2011	27,814	1,287	4.9%

The balance between total and occupied dwellings provides an indication of the share of vacant or seasonal dwellings of the County's housing stock. Roughly 10% of Norfolk's housing base is not occupied by permanent residents, for the most part being seasonal units, growth in which occurs exclusive of permanent population growth. This is an important consideration in forecasting the County's future growth since second home and seasonal unit buyers affect housing demand but do not contribute to total permanent population. Although the residents of the seasonal housing are not included in the permanent population count, they are an important contributor to the local economy as well as users of municipal services.

As shown in Exhibit 2 on the following page, just as population growth has been focussed in a few key locations, so too are seasonal units as a share of total units unevenly distributed throughout the County. The graphic indicates shares of vacant or seasonal units at a Census Dissemination Area level – within the areas exhibiting a higher proportions of seasonal units, it is understood these are for the most part, concentrated within the County's designation resort areas: Avalon, Booth's Harbour, Fisher's Glen, Long Point and Turkey Point.

Exhibit 2: Norfolk County, Share of Vacant or Seasonal Dwellings by Dissemination Area



Source: Hemson Consulting Ltd. based on Statistics Canada 2011 Census.

The County-wide 10% share of vacant and seasonal units includes significant variation at the local settlement area level. As shown, the share of these units is highest, over 30%, within Dissemination Areas containing shoreline resort areas, owing to their unique geographic attraction to recreational second home buyers. The proportion generally declines with distance to the shoreline, to less than 5% for many Norfolk communities.

D. NORFOLK'S ECONOMY IS SHIFTING

While population and housing continued to grow, although at more modest rates recently, employment in Norfolk declined, amidst significant change in the County's economic base. As shown in Table 6 below, Norfolk's resident employed labour force, meaning the number of Norfolk residents who are employed either within the County or elsewhere, declined by nearly 7% over the2006 to 2011 period.

This is largely due to economic decline throughout southern Ontario owing to the recent recession and the significant decline in manufacturing throughout the broader Greater Golden Horseshoe region where many Norfolk residents are employed.

Table 6
Total Resident Employed Labour Force
Norfolk County, 2006-2011

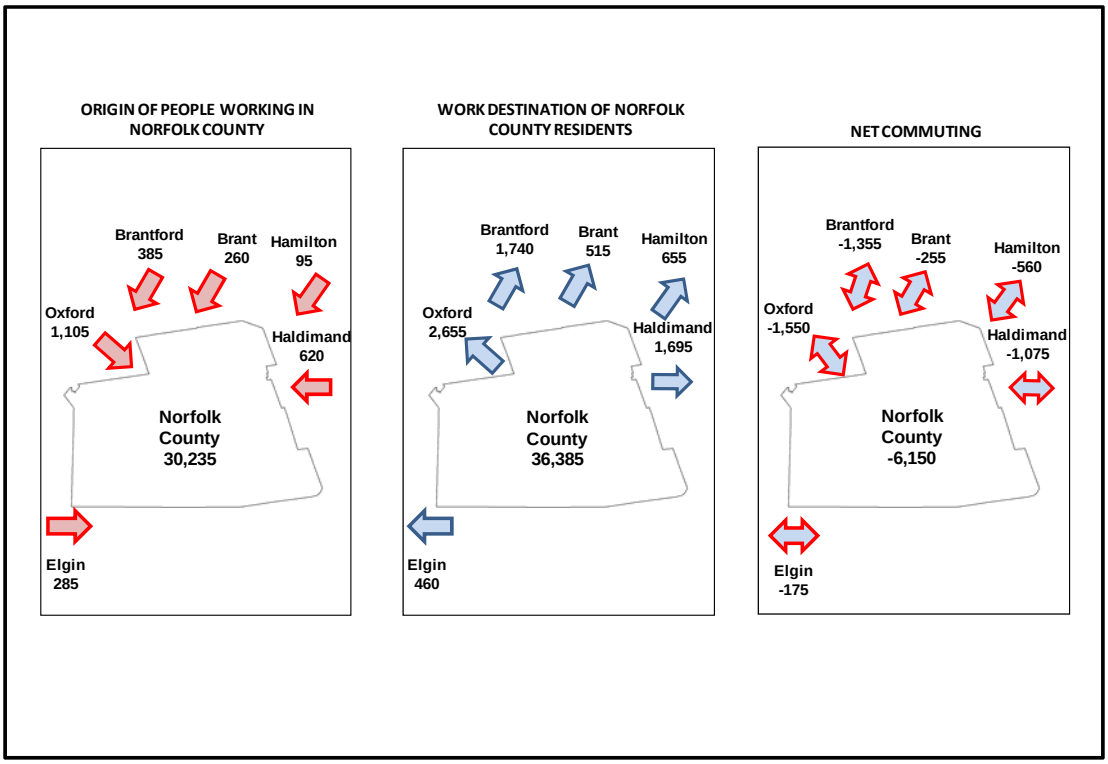
Year	Employed Residents	Net Change	Growth Rate
2006	30,780	–	–
2011	28,720	-2,060	(%6.7)

Source: Hemson Consulting Ltd. based on Statistics Canada 2011 National Household Survey.

The County's relationship with the broader economic region centred on the Greater Golden Horseshoe is highlighted through the commuting patterns of Norfolk residents. The Greater Golden Horseshoe is a highly urbanized sub-region of southern Ontario centred on the Greater Toronto Area and Hamilton (GTAH). The GGH highly influences demographic and economic growth and its distribution within the Province. As shown in the context map on page 4, the region encompasses the GTAH and an 'Outer Ring', covering over 30,000 km^2, from Peterborough in the east, to Simcoe County in the north and Niagara Region in the west.

As shown in Exhibit 3, Norfolk is a net out-commuter with roughly 40% of the County's employed residents regularly travelling to job opportunities outside of the County, in particular to the Cities of Brantford and Hamilton and Haldimand County.

Exhibit 3: Norfolk County – 2011 Commuting Patterns



This relationship with the broader economic region will continue to exert an influence on growth and development within Norfolk and represents a key consideration in the forecasts.

As job opportunities for Norfolk residents declined over the last Census period, so too did local employment, as indicated through Place-of-Work employment data from the National Household Survey. As shown in Table 7 below, Norfolk's employment base lost nearly 1,500 jobs, declining 6% over the 2006 to 2011 Census period. It is noted that the figures do not account for migrant farm work which is known anecdotally to represent a significant amount of Norfolk based employment.

