



Population and Housing Projections Study

Huron County

Final Report

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List of Acronyms and Abbreviations

| | |
|------------|---|
| CMHC | Canada Mortgage and Housing Corporation |
| COVID-19 | Coronavirus disease |
| G.D.P. | Gross Domestic Product |
| G.G.H. | Greater Golden Horseshoe |
| G.T.H.A. | Greater Toronto Hamilton Area |
| I.M.F. | International Monetary Fund |
| M.H.B.F.A. | More Homes Built Faster Act |
| M.O.F. | Ministry of Finance |
| N.F.P.O.W. | No Fixed Place of Work |
| O.P. | Official Plan |
| P.P.S. | Provincial Policy Statement/Provincial Planning Statement |
| U.S. | United States |



Executive Summary



Executive Summary

Introduction

Huron County retained Watson & Associates Economists Ltd. in 2023 to undertake an assessment of the County's long-term residential development potential to the year 2051. Huron County has undertaken this work to reassess its long-term growth outlook due to the recent population, housing, and employment growth pressures that have been experienced across the County. Between 2001 and 2016, the County grew by 120 housing units annually. The County experienced a significant increase in housing growth between 2016 and 2021, with approximately 230 new units being occupied annually. This represents nearly a doubling of housing activity compared to the previous 15-year period. Between 2021 and 2023, residential development activity remained well above historical averages experienced over the past two decades. Understanding these near-term development patterns and longer-term growth opportunities is vital in understanding the population growth potential for the County over the next several decades. This report is foundational to Official Plan updates at the County and local level and will inform further technical analysis and decision making regarding the necessary infrastructure requirements and social services that will be required to accommodate relatively stronger levels of anticipated urban and rural development across the County over the long term.

Approach

This population and housing growth forecast update sets out to answer the following questions regarding long-term demographic and housing growth trends within the County and the surrounding area:

- What is the long-term economic and population growth potential for Huron County within the broader economic region (i.e., commuter-shed)?
- How does the growth rate for Huron County compare to other upper-tier municipalities in the surrounding regional market area? How is this expected to change over time?
- What are the key economic drivers and disruptors of future population and housing growth within Huron County?



- How will evolving demographic/economic trends (e.g., population age structure, housing affordability) and planning policy impact future population growth rates and market demand for housing by type?
- What will future housing development look like in Huron County? What forms will new housing take in terms of structural type and housing occupancy? Who will be the target demographic groups?

Given the potential uncertainties involved in forecasting demographic and economic trends over the long term, three population growth scenarios have been prepared to the year 2051. While this report does not provide a forecast assessment of the County's long-term employment growth potential, the provincial and regional economic outlook has been considered to better understand the factors driving future population and housing growth in Huron County within the context of these regional trends and macro-economic conditions. These population scenarios are developed through a wide range of varying assumptions for both Huron County and the broader provincial and national economy.

Drivers and Disruptors of Future Population Change in Huron County

Huron County is located to the west of one of the fastest growing Cities/Regions in North America, known as the Greater Golden Horseshoe (G.G.H.). Huron County is also located north of the City of London, which in 2021 was Ontario's largest and fastest growing municipality according to the Statistics Canada Census. The strength of the broader regional G.G.H. economy, in particular the G.G.H. Outer Ring, and the City of London presents an opportunity for working-age residents in Huron County within commuting distance to these steadily growing regional employment markets. For Huron County, outward growth pressure is anticipated to be most heavily felt from the closest and largest urban centres within the G.G.H. Outer Ring, as well as other urban settlement areas in neighbouring municipalities to Huron County.

Driven by economic growth across the regional and local economy, the Huron County employment market (i.e., jobs within the commuter-shed) has strengthened and diversified in recent years. The coronavirus disease (COVID-19) pandemic also accelerated changes to the nature of work, allowing for greater opportunities for remote or hybrid work patterns. Collectively, these conditions are providing increased opportunities for working-age residents to live in Huron County and work locally, or



within the surrounding commuter-shed, provided that a range of ownership and rental housing options are available.

Housing demand associated with younger generations in the County is anticipated to be strong across a range of housing types that are affordable to new home buyers/renters and cater to a broad range of lifestyle preferences largely towards urban and suburban living. This includes housing options such as townhouses (including back-to-back townhouses and stacked townhouses), higher-density developments (i.e., purpose-built apartments and condominiums), and to a lesser extent, low-density housing forms. Demand for low-density housing (single-detached and semi-detached households) is anticipated to be strongest for “move-up” home buyers with growing families, typically working-age homeowners approaching 40 years of age and older.

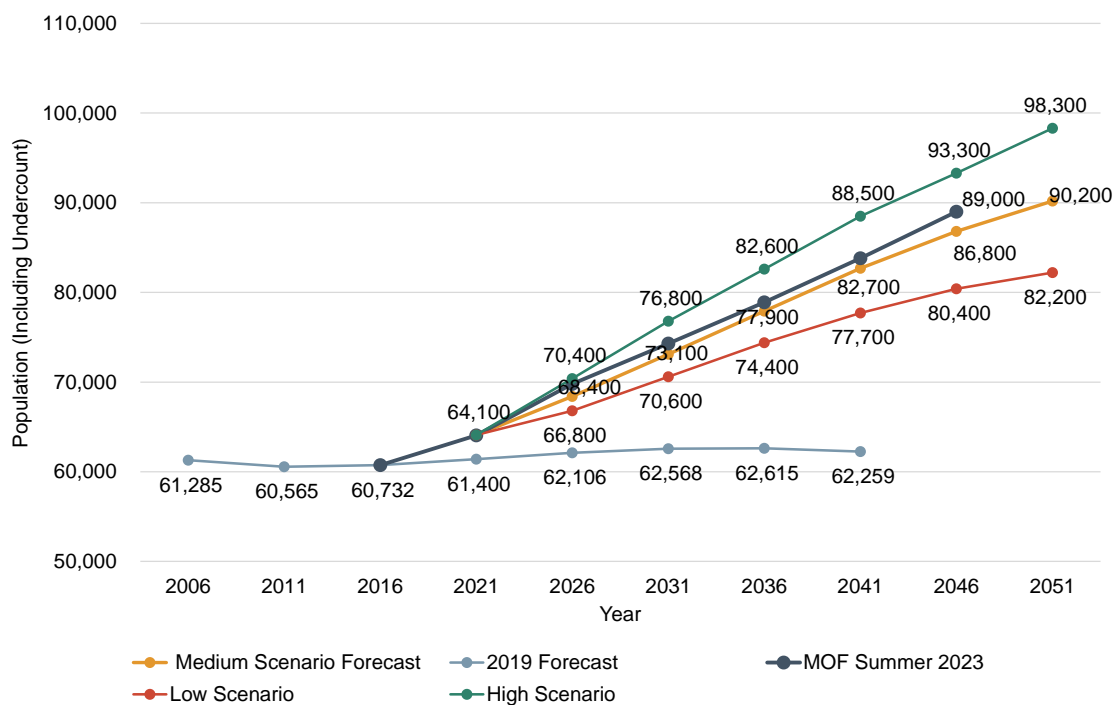
Huron County continues to remain an attractive location for seasonal residents, particularly within its Lake Huron shoreline communities. It is important to recognize the weight that the seasonal segment of the population has on future housing demand, infrastructure needs, economic development and municipal services in peak summer periods. Market demand for seasonal housing is largely anticipated to be driven from residents within the G.G.H., and to a lesser extent, other larger urban centres within Southern Ontario located within a two- to three-hour drive of Huron County’s waterfront and rural areas.

Huron County Population and Housing Growth Forecast, 2021 to 2051

High, Medium (Reference) and Low Population Growth Scenarios have been generated for Huron County. As shown in Figure ES-1, the County’s population outlook at 2051 ranges from 82,200 to 98,300 residents. All scenarios exceed the previously conducted 2019 growth forecast for the County. Under the Medium Growth Scenario (recommended scenario), population within Huron County is forecast to grow at an annual rate of approximately 1.1% over the forecast period. This represents a similar growth rate that was observed by the County between 2016 and 2021 but a significantly higher growth rate than experienced over the past 15 years of 0.3% annually. This scenario assumes that population will increase by approximately 26,100 between 2021 and 2051.



Figure ES-1
Huron County
Long-Term Population Forecast Scenarios, 2021 to 2051



Over the forecast period, the County's population base is expected to steadily age. Most notably, the percentage of population in the 75+ age group (older seniors) is forecast to almost double over the forecast period, from 11% in 2021 to 20% in 2051. The aging of the population and declining population growth associated with natural increase (i.e., births less deaths) is anticipated to place downward pressure on the rate of population and labour force growth within the County. Similar to the Province as a whole, the County will increasingly become more reliant on net migration as a source of population growth as a result of these demographic conditions.

The forecast represents an increase of approximately 10,700 households or an annual housing growth rate of 1.2% per year. Comparatively, this rate of forecast housing growth is higher than the historical 15-year (2006 to 2021) annual average housing growth rate of 0.7%. New residential development within Huron County will continue to be concentrated in low-density housing forms, largely driven by demand from new families and move-up buyers. Over the 2021 to 2051 forecast period, new housing is forecast to comprise 43% low-density (singles and semi-detached), 28% medium-density (multiples), and 29% high-density (apartments) units. While the share of



medium- and high-density units is anticipated to increase, the overall housing base in the County would still largely comprise low-density housing.

Over the next 30 years, approximately 20 new seasonal dwelling units are forecast to be developed annually, totalling 540 new seasonal dwelling units across the County. Accordingly, seasonal dwellings are forecast to account for 5.2% of total dwelling growth, which is the same share observed over the 2016 to 2023 period.

Huron County Housing Forecast by Structure Type, Tenure, and Affordability

Rental housing within the County is forecast to account for an increasing share of housing growth over the next three decades. While the share of rental dwellings is forecast to slightly increase compared to historical trends from 2001 to 2021, ownership households are still forecast to represent the dominant housing tenure in the County, representing 57% of all forecast housing growth between 2021 and 2051.

Based on the housing forecast by structure type and tenure, a housing affordability analysis was conducted to understand the need for affordable dwellings over the next several decades based on household income patterns, assumptions regarding equity, and housing costs. With a significant number of households unable to afford home ownership, a shift in dwelling tenure and type is required to provide more affordable rental stock within the County. Accordingly, under the long-term growth forecast for the County, it is assumed that 46% of new housing units will accommodate households with an income of \$100,000 or less. To provide for the lowest income segments of the County's population, it is assumed that a significant share of new rental units will accommodate households with an annual household income under \$40,000, paying a maximum rent of \$1,000 monthly – rental assistance will likely be required for these households. It is assumed that nearly 40% of new ownership households in the County will be purchased by the \$200,000-and-greater household income group over the next 30 years.

Based on expected incomes and housing costs by structure type, approximately 20% of households would have difficulties renting or owning a dwelling, centered on an assumption of housing costs being no greater than 30% of income. Part of this affordability threshold would require a range of housing types within the various structure types. This could be detached dwellings with smaller square footage or more bachelor apartments to accommodate the lower-income segment of the population.



Part of this need could also be accommodated through publicly-funded initiatives to assist those households in the lowest income segments of the population.

Huron County Growth Forecast Allocation by Area Municipality, 2021 to 2051

As previously noted, the County's housing base is forecast to increase by 10,640 units over the 30-year forecast period. Nearly half of this County-wide housing growth is forecast to occur within the five primary urban serviced areas of Clinton, Exeter, Goderich, Seaforth, and Wingham. This is projected to yield a total of approximately 5,430 new households throughout the forecast period, translating to an annual increase of around 180 households within these urban communities.

Between 2001 to 2021, some municipalities experienced negative or minimal growth. Over the forecast period, it is assumed that all municipalities will experience increased population and housing growth compared to historical trends. Each municipality within Huron County has a unique combination of demographic factors which will influence the manner in which growth is anticipated to materialize over the next 30 years. For example, when examining population age structure, it can be observed that the eastern municipalities of Howick, Morris-Turnberry, and Huron East have the youngest populations in the County. Conversely, Bluewater and Goderich have the highest median ages in the County at 52 and 53, respectively, indicating a higher proportion of older individuals within retirement years. Figure ES-2 displays the housing forecast by local municipality.



Figure ES-2
Huron County
Permanent Housing Forecast by Local Municipality, 2021 to 2051

| Location | Total Permanent Housing | | | Annual Housing Growth | |
|----------------------------|-------------------------|--------|--------|-----------------------|--------------|
| | 2001 | 2021 | 2051 | 2001 to 2021 | 2021 to 2051 |
| Ashfield-Colborne-Wawanosh | 1,940 | 2,355 | 3,300 | 21 | 32 |
| Bluewater | 2,590 | 3,305 | 4,700 | 36 | 47 |
| Central Huron | 2,930 | 3,270 | 4,410 | 17 | 38 |
| Goderich | 3,185 | 3,665 | 5,630 | 24 | 66 |
| Howick | 1,200 | 1,345 | 1,850 | 7 | 17 |
| Huron East | 3,430 | 3,705 | 5,170 | 14 | 49 |
| Morris-Turnberry | 1,170 | 1,195 | 1,540 | 1 | 12 |
| North Huron | 1,995 | 2,155 | 2,920 | 8 | 26 |
| South Huron | 3,955 | 4,340 | 6,450 | 19 | 70 |
| Huron County | 22,395 | 25,335 | 35,980 | 147 | 355 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2023.

Conclusions

Population and housing growth within Huron County has accelerated since 2016, when compared to the previous decades; however, it is important to recognize that this recent increase has been experienced (to varying degrees) across most areas of Southern Ontario. Housing growth within Huron County is expected to remain above the 2016 to 2021 levels over the near term, with population and housing growth gradually slowing in the latter half of the forecast period. This changing nature of growth will place increasing pressure on Huron County's ability to provide the necessary infrastructure to accommodate urban growth, as well as the public and private services required to support the needs of a growing, diversifying and aging population.



Report



Chapter 1

Introduction



1. Introduction

1.1 Terms of Reference

Huron County retained Watson & Associates Economists Ltd. in 2023 to undertake an assessment of the County's long-term residential development potential to the year 2051. Huron County has undertaken this work to reassess its long-term growth outlook due to the recent population, housing, and employment growth pressures that have been experienced across the County. Between 2001 and 2016, the County grew by 120 units annually. The County experienced a significant increase in housing growth between 2016 and 2021, with approximately 230 new units being occupied annually. This represents nearly a doubling of housing activity compared to the previous 15-year period. Between 2021 and 2023, residential development activity remained well above historical averages experienced over the past two decades. Understanding these near-term development patterns and longer-term growth opportunities is vital in understanding the growth potential for the County and the necessary infrastructure and social services that will be required to accommodate relatively stronger levels of anticipated urban and rural development across the County over the long term.

Recent changes to planning policy at the provincial level, through amendments to the *Planning Act*, and the proposed Provincial Planning Statement (P.P.S.), 2023, propose an updated land use planning framework for Ontario municipalities to address rising urban development pressures and housing needs. This evolving planning framework, once finalized, will have fundamental implications on how municipalities approach required updates to Official Plans (O.P.s), including key supporting documents related to housing, development phasing, and long-term growth management. The primary purpose of the Population and Housing Projections Study is to ensure that anticipated development trends are reflected in the County's revised long-term growth forecasts and considered through existing and proposed provincial policy. The Population and Housing Projections Study will also form a critical background document to inform County and local O.P. policies and service delivery needs across the County. Key components of this assignment include:

- A 30-year demographic analysis and forecast of permanent and seasonal population and household growth for Huron County from 2021 to 2051 (in five-year intervals).



- A total of three growth scenarios including a Low, Medium (Reference), and High Scenario.
- Allocation of permanent and seasonal population by area municipality, primary urban settlement areas, and the remaining rural areas over the projection period.
- A housing forecast by type by area municipality, primary urban settlement area, and the remaining rural areas based on the forecast population age structure and corresponding household formation.

1.2 Provincial Planning Policy Context

This study was prepared under the purview of the Provincial Policy Statement (P.P.S.), 2020. On April 7, 2023, the Province of Ontario released a new P.P.S. in concert with introducing Bill 97: *Helping Homebuyers, Protecting Tenants Act, 2023*. Bill 97 proposes amendments to seven provincial statutes, including the *Planning Act*. The proposed P.P.S., 2023 is intended to simplify and integrate existing provincial policies (A Place to Grow: Growth Plan for the Greater Golden Horseshoe and the P.P.S., 2020) while providing municipalities and the Province with greater flexibility to deliver on housing objectives. A key focus of the proposed P.P.S., 2023 is that it recognizes the approach for achieving housing and employment outcomes will vary by municipality and, as such, moves away from a prescriptive guideline approach to growth analysis and urban land needs assessments.

A cohort survival forecast methodology has been utilized to generate the population and housing forecast for Huron County (see Chapter 2 for more details). This methodology is recognized in the Province's 1995 "Projection Methodology Guidelines" as one of the more common, provincially accepted approaches to growth forecasting.^[1] The proposed P.P.S., 2023 does not require adherence to standard guidelines regarding growth projection and urban land needs. In place of specific guidelines, the proposed P.P.S., 2023 indicates that the long-term need for urban lands will be informed by "provincial guidance." Notwithstanding these proposed changes to the P.P.S., long-range demographic and economic growth forecasts and urban land needs assessments remain a fundamental background component to the O.P. review process.

^[1] Province of Ontario Projection Methodology Guideline: A Guide to Projecting Population, Housing Need, Employment and Related Land Requirements. 1995.



While an assessment of the County's urban land needs has not been provided herein, this study will form the foundation for further analysis in this regard by the County and its local municipalities. According to the proposed P.P.S., 2023, at the time of each O.P. update, sufficient land shall be made available to accommodate an appropriate range and mix of land uses to meet projected needs for a time horizon of at least 25 years. Another key change in the proposed P.P.S., 2023 is that planning authorities are permitted to extend beyond this time frame for infrastructure, Employment Areas and Strategic Growth Areas. In contrast, the currently in effect P.P.S., 2020 requires that municipalities accommodate projected needs up to 25 years. While the P.P.S., 2020 allows for the long-term planning and protection of Employment Areas beyond a 25-year horizon, it does not allow for the designation of land beyond a 25-year horizon.

Similar to the P.P.S., 2020, the proposed P.P.S., 2023 requires planning authorities to maintain, at all times, the ability to accommodate residential growth for a minimum of 15 years through lands that are designated and available for residential development. It also prescribes that where new development is to occur, planning authorities maintain at all times, land with servicing capacity sufficient to provide at least a three-year supply of residential units, available through lands suitably zoned, including units in draft approved or registered plans. In contrast to the P.P.S., 2020, references to residential intensification have been removed from the proposed P.P.S., 2023 when addressing municipal requirements to accommodate a three-year and a 15-year urban land supply.

No update on proposed P.P.S., 2023 was available at the time of publication of this report and draft P.P.S. policies had no impact on the projection methodology, although this report is compliant with the proposed P.P.S. available at the time of preparation.



Chapter 2

Approach



2. Approach

2.1 What Drives Population Growth?

Ultimately, future population and housing growth within Huron County will be determined in large measure by the competitiveness of the export-based economy within the County as well as within the surrounding regional economic area. In assessing the County's long-term population growth potential, it is important to recognize that there is a direct link between provincial/regional economic growth trends and forecast regional net migration potential across the County and the surrounding commuter-shed. This represents a fundamental starting point in addressing the forecast population growth potential of Huron County.

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. As such, economic growth represents a key driver of net migration and, ultimately, the growth of the working-age population and their dependents (i.e., children, spouses not in the labour force, others). In contrast, population growth of the County's 65+ population will be largely driven by the aging of the County's existing population and, to a lesser extent, the attractiveness of the County to new seniors from elsewhere in Southwestern Ontario.

In developing Huron County's population and housing projections prepared herein, the following key economic trends, growth drivers, and disruptors have been briefly addressed:

- National, provincial, and region-wide economic trends that are anticipated to influence development and economic competitiveness within the local and regional employment market;
- The influence of forecast population changes within Huron County, associated with:
 - Local employment opportunities within the County and the surrounding commuter-shed;
 - Demographic and labour-force impacts associated with an aging population;



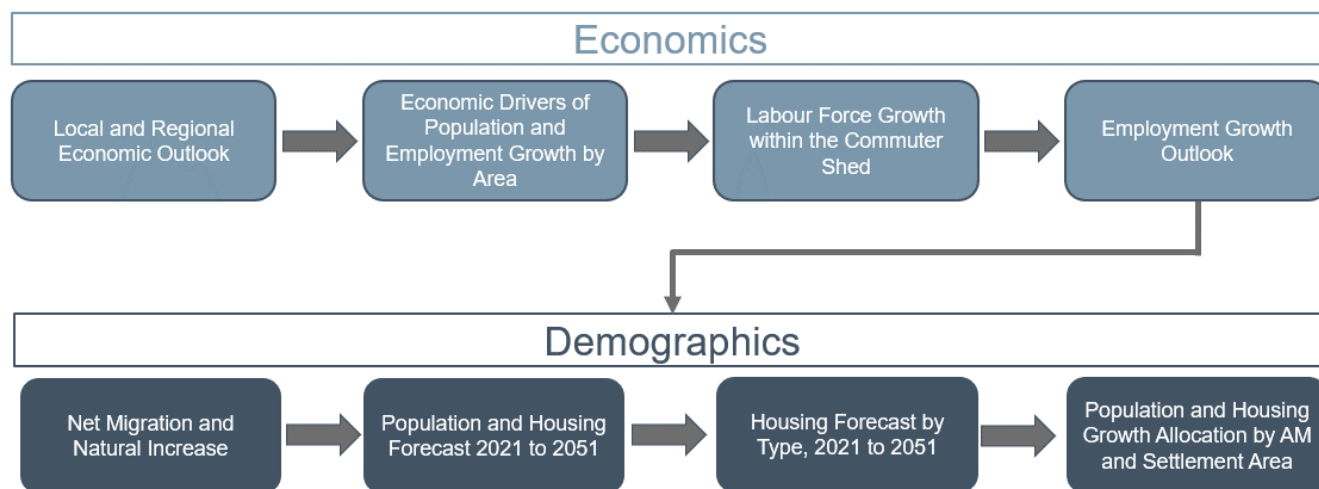
- Forecast housing market demand geared to empty nesters and retirees (i.e., 55+ group); and
- An assessment of housing affordability within the County.

This broader analysis has been used to assess local long-term trends and growth potential within Huron County related to the following:

- Labour force growth;
- Net migration;
- Population change by age;
- Future permanent housing needs and forecast trends in household occupancy;
- Seasonal growth patterns; and
- Housing demand by structure type.

Figure 2-1 provides a schematic overview of the population and housing growth projection approach discussed above.

Figure 2-1
Huron County
Approach to Long-Term Population and Housing Growth Projection





This population and housing growth forecast update is critical in answering the following questions regarding long-term demographic and housing growth trends within the County and the surrounding area:

- What is the long-term economic and population growth potential for Huron County within the broader economic region (i.e., commuter-shed)?
- How does the growth rate for Huron County compare to other upper-tier municipalities in the surrounding regional market area? How is this expected to change over time?
- What are the key economic drivers and disruptors of future population and housing growth within Huron County?
- How will evolving demographic/economic trends (e.g., population age structure, housing affordability) and planning policy impact future population growth rates and market demand for housing by type?
- What will future housing development look like in Huron County? What forms will new housing take in terms of structural type and housing occupancy? Who will be the target demographic groups?

According to the 2021 Census, approximately 14% of total dwellings in Huron County (4,100 of 29,455) were not occupied by usual residents, of which most can be considered seasonal dwellings.^[1] This seasonal component of the population has the potential to further drive population and economic growth, as well as place demands on community services and municipal infrastructure across the County primarily during peak summer months. Going forward the County is anticipated to experience seasonal population growth which will be largely driven by demand from both Baby Boomers and Millennials.^[2]^[3] Seasonal housing growth (i.e., second homes, campgrounds) is important to address, as this segment of the population impacts future housing demand, infrastructure needs, economic development, and municipal services, particularly during peak summer months. In recent years, and most prominently along the Lake Huron shoreline, the County has also experienced the conversion of existing residences occupied by seasonal residents to permanent households. This trend has further added to the County's permanent population growth rate in some waterfront

^[1] Statistics Canada defines dwellings occupied by usual residents as a “private dwelling in which a person or a group of persons is permanently residing.”

^[2] Baby Boomers include those born between 1946 and 1964.

^[3] Millennials generally include those born between 1981 and 1996.



communities/areas. The County's seasonal population growth is discussed in greater detail in Chapter 4.

2.2 Long-term Population and Household Forecast Approach

The County-wide population forecast, prepared herein, is based upon the cohort-survival methodology (see Appendix A for more details). This provincially accepted approach assesses annual population by age and sex, taking into consideration age-specific death rates and age-specific fertility rates for the female population in the appropriate years (to generate new births). To this total, an estimated rate of net migration is added (in-migration to the County less out-migration, by age group).

For comparative purposes, the most recent (Spring 2023) Ministry of Finance (M.O.F.) population projections for Huron County have been reviewed and assessed. Recent Statistics Canada 2021 Census population estimates for Huron County are also examined. Historical and forecast population trends are considered at the regional and provincial levels for Huron County in accordance with historical Census data and approved regional and provincial forecasts. This analysis provides further insight into the County's potential share of population growth relative to the broader regional market area.

Building on the above analysis, a recommended long-term permanent population and housing projection for Huron County has been prepared. This forecast provides details with respect to population growth by age, sex, net migration, births, and deaths from 2021 to 2051, summarized in five-year increments.

Forecast trends in population age structure provide important insights with respect to future housing needs based on forecast trends in average household occupancy. Accordingly, County-wide total housing growth has been generated from the population forecast by major age group using a headship rate forecast (see Appendix C for the population forecast by age cohort).

A headship rate is defined as the ratio of primary household maintainers, or heads of households, by major population age group (i.e., cohort).^[1] An understanding of

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



historical headship rate trends is important because this information provides insights into household formation trends associated with population growth by age. While major fluctuations in headship rates are not common over time, the ratio of household maintainers per capita varies by population age group. For example, a municipality with a higher percentage of seniors will typically have a higher household maintainer ratio per capita (i.e., headship rate) compared to a municipality with a younger population. This is because households occupied by seniors typically have fewer children than households occupied by adults under 65 years of age. Forecast trends in population age structure and housing occupancy are further discussed in Chapter 4.