Table 7

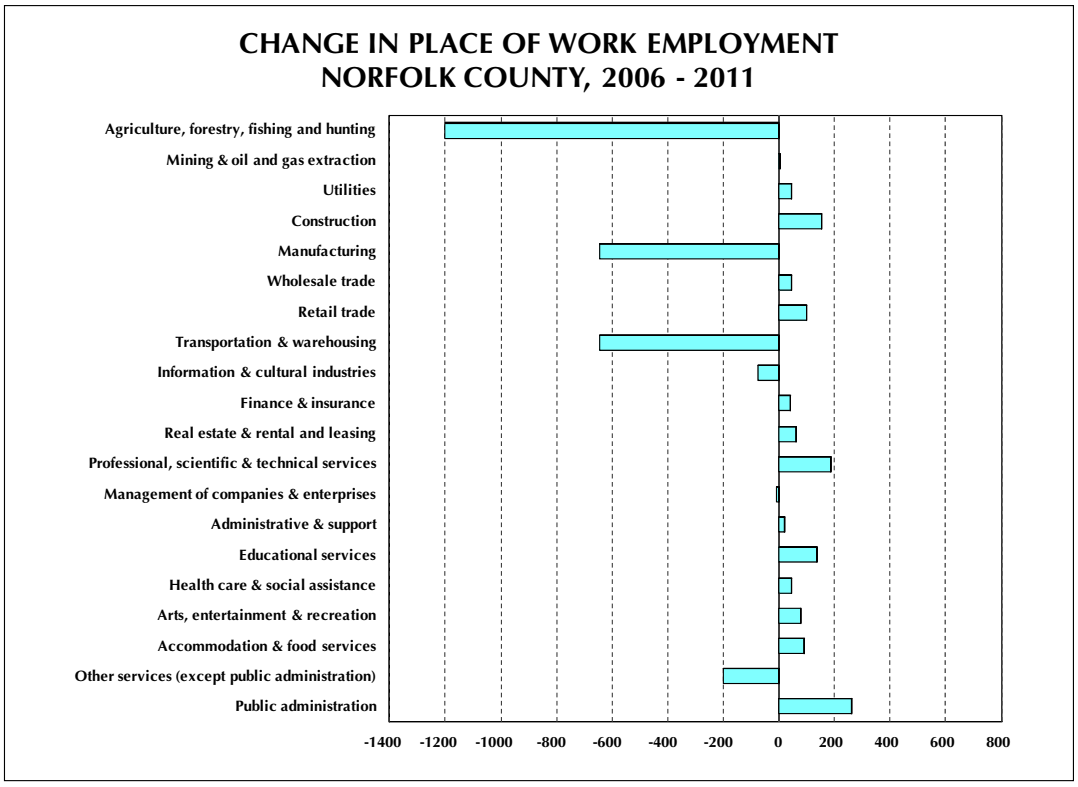
Total Place of Work Employment
Norfolk County, 2006-2011

Year	Total Employment	Net Change	Growth Rate
2001	24,030	–	–
2006	24,080	50	0.2%
2011	22,610	-1,470	(6%)

Source: Hemson Consulting Ltd. based on Statistics Canada 2011 National Household Survey.

As illustrated in Exhibit 4 below, the overall decline in employment included modest growth in many sectors offset by more significant reductions in agriculture, manufacturing and transportation and warehousing sectors – a trend observed throughout many Ontario communities, as a result of the recent recession.

Exhibit 4: Change in Place of Work Employment, Norfolk County, 2006 to 2011



Source: Hemson Consulting Ltd. based on Statistics Canada 2011 National Household Survey & 2006 Census of Canada.

Although the County experienced a significant decline in the employment base, locally there are some indications of recovery; notably, there has been a recent resurgence in farming activities in particular related to the tobacco and fruit and

vegetable production. It is important to note however that within this resurgence in tobacco farming there are still fewer farmers than in decades past. In addition, the context of production has changed, in that the market is increasingly export driven. Agricultural activities are anticipated to remain an integral piece of Norfolk's economy. The declines in employment were experienced virtually everywhere in southern Ontario especially in manufacturing, transportation and warehousing. As the broader GGH regional economy begins to recover from the recent recession, so too will the County experience some return locally especially in population serving and traditional employment land job opportunities.

Norfolk has some key opportunities to improve its growth outlook going forward, notwithstanding the current economic and demographic change and a slowing growth trend in the County. Notably, the County's location at the edge of the rapidly growing GGH Region, coupled with lower housing prices relative to the GTAH, puts it in an advantageous position in terms of attracting middle and older aged migrants from the larger urban centres within the GTAH and Outer Ring. In addition, the County's unique geographic characteristics may help to attract older aged migrants and second home buyers, trends already beginning to occur, especially through retirement-oriented residential development and within Norfolk's shoreline communities.

The next section describes the forecast method and key assumptions underlying the County-wide forecasts and local distribution of growth to Norfolk's urban areas and rural area.

III FORECAST BASED ON WELL ESTABLISHED MODEL AND KEY UNDERLYING ASSUMPTIONS

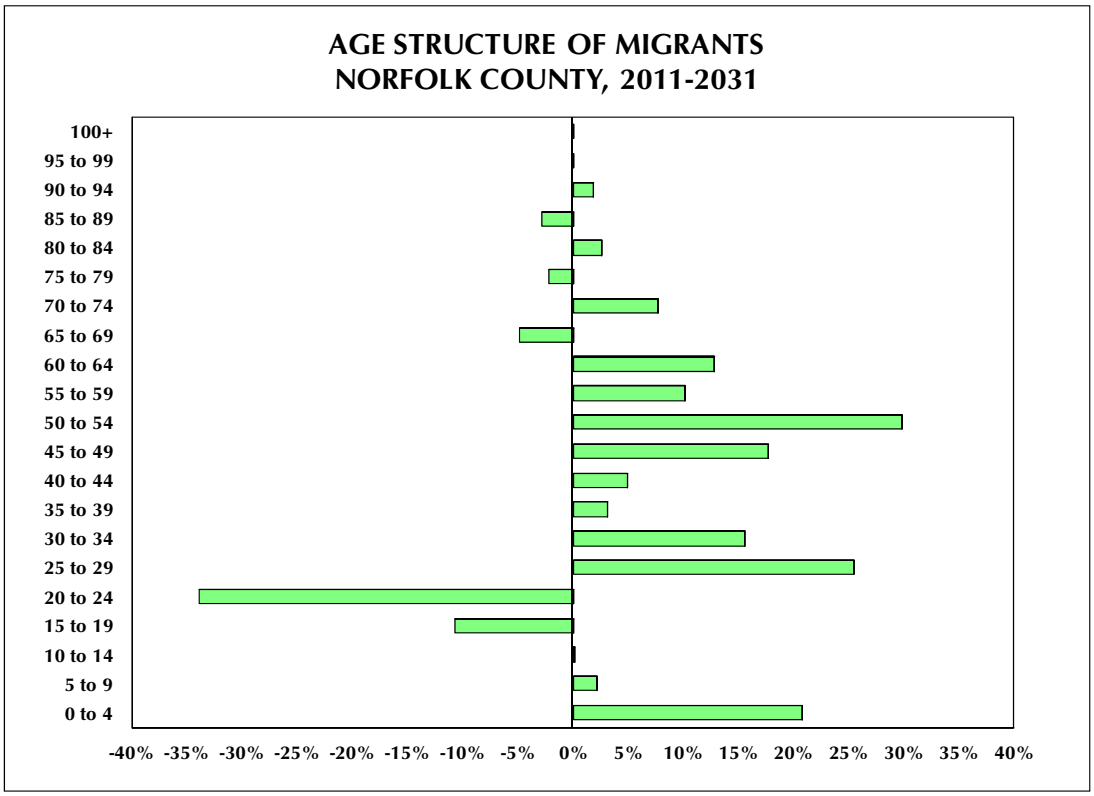
This section outlines the key inputs and assumptions that were used in the Norfolk County forecast. The forecasts for Norfolk are considered within the larger context of trends influencing growth and change across the economic region and incorporate all currently available data on existing development, population and employment in the County. The forecasts are based on the well-established forecast models used by Hemson in the past, including the forecasts prepared for the Province's *Growth Plan for the Greater Golden Horseshoe* in 2006 and 2013.