A key assumption regarding the housing forecast relates to projected trends in average household occupancy or persons per unit (P.P.U.). As the County's population continues to age over the 2021 to 2051 forecast period, average housing occupancy levels for the County are forecast to continue to steadily decline as the ratio of household maintainer per household increases.

Forecast trends in households by type (i.e., singles/semi-detached, multiples, and apartments) and location (municipality, settlement area, policy area) have been developed based on the following supply and demand factors:

Demand

- Recent trends in historical housing activity by structure based on Census data and building permit activity/housing completions;
- Provincial and regional economic conditions influencing housing trends in the County and the broader commuter-shed;
- A housing affordability analysis (trends in housing prices and household income); and
- Consideration of the County's appeal to families, empty nesters, and seniors.

Supply

- Potential housing unit supply by structure type in the development approvals process;
- Residential infill opportunities; and
- Remaining designated greenfield residential land supply.



2.3 Huron County Forecast Assumptions Regarding Population and Economic Trends

In accordance with the above approach to developing a growth forecast, this report provides three long-term population growth scenarios to 2051. While this report does not provide a forecast assessment of the County's long-term employment growth potential, the provincial and regional economic outlook has been considered to better understand the factors driving future population and housing growth in Huron County within the context of these regional trends and macro-economic conditions, which are detailed below:

- Employment growth comprises two major categories, export-based and community-related employment:
 - Community-related job growth is tied to population growth. These jobs provide services such as retail, community services and entertainment throughout the County.
 - Export-based jobs are largely industrial-based, consisting of industries such as manufacturing, construction and utilities. Tourism-based jobs are also typically considered export-based, as the services in this sector often reach populations beyond the local community. In addition, export-based job growth generates population-related employment to service the needs of the growing employment and population base (e.g., retail, accommodation and food, personal services and institutional services).
- The Stratford-Bruce Peninsula Economic Region labour force has been slow to recover since the 2008/2009 recession.^[1] The employed labour force bottomed out at 146,000 people in 2009 and by 2016 the Economic Region's labour force had remained the same with some interim fluctuations. After 2016, the regional economy strongly rebounded until the impacts of the coronavirus disease (COVID-19) pandemic were observed in 2020. Since December 2020, the regional economy has shown signs of an improved employed labour force outlook and, at present, is similar to the pre-pandemic levels observed in 2019.
- The unemployment rate for the Stratford-Bruce Peninsula Economic Region is currently similar to pre-pandemic metrics and is reported as 4.4% as of

^[1] The Stratford-Bruce Peninsula Economic Region includes Huron County and is the most refined level of geography for which this labour force data is available.



December 2023. This aligns with employed labour force growth, which has recently shown signs of continued strength relative to pre-COVID-19 levels.^[1]

- Employment growth in the regional economy will continue to represent a key driver of population growth in Huron County. With respect to the most recent commuting trends, 72% of Huron County residents work within the County, while 28% work outside the County.^[2]
- As the regional and local employment economy continues to grow and diversify, Huron County is anticipated to continue to attract residents from other parts of the Province (intra-provincial migration). The County has historically achieved much of its net migration through intra-provincial migration, with minimal net immigration and negative inter-provincial migration (individuals leaving Huron County for another province). As such, continued efforts to raise the profile of Huron County by leveraging the quality-of-life opportunities and economic strengths of the broader regional economy should represent a key long-term economic development strategy for the County to continue to attract residents from elsewhere in the Province.

2.3.1 Demographic Trends

The following key demographic trends have been assumed under the three long-term employment and population growth scenarios for Huron County:

- Similar to the Province's population as a whole, Huron County's population is steadily getting older (i.e., higher average age of population), driven by the aging of the Baby Boomer generation. Within the County, the share of population aged 75+ is forecast to steadily increase from 11% in 2021 to 20% in 2051. Most other age categories are forecast to remain stable or decrease as a share.
- While Huron County's population is aging, there remains a substantial share of the population within family-aged demographics. This demographic group has historically contributed to positive natural increase (i.e., births less deaths) and is forecast to experience growth over the next several decades, largely through intra-provincial migration.
- From 2006 to 2016, Huron County experienced declining net migration of around 40 people annually. Between 2016 and 2021, however, the County experienced

^[1] Statistics Canada Labour Force Characteristics (Table: 14-10-0380-01).

^[2] 2021 Census Commuting Flow Data (Table: 98-10-0466-01).



positive net migration of approximately 660 people annually. Under all growth scenarios, annual net migration is forecast to be higher relative to 2006 to 2021 levels. Progressively higher net migration levels are assumed for the Medium and High Scenarios, relative to the Low Scenario.



Chapter 3

Drivers and Disruptors of Future Population Change in Huron County



3. Drivers and Disruptors of Future Population Change in Huron County

This chapter summarizes the global, national, provincial and regional economic trends that are anticipated to continue to influence the population and housing growth outlook for Huron County over the next three decades.

3.1 Global Economic Outlook

In its latest World Economic Outlook, the International Monetary Fund (I.M.F.) is forecasting global economic growth to moderate from 3.5% in 2022 to 3.0% in 2023 and 2.9% in 2024. For advanced economies, economic growth of 2.6% in 2022 exceeded the I.M.F.'s forecast of 2.4% from its October 2022 projections. Looking forward, the outlook has slightly improved from I.M.F.'s October 2022 projections, with forecast growth of 1.5% in 2023 and 1.4% in 2024. Forecast economic growth for advanced economies, however, is half what was achieved in 2022, with 90% of advanced economies projected to experience a sharp slowdown due to higher unemployment. Growth prospects for emerging markets and developing economies are much more varied, but overall have strengthened from the I.M.F.'s October 2022 outlook and are noticeably stronger relative to advanced economics with economic growth projections of 4.0% in 2023 and 4.0% in 2024.^[1]

Within the United States (U.S.), real gross domestic product (G.D.P.) grew by a relatively moderate 2.1% in 2022; for the remainder of 2023, the U.S. economic growth is projected to stay at 2.1% before decreasing to 1.4% in 2024. This outlook is due to several factors including high household debt, rising interest rates, relatively high inflation, a tightening in financial conditions, and a slowdown in global trade.

3.2 Evolving Macro-Economic Trends Associated with COVID-19

Since being declared a pandemic by the World Health Organization on March 12, 2020, the economic impacts of COVID-19 on global economic output have been significant.

^[1] International Monetary Fund, World Economic Outlook, Navigating Global Divergences, October 2023.



Economic sectors such as travel and tourism, accommodation and food, manufacturing, and energy were hit particularly hard by COVID-19 social distancing measures. On the other hand, many employment sectors, particularly knowledge-based sectors, that have been more adaptable to the current remote work environment and evolving hybrid work-from-home/work-at-office environment have been less negatively impacted, and in many cases have prospered. Furthermore, required modifications to social behavior (i.e., physical distancing) and increased work at home requirements resulting from government-induced containment measures have resulted in significant ongoing economic disruption, largely related to changes to the nature of work. Lastly, escalating tensions and constraints to international trade, as well as increased geopolitical unrest, increasingly point to potential vulnerabilities of globalization and logistical challenges associated with global supply chains which were severely disrupted during the height of the pandemic.

Following a sharp national economic recovery in 2020 in response to COVID-19 policy measures, federal economic support and fiscal stimulus, and vaccine rollouts, the Canadian economy experienced a sharp economic recovery in 2021 and 2022. Notwithstanding this recovery, there are growing macro-economic headwinds of which to be aware, that are influencing the economy at national, provincial and regional levels. Most notably, persistently high global and national inflation levels have required an aggressive response by central banks to tighten monetary conditions through sharp increases in interest rates and quantitative tightening.^[1] It is noted that as of December 2023, Canada's inflation rate was at 3.4%, which is down from its recent peak of 8.1% in June 2022.^[2] Current measures by central banks are anticipated to continue to cool economic output and consumer demand; however, ongoing trade disruptions, geopolitical conflict and tight labour conditions continue to aggravate global supply shortages of goods and services. In turn, this somewhat limits the ability of tighter monetary conditions to ease rising inflationary pressures.

Rising public-sector debt due to pandemic response measures and increasing household debt loads resulting from sharp housing price appreciation in many areas of Canada, most notably the Country's largest urban centres, is also a concern. Recently,

^[1] Quantitative tightening is a process whereby a central bank reduces the supply of money circulating in the economy by selling its accumulated assets, mainly bonds.

^[2] Statistics Canada, The Daily, Consumer Price Index: December 2023, January 16, 2024.



the national housing market has started to show cooling signs with respect to sales and price appreciation; however, recent trends in the housing market vary by region across Canada. Higher mortgage rates, rising borrowing costs, fuel costs and upward pressures on rents are further exacerbating challenges associated with declining housing affordability through increases in monthly household carrying costs. These impacts, combined with the broader inflationary concerns outlined above, are increasingly likely to result in potential near-term setbacks in the path to economic recovery for Ontario and Canada. Despite these consequences of COVID-19 and the near-term economic headwinds discussed herein, the long-term economic and housing outlook for the County remains positive, as this area continues to attract residents from elsewhere in the Province and has shown strong, sustained building activity in 2023 where other jurisdictions have started to see a slow-down in building activity.

3.2.1 COVID-19 and the Changing Nature of Work

In addition to its broader impacts on the economy, COVID-19 is also accelerating changes in work and commerce as a result of technological disruptions which were already taking place prior to the pandemic. Businesses are increasingly required to rethink the way they conduct business with an increased emphasis on remote work enabled by technologies such as virtual private networks, virtual meetings, cloud technology and other remote work collaboration tools. These disruptive forces continue to broadly impact the nature of employment by place of work and sector, and have a direct influence on commercial, institutional and industrial real estate space needs.

As of 2016, it was estimated that approximately 17% of Huron County's workforce was working from home on a full-time basis. This estimate has increased to about 21% in 2021.^[1] This estimate excludes hybrid workers, who are captured as residents with a usual place of work. From a municipal planning and urban development perspective, it is important to consider the impact of hybrid workers when assessing non-residential space needs, particularly in the office sector.

^[1] It is important to note that the 2021 Census enumeration occurred during the COVID-19 pandemic, when many employees across Canada were required to work remotely, making it likely that this number is higher than the actual work at home number.



In addition to work at home employment, there are workers within the County who have no fixed place of work (N.F.P.O.W.).^[1] The percentage of workers within the County who reported N.F.P.O.W. was approximately 11% in 2016 and has since remained relatively stable, according to the 2021 Census.^[2]

It is anticipated that the percentage of people who work from home on a full-time and part-time basis, as well as those who do not have a fixed place of work, will remain relatively high across Huron County over the long term, driven by continued growth in knowledge-based employment sectors and technological advancement.

3.3 Provincial Economic Outlook within the Broader Canadian and Global Context

3.3.1 National and Provincial Gross Domestic Product Trends and Near-Term Forecast

Similar to the broader Canadian economy, the economic base of Ontario, as measured by G.D.P. output, has shifted from goods-producing sectors (i.e., manufacturing and primary resources) to services-producing sectors over the past several decades. This shift has largely been driven by G.D.P. declines in the manufacturing sector which were accelerated as a result of the 2008/2009 global economic downturn. It is noted, however, that these G.D.P. declines in the manufacturing sector have started to show signs of stabilization over the past few years, both prior to the pandemic and through the more recent economic recovery.

Over the past decade, the Ontario export-based economy experienced a rebound in economic activity following the 2008/2009 downturn; however, this recovery was relatively slow to materialize with levels sharply rebounding by 2014, as illustrated in Figure 3-1. This economic rebound has been partially driven by a gradual recovery in the manufacturing sector, fueled by a lower-valued Canadian dollar combined with the

^[1] Statistics Canada defines N.F.P.O.W. employees as “persons who do not go from home to the same workplace location at the beginning of each shift. Such persons include building and landscape contractors, travelling salespersons, independent truck drivers, etc.”

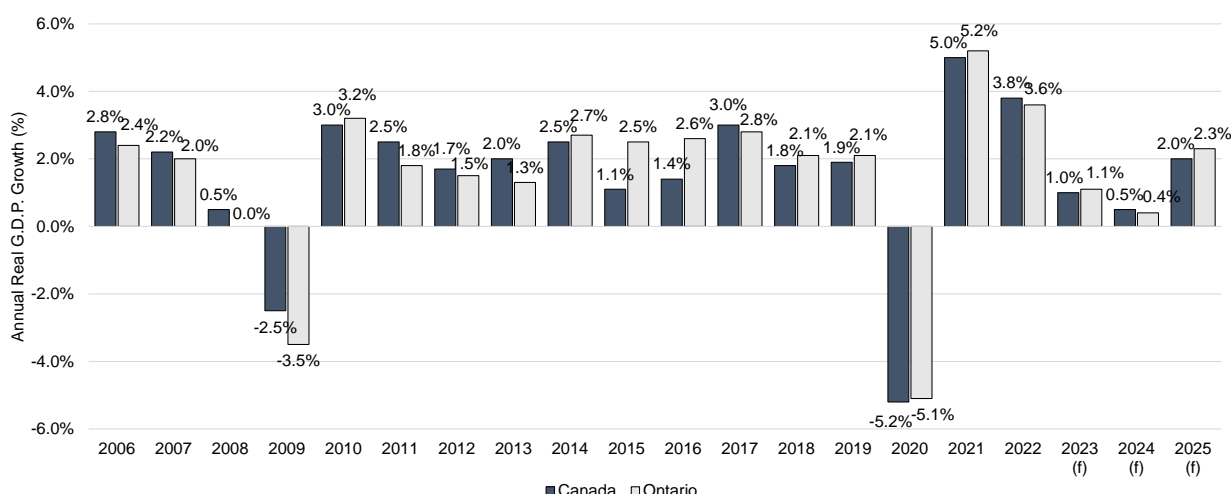
^[2] Work at home and N.F.P.O.W. employment derived from 2016 and 2021 Statistics Canada Census data. It is noted that the 2021 Census data may not be reliable due to timing of enumeration coinciding with COVID-19.



gradual strengthening of the U.S. economy.^[1] Provincial G.D.P. growth eased in 2019 to 2.1%, largely as a result of a tightening labour market and slowing global economic growth.^[2]

As illustrated in Figure 3-1, the Ontario economy contracted by 5.1% in 2020, before rebounding by 5.2% in 2021. Throughout 2022, the Ontario economy continued to expand and grew by 3.6%, while the overall Canadian economy grew by 3.5%. BMO Capital Markets has forecast that G.D.P. growth declined to 1.1% in Ontario and 1.0% overall for Canada in 2023. For 2024, 0.4% is forecast for Ontario and 0.5% for all of Canada. G.D.P. is forecast to increase to 2.3% for Ontario and 2% for Canada by 2025.

Figure 3-1
Province of Ontario and Canada
Annual Real G.D.P. Growth, Historical (2006 to 2022) and Forecast (2023 to 2025)



Note: 2023 and 2024 are forecast by BMO Capital Markets Economics.

Source: Derived from BMO Capital Markets Economics, Provincial Economic Outlook, December 15, 2023, by Watson & Associates Economists Ltd.

3.3.2 Canadian Immigration Targets

In November 2023, the Canadian federal government released its Immigration Levels Plan for the next three years. Canada has continued to raise its immigration targets and aims to welcome 485,000 new permanent residents in 2024, 500,000 in 2025 and 500,000 in 2026. The federal government will also be stabilizing targets for permanent

^[1] Valued at approximately \$0.73 U.S. as of November 17, 2023.

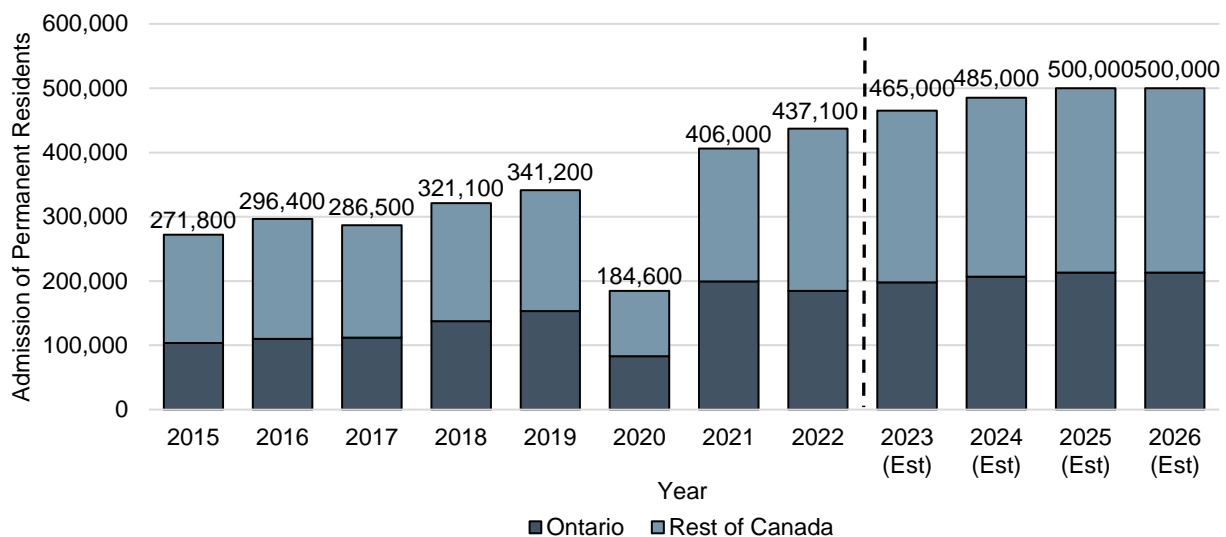
^[2] Provincial Economic Outlook, BMO Capital Markets, December 15, 2023.



residents at 500,000 per year after 2026 to allow for successful integration and sustainable growth. Immigration accounts for almost 100% of Canada's labour force growth and nearly 80% of its population growth. With 960,000 currently unfilled positions across all sectors and an estimated worker-to-retiree ratio of only 3:1 by 2030, Canada has a strong economic need for increased immigration.^{[1] [2]}

Figure 3-2 shows annual admissions to Canada and Ontario since 2015. In 2020, national and provincial immigration levels sharply declined due to COVID-19. Immigration in 2021 rebounded strongly, resulting in 405,000 permanent residents admitted to Canada in 2021, roughly half of which were accommodated in the Province of Ontario that year. Based on 2022 data and looking forward through 2023 and beyond, immigration levels to Canada and Ontario are anticipated to remain strong, exceeding pre-pandemic averages between 2015 and 2019.

Figure 3-2
Admission of Permanent Residents in Ontario and Canada
Historical (2015 to 2022) and Forecast (2023 to 2025)



Source: 2015 to 2022 derived from IRCC December 31, 2022 data. 2023 to 2026 federal targets from Government of Canada's Immigration Levels Plan for 2023-2025 and 2024 to 2026, and Ontario target estimated based on historical share of about 45% of the Canadian Permanent Residents Admissions from 2018 to 2022, by Watson & Associates Economists Ltd.

^[1] <https://www.canada.ca/en/immigration-refugees-citizenship/news/notices/supplementary-immigration-levels-2024-2026.html>

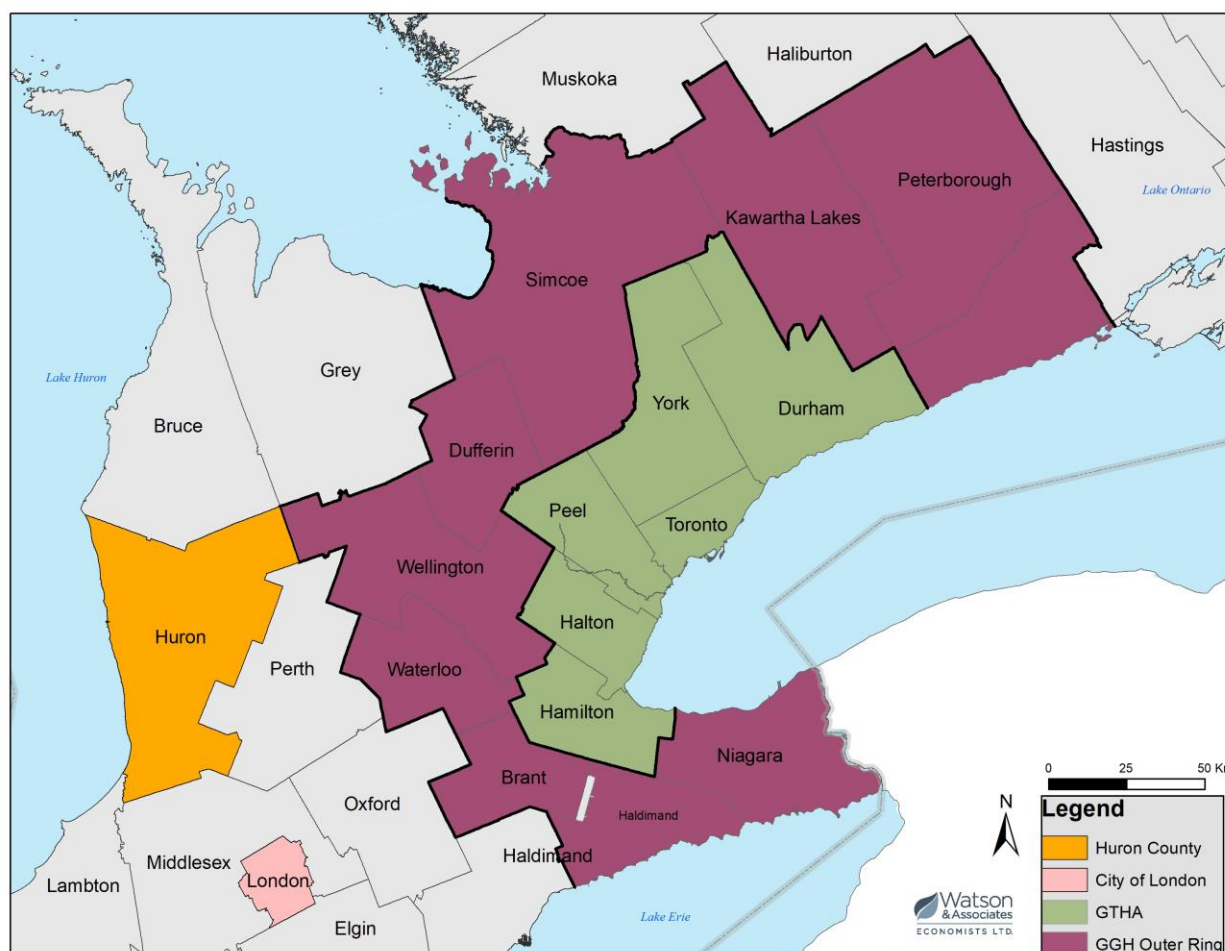
^[2] <https://www.canada.ca/en/immigration-refugees-citizenship/news/2022/02/infographic-immigration-and-canadas-economic-recovery.html>



3.4 Outward Population Growth Pressure

Huron County is located to the west of one of the fastest growing Cities/Regions in North America, known as the Greater Golden Horseshoe (G.G.H.). This region comprises the municipalities that make up the Greater Toronto and Hamilton Area (G.T.H.A.), as well as the surrounding Regions/Counties within Central Ontario, known as the G.G.H. “Outer Ring,” which extends from Haldimand County in the southwest to Simcoe County in the north, and to Peterborough County in the northeast. As noted in Figure 3-3, Huron County is also located north of the City of London, which in 2021 was Ontario’s largest and fastest growing municipality, according to the Statistics Canada Census.

Figure 3-3
Huron County within the Context of the Greater Golden Horseshoe (G.G.H.)
and the City of London





The strength of the broader regional G.G.H. economy, in particular the G.G.H. Outer Ring, as well as the City of London presents an opportunity for working-age residents in Huron County within commuting distance to these steadily growing regional employment markets. Steady economic growth across the broader regional economy also continues to provide synergies and economic development opportunities across a range of employment sectors locally. Huron County also continues to draw residents from the G.G.H. and the City of London who are nearing, or have reached, retirement age given the County's appeal to this broader demographic group. The influence of the surrounding urban population base and labour market on future demographic, economic and housing trends in Huron County is briefly discussed below.

For Huron County, outward growth pressure is anticipated to be most heavily felt from the closest and largest urban centres within the G.G.H. Outer Ring as well as other urban settlement areas in neighbouring municipalities to Huron County. As previously noted, it is anticipated that nearly half the residents migrating to Huron County will be within the 55-74 age group given the County's attractiveness as a semi-retirement/retirement destination. The County's access to recreation along the Lake Huron shoreline and the surrounding rural countryside, combined with its blend of vibrant urban centres and rural hamlets/villages, also represents a key draw to this area of the Province.

Driven by economic growth across the regional and local economy, the Huron County employment market (i.e., jobs within the commuter-shed) has strengthened and diversified in recent years. As previously noted, the COVID-19 pandemic also accelerated changes to the nature of work, allowing for greater opportunities for remote or hybrid work patterns. Collectively, these conditions are providing increased opportunities for working-age residents to live in Huron County and work locally, or within the surrounding commuter-shed, provided that a range of ownership and rental housing options are available.

Accommodating younger generations, such as Millennials and Generation Z, and other working-age adults is a key objective for Huron County, recognizing that the accommodation of skilled labour and the attraction of new businesses are inextricably linked and positively reinforce one another.^[1] To ensure that economic growth is not

^[1] Millennials and Generation Z refer to those born between 1981 and 1996, and 1997 and 2012, respectively.



constrained by future labour shortages, continued effort is required by the public sector and their private-sector partners to explore ways to attract and accommodate new skilled and unskilled working-age residents to the region within a diverse range of housing options by structure type, tenure, and location. Labour force attraction efforts must also be linked to housing accommodation (both ownership and rental), infrastructure, municipal services, amenities, as well as quality of life attributes that appeal to the younger mobile population, while not detracting from the region's attractiveness to older population segments.