A. MIGRATION IS KEY FORECAST ASSUMPTION

Population growth is the result of three components: births, deaths and migrants. Largely owing to the aging population trend being experienced throughout the County and broader economic region, migration will be an important determinant of future growth in Norfolk and represents the key underlying assumption in the forecast. Over the past 20 years migration has come to represent the largest share of population growth throughout Ontario; levels of natural increase continue to decline and in many areas are now negative. This is due to the decrease in fertility rates and the general aging of the population. In addition the "baby boom" population is now beyond its child bearing years, meaning there will be fewer births going forward. Due to this aging demographic trend, Norfolk's population would decline without net in-migration and to even maintain the current population will require in-migration to the County. Most smaller and rural communities in Ontario, including Norfolk, experience out-migration of young adults, as illustrated through the forecast age-structure of the County's migrants, shown in Exhibit 5 below[1].

[1] *Note: The term migrants as used herein is referring to permanent population moving in or out of the County from other parts of the Province, Country or internationally. It does not refer to the locally significant population of migrant farm workers, a unique feature of Norfolk's employment and seasonal population base which are not counted by the Census or National Household Survey.*

Exhibit 5: Migrant Age Structure, Norfolk County, 2011-2031



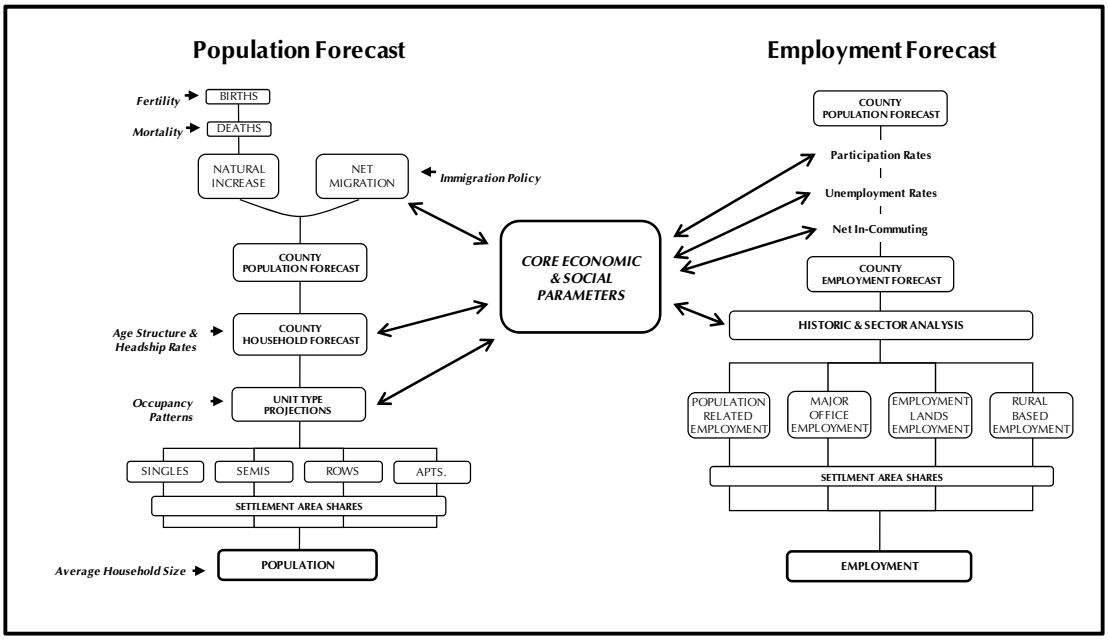
Source: Hemson Consulting Ltd. based on Statistics Canada, 2011 Census of Canada.

While Norfolk is likely to continue to experience the out-migration of young adults over the forecast horizon, the County may offset population loss in this age cohort with the in-migration of middle and older aged residents. Key to this assumption is Norfolk's geographic location at the edge of the rapidly growing urban centres within the GGH region. Combined with Norfolk's unique rural and shoreline characteristics and growing attraction for retirement-oriented residential development, the forecast assumes net in-migration to the County will continue, contributing to net population growth over the 2011 to 2041 horizon. The extent to which the County can improve its economic outlook and provide job opportunities for its existing younger population as well as attracting new younger migrants may also help to improve Norfolk's overall growth outlook in coming decades.

B. COUNTY-WIDE FORECASTS ARE PREPARED USING WELL ESTABLISHED MODEL

The forecast of population, households and employment at the County level are based upon the standard cohort-survival forecast model. The "top-down" approach begins by forecasting population, employment for Norfolk based on national and provincial economic and demographic trends. The results of the County forecast are then distributed to local urban areas based households and upon shares prepared in consultation with County staff. The forecast method is described below and illustrated in Exhibit 6 below.

Exhibit 6: Forecast Method Diagram



1. Core Parameters

The forecasts are prepared by applying a set of principle assumptions within the forecast model related to Ontario's economic future and its social context. This set of core economic and social parameters include: the broader outlook and composition of the Ontario economy; migration and settlement patterns such as increasing concentration in urban centres; and demographic change, such as aging of the population. The forecasts of Norfolk's population, household and employment growth are set to be consistent with these core economic and social parameters.

2. Population

The population forecast for the County is based on information from a wide range of sources including the 2011 Census and Statistics Canada Annual Demographic Statistics. The forecast accounts for: births by age of mother, deaths by age and sex, and migration by its seven components, each also by age and sex, at both Provincial and sub-provincial geographies. The model operates by taking a five year age group (e.g. 20 to 24 in 2011), ages them by five years (they become 25 to 29 in 2016), deducts deaths in that age group (the "natural increase") and, finally, adds net migration for that age group. Births during the five year period produced by this age group are then added to the 0 to 4 year age group.

- Age specific fertility and mortality rates for Norfolk are calculated based upon the most recent data available. These rates are applied to the population age structure to determine growth through natural increase.

- Migration by age and sex is then added to determine total population. Future levels of migration are an important determinant of the forecast. Norfolk is anticipated to experience net-in migration over the forecast horizon.

3. Households

The household forecast is based upon age specific household formation data for Norfolk County from the 2011 National Household Survey. This is the share of population within an age group that maintains or is the head of a household, otherwise referred to as the headship rate. The 2011 National Household Survey data also provides the unit type preference by the household heads within each age group. Age-specific household formation rates and housing unit type preferences by age for 2011 are held constant over the course of the forecast.

4. Employment

The employment forecast is driven by the economy in Norfolk but is calculated from the population forecast, prepared by applying age-specific labour force participation rates to the population forecast and adjusting for unemployment and commuting patterns.

The County's employment forecast has been prepared based on 2011 National Household Survey employment data and is based on the following assumptions:

- 2011 commuting patterns are held constant over the forecast horizon. It is anticipated that Norfolk will continue to experience net out-commuting to job opportunities in the GGH and surrounding areas;
- 2011 age and sex specific participation rates increase in the short term with economic recovery and then remain stable over the remaining forecast horizon;
- the 2011 unemployment rate of 8.7% declines to 6.0% by 2026 and remains constant for the remainder of the forecast horizon to 2041; and
- the 2011 activity rate (the ratio of employment to population within the County) of 36% is held relatively constant with some fluctuation over the forecast period and increasing marginally to 37% at 2041. The activity rate is the ratio of employment to population within the County.

The above noted inputs and assumptions are used to prepare the County-level forecast, which are then distributed to Norfolk's six urban areas and rural area working in consultation with the County and based on considerations described below.

C. URBAN AREA FORECASTS BASED ON COMBINATION OF MARKET DEMAND, PLANNING POLICY AND CAPACITY TO ACCOMMODATE GROWTH

The County-level forecasts are distributed to the urban areas of Norfolk based on a combination of planning policy, historic growth patterns, anticipated market shifts and the capacity to accommodate growth at the local level from land supply and servicing perspectives. Shares of household growth are allocated to each urban area based on these considerations and the resultant population is then determined by applying average household sizes to the household forecast.

1. Recent development focused in Simcoe and Port Dover

Historic building permit data indicates that roughly 70% of residential development over the past decade has occurred within Norfolk's urban areas, as shown in Table 8 below. This growth has been largely focussed in the communities of Simcoe and Port Dover, which taken together, accounted for 70% of new residential units over the 2003 to 2013 period. It is noted that over this period, development in Simcoe has remained somewhat consistent while in Port Dover there has been a more recent rise in permits, attached to developments such as the Dover Coast retirement community. This suggests a market shift is occurring in the County, with the community of Port Dover becoming a centre for retirement-oriented residential development, a trend anticipated to continue over the forecast horizon largely in response to growing market demand from aging residents in the GTAH market.

Table 8
Urban Area Shares of Residential Building Permits, 2003-2013

	# of Units	Share of Urban Area total	Share of County total
Courtland	6	<1%	<1%
Delhi	222	10%	7%
Port Dover	754	35%	24%
Port Rowan	147	7%	5%
Simcoe	766	36%	25%
Waterford	234	11%	8%
Urban Areas Total	**2,129**	**100%**	**69%**
Hamlets, Resort Areas and Agricultural Area	950	n/a	31%
Norfolk County	3,079	n/a	100%

Source: Hemson Consulting Ltd. based on information provided by the County.

As shown in Table 8, the remaining urban area communities have been growing at a somewhat slower pace, with Delhi and Waterford each accounting for roughly 10% of County permits over the 2003 to 2013 period; Port Rowan for 7%; and Courtland for less than 1% of urban area residential building activity. The balance of residential development in Norfolk over the past decade occurred in the County's hamlets and rural area where nearly a third of residential permits were issued. This raises potential concern over the cumulative impacts of development on private wells and septic systems in un-serviced areas of the County.

2. Residential Land supply analysis indicates significant capacity to accommodate growth

A review of the County's designated land supply suggests there is ample capacity in terms of the amount of available urban residential land to accommodate anticipated growth in housing and population, both County-wide and within each of Norfolk's urban areas. As shown in Table 9 below, the County has over 400 hectares of vacant urban designated residential land, most of which is located within the urban areas that will be the focus of growth going forward.

Table 9 also illustrates the results of the capacity analysis, which applies a range of norm densities, as observed on-the-ground and in planning policy, to the land supply in order to gauge the number of units and population that could be potentially accommodated within the supply. A range of 10 and 15 units per hectare was applied, which represents a lower density range observed in planning policy and on-the-ground. As shown, at 15 units per hectare, the County's urban areas could potentially accommodate nearly 5,000 additional housing units, or population growth of over 12,300 additional residents. It is noted that the residential land supply analysis considers the amount of vacant designated land only and does not reflect the availability services required to accommodate growth; the actual capacity to accommodate growth in Norfolk is inhibited throughout the un-serviced hamlets and rural area and by servicing constraints in some of Norfolk's urban areas.

Table 9
Residential Land Supply Capacity
Norfolk County

Settlement Area	Vacant Residential Land Supply	Capacity at 10 Units per ha		Capacity at 15 Units per ha	
		# of Units	Population	# of Units	Population
Courtland	8	80	193	120	290
Delhi	36	360	870	530	1,340
Port Dover	159	1,590	3,843	2,390	6,020
Port Rowan	27	270	653	400	1,000
Simcoe	66	660	1,595	990	2,500
Waterford	31	310	749	470	1,180
Urban Areas Total	**327**	**3,270**	**7,903**	**4,900**	**12,330**
Hamlet Areas	75	750	1,813	1,120	2,830
Resort Areas	12	120	290	180	450
Norfolk County	**414**	**4,140**	**10,005**	**6,200**	**15,610**

Source: Hemson Consulting Ltd. based on information provided by the County.

3. County has a very limited supply of employment land

A detailed site level review of the County's designated vacant employment land supply was undertaken in order to similarly identify development potential and the capacity to accommodate future employment in Norfolk's urban areas. The County identified 106 hectares of vacant designated employment land. A site level review revealed that much of the designated vacant supply is encumbered, fragmented, partially occupied, or environmentally or otherwise constrained insomuch as to make it not available or developable from a feasibility or market perspective within the foreseeable future.

The identified employment land takeouts effectively reduces the County's designated industrial supply from 106 ha to 30 ha of viably developable land. To this supply, a range of typical employee per hectare densities of development were applied in order to determine a reasonable estimate of the capacity to accommodate job growth on Norfolk's developable urban area employment land supply. Unlike the residential land supply capacity analysis, servicing capacity constrained lands were removed from the supply, notably in the urban community of Simcoe where potentially significant water quality threats have been identified and are under further review through local and Provincial studies.