Housing demand associated with younger generations in the County is anticipated to be strong across a range of housing types that are affordable to new home buyers/renters and cater to a broad range of lifestyle preferences largely towards urban and suburban living. This includes housing options such as townhouses (including back-to-back townhouses and stacked townhouses), higher-density developments (i.e., purpose-built apartments and condominiums), and to a lesser extent, low-density housing forms. Demand for low-density housing is anticipated to be strongest for “move-up” home buyers with growing families, typically working-age homeowners approaching 40 years of age and older.

Continued investments in broadband infrastructure and advancements in technology are anticipated to further enable a growing share of work at home/hybrid work jobs across both urban and rural areas throughout the County. Forecast demographic trends more broadly across Southern Ontario and nationally suggest that the percentage share of future housing will continue to remain strong in urban areas. Typically, existing and new working-age residents are seeking competitively priced, ground-oriented housing options located within proximity to local urban amenities (i.e., schools, retail, personal service uses, etc.) with good access to surrounding employment markets. Housing demands from the 55-74 age group (empty nesters/young seniors) and the 75+ age group (older seniors) are also anticipated to drive the future need for housing within proximity to urban amenities (i.e., shopping, entertainment, hospitals/health care) and other community infrastructure.

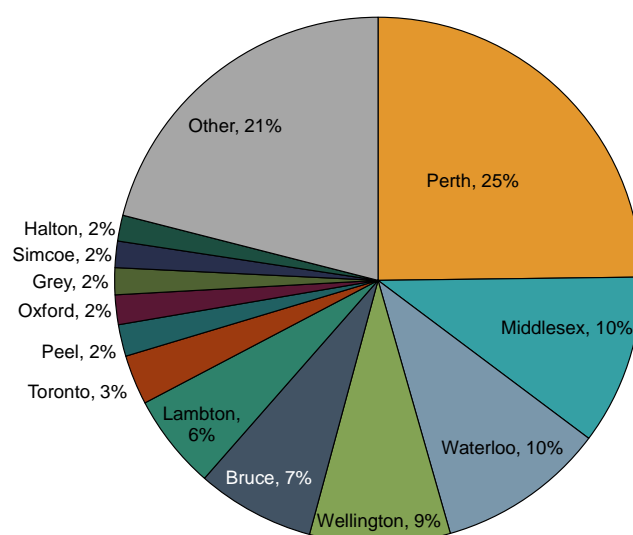
Figure 3-4 summarizes intra-provincial migration flows into the Huron County Census Division during the 2015 to 2021 period.^[1] For the Huron County Census Division, this

^[1] Intra-provincial migration represents individuals migrating from a Census Division within Ontario to another Census Division within Ontario.



outward growth pressure has been most heavily felt from the municipalities in the surrounding Southwestern Ontario region including Perth County with 25% of intra-provincial migration, followed by Middlesex County (10%), Waterloo Region (10%), Wellington County (9%), Bruce County (7%), and Lambton County with 6% of the intra-provincial migration between 2015 and 2021.^[1] Municipalities within the G.G.H. accounted for 28% of intra-provincial migration to Huron County.

Figure 3-4
Huron County
Historical Migration Flows into the Census Division, 2015 to 2021



Source: Statistics Canada Custom Order Data, Derived by Watson & Associates Economists Ltd., 2023.

Forecast net in-migration to Huron County is anticipated to drive local housing demand across a broad range of housing typologies. In turn, population growth will also continue to drive growth in population-related employment sectors including retail, personal services, business services, and health and social services. Relative to the municipalities in the west G.G.H., average housing prices in the County are lower and more affordable. As housing prices continue to steadily rise across Southern Ontario, including Huron County, it is foreseeable that an increasing proportion of the population in the County will be accommodated in various forms of medium- and high-density housing (i.e., multiples, walk-up apartments, and low-rise apartments). In addition, a proportion of migrants in the 55+ age group will be seeking high-density housing options, ranging from traditional apartments to assisted living accommodations and

^[1] Perth County Census Division includes Stratford and St. Marys.



seniors' complexes largely within urban areas that offer access to urban amenities and health care services.

3.5 Regional Economic Opportunities

Huron County is characterized by a blend of expansive rural lands and vibrant urban settlement areas. The existing employment base is concentrated in agriculture, manufacturing, health care and social assistance, retail trade, accommodation and food services, educational services, and construction. The Huron County economy is transitioning from goods to services production, a feature that is well-documented across national, provincial and regional levels. Looking forward, existing and emerging knowledge-based sectors, such as professional, technical and scientific services; finance and insurance; health care; educational services; and information technology are expected to represent the fastest growing employment sectors in the County.

Home to over 2,500 farms, agricultural activities are significant to the overall Huron County economy.^[1] The agriculture and agri-food system encompasses several industries, including the farm input and service supplier industries, primary agriculture, food and beverage processing, food distribution, retail, wholesale, and food service industries, as well as other on-farm diversified uses. The agri-business and food processing sectors provide an opportunity to deepen agricultural activity and increase productivity of the industry by providing value-added products and services to the regional economy, including the tourism sector.

The agriculture sector is the largest employment sector in the County but it has been experiencing slight declines over the last decade, representing a shift towards more technology-intensive farm operations. With this in mind, a key consideration for the County is to promote and protect the agricultural character and economic contributions in the County by ensuring the continued viability of agricultural resource areas, the agricultural industry, as well as the County's urban and rural communities that support the agricultural sector.

Manufacturing also remains vitally important to the provincial and regional economy with respect to jobs and economic output, and there will continue to be a manufacturing focus in Ontario and Huron County. It is important to recognize, however, that the

^[1] Census of Agriculture. Statistics Canada Table: 32-10-0236-01.



nature of manufacturing is changing as industrial processes have become more capital/technology intensive and automated. This means that as the domestic manufacturing sector continues to recover, economic output will gradually increase, yet employment growth in this sector is anticipated to be modest relative to anticipated productivity growth. Similar trends can be observed within the agricultural sector as farm processes become more mechanized.

The need for local skilled labour is anticipated to continue to increase in the coming years to address future economic growth related to the County's small-scale businesses, as well as larger projects in the surrounding geographies, such as the Bruce Power refurbishment which "will secure an estimated 22,000 jobs directly and indirectly from operations, and an additional 5,000 jobs annually throughout the investment program."^[1] In addition to this, Saugeen Ojibway Nation (S.O.N.) in the South Bruce area is one of the two candidate sites in the Country for development of a deep geological repository for safely managing nuclear fuel. This is approximately a \$22.8-billion national infrastructure project and would bring significant economic benefits to the region where it is eventually located.^[2] Huron County can anticipate population and housing growth from such projects, as business in the supply chain look to locate in the County or potential employees look to live in locations that offer housing options within proximity to work.

3.5.1 Labour Force Trends, 2001 to 2023

Figure 3-5 illustrates total labour force and unemployment rate trends for the Stratford-Bruce Peninsula economic region alongside the unemployment rate in Ontario.^[3] Labour force data represents the number of residents who live in the Stratford-Bruce Peninsula economic region and are part of the labour force, regardless of where they work. This includes residents who live and work in the region, those who work from home, and those who commute outside the region for work. Key observations include the following:

^[1] <https://www.brucepower.com/life-extension-program-mcr-project>

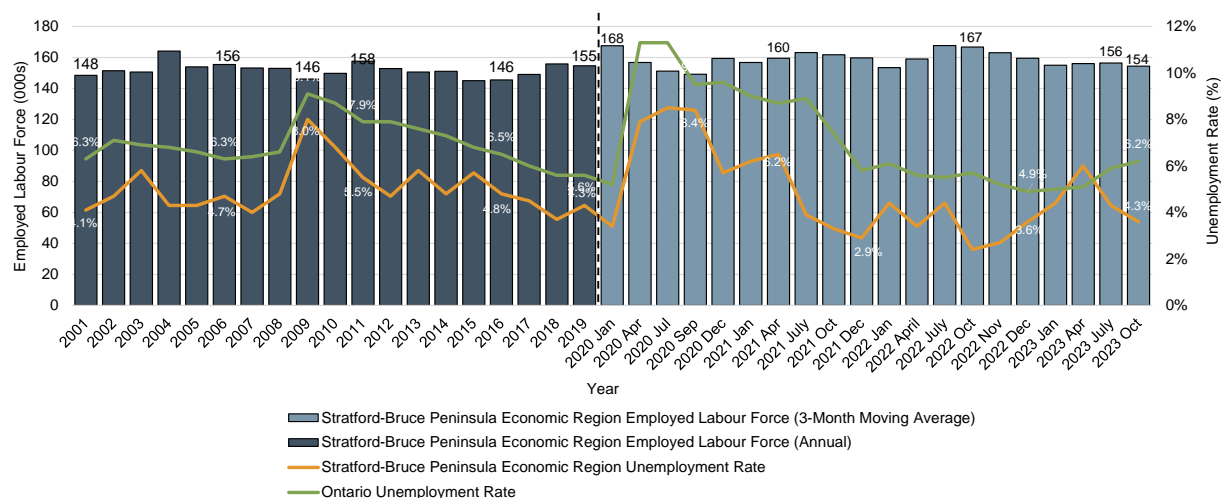
^[2] <https://www.nwmo.ca/Site-selection>

^[3] Based on the levels of geography for which the data on labour force and employment rate trends is maintained, economic region level data is the closest regional data available for the County.



- The unemployment rate in the Stratford-Bruce Peninsula economic region rose to 8% in 2009, coinciding with the 2008/2009 global economic recession, and subsequently fell to 4.3% in 2019, before peaking in June 2020 at 9.4% as a result of the COVID-19 pandemic.
- After the second quarter of 2020, the labour force for the economic region steadily recovered, reaching new record heights in July 2022, and has since moderated. This steady increase in the regional labour force has resulted in an historically low labour force unemployment rate over the past two years following the economic recovery from COVID-19.
- To ensure that economic growth is not constrained by future labour shortages, continued effort will be required by the municipalities within the Stratford-Bruce Peninsula economic region (working with their public- and private-sector partners) to explore ways to attract and accommodate new skilled and unskilled working residents within a broad range of ownership and rental housing options.

Figure 3-5
Stratford-Bruce Peninsula Economic Region
Employed Labour Force and Unemployment Rate Trends, 2001 to 2023 YTD



Note: Statistics Canada Labour Force Survey and Census labour force statistics may differ.
Source: Economic Region employed labour force and unemployment rate from Statistics Canada Table 14-10-0090-01 and 2020 monthly data from Table 14-10-0293-01. Annual Province of Ontario unemployment rate from Statistics Canada Table 14-10-0090-01 and 2020 monthly data from Table 14-10-0295-02. 2021 monthly data from Table 14-10-0387-02. By Watson & Associates Economists Ltd.



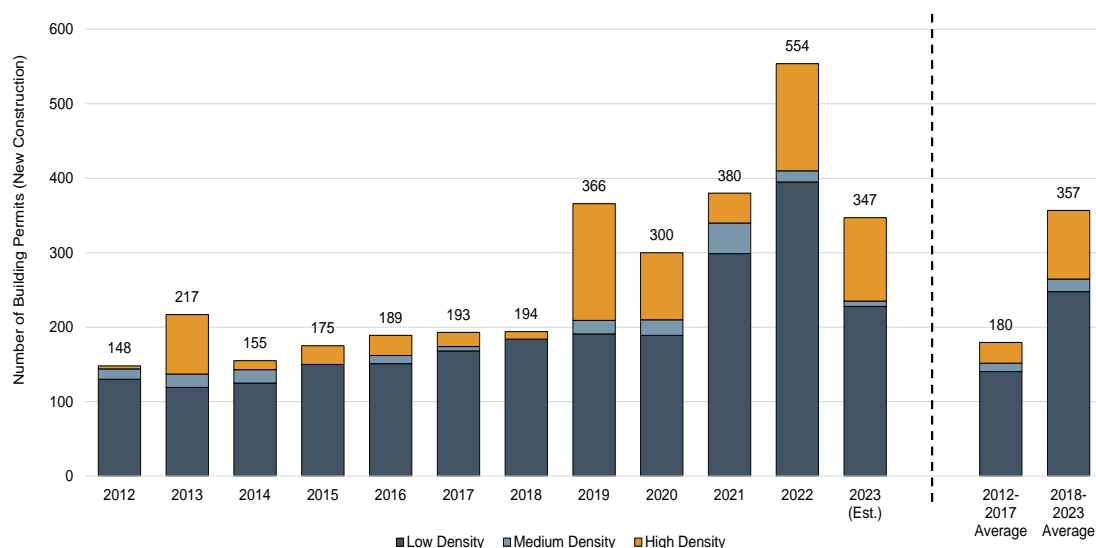
3.6 Recent Residential Growth Trends

3.6.1 Permanent Building Permit Activity

Figure 3-6 and Figure 3-7 summarize total building permits by structure type and the share of residential building permits by area municipality for new housing units from 2013 to 2022 within Huron County. Key findings include the following:

- Over the 2012 to 2017 period, the County averaged 180 residential building permits per year, increasing to 357 permits per year between 2018 and 2023.
- Historically, development activity has been largely dominated by low-density units; however, the share of building permits for medium- and high-density housing has particularly increased in the last two years.
- Of the total building permits issued for new dwellings from 2021 to 2023, approximately half were issued in the Municipalities of Ashfield-Colborne-Wawanosh, South Huron, and Central Huron.

Figure 3-6
Huron County
Historical Residential Building Permits (New Dwellings Only), 2012 to 2023



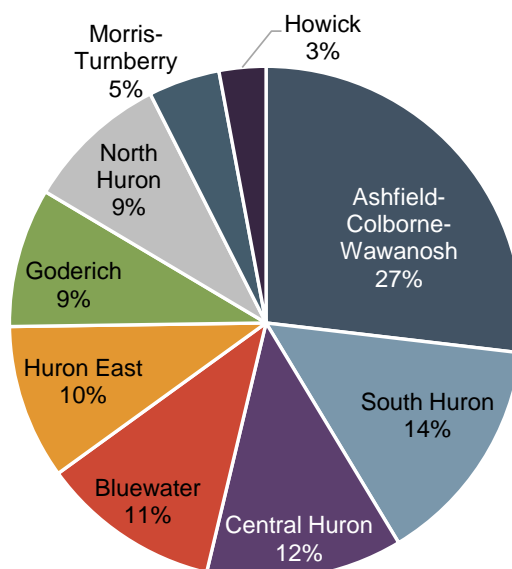
Notes:

- Medium-density includes townhouses and apartments in duplexes.
- High-density includes bachelor, 1-bedroom and 2-bedroom+ apartments.

Source: Derived from Statistics Canada building permit data, 2013 to 2023, by Watson & Associates Economists Ltd.



Figure 3-7
Huron County
Historical Residential Building Permits, 2021 to 2023



Source: Derived from Statistics Canada building permit data, 2021 to 2023, by Watson & Associates Economists Ltd.

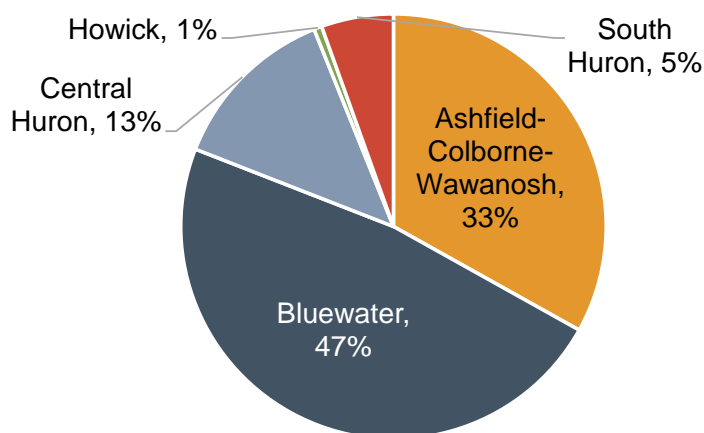
3.6.2 Seasonal Housing Trends, 2016 to 2023

Huron County continues to remain an attractive location for seasonal residents, particularly within its Lake Huron shoreline communities. It is important to recognize the weight that the seasonal segment of the population has on future housing demand, infrastructure needs, economic development and municipal services in peak summer periods. Market demand for seasonal housing is largely anticipated to be driven from residents within the G.G.H., and to a lesser extent, other larger urban centres within Southern Ontario located within a two- to three-hour drive of Huron County's waterfront and rural areas. Figure 3-8 provides a summary of Huron County's seasonal housing base by area municipality, while Figure 3-9 provides an overview of recent seasonal housing growth between 2016 and 2023. The following can be observed:



- According to MPAC data, there are 2,515 seasonal dwellings in Huron County.^[1] Bluewater represents the largest base of seasonal housing, with nearly 1,200 units or 47% of the total. Ashfield-Colborne-Wawanosh represents the second largest share of this base at 33%. Central Huron and South Huron then capture the remaining seasonal housing base as of 2023.
- Between 2016 and 2023, just over 10 net seasonal dwellings were added to the County annually. This seasonal dwelling growth has been achieved by both the creation of new seasonal dwellings as well as the conversion/replacement of existing dwellings into seasonal uses. Bluewater represented the largest share of this growth, capturing 74% of seasonal housing growth. The remaining growth was relatively dispersed across Ashfield-Colborne-Wawanosh, Central Huron, and South Huron.

Figure 3-8
Huron County
Seasonal Housing Base, 2023

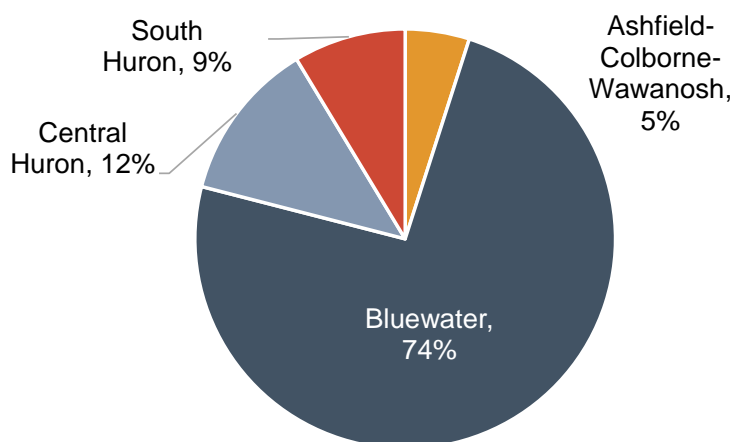


Source: MPAC parcel data, derived by Watson & Associates Economists Ltd., 2023.

^[1] Municipal Property Assessment Corporation (MPAC) and Statistics Canada report seasonal housing differently. MPAC provides an assessment of the occupancy status based on tax reporting, while Statistics Canada provides a metric for both occupied and total dwellings (the difference between these two categories being seasonal).



Figure 3-9
Huron County
Seasonal Housing Growth, 2016 to 2023



Source: MPAC parcel data, derived by Watson & Associates Economists Ltd., 2023.

3.7 Observations

Over the past several decades, the provincial economy has been steadily shifting away from goods-producing sectors and moving towards increasingly services-producing and knowledge-based sectors. As a result of these continued structural changes occurring in the macro-economy, it is important to recognize that the trends mentioned within this chapter will generate both positive and disruptive economic impacts related to employment growth, local business investment, and labour force demand. These disruptive forces are also anticipated to have long-term impacts on non-residential space requirements, as well as population growth patterns.

Population growth rates have been increasing across the County for close to the past decade following the gradual economic recovery from the 2008/2009 economic downturn, with a more substantial increase between 2016 and 2021. This higher population growth trajectory is anticipated to remain over the long term, notwithstanding downward economic trends and real-estate market trends in the near term. Huron County's growth outlook is largely tied to the economic outlook of the broader regional economy. Most of the future population growth is anticipated to be driven by outward growth pressures (intra-provincial migration) from large urban centres in the G.G.H. and the City of London.



Since the onset of the pandemic, COVID-19 has acted as a near-term driver of housing demand, led by increased opportunities for remote work or hybrid models. This has led to the reconsideration by some Ontario residents to trade “city lifestyles” for a greater balance of urban and rural living. It is recognized, however, that the longer-term population and employment growth potential for Huron County will be heavily dependent on the sustained economic growth potential of the broader economic region.



Chapter 4

Huron County Population and Housing Growth Forecast, 2021 to 2051



4. Huron County Population and Housing Growth Forecast, 2021 to 2051

4.1 Long-Term Growth in Huron County

A summary of three long-term population growth forecasts for Huron County have been provided herein, including Low, Medium and High Growth Scenarios. Each of these long-range population growth scenarios is premised on varying economic and demographic assumptions for the Province, the broader economic region, and the County, which are briefly discussed below. As previously noted, local and regional economic growth potential represents a key driver of net-migration associated with working-age adults and their families. Accordingly, the long-term growth scenarios explored herein begin with an examination of the County's long-term population outlook.

4.1.1 *Macro-Economic Conditions*

As previously discussed in section 3.2, the COVID-19 pandemic had a significant economic impact on the national and provincial economy in 2020 and 2021, as measured in terms of G.D.P. The economic impacts of this exogenous shock are anticipated to continue to influence global and national economic conditions related to inflation, monetary policy, interest rates, global trade and the nature of work over the next decade and beyond. Ongoing macro-economic conditions influenced by COVID-19 will have a direct impact on the strength and near- to medium-term outlook for the Ontario economy. In turn, provincial economic trends and macro-economic conditions influence the County's economy, as well as its permanent and second-home real estate market.

Under the County's Low Population Growth Scenario, it is assumed that the provincial economy will generally underperform relative to the near-term G.D.P. forecasts, as currently set out and updated in section 2.3. The Medium and High Growth Scenarios, respectively, assume that the provincial G.D.P. growth will generally meet or exceed current and future provincial near-term G.D.P. forecasts.

4.1.2 *National Immigration Trends*

Section 3.3.2 of this report provides a discussion regarding federal immigration targets for Canada and Ontario. Under the Low Population Growth Scenario, it is assumed that



national immigration will underperform relative to federal targets over the 2021 to 2051 planning horizon. The Medium Growth Scenario assumes national immigration targets will be met, while the High Growth Scenario assumes that immigration targets will be exceeded. Under each of the long-term growth scenarios, it is assumed that the share of total provincial net migration allocated in the County will increase relative to historical trends over the past 20 years.

4.2 Ministry of Finance Population Projections for Huron County and the Surrounding Census Divisions

Figure 4-1 presents the long-term population forecast for Huron County in accordance with the M.O.F. Spring 2023 reference scenario. Figure 4-2 presents a comparison of the historical (2001 to 2022) growth rate against the M.O.F. projections for Huron County and the surrounding municipalities under the Spring 2023 reference scenario.

The following key trends have been identified:

- According to the 2023 M.O.F., Huron County's permanent population is projected to increase from 63,900 in 2021 to 89,000 by 2046, representing an annual population increase of 1.3% between 2022 to 2046, compared to 0.2% between 2001 to 2022.
- Comparatively, the 2023 M.O.F. population projections are higher than the previous M.O.F. population forecasts.
- The recent upward adjustment in forecast population between the 2019 and 2023 M.O.F. population projections suggests a stronger long-term population outlook for Huron County with respect to population change.
- According to the 2023 M.O.F., all select municipalities have significantly higher growth rates compared to historical trends.

These trends signal that the increased growth outlook for Huron County is not a unique phenomenon for the County specifically, as many of the surrounding geographies are anticipated to experience a similar population growth rate outlook.



Figure 4-1
Huron County
Ministry of Finance Long-Term Population Forecast Comparison, 2021 to 2046

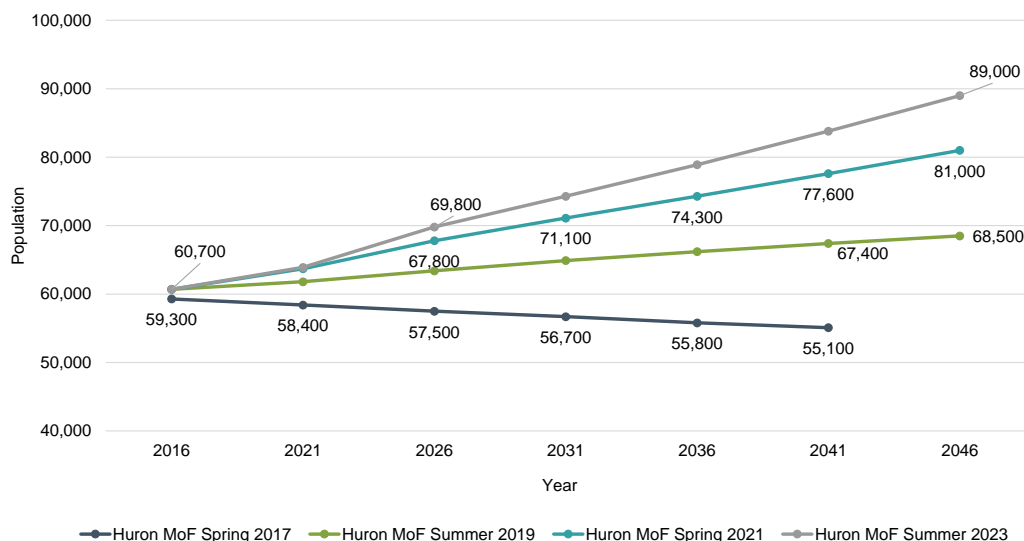
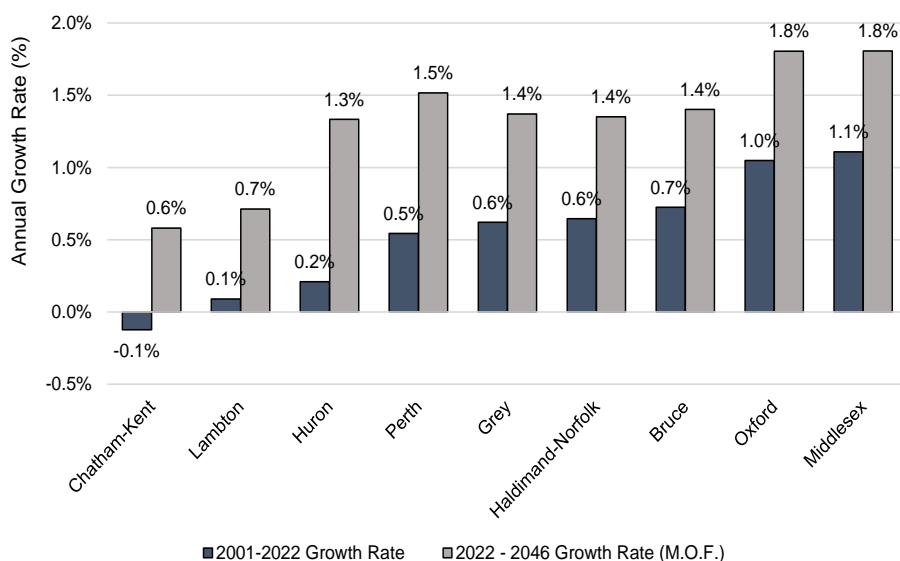


Figure 4-2
Huron County
Ministry of Finance Long-Term Population Forecast Comparison, 2021 to 2046



Source: 2021 from Statistics Canada Census; forecast by Watson & Associates Economists Ltd., 2022.