Table 10 below, indicates the total and gross developable industrial land supply and the capacity for jobs based on a density range of 20, 30 and 40 jobs per hectare, a typical range in similar communities. This is the supply that would generally accommodate traditional industrial type employment land employment, whereas population-related employment (retail, services, education, local government) tends to locate throughout urban areas, in response to a resident population. As shown, there is somewhat limited potential for job growth on the developable designated supply, a consideration the County may want to revisit at the time of its next municipal comprehensive review.

Table 10
Designated Employment Land Supply Review
Norfolk County, 2014

Settlement	Designated Supply (gross ha)			Employment Capacity at Density Range (jobs/ gross ha)		
	Designated	Undevelopable / Encumbered	**Developable Suppy**	20	**30**	40
Courtland	12.4	10.31	**2.1**	41	**62**	82
Delhi	13.7	4.48	**9.2**	184	**275**	367
Port Dover	3.8	3.8	**0**	0	**0**	0
Port Rowan	0	0	**0**	0	**0**	0
Simcoe	71.1	58.67	**12.4**	248	**372**	496
Waterford	5.8	0.63	**5.2**	104	**156**	208
Urban Areas	106.7	77.89	**28.8**	577	**865**	1,154

Source: Hemson Consulting Ltd. based on information provided by the County.

County-wide forecast population, housing and employment growth is allocated to the local urban areas and rural area based on the above-noted policy, market and supply factors. The County-level and local urban area results are provided in the following two sections.

IV COUNTY FORECAST IS FOR MODEST GROWTH

This section presents the results of the County-wide forecasts of population, housing and employment. The outlook for Norfolk is strongly tied to the outlook for the broader GTAH and GGH Region, which is anticipated to continue to experience rapid population and housing growth in coming decades, while employment slowly recovers from the recent economic downturn.

A. THE POPULATION OF NORFOLK COUNTY IS FORECAST TO GROW TO NEARLY 70,000 IN 2031

Norfolk County's population is forecast to grow from nearly 65,000 in 2011 to just over 70,000 in 2031, adding approximately 5,000 residents over the 2011 to 2031 period, representing population growth of 8% over the 20 year horizon.

- The results of the population forecast are shown in Table 11 below.

Table 11

Historical and Forecast Population
Norfolk County, 2001 to 2041

Year	Census Population	Net Change	Growth Rate	Total Population*	Net Change	Growth Rate
2001	60,850	-		63,670	-	
2006	62,580	1,730	2.8%	64,600	930	1.5%
2011	63,170	590	0.9%	64,720	120	0.2%
2016	63,670	500	0.8%	65,240	520	0.8%
2021	64,840	1,170	1.8%	66,440	1,200	1.8%
2026	66,580	1,740	2.7%	68,230	1,790	2.7%
2031	68,340	1,760	2.6%	70,030	1,800	2.6%
2036	69,220	880	1.3%	70,930	900	1.3%
2041	69,580	360	0.5%	71,300	370	0.5%
2011-2041		**6,410**	10.1%		**6,580**	10.2%

*Includes Census Net Undercoverage of 2.41%

Source: Hemson Consulting Ltd. based on Statistics Canada Census, National Household Survey and Annual Demographic Statistics.

Table 12 below compares Norfolk's anticipated 2026 population under the current forecasts presented herein with other forecasts recently prepared for the County.

Norfolk County Forecast Comparison	Table 12
Forecast Source	**Norfolk 2026 Forecast Population**
Norfolk County Official Plan	74,300
Hemson DC Background Study	66,500
Current Hemson Forecast	68,300
Ministry of Finance (est.from Haldimand-Norfolk)	61,900

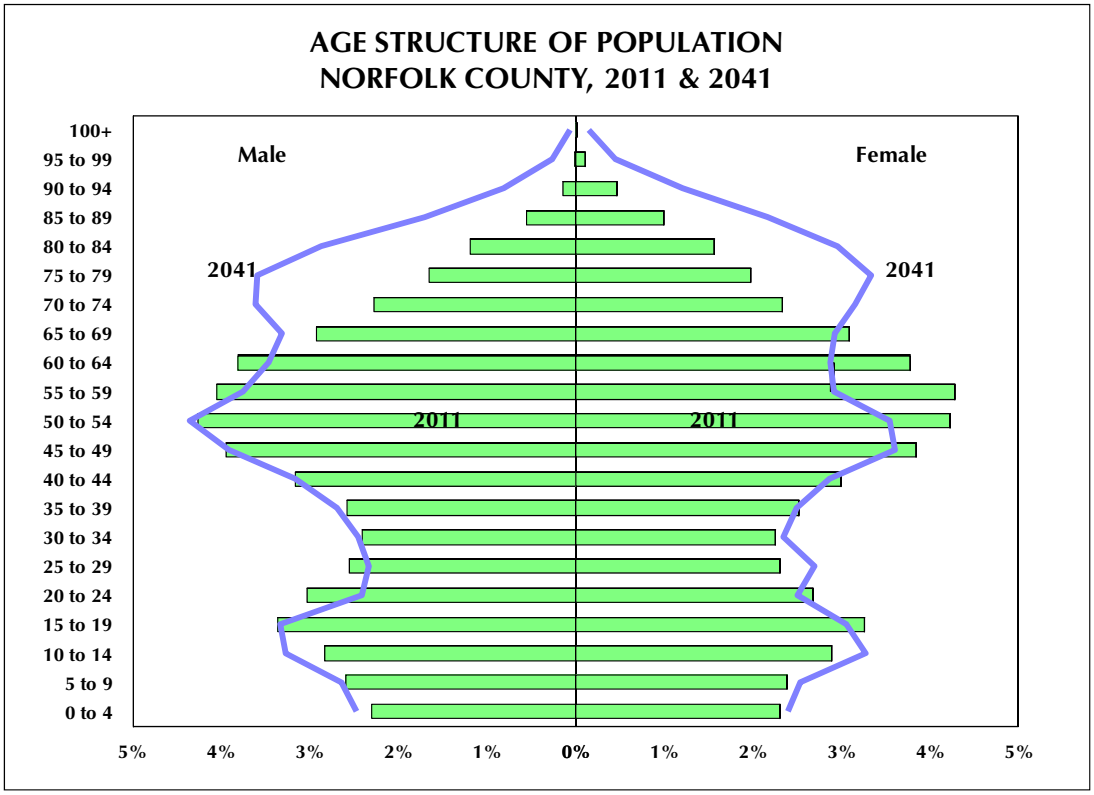
As shown in Table 12, the current forecast diverges somewhat significantly from the other forecast sources. In this regard, it is noted that:

- the Ministry of Finance forecast represents a "low" forecast scenario as it is based on an extension of existing demographic patterns only;
- the Official Plan forecast represents a "high" growth scenario as it requires a significant change in growth and migration patterns that does not appear likely, at least not in the near term.
- the current Hemson forecast, in our view, represents a likely "reference" scenario which considers historic patterns as well as economic and demographic shifts that are occurring in the broader region and within the County.

B. POPULATION WILL AGE SIGNIFICANTLY

As described in the previous chapter, Norfolk, like many Ontario communities is undergoing demographic change characterized by an aging population. This trend is anticipated to continue over the forecast horizon. As shown in Exhibit 7 below, the County's population will continue to age significantly with Norfolk residents over the age of 65 anticipated to represent over 30% of the County's population by 2041.

Exhibit 7: Current and Forecast Population Age Structure, Norfolk County, 2011 & 2041



Source: Hemson Consulting Ltd. based on Statistics Canada, 2011 Census of Canada.

Given the aging population, limited growth will occur through natural increase within the existing resident base and population and housing growth in the County will be strongly tied to migration. The greatest contribution to Norfolk's future in-migration will come from within the Province, mostly from the GGH and surrounding areas.

- As shown in Table 13 below, the greatest share of in-migrants to the County comes from intra-provincial migration which will account for over 700 additional residents over the forecast horizon. As shown, net migration from international and inter-provincial sources balances to relatively neutral over the 2011 to 2041 period.

Table 13

Historical and Forecast Migration
Norfolk County, 2001 to 2041

Year	International		Inter-Provincial		Intra-Provincial		Total
	Immigrants	Emigrants	In-Migrants	Out-Migrants	In-Migrants	Out-Migrants	Net Migration
2001	51	(27)	125	(273)	2,157	(2,257)	(225)
2006	61	(20)	155	(244)	2,333	(2,382)	(95)
2011	71	(20)	180	(250)	2,579	(2,572)	(11)
2016	78	(20)	193	(263)	2,895	(2,846)	38
2021	85	(20)	193	(263)	3,032	(2,939)	89
2026	88	(19)	193	(263)	3,025	(2,887)	136
2031	90	(19)	193	(263)	3,187	(3,042)	146
2036	95	(19)	193	(263)	3,193	(3,048)	151
2041	97	(19)	193	(263)	3,200	(3,054)	154
2011-2041	**605**	**(136)**	**1,339**	**(1,829)**	**21,112**	**(20,389)**	**702**
Net Migration 2011- 2041		469		(490)		723	

Source: Hemson Consulting Ltd. based on Statistics Canada Census, National Household Survey and Annual Demographic Statistics.

Note: Table 13 indicates flows of permanent residents moving into or out of the County. International immigrants represent people moving to Norfolk directly from another country; emigrants being people moving out of Norfolk to another country. Inter-provincial in-migration is residents moving into Norfolk County from anther province within Canada; out-migrants in this category are moving out of Norfolk to another province. Intra-provincial migration is the largest flow and represents people moving in (in-migrants) to Norfolk from elsewhere within Ontario, and out-migrants, who leave Norfolk to live elsewhere within the province.

C. HOUSEHOLDS WILL GROW FASTER THAN POPULATION

Housing growth in the County is anticipated to continue to out-pace population, owing to declining average household size, a result of an aging population.

- Norfolk is forecast to add nearly 5,500 housing units over the 2011 to 2041 period, as shown in Table 14 below.

Table 14
Historical and Forecast Total Housing Units
Norfolk County, 2001 to 2041

Year	Units	Growth	Growth Rate
2001	22,930		
2006	24,240	1,310	5.7%
2011	25,060	820	3.4%
2016	25,820	760	3.0%
2021	26,690	870	3.4%
2026	27,620	930	3.5%
2031	28,520	900	3.3%
2036	29,390	870	3.1%
2041	30,470	1,080	3.7%
2011-2031		**3,460**	**13.8%**
2011-2041		5,410	21.6%

- Table 14 illustrates the forecast of occupied households which house the County's permanent population. This is distinct from total dwellings, which include the occupied households as well as a vacant or seasonal component. As noted earlier, many Norfolk communities, notably along the shoreline have a significant amount of seasonal or vacant units which do not contribute to permanent population but do need to be considered as they still affect planning for services and municipal finances considerations such as development charge studies. A forecast of total dwellings will be prepared in the final stage of this forecast assignment.

Population is forecast to grow by 8% to 2031 and 10% to 2041; occupied households over the same time frame are anticipated to grow by 14% and 22% respectively. As described, the reason that households have been growing faster than population and will continue to do so over the forecast horizon is that the average household sizes are and will continue to decline as a result of the aging population trend, fewer children and more single adults as a result of divorce and widowing. This means that fewer people will be housed in the County's existing unit base and growth in new units will also accommodate less population overall.

- Table 15 provides the historic and forecast persons per units from a 2001 to 2041 horizon.

Table 15 Historical and Forecast Persons Per Unit Norfolk County, 2001 - 2041	
2001	2.78
2006	2.67
2011	2.58
2016	2.53
2021	2.49
2026	2.47
2031	2.46
2036	2.41
2041	2.34

The current forecast does not anticipate a major shift in housing preference or share of housing by type in the County and the historical housing mix is held over the forecast horizon at 85% singles, 5% semi and row house and 10% apartments. Provincial policy direction and particular residential developments geared to the aging population would suggest a move towards somewhat higher density housing forms, however this shift is not currently observed to any significant extent. In addition, policy pressure in the Greater Golden Horseshoe region to shift to higher density living may ultimately continue to sustain demand for lower density housing in the areas surrounding the urban economic centres, where ground-oriented residential units are relatively less expensive, including Norfolk.

- Table 16 illustrates the historic and forecast housing unit growth by unit type. As shown, the housing mix in Norfolk has remained relatively constant since 2001 and is forecast to remain so.

Table 16

Historical and Forecast Housing Units by Type
Norfolk County, 2001 to 2041

Year	Singles	Semis	Rows	Apartments	Total
2001	19,330	570	460	2,580	22,930
2006	20,250	620	540	2,840	24,240
2011	21,040	530	720	2,770	25,060
2016	21,640	540	760	2,870	25,820
2021	22,380	560	810	2,950	26,690
2026	23,150	590	860	3,010	27,620
2031	23,900	610	890	3,120	28,520
2036	24,600	640	920	3,240	29,390
2041	25,420	670	960	3,430	30,470
Growth 2011 -2031	**2,860**	**80**	**170**	**350**	**3,460**
Growth 2011-2041	4,380	140	240	660	5,410

Source: Hemson Consulting Ltd. based on Statistics Canada Census, National Household Survey and Annual Demographic Statistics.

D. EMPLOYMENT IN NORFOLK COUNTY WILL REMAIN STABLE OVER FORECAST HORIZON

Employment declined over the past Census period in Norfolk as the County experienced the effects of the recent recession like most communities in the Province. The future outlook for Norfolk's economic and employment base is strongly tied to the outlook for the broader Greater Golden Horseshoe (GGH) as economic and population growth in the Province is increasingly concentrated within this region. The long-term economic outlook for Ontario and the GGH is positive, however a slow economic recovery is occurring along with the province-wide shift away from manufacturing.