4.3 Huron County Population Forecast, 2021 to 2051

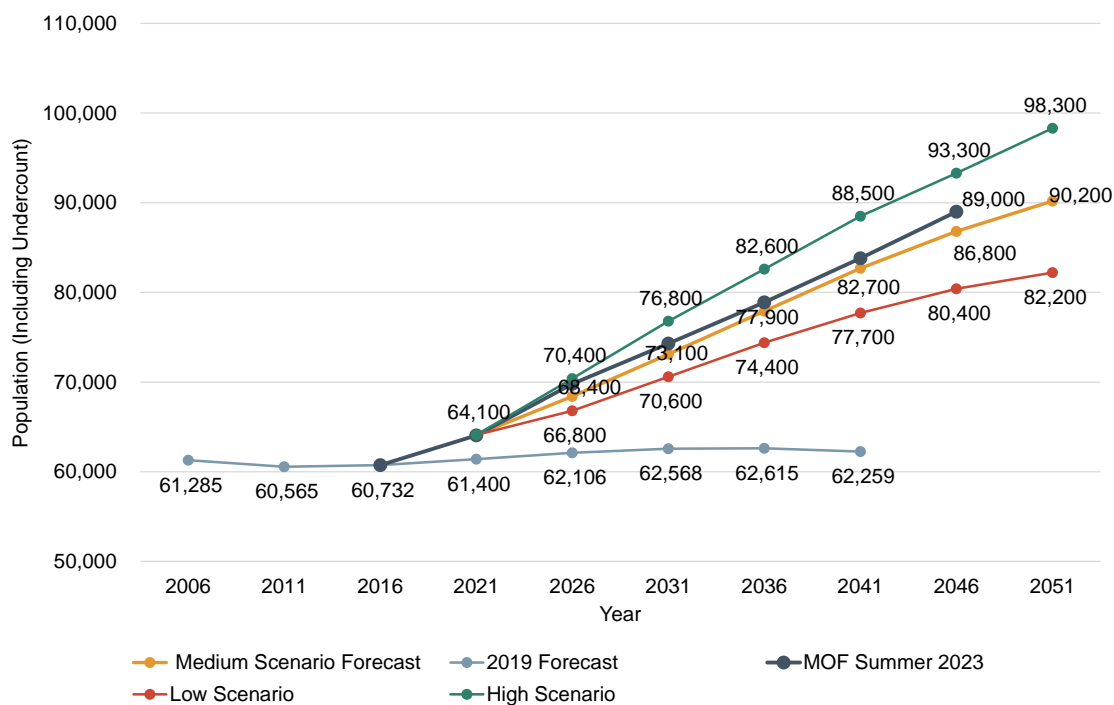
As previously noted, three long-term population growth forecasts for Huron County have been provided herein, including a Low, Medium and High Growth Scenario. Each of the long-term population growth scenarios represent a varying growth outlook for Huron County considering current economic trends across the Province and the economic region, as well as the identified long-term population growth drivers for Huron County, as previously discussed in Chapter 3. Over the 2021 to 2051 planning horizon, the Low and Medium Growth Scenarios assume a lower rate of growth compared to the most recent M.O.F. population projections, while the High Growth Scenario reflects a higher growth outlook than established by the M.O.F.

Figure 4-3 graphically compares the High, Medium (Reference) and Low Population Growth Scenarios for Huron County. As highlighted, the County's population outlook at 2051 ranges from 82,200 to 98,300 residents. All scenarios presented in Figure 4-3 exceed the previously conducted 2019 growth forecast for the County.^[1]

^[1] Population and Household Projections for County of Huron prepared by Watson & Associates Economists, 2019.



Figure 4-3
Huron County
Long-Term Population Forecast Scenarios, 2021 to 2051



| Growth Scenarios | 2021 Population | 2051 Population | 2021 to 2051 Population Growth | Annual Population Growth | Annual Population Growth Rate |
|------------------|-----------------|-----------------|--------------------------------|--------------------------|-------------------------------|
| Low Scenario | 64,100 | 82,200 | 18,100 | 600 | 0.8% |
| Medium Scenario | 64,100 | 90,200 | 26,100 | 870 | 1.1% |
| High Scenario | 64,100 | 98,300 | 34,200 | 1140 | 1.4% |

Note: Population includes net Census undercount estimated at 4.4%

Source: 2021 from Statistics Canada Census; forecast by Watson & Associates Economists Ltd., 2022.

Low Population Growth Scenario

Under the Low Growth Scenario, it is assumed that the population base in Huron County will grow at an average annual rate of 0.8% per year over the forecast period. This results in an incremental population increase of 18,100 persons between 2021 and 2051. Under this scenario, the rate of forecast population growth is anticipated to be



higher in the first half of the forecast period and gradually slow during the latter half of the planning horizon. This forecast slowdown in the long-term population growth rate is anticipated as a result of the aging of the County's population resulting in declining population growth through natural increase (births less deaths) over the long term. An aging population also places downward pressure on labour force participation which, in turn, is anticipated to moderate economic growth over the long term.

Medium (Reference) Population Growth Scenario

Under the Medium Growth Scenario, population within Huron County is forecast to grow at an annual rate of approximately 1.1% over the forecast period. This represents a similar growth rate that was observed by the County between 2016 and 2021 but a significantly higher growth rate than experienced over the past 15 years of 0.3% annually. This scenario assumes that population will increase by approximately 26,100 between 2021 and 2051. Under the Medium Population Growth Scenario, the rate of population growth is also anticipated to gradually slow towards the end of the forecast period.

High Population Growth Scenario

Under the High Growth Scenario, an average annual growth rate of 1.4% is assumed for Huron County over the 2021 to 2051 forecast period. Accordingly, under this scenario, Huron County's total population would increase to 98,300 by 2051. This forecast would require a sustained, increasing level of net migration to offset the natural decline of the population by the latter half of the forecast period.

Preferred Growth Forecast Scenario

Each growth scenario described above is based on a range of assumptions related to population and housing growth. As previously discussed, forecast net migration is largely driven by growth within the local economy and the surrounding commuter-shed, as well as the County's attractiveness to residents elsewhere in Ontario. In turn, population growth creates demand for new housing across the County, which is then allocated by area municipality and primary settlement area (refer to Chapter 6).

The permanent population scenarios described in this chapter represent the potential range of future growth which can be anticipated for the County over the next 30 years.



Based on our review, the Medium Growth Scenario is the recommended growth forecast scenario for Huron County for the following reasons:

1. It represents a reasonable future rate of population growth relative to historical trends considering the levels of immigration expected into Canada over the next several decades. The County will continue to attract families and retirees from elsewhere in the Province. It is important that the County continue to focus its efforts on attracting a broad range of working-age population groups to achieve this Medium Growth Scenario.
2. Forecast population growth under the Medium Growth Scenario is slightly less than what is forecast by the M.O.F. While the long-term outlook for the County is positive, the Medium Growth Scenario assumes that the short-term outlook is slightly reduced compared to the M.O.F. This slower pace of short-term growth reflects caution regarding the current economic uncertainty nationally, related to inflation rates, cost of living affordability concerns, building costs, and ultimately the potential for a recession to materialize in the near term.
3. The share of net migration and population growth in the 15-64 age group is reasonable given historical patterns.
4. The forecast level of housing growth required to accommodate the Medium Population Growth Scenario does represent a considerable increase in housing activity (explored later in this chapter). The growth in the near term (next five to 10 years) is supported by building permit activity and development applications; however, sustaining this level of building activity will present a long-term shift in the County's ability to deliver the necessary infrastructure and soft services to support growth. The High Growth Scenario would require an even higher level of sustained growth, which is ambitious compared to historical trends and the economic uncertainty currently being experienced in the Province over the short term.
5. From 2006 to 2016, Huron County experienced declining net migration of around 40 people annually. Between 2016 and 2021, however, the County experienced positive net migration of approximately 660 people annually. Under all growth scenarios, annual net migration is forecast to be higher relative to 2006 to 2021 levels. Progressively higher net migration levels are assumed for the Medium



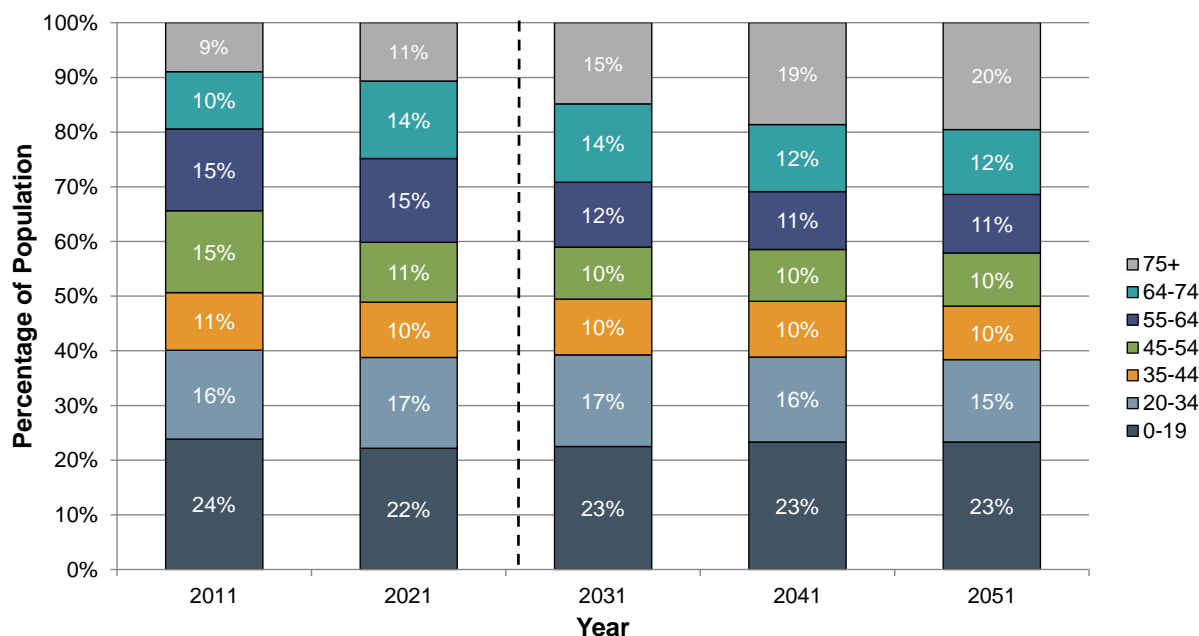
and High Growth Scenarios, relative to the Low Growth Scenario. As explored further in this chapter, the Medium Growth Scenario represents a level of net migration that appears to be achievable for the County compared to the most recent Census period (2016 to 2021) and the anticipated drivers of sustained higher net-migration discussed in Chapter 3.

4.3.1 Huron County Age Structure Forecast, 2021 to 2051

Figure 4-4 summarizes the Reference Population Growth Scenario by major age group over the 2021 to 2051 forecast period for Huron County. Over the forecast period, the County's population base is expected to steadily age. Most notably, the percentage of population in the 75+ age group (older seniors) is forecast to almost double over the forecast period, from 11% in 2021 to 20% in 2051. The aging of the population and declining population growth resulting from natural increase (i.e., births less deaths) is anticipated to place downward pressure on the rate of population and labour force growth within the County. Similar to the Province as a whole, the County will increasingly become more reliant on net migration as a source of population growth as a result of these demographic conditions.



Figure 4-4
Huron County
Population by Age Forecast, 2021 to 2051



Note: Population includes net Census undercount estimated at approximately 4.4%.
Source: Population forecast by age derived from 2001 to 2016 Statistics Canada Census by Watson & Associates Economists Ltd., 2022. 2021 to 2051 population forecast by age prepared by Watson & Associates Economists Ltd., 2023.

4.3.2 Components of Huron County Population Growth, 2021 to 2051

Figure 4-5 summarizes population growth in the County by component, including net migration and natural increase (births less deaths). Looking forward, net migration is anticipated to represent the largest component of forecast population growth in the County, similar to all other Southern Ontario municipalities. As previously discussed, this is a result of diminishing population growth from natural increase due to the aging of the population. Net migration by type can be broken into three broad categories:

- **International Net Migration** – represents international immigration less emigrants, plus net non-permanent residents. Historically, and in the future, international net migration is not anticipated to represent a significant source of population growth for the County;



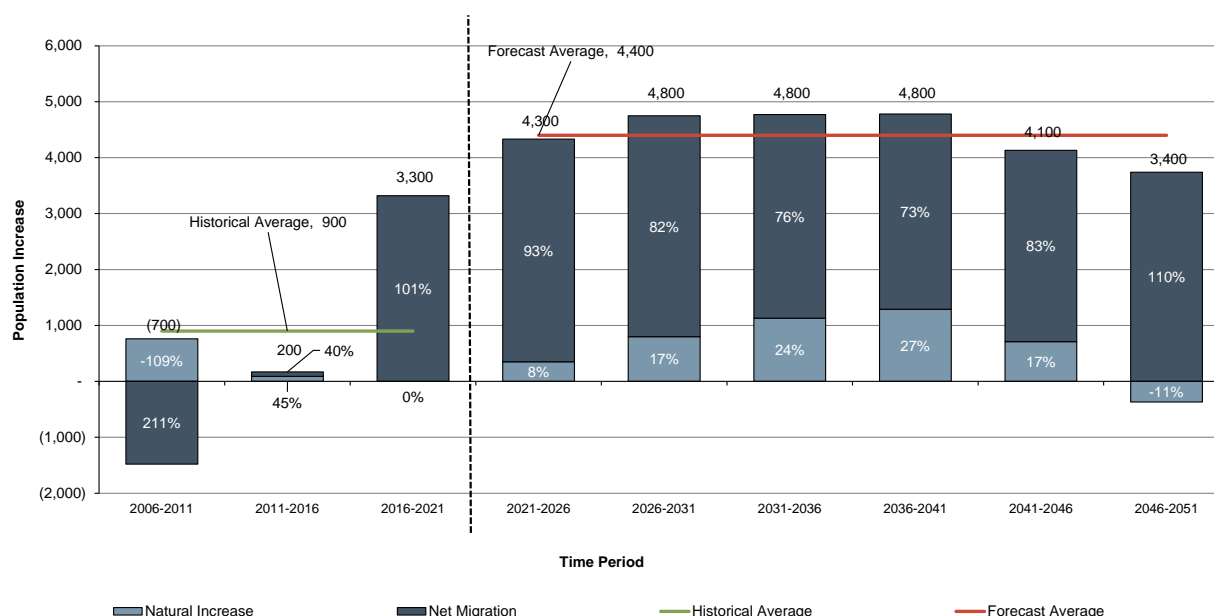
- **Inter-provincial Net Migration** – comprises in-migration less out-migration from other Canadian provinces/territories. Historically, this type of migration has been a minor source of migration loss for the County; and
- **Intra-provincial Net Migration** – includes in-migration less out-migration from elsewhere within the Province of Ontario. This has been a significant source of net migration over the five years for the County.

Key observations with respect to the components of population growth in Huron County include the following:

- As previously discussed, over the past five years (2016 to 2021), Huron County accommodated approximately 660 new migrants per year. Nearly all net migration to Huron County has been through intra-provincial migration.
- Between 2016 and 2021, most of the net migration to the County was from the 55-74 age group. Over the next 30 years, this trend is expected to continue; however, a slightly greater share of younger adults (20-54) is forecast to arrive in Huron County considering the regional growth drivers discussed in section 2.1.
- Forecast net migration levels for each five-year period are forecast to remain higher over the forecast period. As population growth from natural increase (births less deaths) starts to decline and become negative after 2041, net migration is forecast to represent an increasingly greater share of population growth in the County.
- Local housing opportunities targeted to a broadening range of demographic groups (i.e., first-time homebuyers, families, empty nesters, and seniors) and the County's attractiveness as a place to work, live and retire, represent the key drivers of potential net migration to the County in the future.



Figure 4-5
Huron County
Forecast Population Growth Associated with Net Migration
and Natural Increase, 2021 to 2051



Note: Population includes net Census undercount. Figures have been rounded.
Source: Historical (2006 to 2021) derived from Statistics Canada Demography Division and forecast (2021 to 2051) by Watson & Associates Economists Ltd.

4.4 Huron County Housing Forecast, 2021 to 2051

Figure 4-6 summarizes Huron County's housing forecast by structure type (i.e., low density, medium density and high density) over the 2021 to 2051 forecast period in five-year growth increments. Key observations include the following:

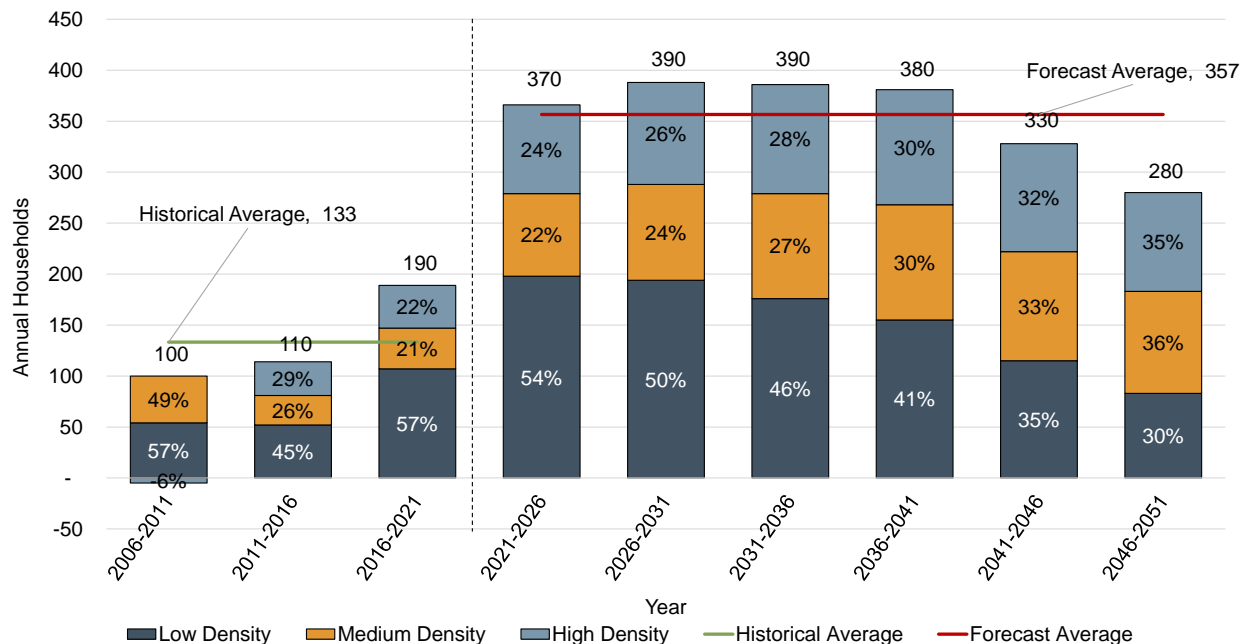
- The forecast represents an increase of approximately 10,700 households or an annual housing growth rate of 1.2% per year. Comparatively, this rate of forecast housing growth is higher than the historical 15-year (2006 to 2021) annual average housing growth rate of 0.7%.
- The majority of new residential development will be medium- and high-density forms of housing (57%). Demand for low-density forms will be driven by demand from new families and move-up buyers.
- Between 2006 and 2021, the share of medium- and high-density housing increased. This trend is expected to continue into the short-term forecast period,



as recent building permit activity and active development applications suggest an increasing trend towards medium- and high-density residential development.

- The shift in dwelling type preferences is anticipated to be driven largely by the aging of the population and to a lesser extent from continued upward pressure on local housing prices.
- Over the 2021 to 2051 forecast period, new housing is expected to be comprised of 43% low-density (singles and semi-detached), 28% medium-density (multiples), and 29% high-density (apartments) units. While the share of medium- and high-density units is anticipated to increase, the overall housing base in the County would still largely comprise low-density housing (refer to Figure 4-7).

Figure 4-6
Huron County
Incremental Annual Households by Structure Type, 2001 to 2051



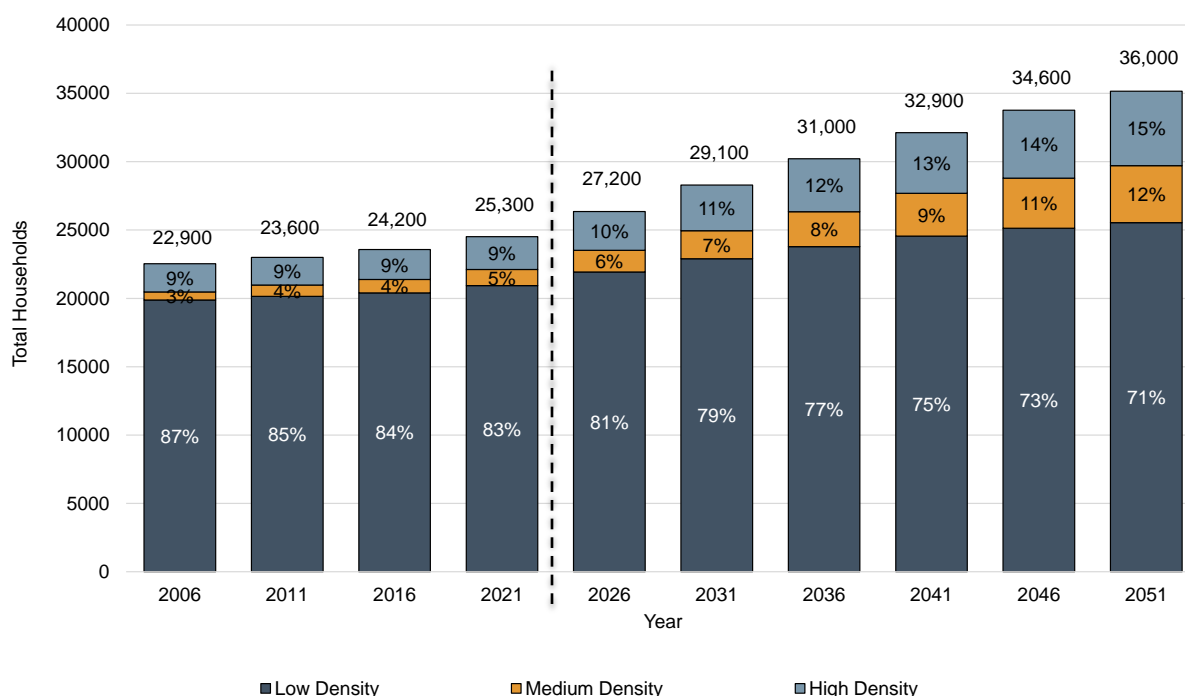
Source: 2006 to 2021 from Statistics Canada; forecast by Watson & Associates Economists Ltd., 2023.

Figure 4-7 summarizes the County's household forecast from 2021 to 2051. Housing for each period between 2006 and 2021 is also provided for historical context. By 2051, the County's housing base is forecast to increase to 36,000 households from 25,300 in



2021. As shown, low-density housing forms represent 83% of total housing in 2021 and, by 2051, this is forecast to decrease to 71%. While new housing growth in the County is forecast to occur in a wider variety of structure types, the existing housing base within the County will not be altered significantly. There will exist a substantial amount of low-density housing which will turn over throughout the next several decades, presenting considerable options for families to purchase a detached home in the County.

Figure 4-7
Huron County
Historical and Forecast Households, 2006 to 2051



Source: 2006 to 2021 from Statistics Canada; forecast by Watson & Associates Economists Ltd., 2023.

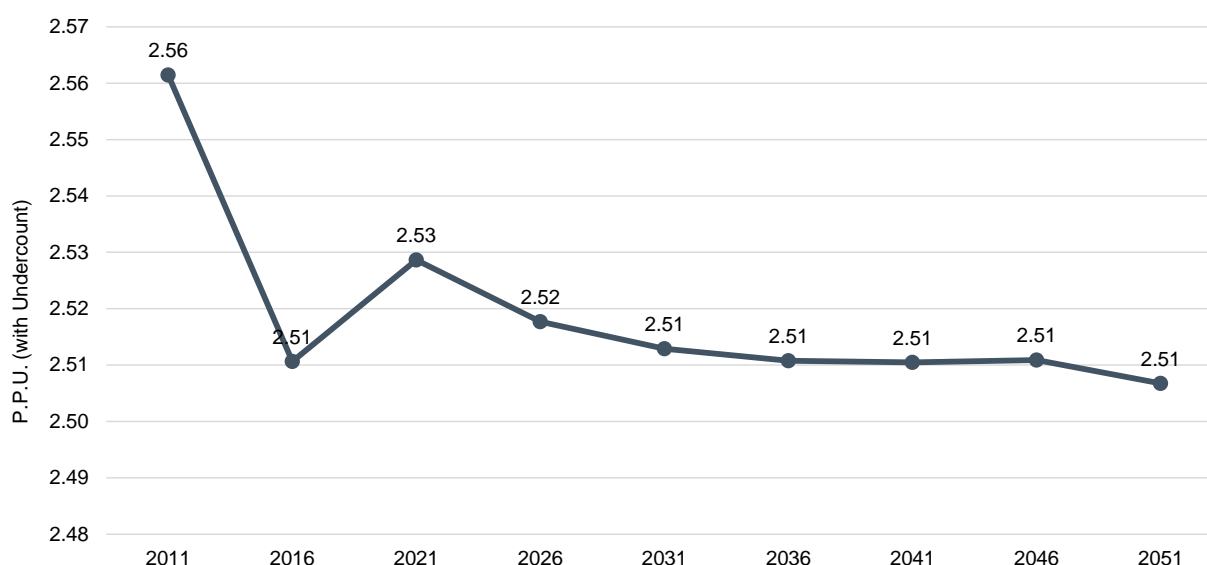
Figure 4-8 summarizes anticipated trends in long-term housing occupancy, or average persons per unit (P.P.U.), for Huron County from 2011 to 2051. Key observations include the following:

- Between 2011 and 2021, the average P.P.U. for Huron County slightly declined from 2.56 to 2.53.