- Table 17 below indicates Norfolk's total employment from 2006 to the 2041 forecast horizon. As shown, the County is forecast to add nearly 1,400 jobs between 2011 and 2031, representing growth of 6% and a gradual recovery from the job losses between 2006 and 2011. In the post 2031 period, net employment growth is forecast to pick up in the County.

Table 17

Historical and Forecast Total Place of Work Employment
Norfolk County, 2001 to 2041

Year	Total Employment	Growth
2006	24,080	–
2011	22,870	(1,210)
2016	23,410	540
2021	23,814	404
2026	24,143	330
2031	24,251	108
2036	24,751	500
2041	25,584	834
2011-2031		**1,380**
2011-2041		2,710

The employment forecast is divided into three land based categories:

- Population-related employment is employment that primarily serves a resident population and includes retail, education, healthcare, and local government. This generally grows in line with population growth.

- Employment-land employment refers to traditional industrial-type employment primarily accommodated in low-rise industrial buildings in business parks and employment areas. This is the type of employment that would locate on designated industrial lands, as identified earlier in Table 10 of this report.

- Rural-based employment refers to jobs scattered throughout the rural area, primarily related to agricultural and primary industries.

Table 18 below illustrates the employment growth by type.

Table 18

Historical and Forecast Place of Work Employment by Type
Norfolk County, 2001 to 2041

Year	Population Related	Employment Land	Other Rural Based	Total
2001	10,790	7,680	5,560	24,030
2006	11,180	8,340	4,570	24,090
2011	11,690	7,720	3,460	22,870
2016	11,860	7,810	3,750	23,410
2021	12,080	7,930	3,810	23,810
2026	12,260	8,020	3,860	24,140
2031	12,310	8,060	3,880	24,250
2036	12,590	8,200	3,960	24,750
2041	13,040	8,450	4,090	25,580
2011-2031	**620**	**340**	**420**	**1,380**
2011-2041	1,350	730	640	2,710

Source: Hemson Consulting Ltd. based on Statistics Canada Census, National Household Survey and Annual Demographic Statistics.

- It is noted that there is a large number of temporary foreign workers (often referred to as migrant workers) unique to Norfolk County, largely associated with the tobacco and fruit and vegetable production. This forecast does not account for this migrant worker population as they are outside of the permanent Census population and there is no substantiated statistical method by which to measure and forecast the employment associated with them. It is however acknowledged that this seasonal worker population, anecdotally said to be around 4,000 workers, will continue to exist as part of the County's work force and seasonal population and thus will place demands on Norfolk's servicing and growth management.

The County-wide forecast results indicate moderate growth in population over the 2011 to 2031 and 2041 horizon. Housing growth is anticipated to out-pace population, an outcome of declining household size, attached largely to the aging population trend. Norfolk is anticipated to experience a slow recovery from the recent recession, with employment in the County forecast to return to 2006 levels by the 2031 horizon, and Norfolk adding jobs in 2031 to 2041 period. The distribution of the County-level forecast results to Norfolk's urban areas and rural area is provided in the following section.

V NORFOLK'S URBAN AREAS CONTINUE TO BE THE FOCUS FOR GROWTH AND DEVELOPMENT

Norfolk's urban areas are anticipated to be the focus of growth in the County going forward. The distribution of forecast population growth to the urban areas and rural area of the County is based on shares of housing unit growth, taking into consideration the policy, market and land supply and servicing factor discussed earlier in Section III B.

A. DISTRIBUTION OF GROWTH BASED ON HOUSING

- Table 19 below indicates the historic and forecast shares of housing unit growth that provide the basis for the population and housing growth distribution within the County.

Table 19

Historical and Forecast Shares of Housing Growth by Urban Area

Norfolk County, 2006 to 2041

Urban Area	2006-11	2011-16	2016-41
Simcoe	31.6%	32.0%	32.0%
Port Dover	29.4%	32.0%	32.0%
Delhi	9.0%	6.0%	6.0%
Waterford	8.8%	13.0%	14.0%
Port Rowan	12.2%	8.0%	8.0%
Courtland	0.5%	1.0%	1.0%
Rural	8.4%	8.0%	7.0%
Norfolk	100.0%	100.0%	100.0%

Housing unit growth will continue to occur throughout the County, despite an anticipated decline in rural population over the forecast horizon, as declining average household size and an aging population will continue to cause housing growth to outpace growth in population.

- Table 20 below indicates the historic and forecast household growth by urban area and in the County's rural area.

Table 20
Historical and Forecast Households by Urban Area
Norfolk County, 2006 to 2041

	Total Households					Growth		
Urban Area	2006	2011	2021	2031	2041	2006-2011	**2011-2031**	2031-2041
Simcoe	5,960	6,220	6,740	7,330	7,950	260	**1,110**	620
Port Dover	2,700	2,930	3,460	4,040	4,670	230	**1,110**	630
Delhi	1,960	2,030	2,130	2,240	2,350	70	**210**	110
Waterford	1,320	1,400	1,620	1,870	2,150	80	**470**	280
Port Rowan	450	550	680	830	990	100	**280**	160
Courtland	380	380	400	420	440	-	**40**	20
Rural	11,470	11,540	11,660	11,790	11,920	70	**250**	130
Norfolk County	24,240	25,050	26,690	28,520	30,470	810	**3,470**	1,950

Source: Hemson Consulting Ltd. based on Statistics Canada Census, National Household Survey and Annual Demographic Statistics.

As shown, the rural area is anticipated to add nearly 400 households over the 2011 to 2041 horizon despite declining in population over the same period. The distribution of household growth to the urban areas is in line with the distribution of population growth, with Simcoe and Port Dover anticipated as the primary centres for future urban area residential growth.

B. URBAN AREAS ARE THE FOCUS OF COUNTY'S FUTURE POPULATION GROWTH

Norfolk's urban areas will continue to be the focus for growth in the County over the forecast horizon, giving consideration to planning policy, market demand, and supply factors. Based on a review of the County's land supply described earlier in the report, there is sufficient designated residential land supply within the urban areas to accommodate the population growth forecast.

- Tables 21 and 22 below illustrate the distribution of historic and forecast total and Census population over the 2016 to 2041 period.