- Over the forecast period, the average P.P.U. for Huron County is anticipated to continue this gradual decline from 2.53 in 2021 to 2.51 in 2051.¹
- Overall, P.P.U.s are expected to decline as a result of a number of factors. Shifting housing preferences towards high-density dwelling types with lower occupancy patterns results in an overall decline in the aggregate P.P.U. of total dwellings. This trend is largely a result of the aging of the County's population, as well as other demographic trends such as changes in household structure (e.g., changes in share of family vs. non-family households). On the other hand, relatively stronger forecast net-migration levels, which also help add new families to the County, are anticipated to help off-set this trend.

Figure 4-8
Huron County
Historical and Forecast Persons Per Unit, 2011 to 2051



Source: 2011 to 2021 from Statistics Canada; forecast by Watson & Associates Economists Ltd., 2023.

¹ P.P.U.s across the County differ based on the family structures and demographic factors which impact household formation patterns.



4.5 Seasonal Housing and Population Forecast, 2021 to 2051

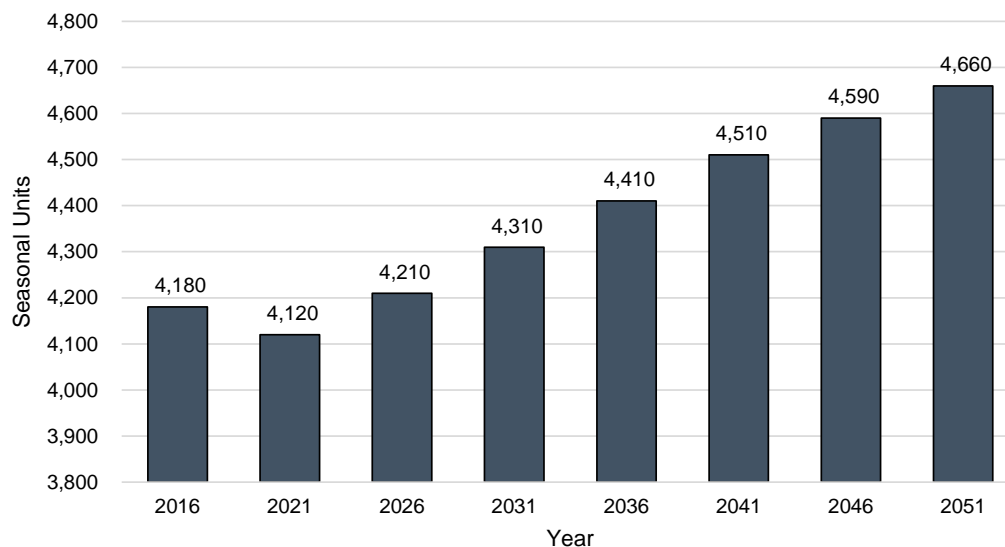
According to Census data, seasonal dwellings represent approximately 14% (4,120) of total dwelling units as of 2021. As previously discussed, the County's proximity to larger urban centres in Southwestern Ontario and the G.G.H. continues to be a major driver of the growth in the population residing in seasonal dwellings. Notwithstanding relatively strong demand for seasonal dwelling construction over the next 30 years, the County's seasonal dwelling and population base is anticipated to increase moderately. This trend is consistent with recent trends experienced in Huron County, as well as other municipalities in Ontario's "cottage country." Over the next 30 years, approximately 20 new seasonal dwelling units are forecast to be developed annually, totalling 540 new seasonal dwelling units across the County. Accordingly, seasonal dwellings are forecast to account for 5.2% of total dwelling growth, which is the same share observed over the 2016 to 2023 period.^[1] Figure 4-9 summarizes the total seasonal dwelling forecast for the County over the 2021 to 2051 forecast period. Figure 4-10 shows the population growth within seasonal dwelling units over the forecast period. An average P.P.U. assumption of 3.64 has been applied to the seasonal housing estimate to arrive at the seasonal population forecast.^[2] Based on this, seasonal population in the County is forecast to increase from 15,000 to 17,000 between 2021 and 2051. Details of permanent and seasonal housing growth have been provided in Appendix D.

^[1] Based on MPAC data.

^[2] Based on Muskoka District Second Home Study, June 2023.



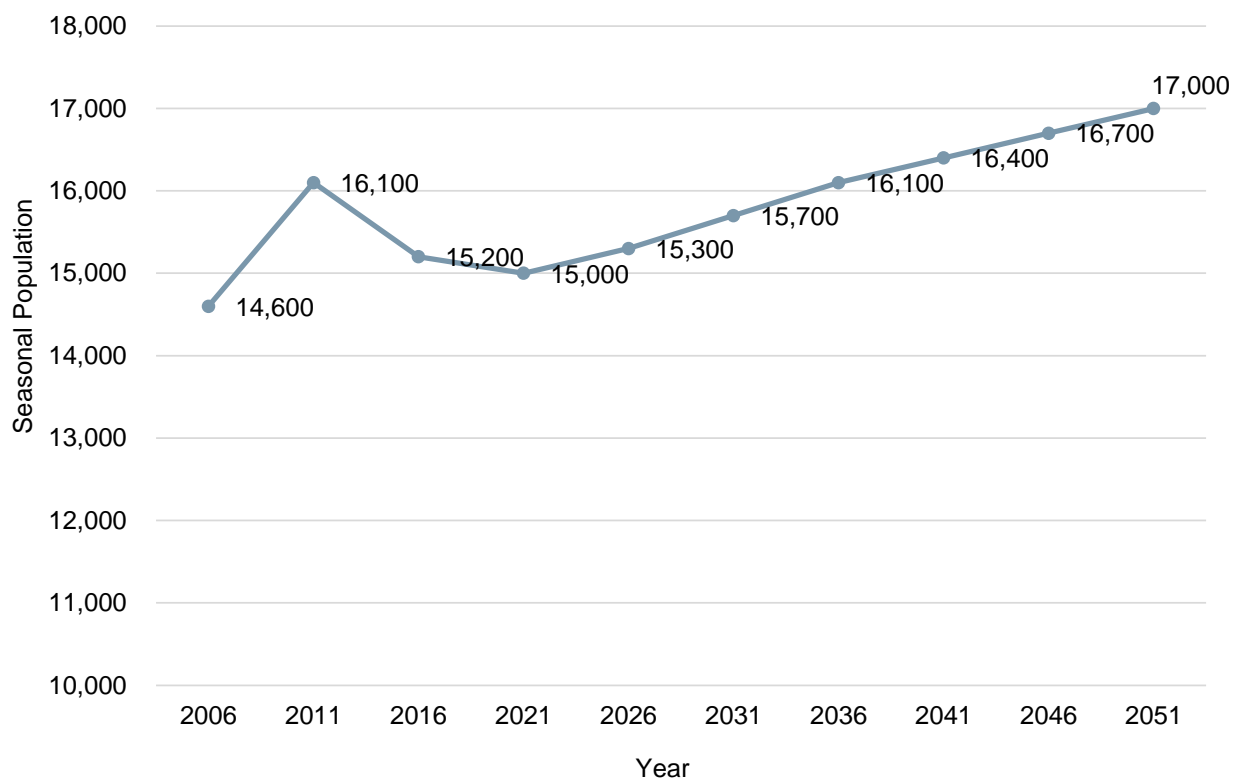
Figure 4-9
Huron County
Seasonal Dwelling Unit Forecast, 2021 to 2051



Source: 2016 to 2021 from Statistics Canada; forecast by Watson & Associates Economists Ltd., 2023.



Figure 4-10
Huron County
Seasonal Population Forecast, 2021 to 2051



Source: 2016 to 2021 from Statistics Canada; forecast by Watson & Associates Economists Ltd., 2023.

4.6 Observations

By 2051, Huron County's total population base is forecast to grow to approximately 90,200 persons. This represents an increase of approximately 15,300 residents between 2021 and 2051, or an average annual population growth rate of 1.1% during this time period. Comparatively, the population of the Province as a whole is forecast to increase at a rate of 1.5% over the 2021 to 2046 period.^[1]

It is important to recognize that while the County's population base is growing, it is also getting older. Between 2021 and 2051, the 75+ age group is forecast to represent the

^[1] Ministry of Finance Spring 2023 Population Projections, Reference Scenario for the Province of Ontario.



fastest growing population age group, with an average annual population growth rate of 3.2%. With an aging population, the County will be more reliant on net migration as a source of population as opposed to natural increase. With respect to future housing needs, strong population growth in the 75+ age group is anticipated to place increasing demand on medium- and high-density forms, including seniors' housing and affordable housing options. Huron County is also anticipated to accommodate a growing share of young adults and new families seeking competitively priced home ownership and rental opportunities. Population growth associated with young adults is anticipated to be primarily driven by net migration.

Accommodating the forecast range in population growth across the County will require approximately 10,700 new households, or approximately 360 new households annually. For historical context, the County averaged approximately 130 new households annually between 2006 and 2021. To adequately accommodate future housing demand across a diverse selection of demographic and socio-economic groups, a range of new housing typologies will be required with respect to built-form, location and affordability across the County.

Looking forward over the next five to 10 years and beyond, housing demand across all the County's local municipalities is anticipated to remain strong, largely fueled by continued opportunities and outward growth pressure from elsewhere in Ontario. It is noted, however, that declining housing affordability and a range of broader economic headwinds, including tightening monetary policy (i.e., rising interest rates and quantitative tightening), persistently high inflation rates and rising household debt, are anticipated to moderate housing demand (particularly ownership housing) in the near-term relative to recent historical trends over the past two to three years.^[1]

^[1] Quantitative tightening is a process whereby a central bank reduces the supply of money circulating in the economy by selling its accumulated assets, mainly bonds.



Chapter 5

Huron County Housing Forecast by Structure Type, Tenure, and Affordability



5. Huron County Housing Forecast by Structure Type, Tenure, and Affordability

This section provides an analysis of forecast housing demand for the County over the next 30 years by housing type and tenure (i.e., rental vs. ownership). In accordance with the affordability definitions established in the *More Homes Built Faster Act, 2022* (M.H.B.F.A.), these housing categories are then further broken down by affordable vs. market-based dwellings.^[1] It is important to note that this analysis does not make any assumptions or recommendations pertaining to the County's needs for publicly-funded housing initiatives such as social housing or subsidized housing. These public housing initiatives would contribute to addressing the affordability needs described herein.

5.1 Housing Demand by Tenure

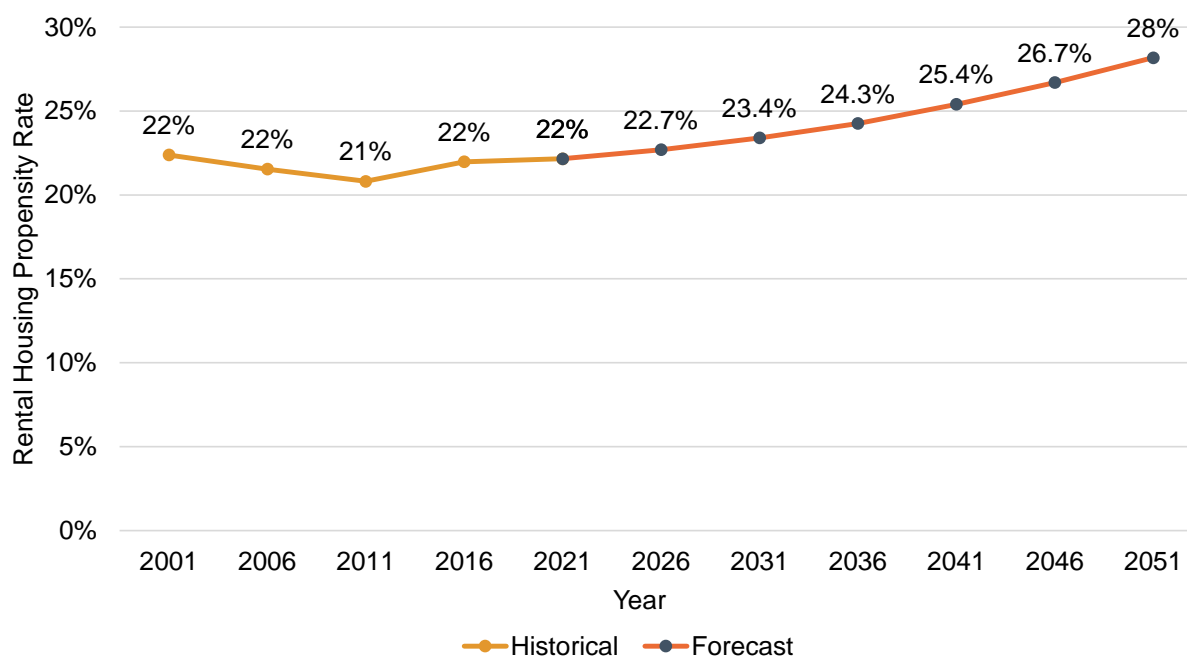
The County-wide housing forecast established a demand of approximately 10,600 households between 2021 and 2051. Accommodating this level of growth requires a range of housing options by structure type and tenure. The following explores the County's housing needs in greater detail by generating a housing forecast by both type and tenure. A tenure forecast provides greater insight into the County's rental housing needs between 2021 and 2051 by various structure types.

With housing affordability concerns increasing across the Province, the pressure for primary (i.e., purpose built) rental dwellings will continue to grow. Based on a rental housing propensity analysis (as shown in Figure 5-1), the percentage of renter households in the County is forecast to increase from 22% in 2021 to 28% in 2051. Between 2001 and 2021, the share of total dwellings considered as rental remained at 22% with some interim fluctuations, so the forecast represents a shift to a scenario where the share of rental housing increases over time.

^[1] Defined as the rent/sale price no greater than 80% of the average market rent/purchase price. The average market rent/purchase price will be determined by the Minister of Municipal Affairs as published in the bulletin entitled the "Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin."



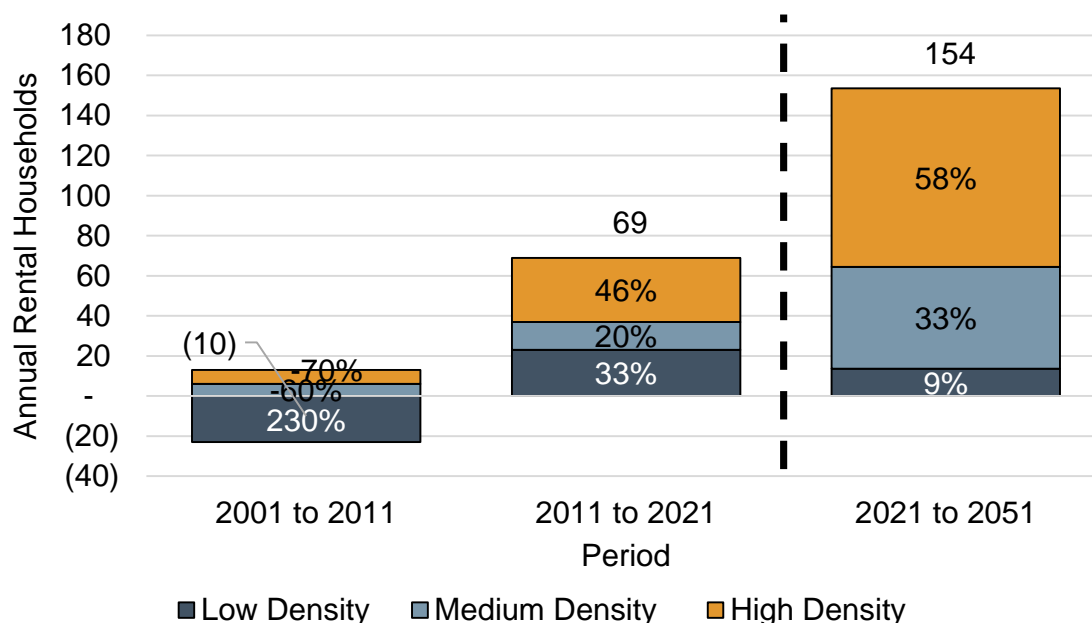
Figure 5-1
Huron County
Rental Housing Propensity Rate Forecast, 2021 to 2051



Rental housing in the County is expected to increase from approximately 5,600 units in 2021 to 10,200 in 2051. This represents growth of approximately 4,600 rental units over the period, accounting for 43% of total housing growth, which represents a similar share observed over the previous decade. As shown in Figure 5-2, rental dwelling growth in the County over the next decade is forecast to be comprised of 9% low-density (single and semi-detached), 33% medium-density (multiples and duplexes), and 58% high-density households (apartments and secondary units). This represents a decrease in low-density rental dwellings compared to the previous 20 years.



Figure 5-2
Huron County
Annual Rental Housing Growth by Structure Type, Historical and Forecast,
2001 to 2051



Notes:

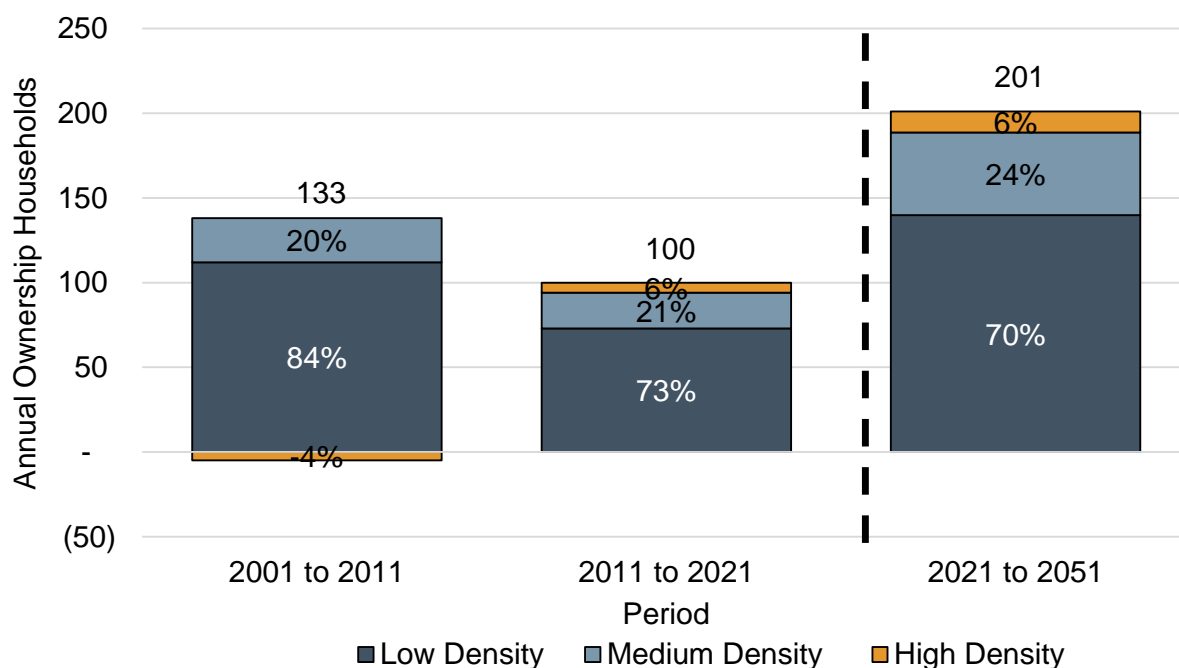
- Figures have been rounded.
- Low-density includes single and semi-detached dwellings.
- Medium density includes townhouses and apartments in duplexes.
- High-density includes bachelor, 1-bedroom, and 2-bedroom+ apartments. Forecast secondary units from 2021 to 2051 are included in the high-density housing category.

Source: Historical data derived from Statistics Canada Census, 2001 to 2021. Housing forecast by tenure prepared by Watson & Associates Economists Ltd.

While the share of rental dwellings is forecast to slightly increase compared to historical trends from 2001 to 2021, ownership households are still forecast to represent a significant component of the housing tenure in the County, representing 57% of all forecast housing growth between 2021 and 2051. As shown in Figure 5-3, ownership dwellings within the County are forecast to primarily be low-density housing forms (70%), with the remaining housing growth within medium-density (24%) and high-density (6%) dwellings.



Figure 5-3
Huron County
Annual Ownership Housing Growth by Structure Type, Historical and Forecast,
2001 to 2051



Notes:

- Figures have been rounded.
- Low-density includes single and semi-detached dwellings.
- Medium density includes townhouses and apartments in duplexes.
- High-density includes bachelor, 1-bedroom, and 2-bedroom+ apartments. Forecast secondary units from 2021 to 2051 are included in the high-density housing category.

Source: Historical data derived from Statistics Canada Census, 2001 to 2021. Housing forecast by tenure prepared by Watson & Associates Economists Ltd.

5.2 Housing Affordability Analysis

5.2.1 Housing Costs

The Bank of Canada has progressively increased the prime interest rate from 2.45% in November 2021 to what is now 7.2% in January 2024, increasing the cost of borrowing and resulting in a recent reduction of housing prices. While housing prices have begun to stabilize and decline in recent months, it is important to note that even with decreased housing prices, the increased prime interest rate further reduces housing affordability. The cost of a dwelling in the County has a direct impact on the type and



tenure of housing required to accommodate the County's growing population across a wide range of income groups. According to recent sales data, the average cost of a single-family home in Huron County was \$568,800 and the average cost of a condominium apartment was \$491,200 in October 2023.^[1] Based on available data, the average 2023 rental rate for a townhouse was \$1,135 monthly and the average rent of an apartment was \$920 monthly.^[2]

5.2.2 Housing Affordability Forecast by Tenure, 2021 to 2051

In accordance with the definition of affordability in the M.H.B.F.A., the housing forecast by tenure and type has been examined from an affordable versus market-based perspective. As shown in Figure 5-4, households with an income of less than \$100,000 can afford a maximum rent of \$2,500 per month or a maximum purchase price of \$310,000.^[3] With a significant number of households unable to afford home ownership, a shift in dwelling tenure and type is required to provide more affordable rental stock within the County. Accordingly, under the long-term growth forecast for the County, it is assumed that 46% of new housing units will serve households with an income of \$100,000 or less.^[4] Further observations are provided below:

- To accommodate the lowest income segments of the County's population, it is assumed that 43% of new rental units will accommodate households with an annual household income under \$40,000, paying a maximum rent of \$1,000 monthly – rental assistance will likely be required for these households.
- Household annual incomes of less than \$150,000 can afford a dwelling cost up to \$460,000. Based on recent housing sales data described above, many of these households would not be able to afford any dwelling type unless purchasing a dwelling that would be classified as affordable under the M.H.B.F.A. or by

^[1] Huron Perth Association of Realtors.

^[2] Based on a sample of South Huron and comparable geographies in close proximity, through the Canada Mortgage and Housing Corporation (CMHC) Housing Portal.

^[3] Affordability in this context was calculated by assuming a maximum of 30% of household income is spent on shelter costs (property taxes, mortgage payment, monthly maintenance/fees, property insurance, and a down payment of 10%).

^[4] Households with an income of less than \$100,000 represent 64% of the housing stock according to the 2021 Census. This household income category is expected to decrease as a share of total households by 2051.



providing substantial down payments to significantly reduce the amount spent on mortgage payments.

- Households with an annual income above \$150,000 would have increasingly more market housing options, particularly related to grade-related housing forms. It is assumed that nearly 40% of new ownership households in the County will be purchased by this \$200,000-and-greater household income group over the next 30 years.

Figure 5-4
Huron County
Housing Affordability Forecast by Tenure, 2021 to 2051

| Household Income | Home Ownership (Dwelling Cost) | Rent (Month) | Forecast Growth, 2021 to 2051 | | Rental Type | Ownership Type |
|------------------------|-----------------------------------|--------------------|----------------------------------|------------------------|---|---|
| | | | Rental Dwellings | Ownership Dwellings | | |
| Under \$20,000 | Less than \$60,000 | Less than \$500 | 490 | 20 | Rental Assistance | Home Ownership - Need for Sufficient Pre-Existing Equity or Affordable Dwellings |
| \$20,000 to \$39,999 | \$60,000 to \$125,000 | \$500 to \$1,000 | 1,500 | 220 | | |
| \$40,000 to \$59,999 | \$125,000 to \$185,000 | \$1,000 to \$1,500 | 970 | 210 | | |
| \$60,000 to \$79,999 | \$185,000 to \$245,000 | \$1,500 to \$2,000 | 660 | 200 | Potential Need for Rental Assistance | |
| \$80,000 to \$99,999 | \$245,000 to \$310,000 | \$2,000 to \$2,500 | 370 | 200 | | |
| \$100,000 to \$124,999 | \$310,000 to \$385,000 | \$2,500 to \$3,125 | 210 | 170 | Free Market | |
| \$125,000 to \$149,999 | \$385,000 to \$460,000 | \$3,125 to \$3,750 | 170 | 140 | | |
| \$150,000 to \$199,999 | \$460,000 to \$615,000 | \$3,750 to \$5,000 | 130 | 2,510 | | |
| \$200,000 and over | Greater than \$615,000 | \$5,000 and higher | 120 | 2,360 | | |
| Total | | | 4,600 | 6,030 | | |

Source: Watson & Associates Economists Ltd.

The County's 2051 housing forecast by structure type and tenure has been further analyzed to determine the number of affordable versus market-based units in each category. The affordability of a unit is calculated against the average market rent or the average purchase price of a unit by structure type within a given year.^[1] As demonstrated previously in Figure 5-4, nearly all household income groups below \$150,000 within the County would not be able to afford a ground-oriented structure type based on a minimum down payment, but it is assumed that those occupied by maintainers in older age groups have accumulated home equity and other assets that

^[1] M.H.B.F.A. does not currently specify whether affordability will be calculated against the aggregate average annual housing value *across* all dwelling types or the average annual value *within* each dwelling type. This analysis assumes the latter. If future legislature establishes that affordability is calculated against an aggregate value across all dwelling types, then the percentage of affordable dwellings captured through this work dramatically increases. Similarly, it is unclear how future policy will define the level of geography at which affordability is calculated against.



can contribute to home downpayments.^[1] Accordingly, general assumptions have been made regarding down payment contributions by age of primary household maintainer, household income, and dwelling type. From these assumptions, the need for affordable dwellings is calculated for both rental and ownership households by structure type.

The forecast does not necessarily represent what is likely to occur over the next several decades; rather, it aims to examine housing affordability patterns to assess potential gaps between income patterns and housing costs by structure type, to determine the needs for affordable dwellings over the next three decades. Based on this analysis, it is assumed that approximately 20% of all dwellings will need to be affordable between 2021 and 2051. Further details regarding the affordability calculation can be found in Appendix F.

5.3 Observations

Huron County is experiencing a change in growth patterns compared to historical trends. A considerable increase in housing activity is expected to occur within both rental and ownership housing over the next several decades relative to recent housing market trends experienced over the past two decades. This chapter has examined the housing forecast in more detail to determine the forecast of housing by structure type, tenure, and affordability. The analysis compares forecast income patterns against housing costs (making assumptions regarding equity and downpayment capabilities) to determine forecast affordable housing needs in the County.

As demonstrated, approximately 20% of all housing growth has been identified through this analysis as needing to be affordable. This means that based on expected incomes and housing costs by structure type, approximately 20% of households would have difficulties renting or owning a dwelling, based on an assumption of housing costs being no greater than 30% of income. Part of this 20% threshold would require a range of housing types within the various structure types. This could be detached dwellings with smaller square footage or more bachelor apartments to accommodate the lower-income segment of the population. As noted earlier, part of this need could also be accommodated through publicly-funded initiatives to help those households in the lowest income segments of the population.

^[1] For the purposes of this analysis, the minimum down payment used is 10%.



Chapter 6

Huron County Growth Forecast Allocation by Area Municipality, 2021 to 2051



6. Huron County Growth Forecast Allocation by Area Municipality, 2021 to 2051

The following chapter summarizes the forecast population and housing allocations by local municipality within Huron County. Additional details regarding the local municipal growth allocations by primary settlement area and remaining rural area are provided in Appendix D.

6.1 Huron County Active Residential Supply, 2023

Figure 6-1 summarizes the County's active development applications by dwelling type as of August 2023. Key observations are as follows:

- Analysis of building permit data from the past five years in the County reveals a predominance of low-density developments (69%), followed by high-density (26%) and medium-density (5%) developments. This historical trend highlights a strong preference towards low-density housing but recent building trends and active development applications highlight a shift in building preferences.
- Huron County has a total of 2,700 units in active development applications. This figure reflects the ongoing growth and development activity within the County.
- Of the 2,700 units within the development approvals process, nearly 1,700 (62%) are considered approved or draft approved.
- Active residential development applications are diversified across different densities, with 49% categorized as low-density developments, 15% as medium-density, and a significant 36% as high-density developments.



Figure 6-1
Huron County
Active Development Applications

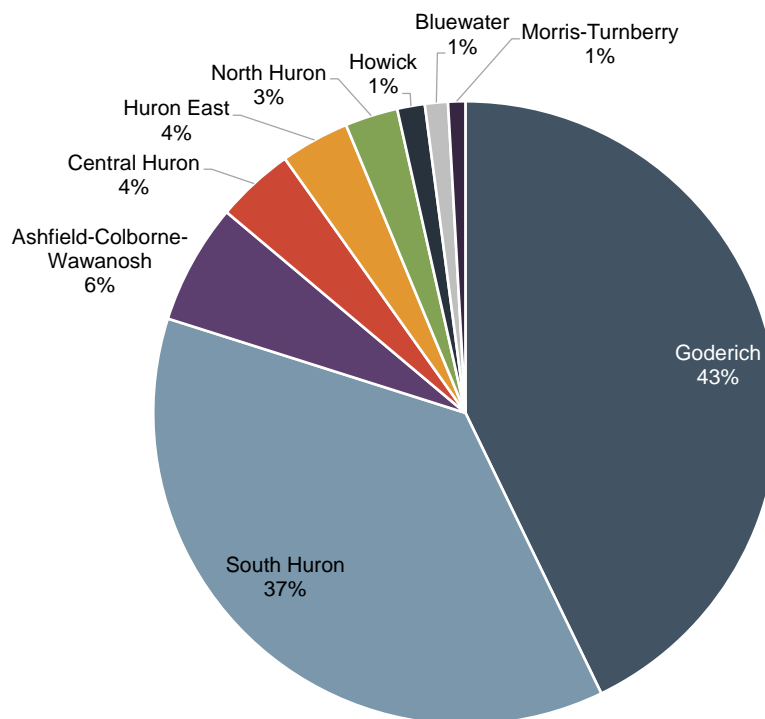
| Status | Low Density | Medium Density | High Density | Total |
|----------------|-------------|----------------|--------------|-------|
| Approved | 232 | 154 | 520 | 906 |
| Draft Approved | 750 | 25 | - | 775 |
| Under Review | 345 | 218 | 470 | 1,033 |
| Total | 1,327 | 397 | 990 | 2,714 |
| Share | 49% | 15% | 36% | - |

Source: Huron County data, August 2023.

Figure 6-2 summarizes the County's total approved and draft approved supply by local municipality as of August 2023. Notably, Goderich represents 43% of the units in development applications, with South Huron at 37%, combining for a majority of the units in the development approvals process. The remainder of the units within the development approvals process are relatively dispersed across the County. Goderich and South Huron have experienced more varied development in terms of building types. Specifically, in South Huron, approximately 70% of the approved and draft-approved applications are for high-density units.



Figure 6-2
Huron County
Approved and Draft Approved Development Applications by Area Municipality



Source: Huron County data, August 2023.

6.2 Growth Forecast Approach and Key Assumptions

The population and housing allocations by local municipality were developed based on a detailed review of the following local supply and demand factors:

Local Supply Factors

- Supply of potential future housing stock in the development approvals process by housing structure type and approval status;
- Local residential intensification planning policy targets;
- High-level consideration with respect to municipal water and wastewater servicing availability based on discussions with Huron County staff; and
- Provincial policy direction regarding forecast residential growth by urban and rural area.



Demand Factors

- Historical population and housing trends based on 2001 to 2021 Statistics Canada (Census);
- MPAC data by Primary Settlement Area and remaining rural area;
- A review of recent residential building permit activity by structure type by local municipality;
- A high-level review of local and regional employment opportunities within the County and the surrounding market area (i.e., the commuter-shed);
- Market demand for residential intensification by local municipality; and
- The County's market appeal to young adults, families, and empty nesters/seniors.

While forecast population growth rates vary significantly by geographic area, each of the local municipalities in Huron County share several relatively common attributes with respect to long-term residential development and demographic trends, including the following:

- All local municipalities, and specifically Primary Settlement Areas, are anticipated to experience housing growth over the long-term forecast period.
- Continued in-migration from municipalities across the G.G.H., as well as neighbouring Census Divisions, namely Middlesex County, Perth County and Bruce County is anticipated.
- While COVID-19 has been disruptive to the local economy, particularly in retail, accommodation and food, and tourism-based sectors, it has been a key driver of higher housing development activity experienced across the local municipalities within the County over the past several years.
- New housing construction levels are anticipated to remain well above longer-term historical trends experienced over the past 20 years, largely driven by continued regional economic development and continued outward growth pressure from larger urban centres across Southwestern Ontario.
- Over the longer term, the average rate of annual housing development is anticipated to gradually slow across the County relative to recent residential development activity, driven by slower regional and provincial economic growth associated with an aging population and labour force.



- Future housing growth is anticipated to be dominated by low-density housing forms; however, increasing market opportunities will exist for medium-density and high-density housing particularly within primary settlement areas.
- Average housing occupancy levels are forecast to steadily decline from 2021 to 2051. This demographic trend is largely associated with the aging of the County's large concentration of Baby Boomers, combined with the maturing of adults in succeeding generations (i.e., Generation X and Millennials) over the long term.
- Forecast demographic trends across the County suggest that the percentage share of future housing will continue to shift towards Primary Settlement Areas as new families are attracted to the County in search of affordably priced, ground-oriented housing located within proximity to local urban amenities (i.e., schools, retail, personal service uses) and surrounding employment markets.
- Housing demands from the 55-74 age group (empty nesters/younger seniors) and the 75+ age group (older seniors) are also anticipated to drive the future need for urban housing (including high-density rental and ownership housing and seniors' housing) across all local municipalities in Huron County.

6.3 Huron County Forecast Housing Demand by Primary Settlement Area and Remaining Areas, 2021 to 2051

This section summarizes the long-term residential demand in Huron County by urban and rural area throughout the forecast horizon of 2021 to 2051. As shown in Figure 6-3, the County's housing base is forecast to increase by 10,640 units over the 30-year forecast period. Nearly half of this County-wide housing growth is forecast to occur within the five primary urban serviced areas of Clinton, Exeter, Goderich, Seaforth, and Wingham. This growth is projected to yield a total of approximately 5,430 new households throughout the forecast period, translating to an annual increase of around 180 households within these urban communities. These urban areas are forecast to contain the greatest proportion of high-density dwelling growth in the County, with 2,410 high-density housing units forecast over the 30-year period, representing 75% of all high-density growth.

The remaining urban and rural areas are anticipated to construct a total of 5,210 new residential units, with a significant preference towards single and semi-detached



dwellings at approximately 3,540 units. Multiples and apartments in these areas are expected to contribute 870 and 800 units, respectively, indicating more modest growth in higher-density housing forms.

Figure 6-3
Huron County
Forecast Housing Demand, Urban and Rural Area, 2021 to 2051

| Development Location | Timing | Single & Semi-Detached | Multiples ^[1] | Apartments ^[2] | Total Residential Units | Proportionate Share of Total |
|--|--------------|------------------------|--------------------------|---------------------------|-------------------------|------------------------------|
| Primary Settlement Areas ^[3] | 2021 to 2051 | 1,600 | 1,420 | 2,410 | 5,430 | 51% |
| Remaining Urban and Rural Areas ^[4] | | 3,540 | 870 | 800 | 5,210 | 49% |
| Huron County | | 5,140 | 2,290 | 3,210 | 10,640 | 100% |

^[1] Includes townhouses and apartments in duplexes.

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

^[3] Includes the Urban Settlement Areas of Clinton, Exeter, Goderich, Seaforth, and Wingham.
Source: Watson & Associates Economists Ltd., 2023.

^[4] Includes Primary P2 Settlement Areas, Secondary, Tertiary and Lakeshore Settlement Areas as defined by the County of Huron Official Plan (Table 1) as well as the surrounding agricultural area.

6.4 Minimum Residential Density Recommendations in Primary Settlement Areas

Recognizing that density assumptions (units per ha) are a critical input for land use planning, Watson has prepared minimum residential density recommendations for the County's settlement areas with full servicing. In Huron County, this represents the Primary Settlement Areas. This subsection provides density recommendations for the core P1 settlement areas (Clinton, Exeter, Goderich, Seaforth, and Wingham) and the remaining P1 and P2 settlement areas in the County.

To aid in the determination of density recommendations for the Primary Settlement Areas, Watson did a desktop review of residential densities in the County's local municipalities and select surrounding areas. This assessment of densities included a



review of actual current densities in settlement areas, policies regarding residential density in the County's Area Municipal O.P.s, as well as a review of municipal policies and trends in comparator jurisdictions (such as Bruce County, Grey County, Wellington, and Perth County).

It is recognized that the existing areas in the County as well as many of the surrounding areas reviewed are currently dominated by grade-related housing, which has a downward impact on overall density. Forecast housing growth in the County and particularly its fully serviced settlement areas, however, is forecast to shift to medium- and high-density housing forms (refer to Chapters 5). As noted in the previous subsection, the core P1 settlement areas are forecast to capture nearly half of all housing growth in Huron County over the forecast horizon. Based on these trends and assumptions, it is recommended that the County plan for slightly higher minimum density targets across its Primary Settlement Areas moving forward, particularly in the core P1 settlement areas. The following is recommended:

- It is recommended that the minimum density target in core P1 Primary Settlement Areas (Clinton, Exeter, Goderich, Seaforth, and Wingham) is 15 dwelling units per gross hectare of developable residential land. These densities are, in part, expected to be achieved through a wider mix of structure types at the settlement area level.
- For Primary Settlement Areas (P2 and remaining P1), it is recommended that new developments in residential areas shall be planned to achieve a minimum density of 10 dwelling units per gross hectare of developable residential land. While these areas are forecast to contain some medium- and high-density development, it is expected that the predominant housing form will remain low-density dwellings.
- Going forward, the County and its area municipalities should continue to monitor housing growth, density trends, and intensification across its settlement areas.

6.5 Summary of Long-Term Permanent Population and Household Growth Forecasts by Local Municipality

Figure 6-4 through Figure 6-7 summarize the County's long-term population and housing forecast by local municipality over the 2021 to 2051 planning horizon. Further details regarding the growth forecast by area municipality and settlement area can be



found in Appendix D. Between 2001 and 2021, some municipalities experienced negative or minimal growth. Over the forecast period, it is assumed that all municipalities will experience increased population and housing growth compared to historical trends. South Huron and Goderich are forecast to experience the largest amount of housing and population growth in absolute terms. The significant amount of urban development in active planning applications, including a greater amount of high-density residential applications, provides some insights into near- to medium-term (i.e., next one to five years) demand by urban area.

Each municipality within Huron County comprises a unique combination of demographic factors which will influence the way growth is anticipated to materialize over the next 30 years. For example, when examining population age structure, it can be observed that the eastern municipalities of Howick, Morris-Turnberry, and Huron East have the youngest populations in the County. Conversely, Bluewater and Goderich have the highest median ages in the County at 52 and 53, respectively, indicating a higher proportion of older individuals within retirement years. The following provides a summary of the forecast by area municipality:

Township of Ashfield-Colborne-Wawanosh

- As summarized in Figure 6-4, the population of Ashfield-Colborne-Wawanosh is anticipated to reach approximately 9,200 by 2051, accommodating approximately 12% of the County's population growth over the forecast horizon.
- As shown in Figure 6-5, the annual population of Ashfield-Colborne-Wawanosh is anticipated to increase at an annual rate of 1.4%, which is much higher than the rate of growth experienced between 2011 and 2021.
- As summarized in Figure 6-6, it is anticipated that Ashfield-Colborne-Wawanosh will add approximately 30 households annually over the forecast horizon, which is about twice the annual amount of housing growth experienced over the past 20 years.

Municipality of Bluewater

- As summarized in Figure 6-4, the population of Bluewater is anticipated to reach approximately 11,500 by 2051, accommodating approximately 14% of the County's population growth over the forecast horizon.



- The annual population growth rate of Bluewater is anticipated to increase at a rate of 1.3% which is much higher than the growth rate of 0.7% experienced over the 2011 to 2021 historical period.
- As summarized in Figure 6-6, it is anticipated that Bluewater will add 1,400 housing units, or 47 units annually, over the forecast horizon, which is a notable increase from the annual amount of housing growth experienced over the last 20 years.

Municipality of Central Huron

- As summarized in Figure 6-4, the population of Central Huron is anticipated to reach 10,900 by 2051, accommodating approximately 11% of County-wide population growth over the forecast horizon.
- Population growth within Central Huron is anticipated to increase at a growth rate of 1% annually, which is triple the growth rate observed between 2001 and 2021.
- As summarized in Figure 6-6, it is anticipated that Central Huron will add approximately 40 housing units annually over the forecast horizon, which is more than double the annual amount of housing growth experienced over the last two decades.

Town of Goderich

- As summarized in Figure 6-4, Goderich is anticipated to accommodate approximately 16% of the County's population growth over the forecast horizon.
- Goderich is anticipated to experience the greatest annual population rate in the County at 1.4% over the next 30 years (2021 to 2051).
- As summarized in Figure 6-6, Goderich is anticipated to add 65 additional housing units annually over the 2021 to 2051 period, the second highest share of housing growth in the County. This level of forecast growth is nearly triple the annual housing growth of 24 units per year added over the 2001 to 2021 Census period.

Township of Howick

- As summarized in Figure 6-4, Howick is anticipated to reach a population of approximately 5,500 by 2051, representing nearly 5% of County-wide growth.



- Howick's population is anticipated to grow at a rate of 0.9% annually over the forecast period, which is nearly double compared to the previous decade.
- As summarized in Figure 6-6, Howick is forecast to add approximately 500 units over the forecast horizon. This accounts for 17 units forecast annually between 2021 and 2051, which is more than double the amount of housing growth observed between 2001 and 2021.

Municipality of Huron East

- As summarized in Figure 6-4, Huron East is anticipated to accommodate approximately 14% of County-wide population growth over the forecast horizon, reaching a population of 13,500 – remaining the second most populated municipality in the County by 2051.
- Huron East is anticipated to grow at an annual population rate of 1% over the next 30 years (2021 to 2051), which is more than triple the rate of population growth experienced over the previous decade.
- As summarized in Figure 6-6, Huron East is anticipated to add close to 50 additional housing units annually over the 2021 to 2051 period, which is more than three times the annual housing added over the 2001 to 2021 period.

Municipality of Morris-Turnberry

- As summarized in Figure 6-4, Morris-Turnberry, is anticipated to accommodate the smallest share of County-wide population growth over the forecast horizon, estimated at approximately 3%.
- Morris-Turnberry is anticipated to grow at an annual population rate of 0.6% over the next 30 years (2021 to 2051) which is slightly higher than the annual growth rate over the last four Census periods (2001 to 2021), in which the population growth rate averaged 0.5% annually.
- As summarized in Figure 6-6, Morris-Turnberry is anticipated to add approximately 10 additional housing units annually over the 2021 to 2051 period.

Township of North Huron

- As summarized in Figure 6-4, the population of North Huron is anticipated to reach approximately 6,800 by 2051, accommodating approximately 6% of County-wide population growth over the forecast horizon.



- The population in North Huron is anticipated to grow at an annual population growth rate of 0.9% between 2021 and 2051, which is triple the rate of growth experienced in the previous decade.
- As summarized in Figure 6-6, it is anticipated that North Huron will add nearly 30 housing annually over the forecast horizon, which is more than triple the amount of annual housing increase between 2001 and 2021.

Municipality of South Huron

- As summarized in Figure 6-4, South Huron is anticipated to account for the largest share of population growth across the County over the forecast horizon (20%) reaching a population of approximately 15,700.
- South Huron is anticipated to grow at an annual population rate of 1.4% over the next 30 years (2021 to 2051).
- As summarized in Figure 6-6, South Huron is anticipated to add 70 additional housing units annually over the 2021 to 2051 period which is the largest amount of absolute housing growth in the County.

Figure 6-4
Huron County
Population Forecast by Local Municipality, 2021 to 2051

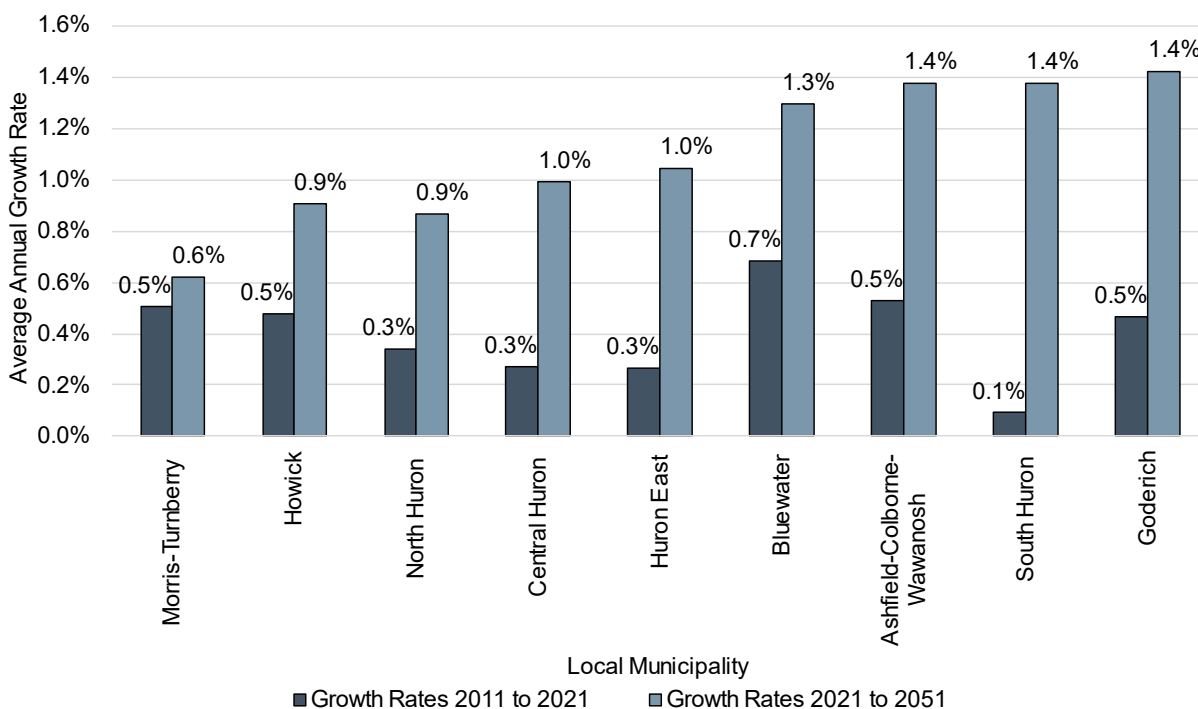
| Location | Total Population | | | Annual Population Growth | |
|----------------------------|------------------|--------|--------|--------------------------|--------------|
| | 2001 | 2021 | 2051 | 2001 to 2021 | 2021 to 2051 |
| Ashfield-Colborne-Wawanosh | 5,617 | 6,141 | 9,210 | 26 | 100 |
| Bluewater | 7,183 | 7,870 | 11,530 | 34 | 120 |
| Central Huron | 8,103 | 8,140 | 10,890 | 2 | 90 |
| Goderich | 7,894 | 8,226 | 12,510 | 17 | 140 |
| Howick | 3,923 | 4,222 | 5,500 | 15 | 40 |
| Huron East | 10,049 | 9,928 | 13,500 | -6 | 120 |
| Morris-Turnberry | 3,632 | 3,747 | 4,480 | 6 | 20 |
| North Huron | 5,174 | 5,273 | 6,790 | 5 | 50 |
| South Huron | 10,401 | 10,476 | 15,710 | 4 | 170 |
| Huron County | 61,975 | 64,050 | 90,170 | 104 | 870 |



Note: Numbers have been rounded and the population includes a 2021 post-censal non-final undercount of 4.38%.

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2023.

Figure 6-5
Huron County
Permanent Population Forecast Growth Rates by Area Municipality, 2021 to 2051



Source: Historical data (2011 to 2021) from Statistics Canada; forecast by Watson & Associates Economists Ltd., 2023.



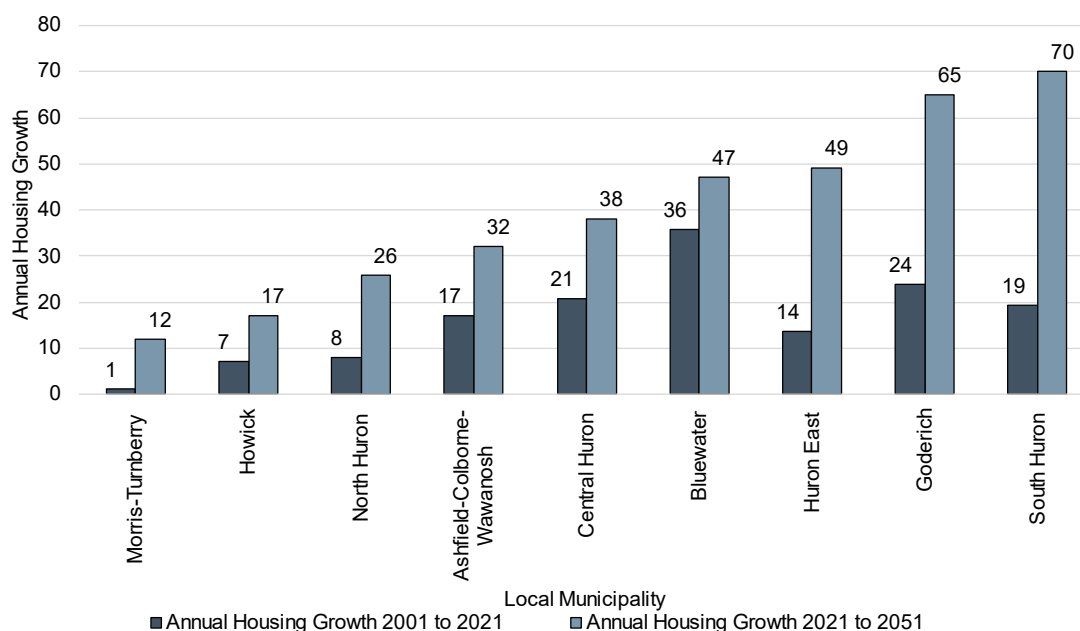
Figure 6-6
Huron County
Permanent Housing Forecast by Local Municipality, 2021 to 2051

| Location | Total Permanent Housing | | | Annual Housing Growth | |
|----------------------------|-------------------------|--------|--------|-----------------------|--------------|
| | 2001 | 2021 | 2051 | 2001 to 2021 | 2021 to 2051 |
| Ashfield-Colborne-Wawanosh | 1,940 | 2,355 | 3,300 | 21 | 32 |
| Bluewater | 2,590 | 3,305 | 4,700 | 36 | 47 |
| Central Huron | 2,930 | 3,270 | 4,410 | 17 | 38 |
| Goderich | 3,185 | 3,665 | 5,630 | 24 | 66 |
| Howick | 1,200 | 1,345 | 1,850 | 7 | 17 |
| Huron East | 3,430 | 3,705 | 5,170 | 14 | 49 |
| Morris-Turnberry | 1,170 | 1,195 | 1,540 | 1 | 12 |
| North Huron | 1,995 | 2,155 | 2,920 | 8 | 26 |
| South Huron | 3,955 | 4,340 | 6,450 | 19 | 70 |
| Huron County | 22,395 | 25,335 | 35,980 | 147 | 355 |

Source: Historical data from Statistics Canada Census; forecast by Watson & Associates Economists Ltd., 2023.