Table 21

Historical and Forecast Total Population by Urban Area (Including Census Net Undercoverage)
Norfolk County, 2006 to 2041

	Total Population (Including Census Net Undercoverage)					Growth		
Urban Area	2006	2011	2021	2031	2041	2006-2011	**2011-2031**	2031-2041
Simcoe	14,890	15,000	15,680	16,800	17,380	110	**1,800**	580
Port Dover	6,500	6,690	7,600	8,770	9,640	190	**2,080**	870
Delhi	4,960	5,090	5,140	5,340	5,350	130	**250**	10
Waterford	3,460	3,570	3,990	4,560	4,970	110	**990**	410
Port Rowan	1,050	1,220	1,460	1,740	1,970	170	**520**	230
Courtland	1,050	1,040	1,050	1,080	1,080	(10)	**40**	-
Rural	32,680	32,100	31,530	31,740	30,900	(580)	**(360)**	(840)
Norfolk County	64,600	64,720	66,440	70,030	71,300	120	**5,310**	1,270

Table 22

Historical and Forecast Census Population by Urban Area
Norfolk County, 2006 to 2041

	Census Population					Growth		
Urban Area	2006	2011	2021	2031	2041	2006-2011	**2011-2031**	2031-2041
Simcoe	14,420	14,640	15,300	16,400	16,960	220	**1,760**	560
Port Dover	6,290	6,530	7,420	8,550	9,410	240	**2,020**	860
Delhi	4,810	4,970	5,020	5,210	5,220	160	**240**	10
Waterford	3,360	3,490	3,890	4,450	4,850	130	**960**	400
Port Rowan	1,020	1,190	1,420	1,700	1,930	170	**510**	230
Courtland	1,020	1,020	1,020	1,060	1,050	-	**40**	(10)
Rural	31,650	31,340	30,770	30,980	30,160	(310)	**(360)**	(820)
Norfolk County	62,560	63,180	64,840	68,340	69,580	620	**5,160**	1,240

Source: Hemson Consulting Ltd. based on Statistics Canada Census, National Household Survey and Annual Demographic Statistics.

Consistent with current patterns, the largest share of growth is in Simcoe and Port Dover. As shown, these communities are anticipated to maintain a large share of growth among the urban areas, accounting for over 70% of the County's growth in total population over the forecast horizon to 2041. The balance of urban area population growth is largely concentrated in Waterford and Port Rowan. The communities of Delhi and Courtland are anticipated to account for more modest shares of overall urban area growth.

The County's rural area is anticipated to lose population over the forecast horizon. As the population ages, a decline in household size is forecast, in spite of new development in the rural areas. However, this does not mean that no new development will occur but rather the decline relates to a decline in average household size for the reasons discussed earlier in this report.

C. URBAN AREA EMPLOYMENT GROWTH

Most employment growth is anticipated in population-serving employment given the current economic and planning context. The distribution of forecast employment growth to the County's urban areas and rural area is based on the available information related to historic employment and industrial development as well as the updated land supply information, provided in Section III.

The community-level base information and forecasts are considered only as best estimates given that the last time employment by place of work information was collected below the County-level was the 1996 Census for the former local municipalities of Haldimand-Norfolk. This information combined with the known location of some employment types (e.g. agricultural workers are mostly in the rural area) and known geographic distributions of development (e.g. employment land locations or known retail concentrations) provide the basis for the estimates.

- Table 23 provides the forecast total place of work employment by urban area over the 2011 to 2041 horizon. As shown, most overall employment growth is anticipated to occur in the urban centres of Simcoe and Port Dover.

Table 23
Forecast Total Employment by Urban Area
Norfolk County, 2011 to 2041

	Total Place of Work Employment				Growth	
Urban Area	2011	2021	2031	2041	**2011-2031**	2011-2041
Simcoe	9,630	9,920	10,090	10,620	**460**	990
Port Dover	2,150	2,290	2,380	2,680	**230**	530
Delhi	2,560	2,620	2,650	2,760	**90**	200
Waterford	1,070	1,140	1,190	1,320	**120**	250
Port Rowan	240	260	270	310	**30**	70
Courtland	480	490	500	530	**20**	50
Rural	6,740	7,090	7,160	7,380	**420**	640
Norfolk County	22,870	23,810	24,250	25,580	**1,380**	2,710

Source: Hemson Consulting Ltd. based on Statistics Canada Census, National Household Survey and Annual Demographic Statistics.

- Tables 24, 25 and 26 on the following page provide the employment by type growth distributions, for population related, employment land employment, and rural based employment.

As shown, the bulk of the County's employment growth will be in resident serving industries occurring in line with population growth in the urban areas. A modest employment land employment growth outlook is distributed in accordance with available supply, however as mentioned earlier, the County may wish to re-visit the adequacy of the designated employment land supply at the next municipal comprehensive review. Rural employment growth of just over 600 jobs over the 2011 to 2041 horizon is anticipated to occur throughout the County's rural hamlets and agricultural area.

Table 24

Forecast Population Related Employment Growth by Urban Area
Norfolk County, 2011 to 2041

Urban Area	Growth	
	2011-2031	2011-2041
Simcoe	**280**	610
Port Dover	**220**	470
Delhi	**25**	50
Waterford	**60**	130
Port Rowan	**30**	75
Courtland	**5**	10
Rural	**0**	0
Norfolk County	**625**	1350

Table 25

Forecast Employment Land Employment Growth by Urban Area
Norfolk County, 2011 to 2041

Urban Area	Growth	
	2011-2031	2011-2041
Simcoe	**180**	385
Port Dover	**20**	60
Delhi	**65**	150
Waterford	**50**	110
Port Rowan	**0**	0
Courtland	**15**	30
Rural	**0**	0
Norfolk County	**335**	730

Table 26

Forecast Rural Based Employment Growth by Urban Area
Norfolk County, 2011 to 2041

Urban Area	Growth	
	2011-2031	2011-2041
Simcoe	**0**	0
Port Dover	**0**	0
Delhi	**0**	0
Waterford	**0**	0
Port Rowan	**0**	0
Courtland	**0**	0
Rural	**425**	640
Norfolk County	**425**	640

VI CONCLUSION

Norfolk County has experienced modest levels of growth over the past decade which has slowed in recent years amidst some areas of the County declining in population and Norfolk's declining overall employment since 2006. This report presents the results of long-term forecasts of population, housing and employment from a 2011 base to 2031 and 2041 horizons. These new forecasts represent a reasonable basis for future planning and growth management activities in the County based on a vision for growth and development set out in the *Norfolk County Official Plan*.

The County is anticipated to experience moderate growth in coming decades. Housing and population will grow as Norfolk attracts migrants from the rapidly growing GGH region and recovers steadily from the recent recession. Like many communities in Ontario, especially in the rural areas outlying the GGH, Norfolk's population will age significantly over the forecast horizon and migration will be the greatest contributor to future population growth. Also tied to the aging demographic trend, housing growth is anticipated to outpace population as average household sizes decline over the forecast horizon. Future employment prospects will be closely linked to future population growth and most future employment growth is expected to be in those sectors that service the existing and future population.

Most of the Norfolk's future growth will be concentrated within the County's urban areas, notably within the communities of Simcoe and Port Dover, although housing growth will continue to occur throughout the County. It is recommended that the County closely monitor the designated land supply and servicing in particular with regard to Norfolk's employment land supply for which significant constraints have been identified.