Figure 6-7
Huron County
Permanent Housing Forecast by Area Municipality, 2021 to 2051



Source: Historical data (2001 to 2021) from Statistics Canada; forecast by Watson & Associates Economists Ltd., 2023.

6.5.1 Seasonal Housing Growth Forecast Allocation by Area Municipality, 2021 to 2051

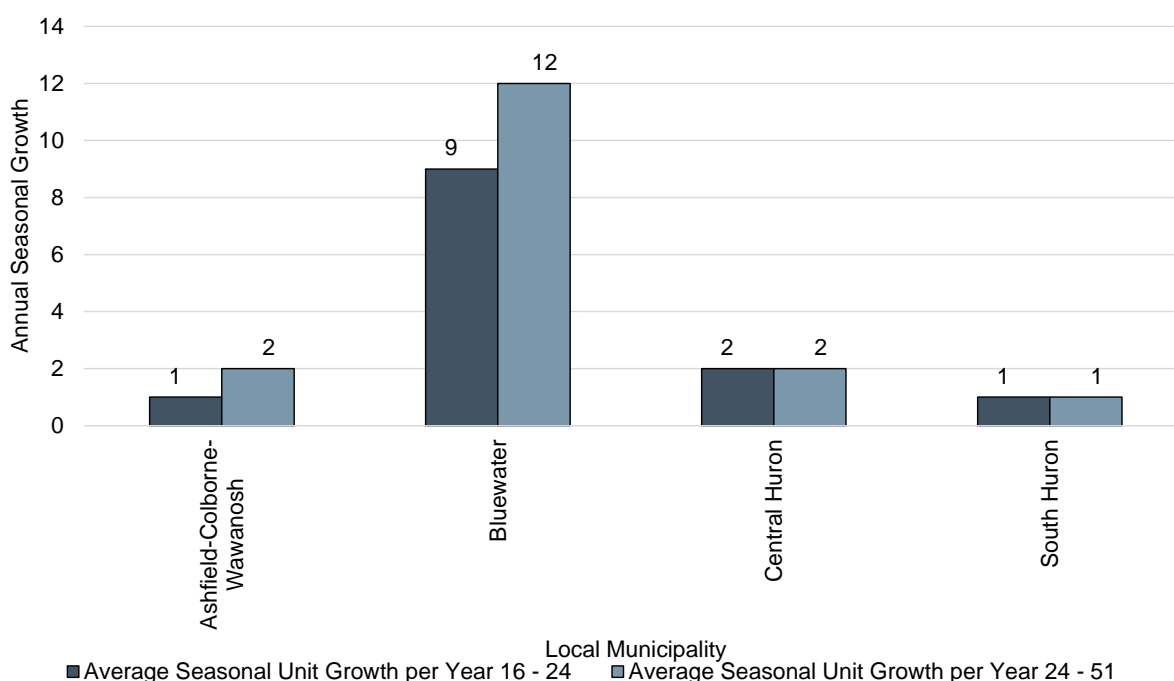
Figure 6-8 displays the historical and forecast annual seasonal housing growth for Ashfield-Colborne-Wawanosh, Bluewater, Central Huron, and South Huron. The following trends can be observed:

- From 2016 to 2021, Ashfield-Colborne-Wawanosh recorded an average annual increase of one seasonal housing unit. Over the 30-year forecast period, Ashfield-Colborne-Wawanosh is expected to experience a slight uptick to an average of two seasonal units per year;
- Bluewater observed the most significant historical seasonal dwelling growth, averaging nine units per year. Bluewater's average annual growth is forecast to rise to 12 units annually, representing the largest share of forecast seasonal housing growth in the County;



- Central Huron experienced an average annual increase of two units annually between 2016 and 2021. Over the forecast period, this rate of annual seasonal growth is projected to remain the same; and
- Between 2016 and 2021, South Huron experienced an increase of one seasonal unit per year on average. This trend is forecast to remain the same between 2021 and 2051.

Figure 6-8
Huron County
Annual Seasonal Housing Growth by Local Municipality, 2021 to 2051



6.6 Observations

Huron County is experiencing a notable increase in its population and housing growth trajectory. While some municipalities are forecast to experience a more significant increase in growth patterns compared to others, it is expected that all municipalities in the County will experience some degree of rising growth pressures. Some of this growth pressure will be felt most within the County's urban areas, as demand for a range of housing types, including higher-density housing forms with close access to



urban amenities, is anticipated to accommodate the County's growing population base across a broad range of demographic groups and income levels. Ensuring that the County and its area municipalities are well-poised to accommodate this demand will be an integral part of achieving the growth forecast over the next 30 years.



Chapter 7

Conclusions



7. Conclusions

Population and housing growth within Huron County has accelerated since 2016, when compared to the previous decades, however, it is important to recognize that this recent increase has been experienced (to varying degrees) across most areas of Southern Ontario. Housing growth within Huron County is expected to remain above 2016 to 2021 levels over the near-term, with population and housing growth gradually slowing in the latter half of the forecast period, largely due to the aging of the regional population base and labour force. This changing nature of growth will place increasing pressure on Huron County's ability to provide the necessary infrastructure to accommodate urban growth as well as the public and private services (daycare, community centres, schools, healthcare, etc.) required to support the needs of a growing, diversifying and aging population.

Over the longer term, the population base within the County is anticipated to steadily increase from 64,100 to 90,200 people. This represents an average annual population growth rate of 1.1%. To accommodate forecast permanent population growth, an additional 10,700 new permanent residential dwellings will need to be constructed within the County between 2021 and 2051. It is also forecast that the County will increase by approximately 20 seasonal housing units annually over the next 30 years.

Housing preferences by structure type are anticipated to gradually shift towards medium- and high-density housing forms over the long term. This shift is anticipated to be driven largely by the aging of the population, and to a lesser extent, from continued upward pressure on housing prices across the County and throughout Southern Ontario. Accommodating a changing mix of housing will require both ownership and rental housing, with opportunities for more affordable housing types.

Regular monitoring of the County's housing and population forecast is recommended to assist the County and its residents in better understanding current real estate development trends and demographic conditions, the progress of current development initiatives, overall tracking of population and housing growth to O.P. forecasts/targets, as well as the influence of O.P. planning policies on urban development patterns. This foundational analysis will also help the County assess and evaluate broader growth management objectives and performance measures on a regular basis.



Appendices



Appendix A

Growth Projections Approach/Methodology



Appendix A: Growth Projections Approach/Methodology

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

A.1 Economic Base Model

Local/regional economic activities can be divided into two categories: those that are “export-based,” and those that are “community-based.” The export-based sector is comprised of industries (i.e., economic clusters) which produce goods that reach markets outside the community (e.g., agriculture and primary resources, manufacturing, research and development). Export-based industries also provide services to temporary and seasonal residents of the municipality (hotels, restaurants, tourism-related sectors, colleges and universities) or to businesses outside the municipality (specialized financial, professional, scientific and technical services). Community-based industries produce services that primarily meet the needs of the residents in the County (retail, medical, primary and secondary education, and personal and government services). Ultimately, future population and housing growth within Huron County has been determined in large measure by the competitiveness of the export-based economy within the County and the surrounding market area. In developing the long-term labour force and population forecast for Huron County, a review of key regional and local economic growth drivers was also considered.

A.2 Cohort-Survival Population and Household Forecast Methodology

The cohort-survival population forecast methodology^[1] uses, as its base, population age groups by sex, and ages each group over time, taking into consideration age-specific

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



death rates and age-specific fertility rates for the female population in the appropriate years (to generate new births). To this total, an estimated rate of net migration is added (in-migration to the municipality, less out-migration, by age group).

Forecast trends in population age structure provide important insights with respect to future housing needs, based on forecast trends in average household occupancy. Total housing growth is generated from the population forecast by major age group using a headship rate forecast.

A headship rate is defined as the number of primary household maintainers or heads of households by major population age group (i.e., cohort). Average headship rates do not tend to vary significantly over time by major age group; however, the number of maintainers per household varies by population age group. For example, the ratio of household maintainers per total housing occupants is higher on average for households occupied by older cohorts (i.e., 55+ years of age) as opposed to households occupied by adults 29 to 54 years of age. This is important because, as the County's population ages, the ratio of household maintainers is anticipated to increase. The average headship rate represents the inverse of the average number of persons per unit. As such, as the County's population ages over time, the average persons per unit is forecast to steadily decline as the ratio of household maintainers per total housing occupants increases.

A.3 Forecast Households by Structure Type

Forecast households have been categorized by the following structure types:

- Low density (singles/semi-detached);
- Medium density (multiples); and
- High density (apartments).

Forecast housing growth by structure type has been developed based on the following supply and demand factors:

Supply Factors

- Supply of potential future housing stock in the development process by housing type and approval status;



- Lag-time between housing starts and completions;
- Housing intensification opportunities;
- Current inventory of net vacant designated urban “greenfield” lands not currently in the development approvals process; and
- Provincial and local planning policy.

Demand Factors

- Historical housing activity based on building permit activity/housing completions;
- Propensity trends by structure type for Huron County;
- Commuting trends and access to surrounding employment markets;
- Market demand for housing intensification;
- Appeal to families, empty-nesters and seniors; and
- Major infrastructure improvements and expansions.

A.4 Employment Forecast

The County’s long-term employment growth forecast by major employment sector/ category (i.e., primary, industrial, commercial, institutional, work at home and no fixed place of work (N.F.P.O.W.)) has been established using the employment “activity rate” method.^[1]

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

^[1] An employment activity rate is defined as the number of jobs in a municipality divided by the number of residents.



employment, home-based employment is also anticipated to generally increase in proportion to population growth.^[1]

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

- Macro-economic trends influencing Employment Areas development (i.e., industrial and office employment) within Huron County and the surrounding market area);
- Historical employment trends (i.e., review of established and emerging employment clusters), non-residential construction activity and recent Employment Area absorption rates;
- Availability of serviced Employment Area supply (i.e., shovel-ready Employment Area) and future planned greenfield development opportunities on vacant designated Employment Areas within Huron County and the surrounding market area;
- Recent land sales of municipally-owned vs. privately-owned industrial lands within Huron County and the surrounding market area; and
- Recent trends in industrial land prices and overall cost competitiveness on Employment Areas.

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



Appendix B

Huron County Headship Rates



Appendix B: Huron County Headship Rates

| Age Cohort | Household Headship Rates | | | | | | | | |
|--------------|--------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2011 | 2016 | 2021 | 2026 | 2031 | 2036 | 2041 | 2046 | 2051 |
| 0-14 | - | - | - | - | - | - | - | - | - |
| 15-24 | 0.07827 | 0.08461 | 0.06870 | 0.06870 | 0.06870 | 0.06870 | 0.06870 | 0.06870 | 0.06870 |
| 25-34 | 0.42563 | 0.42194 | 0.39623 | 0.39623 | 0.39623 | 0.39623 | 0.39623 | 0.39623 | 0.39623 |
| 35-44 | 0.51036 | 0.51390 | 0.51589 | 0.51589 | 0.51589 | 0.51589 | 0.51589 | 0.51589 | 0.51589 |
| 45-54 | 0.54349 | 0.54672 | 0.50321 | 0.50321 | 0.50321 | 0.50321 | 0.50321 | 0.50321 | 0.50321 |
| 55-64 | 0.55348 | 0.55044 | 0.54985 | 0.54985 | 0.54985 | 0.54985 | 0.54985 | 0.54985 | 0.54985 |
| 65-74 | 0.58591 | 0.61085 | 0.61226 | 0.61226 | 0.61226 | 0.61226 | 0.61226 | 0.61226 | 0.61226 |
| 75+ | 0.63584 | 0.60796 | 0.62363 | 0.62363 | 0.62363 | 0.62363 | 0.62363 | 0.62363 | 0.62363 |
| Total | 0.39041 | 0.39831 | 0.39547 | 0.39719 | 0.39795 | 0.39829 | 0.39833 | 0.39827 | 0.39892 |

Population based on Census adjusted for Census undercount.

Source: Statistics Canada Census 2006 to 2016. 2021 to 2051 prepared by Watson & Associates Economists Ltd., 2023



Appendix C

Huron County, Population and Housing Forecast by Structure Type, 2021 to 2051



Appendix C-1: Huron County, Population by Age Cohort, 2001 to 2051

Population (Including Census undercount) ¹

| Cohort | 2006 | 2011 | 2016 | 2021 | 2026 | 2031 | 2036 | 2041 | 2046 | 2051 |
|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 0-19 | 15,654 | 14,443 | 13,794 | 14,216 | 15,270 | 16,460 | 17,686 | 19,285 | 20,466 | 21,029 |
| 0-6 | 4,562 | 4,641 | 4,792 | 4,987 | 5,435 | 6,176 | 6,881 | 7,485 | 7,558 | 7,178 |
| 7-14 | 6,588 | 5,526 | 5,337 | 5,763 | 6,163 | 6,297 | 6,866 | 7,596 | 8,282 | 8,743 |
| 15-19 | 4,504 | 4,276 | 3,665 | 3,466 | 3,673 | 3,987 | 3,938 | 4,205 | 4,625 | 5,108 |
| 20-34 | 10,065 | 9,854 | 10,003 | 10,619 | 11,427 | 12,238 | 12,752 | 12,859 | 13,027 | 13,599 |
| 35-44 | 7,994 | 6,368 | 6,149 | 6,484 | 6,940 | 7,453 | 8,040 | 8,397 | 8,604 | 8,827 |
| 45-54 | 9,129 | 9,071 | 7,737 | 7,005 | 6,791 | 6,968 | 7,373 | 7,859 | 8,370 | 8,737 |
| 55-64 | 7,820 | 9,079 | 9,565 | 9,830 | 9,325 | 8,669 | 8,562 | 8,745 | 9,147 | 9,672 |
| 65-74 | 5,359 | 6,332 | 7,727 | 9,073 | 9,889 | 10,500 | 10,317 | 10,129 | 10,414 | 10,680 |
| 75+ | 5,265 | 5,418 | 5,757 | 6,823 | 8,739 | 10,838 | 13,166 | 15,394 | 16,774 | 17,625 |
| Total | 61,290 | 60,570 | 60,730 | 64,050 | 68,380 | 73,130 | 77,900 | 82,670 | 86,800 | 90,170 |

Percentage of Population

| Cohort | 2006 | 2011 | 2016 | 2021 | 2026 | 2031 | 2036 | 2041 | 2046 | 2051 |
|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 0-19 | 26% | 24% | 23% | 22% | 22% | 23% | 23% | 23% | 24% | 23% |
| 0-6 | 7% | 8% | 8% | 8% | 8% | 8% | 9% | 9% | 9% | 8% |
| 7-14 | 11% | 9% | 9% | 9% | 9% | 9% | 9% | 9% | 10% | 10% |
| 15-19 | 7% | 7% | 6% | 5% | 5% | 5% | 5% | 5% | 5% | 6% |
| 20-34 | 16% | 16% | 16% | 17% | 17% | 17% | 16% | 16% | 15% | 15% |
| 35-44 | 13% | 11% | 10% | 10% | 10% | 10% | 10% | 10% | 10% | 10% |
| 45-54 | 15% | 15% | 13% | 11% | 10% | 10% | 9% | 10% | 10% | 10% |
| 55-64 | 13% | 15% | 16% | 15% | 14% | 12% | 11% | 11% | 11% | 11% |
| 64-74 | 9% | 10% | 13% | 14% | 14% | 14% | 13% | 12% | 12% | 12% |
| 75+ | 9% | 9% | 9% | 11% | 13% | 15% | 17% | 19% | 19% | 20% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Source: 2001 to 2021 Derived from Statistics Canada, Demography Division, by Watson & Associates Economists Ltd. 2016 Adjusted for 2.5% undercount. 2021 to 2051 Forecast by Watson & Associates Economists Ltd., 2023.

¹ Forecast net population undercount estimated at approximately 2.5%

Note: Figures may not add precisely due to rounding.



Appendix C-2: Huron County, Population and Housing Historical and Forecast by Structure Type, 2001 to 2051

| | Year | Population (Including Census undercount) ¹ | Excluding Census Undercount | | | Housing Units | | | | | 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 | Total Households | | |
| Historical | Mid-2006 | 61,286 | 59,305 | 3,627 | 55,678 | 19,875 | 600 | 2,055 | 380 | 22,910 | 2.68 | 2.59 |
| | Mid-2011 | 60,565 | 59,090 | 4,565 | 54,525 | 20,143 | 828 | 2,028 | 638 | 23,637 | 2.56 | 2.50 |
| | Mid-2016 | 60,732 | 59,265 | 4,735 | 54,530 | 20,405 | 975 | 2,195 | 620 | 24,195 | 2.51 | 2.45 |
| | Mid-2021 | 64,050 | 61,365 | 4,735 | 56,630 | 20,940 | 1,175 | 2,405 | 815 | 25,335 | 2.53 | 2.422 |
| Forecast | Mid-2026 | 68,381 | 66,746 | 5,150 | 61,595 | 21,930 | 1,581 | 2,839 | 815 | 27,165 | 2.52 | 2.457 |
| | Mid-2031 | 73,125 | 71,376 | 5,507 | 65,869 | 22,902 | 2,050 | 3,338 | 815 | 29,105 | 2.51 | 2.452 |
| | Mid-2036 | 77,896 | 76,033 | 5,867 | 70,166 | 23,780 | 2,563 | 3,872 | 815 | 31,030 | 2.51 | 2.450 |
| | Mid-2041 | 82,669 | 80,692 | 6,226 | 74,466 | 24,554 | 3,128 | 4,438 | 815 | 32,935 | 2.51 | 2.450 |
| | Mid-2046 | 86,801 | 84,725 | 6,537 | 78,187 | 25,130 | 3,664 | 4,966 | 815 | 34,575 | 2.51 | 2.450 |
| | Mid-2051 | 90,168 | 88,012 | 6,791 | 81,221 | 25,545 | 4,163 | 5,452 | 815 | 35,975 | 2.51 | 2.446 |
| Incremental | Mid-2011 to Mid-2016 | 167 | -40 | 1,108 | 5 | 262 | 147 | 167 | -18 | 558 | | |
| | Mid-2016 to Mid-2021 | 3,318 | 2,100 | 0 | 2,100 | 535 | 200 | 210 | 195 | 1,140 | | |
| | Mid-2021 to Mid-2026 | 4,331 | 4,227 | 326 | 3,901 | 990 | 406 | 434 | 0 | 1,830 | | |
| | Mid-2021 to Mid-2031 | 9,075 | 8,858 | 684 | 8,175 | 1,962 | 875 | 933 | 0 | 3,770 | | |
| | Mid-2021 to Mid-2036 | 13,846 | 13,515 | 1,043 | 12,472 | 2,840 | 1,388 | 1,467 | 0 | 5,695 | | |
| | Mid-2021 to Mid-2041 | 18,619 | 18,174 | 1,402 | 16,772 | 3,614 | 1,953 | 2,033 | 0 | 7,600 | | |
| | Mid-2021 to Mid-2046 | 22,751 | 22,207 | 1,713 | 20,493 | 4,190 | 2,489 | 2,561 | 0 | 9,240 | | |
| | Mid-2021 to Mid-2051 | 26,118 | 25,493 | 1,967 | 23,526 | 4,605 | 2,988 | 3,047 | 0 | 10,640 | | |

Source: Watson & Associates Economists Ltd., 2023.

¹ Census undercount estimated at approximately 2.5%. Note: Population including the undercount has been rounded.

² Includes townhouses and apartments in duplexes.

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



Appendix D

Permanent Population and Housing Forecast by Area Municipality and Primary Settlement Area, 2021 to 2051



Appendix D-1: Township of Ashfield-Colborne-Wawanosh, Population and Housing Historical and Forecast by Structure Type, 2006 to 2051

| Year | | Population (Including Census Undercount) ^[1] | Population Excluding Census Undercount | Housing Units | | | | |
|-------------|---------------------|---|--|-------------------------|-----------------------------------|---------------------------|-------|------------------|
| | | | | Singles & Semi-Detached | Multiple Dwellings ^[2] | Apartments ^[3] | Other | Total Households |
| Historical | Mid 2006 | 5,630 | 5,409 | 1,870 | 5 | 15 | 65 | 1,955 |
| | Mid 2011 | 5,810 | 5,582 | 1,906 | 5 | 14 | 144 | 2,069 |
| | Mid 2016 | 5,640 | 5,422 | 1,920 | 5 | 10 | 170 | 2,105 |
| | Mid 2021 | 6,141 | 5,884 | 2,100 | 10 | 10 | 245 | 2,365 |
| | Mid 2024 | 7,368 | 7,059 | 2,443 | 10 | 13 | 245 | 2,711 |
| Forecast | Mid 2026 | 7,387 | 7,077 | 2,457 | 10 | 13 | 245 | 2,725 |
| | Mid 2031 | 7,816 | 7,488 | 2,602 | 10 | 13 | 245 | 2,870 |
| | Mid 2036 | 8,268 | 7,921 | 2,746 | 10 | 17 | 245 | 3,018 |
| | Mid 2041 | 8,678 | 8,314 | 2,872 | 10 | 21 | 245 | 3,148 |
| | Mid 2046 | 8,994 | 8,617 | 2,965 | 10 | 25 | 245 | 3,245 |
| | Mid 2051 | 9,211 | 8,825 | 3,029 | 10 | 29 | 245 | 3,313 |
| Incremental | Mid 2006 - Mid 2011 | 180 | 173 | 36 | 0 | -1 | 79 | 114 |
| | Mid 2011 - Mid 2016 | -170 | -160 | 14 | 0 | -4 | 26 | 36 |
| | Mid 2016 - Mid 2021 | 501 | 462 | 180 | 5 | 0 | 75 | 260 |
| | Mid 2021 - Mid 2024 | 1,226 | 1,175 | 343 | 0 | 3 | 0 | 346 |
| | Mid 2024 - Mid 2026 | 19 | 18 | 14 | 0 | 0 | 0 | 14 |
| | Mid 2024 - Mid 2031 | 448 | 429 | 159 | 0 | 0 | 0 | 159 |
| | Mid 2024 - Mid 2036 | 900 | 862 | 303 | 0 | 4 | 0 | 307 |
| | Mid 2024 - Mid 2041 | 1,310 | 1,255 | 429 | 0 | 8 | 0 | 437 |
| | Mid 2024 - Mid 2046 | 1,626 | 1,558 | 522 | 0 | 12 | 0 | 534 |
| | Mid 2024 - Mid 2051 | 1,843 | 1,766 | 586 | 0 | 16 | 0 | 602 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Census undercount estimated at approximately 4.38%. Note: Population including the undercount has been rounded.

[2] Includes townhouses and apartments in duplexes.

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



Appendix D-2: Township of Ashfield-Colborne-Wawanosh, Housing Forecast by Urban Serviced Settlement Area and Remaining Urban/Rural Area by Structure Type, 2021 to 2051

| | Development Location | Timing | Single & Semi-Detached | Multiples ¹ | Apartments ² | Total Residential Units | Gross Population in New Units | Existing Unit Population Change | Net Population Increase, Excluding Institutional | Institutional Population | Net Population Including Institutional |
|----------------------------|----------------------------|-------------|------------------------|------------------------|-------------------------|-------------------------|-------------------------------|---------------------------------|--|--------------------------|--|
| Ashfield-Colborne-Wawanosh | Ashfield-Colborne-Wawanosh | 2024 - 2026 | 14 | 0 | 0 | 14 | 44 | -27 | 17 | 1 | 18 |
| | | 2024 - 2031 | 159 | 0 | 0 | 159 | 498 | -103 | 396 | 33 | 429 |
| | | 2024 - 2036 | 303 | 0 | 4 | 307 | 957 | -161 | 796 | 66 | 862 |
| | | 2024 - 2041 | 429 | 0 | 8 | 437 | 1,359 | -200 | 1,159 | 96 | 1,255 |
| | | 2024 - 2046 | 522 | 0 | 12 | 534 | 1,657 | -218 | 1,439 | 119 | 1,558 |
| | | 2024 - 2051 | 586 | 0 | 16 | 602 | 1,865 | -234 | 1,631 | 135 | 1,766 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Includes townhouses and apartments in duplexes.

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



Appendix D-3: Municipality of Bluewater, Population and Housing Historical and Forecast by Structure Type, 2006 to 2051

| Year | | Population (Including Census Undercount) ^[1] | Population Excluding Census Undercount | Housing Units | | | | |
|-------------|---------------------|--|---|--------------------------------|--------------------------------------|---------------------------|-------|---------------------|
| | | | | Singles & Semi- Detached | Multiple Dwellings ^[2] | Apartments ^[3] | Other | Total Households |
| Historical | Mid 2006 | 7,410 | 7,120 | 2,515 | 10 | 230 | 10 | 2,765 |
| | Mid 2011 | 7,330 | 7,044 | 2,487 | 100 | 194 | 39 | 2,820 |
| | Mid 2016 | 7,430 | 7,136 | 2,615 | 155 | 200 | 55 | 3,025 |
| | Mid 2021 | 7,870 | 7,540 | 2,750 | 180 | 220 | 145 | 3,295 |
| | Mid 2024 | 8,301 | 7,953 | 2,894 | 180 | 226 | 145 | 3,445 |
| Forecast | Mid 2026 | 8,333 | 7,984 | 2,903 | 194 | 230 | 145 | 3,472 |
| | Mid 2031 | 8,777 | 8,409 | 3,011 | 257 | 245 | 145 | 3,658 |
| | Mid 2036 | 9,581 | 9,179 | 3,190 | 323 | 299 | 145 | 3,957 |
| | Mid 2041 | 10,359 | 9,925 | 3,346 | 396 | 359 | 145 | 4,246 |
| | Mid 2046 | 11,014 | 10,552 | 3,461 | 466 | 418 | 145 | 4,490 |
| | Mid 2051 | 11,533 | 11,050 | 3,541 | 533 | 474 | 145 | 4,693 |
| Incremental | Mid 2006 - Mid 2011 | -80 | -76 | -28 | 90 | -36 | 29 | 55 |
| | Mid 2011 - Mid 2016 | 100 | 92 | 128 | 55 | 6 | 16 | 205 |
| | Mid 2016 - Mid 2021 | 440 | 404 | 135 | 25 | 20 | 90 | 270 |
| | Mid 2021 - Mid 2024 | 431 | 413 | 144 | 0 | 6 | 0 | 150 |
| | Mid 2024 - Mid 2026 | 32 | 31 | 9 | 14 | 4 | 0 | 27 |
| | Mid 2024 - Mid 2031 | 476 | 456 | 117 | 77 | 19 | 0 | 213 |
| | Mid 2024 - Mid 2036 | 1,280 | 1,226 | 296 | 143 | 73 | 0 | 512 |
| | Mid 2024 - Mid 2041 | 2,058 | 1,972 | 452 | 216 | 133 | 0 | 801 |
| | Mid 2024 - Mid 2046 | 2,713 | 2,599 | 567 | 286 | 192 | 0 | 1,045 |
| | Mid 2024 - Mid 2051 | 3,233 | 3,097 | 647 | 353 | 248 | 0 | 1,248 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Census undercount estimated at approximately 4.38%. Note: Population including the undercount has been rounded.

[2] Includes townhouses and apartments in duplexes.

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



Appendix D-4: Municipality of Bluewater, Housing Forecast by Urban Serviced Settlement Area and Remaining Urban/Rural Area by Structure Type, 2021 to 2051

| | Development Location | Timing | Single & Semi-Detached | Multiples ¹ | Apartments ² | Total Residential Units | Gross Population in New Units | Existing Unit Population Change | Net Population Increase, Excluding Institutional | Institutional Population | Net Population Including Institutional |
|-----------|----------------------|-------------|------------------------|------------------------|-------------------------|-------------------------|-------------------------------|---------------------------------|--|--------------------------|--|
| Bluewater | Bluewater | 2024 - 2026 | 9 | 14 | 4 | 27 | 63 | -34 | 29 | 2 | 31 |
| | | 2024 - 2031 | 117 | 77 | 19 | 213 | 553 | -132 | 421 | 35 | 456 |
| | | 2024 - 2036 | 296 | 143 | 73 | 512 | 1,339 | -207 | 1,132 | 94 | 1,226 |
| | | 2024 - 2041 | 452 | 216 | 133 | 801 | 2,077 | -257 | 1,820 | 152 | 1,972 |
| | | 2024 - 2046 | 567 | 286 | 192 | 1,045 | 2,679 | -280 | 2,399 | 200 | 2,599 |
| | | 2024 - 2051 | 647 | 353 | 248 | 1,248 | 3,160 | -301 | 2,859 | 238 | 3,097 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Includes townhouses and apartments in duplexes.

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



Appendix D-6: Municipality of Central Huron, Population and Housing Historical and Forecast by Structure Type, 2006 to 2051

| Year | | Population (Including Census Undercount) ^[1] | Population Excluding Census Undercount | Housing Units | | | | |
|-------------|---------------------|--|---|--------------------------------|--------------------------------------|---------------------------|-------|---------------------|
| | | | | Singles & Semi- Detached | Multiple Dwellings ^[2] | Apartments ^[3] | Other | Total Households |
| Historical | Mid 2006 | 7,950 | 7,641 | 2,655 | 40 | 240 | 20 | 2,955 |
| | Mid 2011 | 7,900 | 7,591 | 2,684 | 27 | 269 | 230 | 3,210 |
| | Mid 2016 | 7,890 | 7,576 | 2,585 | 55 | 295 | 200 | 3,135 |
| | Mid 2021 | 8,140 | 7,799 | 2,675 | 60 | 280 | 250 | 3,265 |
| | Mid 2024 | 8,562 | 8,203 | 2,797 | 61 | 324 | 250 | 3,432 |
| Forecast | Mid 2026 | 8,615 | 8,254 | 2,802 | 91 | 328 | 250 | 3,471 |
| | Mid 2031 | 8,792 | 8,423 | 2,859 | 118 | 342 | 250 | 3,569 |
| | Mid 2036 | 9,382 | 8,989 | 2,986 | 172 | 396 | 250 | 3,804 |
| | Mid 2041 | 9,969 | 9,551 | 3,097 | 232 | 456 | 250 | 4,035 |
| | Mid 2046 | 10,475 | 10,036 | 3,179 | 289 | 515 | 250 | 4,233 |
| | Mid 2051 | 10,886 | 10,430 | 3,236 | 344 | 571 | 250 | 4,401 |
| Incremental | Mid 2006 - Mid 2011 | -50 | -50 | 29 | -13 | 29 | 210 | 255 |
| | Mid 2011 - Mid 2016 | -10 | -15 | -99 | 28 | 26 | -30 | -75 |
| | Mid 2016 - Mid 2021 | 250 | 223 | 90 | 5 | -15 | 50 | 130 |
| | Mid 2021 - Mid 2024 | 422 | 404 | 122 | 1 | 44 | 0 | 167 |
| | Mid 2024 - Mid 2026 | 53 | 51 | 5 | 30 | 4 | 0 | 39 |
| | Mid 2024 - Mid 2031 | 230 | 220 | 62 | 57 | 18 | 0 | 137 |
| | Mid 2024 - Mid 2036 | 820 | 786 | 189 | 111 | 72 | 0 | 372 |
| | Mid 2024 - Mid 2041 | 1,407 | 1,348 | 300 | 171 | 132 | 0 | 603 |
| | Mid 2024 - Mid 2046 | 1,913 | 1,833 | 382 | 228 | 191 | 0 | 801 |
| | Mid 2024 - Mid 2051 | 2,324 | 2,227 | 439 | 283 | 247 | 0 | 969 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Census undercount estimated at approximately 4.38%. Note: Population including the undercount has been rounded.

[2] Includes townhouses and apartments in duplexes.

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



Appendix D-7: Municipality of Central Huron, Housing Forecast by Urban Serviced Settlement Area and Remaining Urban/Rural Area by Structure Type, 2021 to 2051

| | Development Location | Timing | Single & Semi-Detached | Multiples ¹ | Apartments ² | Total Residential Units | Gross Population in New Units | Existing Unit Population Change | Net Population Increase, Excluding Institutional | Institutional Population | Net Population Including Institutional |
|---------------|----------------------|-------------|------------------------|------------------------|-------------------------|-------------------------|-------------------------------|---------------------------------|--|--------------------------|--|
| Central Huron | Central Huron | 2024 - 2026 | 5 | 30 | 4 | 39 | 82 | -35 | 47 | 4 | 51 |
| | | 2024 - 2031 | 62 | 57 | 18 | 137 | 339 | -136 | 203 | 17 | 220 |
| | | 2024 - 2036 | 189 | 111 | 72 | 372 | 938 | -213 | 725 | 61 | 786 |
| | | 2024 - 2041 | 300 | 171 | 132 | 603 | 1,509 | -265 | 1,244 | 104 | 1,348 |
| | | 2024 - 2046 | 382 | 228 | 191 | 801 | 1,981 | -289 | 1,692 | 141 | 1,833 |
| | | 2024 - 2051 | 439 | 283 | 247 | 969 | 2,366 | -310 | 2,056 | 171 | 2,227 |
| | Clinton | 2024 - 2026 | 0 | 28 | 2 | 30 | 59 | -20 | 39 | 3 | 42 |
| | | 2024 - 2031 | 21 | 55 | 16 | 91 | 203 | -77 | 126 | 11 | 137 |
| | | 2024 - 2036 | 40 | 107 | 63 | 210 | 447 | -120 | 327 | 28 | 355 |
| | | 2024 - 2041 | 95 | 165 | 110 | 370 | 816 | -149 | 667 | 56 | 723 |
| | | 2024 - 2046 | 103 | 220 | 168 | 491 | 1,051 | -163 | 888 | 74 | 962 |
| | | 2024 - 2051 | 109 | 274 | 211 | 594 | 1,252 | -175 | 1,077 | 90 | 1,167 |
| | Remaining Areas | 2024 - 2026 | 5 | 2 | 2 | 9 | 23 | -15 | 8 | 1 | 9 |
| | | 2024 - 2031 | 41 | 2 | 2 | 46 | 136 | -59 | 77 | 6 | 83 |
| | | 2024 - 2036 | 149 | 4 | 9 | 162 | 491 | -93 | 398 | 33 | 431 |
| | | 2024 - 2041 | 205 | 6 | 22 | 233 | 693 | -116 | 577 | 48 | 625 |
| | | 2024 - 2046 | 279 | 8 | 23 | 310 | 930 | -126 | 804 | 67 | 871 |
| | | 2024 - 2051 | 330 | 9 | 36 | 375 | 1,114 | -135 | 979 | 81 | 1,060 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Includes townhouses and apartments in duplexes.

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



Appendix D-8: Town of Goderich, Population and Housing Historical and Forecast by Structure Type, 2006 to 2051

| Year | | Population (Including Census Undercount) ^[1] | Population Excluding Census Undercount | Housing Units | | | | |
|-------------|---------------------|---|--|-------------------------|-----------------------------------|---------------------------|-------|------------------|
| | | | | Singles & Semi-Detached | Multiple Dwellings ^[2] | Apartments ^[3] | Other | Total Households |
| Historical | Mid 2006 | 7,870 | 7,563 | 2,445 | 200 | 600 | 30 | 3,275 |
| | Mid 2011 | 7,830 | 7,521 | 2,509 | 210 | 627 | 29 | 3,375 |
| | Mid 2016 | 7,940 | 7,628 | 2,525 | 250 | 690 | 25 | 3,490 |
| | Mid 2021 | 8,226 | 7,881 | 2,570 | 270 | 785 | 40 | 3,665 |
| | Mid 2024 | 8,466 | 8,111 | 2,649 | 277 | 815 | 40 | 3,781 |
| Forecast | Mid 2026 | 8,863 | 8,491 | 2,666 | 334 | 943 | 40 | 3,983 |
| | Mid 2031 | 10,187 | 9,760 | 2,828 | 404 | 1,306 | 40 | 4,578 |
| | Mid 2036 | 10,789 | 10,337 | 2,917 | 451 | 1,444 | 40 | 4,852 |
| | Mid 2041 | 11,427 | 10,948 | 2,995 | 504 | 1,598 | 40 | 5,137 |
| | Mid 2046 | 12,008 | 11,505 | 3,053 | 554 | 1,747 | 40 | 5,394 |
| | Mid 2051 | 12,515 | 11,990 | 3,093 | 602 | 1,891 | 40 | 5,626 |
| Incremental | Mid 2006 - Mid 2011 | -40 | -42 | 64 | 10 | 27 | -1 | 100 |
| | Mid 2011 - Mid 2016 | 110 | 107 | 16 | 40 | 63 | -4 | 115 |
| | Mid 2016 - Mid 2021 | 286 | 253 | 45 | 20 | 95 | 15 | 175 |
| | Mid 2021 - Mid 2024 | 240 | 230 | 79 | 7 | 30 | 0 | 116 |
| | Mid 2024 - Mid 2026 | 397 | 380 | 17 | 57 | 128 | 0 | 202 |
| | Mid 2024 - Mid 2031 | 1,721 | 1,649 | 179 | 127 | 491 | 0 | 797 |
| | Mid 2024 - Mid 2036 | 2,323 | 2,226 | 268 | 174 | 629 | 0 | 1,071 |
| | Mid 2024 - Mid 2041 | 2,961 | 2,837 | 346 | 227 | 783 | 0 | 1,356 |
| | Mid 2024 - Mid 2046 | 3,543 | 3,394 | 404 | 277 | 932 | 0 | 1,613 |
| | Mid 2024 - Mid 2051 | 4,049 | 3,879 | 444 | 325 | 1,076 | 0 | 1,845 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Census undercount estimated at approximately 4.38%. Note: Population including the undercount has been rounded.

[2] Includes townhouses and apartments in duplexes.

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



Appendix D-9: Town of Goderich, Housing Forecast by Urban Serviced Settlement Area and Remaining Urban/Rural Area by Structure Type, 2021 to 2051

| | Development Location | Timing | Single & Semi-Detached | Multiples ¹ | Apartments ² | Total Residential Units | Gross Population in New Units | Existing Unit Population Change | Net Population Increase, Excluding Institutional | Institutional Population | Net Population Including Institutional |
|----------|----------------------|-------------|------------------------|------------------------|-------------------------|-------------------------|-------------------------------|---------------------------------|--|--------------------------|--|
| Goderich | Goderich | 2024 - 2026 | 17 | 57 | 128 | 202 | 387 | -36 | 351 | 29 | 380 |
| | | 2024 - 2031 | 179 | 127 | 491 | 797 | 1,660 | -138 | 1,522 | 127 | 1,649 |
| | | 2024 - 2036 | 268 | 174 | 629 | 1,071 | 2,271 | -216 | 2,054 | 172 | 2,226 |
| | | 2024 - 2041 | 346 | 227 | 783 | 1,356 | 2,886 | -268 | 2,618 | 219 | 2,837 |
| | | 2024 - 2046 | 404 | 277 | 932 | 1,613 | 3,425 | -292 | 3,132 | 262 | 3,394 |
| | | 2024 - 2051 | 444 | 325 | 1,076 | 1,845 | 3,894 | -313 | 3,580 | 299 | 3,879 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Includes townhouses and apartments in duplexes.

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



Appendix D-10: Township of Howick, Population and Housing Historical and Forecast by Structure Type, 2006 to 2051

| Year | | Population (Including Census Undercount) ^[1] | Population Excluding Census Undercount | Housing Units | | | | |
|-------------|---------------------|--|---|--------------------------------|--------------------------------------|---------------------------|-------|---------------------|
| | | | | Singles & Semi- Detached | Multiple Dwellings ^[2] | Apartments ^[3] | Other | Total Households |
| Historical | Mid 2006 | 4,040 | 3,882 | 1,150 | 50 | 15 | 30 | 1,245 |
| | Mid 2011 | 4,010 | 3,856 | 1,154 | 38 | 39 | 22 | 1,253 |
| | Mid 2016 | 4,030 | 3,873 | 1,205 | 30 | 45 | 20 | 1,300 |
| | Mid 2021 | 4,222 | 4,045 | 1,240 | 50 | 40 | 10 | 1,340 |
| | Mid 2024 | 4,287 | 4,107 | 1,272 | 50 | 47 | 10 | 1,379 |
| Forecast | Mid 2026 | 4,288 | 4,108 | 1,276 | 53 | 47 | 10 | 1,386 |
| | Mid 2031 | 4,440 | 4,254 | 1,327 | 65 | 49 | 10 | 1,451 |
| | Mid 2036 | 4,753 | 4,554 | 1,405 | 90 | 62 | 10 | 1,567 |
| | Mid 2041 | 5,054 | 4,842 | 1,473 | 118 | 76 | 10 | 1,677 |
| | Mid 2046 | 5,305 | 5,083 | 1,523 | 145 | 90 | 10 | 1,768 |
| | Mid 2051 | 5,504 | 5,273 | 1,558 | 171 | 104 | 10 | 1,843 |
| Incremental | Mid 2006 - Mid 2011 | -30 | -26 | 4 | -12 | 24 | -8 | 8 |
| | Mid 2011 - Mid 2016 | 20 | 17 | 51 | -8 | 6 | -2 | 47 |
| | Mid 2016 - Mid 2021 | 192 | 172 | 35 | 20 | -5 | -10 | 40 |
| | Mid 2021 - Mid 2024 | 65 | 62 | 32 | 0 | 7 | 0 | 39 |
| | Mid 2024 - Mid 2026 | 1 | 1 | 4 | 3 | 0 | 0 | 7 |
| | Mid 2024 - Mid 2031 | 153 | 147 | 55 | 15 | 2 | 0 | 72 |
| | Mid 2024 - Mid 2036 | 467 | 447 | 133 | 40 | 15 | 0 | 188 |
| | Mid 2024 - Mid 2041 | 767 | 735 | 201 | 68 | 29 | 0 | 298 |
| | Mid 2024 - Mid 2046 | 1,019 | 976 | 251 | 95 | 43 | 0 | 389 |
| | Mid 2024 - Mid 2051 | 1,217 | 1,166 | 286 | 121 | 57 | 0 | 464 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Census undercount estimated at approximately 4.38%. Note: Population including the undercount has been rounded.

[2] Includes townhouses and apartments in duplexes.

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



Appendix D-11: Township of Howick, Housing Forecast by Urban Serviced Settlement Area and Remaining Urban/Rural Area by Structure Type, 2021 to 2051

| | Development Location | Timing | Single & Semi-Detached | Multiples ¹ | Apartments ² | Total Residential Units | Gross Population in New Units | Existing Unit Population Change | Net Population Increase, Excluding Institutional | Institutional Population | Net Population Including Institutional |
|--------|----------------------|-------------|------------------------|------------------------|-------------------------|-------------------------|-------------------------------|---------------------------------|--|--------------------------|--|
| Howick | Howick | 2024 - 2026 | 4 | 3 | 0 | 7 | 19 | -18 | 1 | 0 | 1 |
| | | 2024 - 2031 | 55 | 15 | 2 | 72 | 206 | -70 | 136 | 11 | 147 |
| | | 2024 - 2036 | 133 | 40 | 15 | 188 | 523 | -110 | 413 | 34 | 447 |
| | | 2024 - 2041 | 201 | 68 | 29 | 298 | 816 | -137 | 679 | 56 | 735 |
| | | 2024 - 2046 | 251 | 95 | 43 | 389 | 1,050 | -150 | 901 | 75 | 976 |
| | | 2024 - 2051 | 286 | 121 | 57 | 464 | 1,236 | -161 | 1,076 | 90 | 1,166 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Includes townhouses and apartments in duplexes.

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



Appendix D-12: Municipality of Huron East, Population and Housing Historical and Forecast by Structure Type, 2006 to 2051

| Year | | Population (Including Census Undercount) ^[1] | Population Excluding Census Undercount | Housing Units | | | | |
|-------------|---------------------|--|---|--------------------------------|--------------------------------------|---------------------------|-------|---------------------|
| | | | | Singles & Semi- Detached | Multiple Dwellings ^[2] | Apartments ^[3] | Other | Total Households |
| Historical | Mid 2006 | 9,690 | 9,310 | 3,075 | 40 | 280 | 45 | 3,440 |
| | Mid 2011 | 9,640 | 9,264 | 3,099 | 82 | 279 | 80 | 3,540 |
| | Mid 2016 | 9,510 | 9,138 | 3,170 | 95 | 300 | 65 | 3,630 |
| | Mid 2021 | 9,928 | 9,512 | 3,245 | 105 | 315 | 40 | 3,705 |
| | Mid 2024 | 10,181 | 9,754 | 3,332 | 119 | 341 | 40 | 3,832 |
| Forecast | Mid 2026 | 10,254 | 9,824 | 3,339 | 157 | 347 | 40 | 3,883 |
| | Mid 2031 | 10,538 | 10,096 | 3,427 | 187 | 369 | 40 | 4,023 |
| | Mid 2036 | 11,387 | 10,910 | 3,615 | 245 | 450 | 40 | 4,350 |
| | Mid 2041 | 12,222 | 11,710 | 3,779 | 310 | 541 | 40 | 4,670 |
| | Mid 2046 | 12,930 | 12,388 | 3,900 | 372 | 629 | 40 | 4,941 |
| | Mid 2051 | 13,496 | 12,930 | 3,984 | 431 | 713 | 40 | 5,168 |
| Incremental | Mid 2006 - Mid 2011 | -50 | -46 | 24 | 42 | -1 | 35 | 100 |
| | Mid 2011 - Mid 2016 | -130 | -126 | 71 | 13 | 21 | -15 | 90 |
| | Mid 2016 - Mid 2021 | 418 | 374 | 75 | 10 | 15 | -25 | 75 |
| | Mid 2021 - Mid 2024 | 253 | 242 | 87 | 14 | 26 | 0 | 127 |
| | Mid 2024 - Mid 2026 | 73 | 70 | 7 | 38 | 6 | 0 | 51 |
| | Mid 2024 - Mid 2031 | 357 | 342 | 95 | 68 | 28 | 0 | 191 |
| | Mid 2024 - Mid 2036 | 1,207 | 1,156 | 283 | 126 | 109 | 0 | 518 |
| | Mid 2024 - Mid 2041 | 2,042 | 1,956 | 447 | 191 | 200 | 0 | 838 |
| | Mid 2024 - Mid 2046 | 2,749 | 2,634 | 568 | 253 | 288 | 0 | 1,109 |
| | Mid 2024 - Mid 2051 | 3,315 | 3,176 | 652 | 312 | 372 | 0 | 1,336 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Census undercount estimated at approximately 4.38%. Note: Population including the undercount has been rounded.

[2] Includes townhouses and apartments in duplexes.

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



Appendix D-13: Municipality of Huron East, Housing Forecast by Urban Serviced Settlement Area and Remaining Urban/Rural Area by Structure Type, 2021 to 2051

| | Development Location | Timing | Single & Semi-Detached | Multiples ¹ | Apartments ² | Total Residential Units | Gross Population in New Units | Existing Unit Population Change | Net Population Increase, Excluding Institutional | Institutional Population | Net Population Including Institutional |
|------------|----------------------|-------------|------------------------|------------------------|-------------------------|-------------------------|-------------------------------|---------------------------------|--|--------------------------|--|
| Huron East | Huron East | 2024 - 2026 | 7 | 38 | 6 | 51 | 108 | -43 | 65 | 5 | 70 |
| | | 2024 - 2031 | 95 | 68 | 28 | 191 | 482 | -166 | 316 | 26 | 342 |
| | | 2024 - 2036 | 283 | 126 | 109 | 518 | 1,326 | -260 | 1,067 | 89 | 1,156 |
| | | 2024 - 2041 | 447 | 191 | 200 | 838 | 2,127 | -323 | 1,805 | 151 | 1,956 |
| | | 2024 - 2046 | 568 | 253 | 288 | 1,109 | 2,781 | -352 | 2,431 | 203 | 2,634 |
| | | 2024 - 2051 | 652 | 312 | 372 | 1,336 | 3,307 | -378 | 2,931 | 245 | 3,176 |
| | Seaforth | 2024 - 2026 | 4 | 32 | 4 | 34 | 82 | -14 | 68 | 5 | 73 |
| | | 2024 - 2031 | 56 | 40 | 17 | 91 | 285 | -54 | 231 | 19 | 250 |
| | | 2024 - 2036 | 141 | 82 | 83 | 248 | 749 | -84 | 665 | 55 | 720 |
| | | 2024 - 2041 | 208 | 125 | 163 | 401 | 1,182 | -104 | 1,078 | 90 | 1,168 |
| | | 2024 - 2046 | 261 | 165 | 232 | 530 | 1,547 | -114 | 1,433 | 120 | 1,553 |
| | | 2024 - 2051 | 310 | 202 | 280 | 639 | 1,857 | -122 | 1,735 | 145 | 1,880 |
| | Remaining Areas | 2024 - 2026 | 3 | 6 | 2 | 11 | 25 | -29 | -3 | 0 | -3 |
| | | 2024 - 2031 | 39 | 28 | 11 | 78 | 197 | -112 | 85 | 7 | 92 |
| | | 2024 - 2036 | 142 | 44 | 26 | 211 | 578 | -176 | 402 | 34 | 436 |
| | | 2024 - 2041 | 239 | 66 | 37 | 341 | 945 | -219 | 727 | 61 | 788 |
| | | 2024 - 2046 | 307 | 88 | 56 | 451 | 1,234 | -238 | 998 | 83 | 1,081 |
| | | 2024 - 2051 | 342 | 110 | 92 | 544 | 1,450 | -256 | 1,196 | 100 | 1,296 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Includes townhouses and apartments in duplexes.

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



Appendix D-14: Municipality of Morris-Turnberry, Population and Housing Historical and Forecast by Structure Type, 2006 to 2051

| Year | | Population (Including Census Undercount) ^[1] | Population Excluding Census Undercount | Housing Units | | | | |
|-------------|---------------------|--|---|--------------------------------|--------------------------------------|---------------------------|-------|---------------------|
| | | | | Singles & Semi- Detached | Multiple Dwellings ^[2] | Apartments ^[3] | Other | Total Households |
| Historical | Mid 2006 | 3,540 | 3,403 | 1,050 | 10 | 35 | 65 | 1,160 |
| | Mid 2011 | 3,550 | 3,413 | 1,142 | 0 | 7 | 6 | 1,155 |
| | Mid 2016 | 3,640 | 3,496 | 1,180 | 0 | 5 | 5 | 1,190 |
| | Mid 2021 | 3,747 | 3,590 | 1,165 | 10 | 10 | 10 | 1,195 |
| | Mid 2024 | 3,858 | 3,696 | 1,192 | 22 | 30 | 10 | 1,254 |
| Forecast | Mid 2026 | 3,858 | 3,696 | 1,194 | 27 | 30 | 10 | 1,261 |
| | Mid 2031 | 3,927 | 3,762 | 1,222 | 35 | 32 | 10 | 1,299 |
| | Mid 2036 | 4,077 | 3,906 | 1,257 | 45 | 55 | 10 | 1,367 |
| | Mid 2041 | 4,231 | 4,054 | 1,287 | 56 | 81 | 10 | 1,434 |
| | Mid 2046 | 4,370 | 4,187 | 1,309 | 67 | 106 | 10 | 1,492 |
| | Mid 2051 | 4,484 | 4,296 | 1,325 | 77 | 130 | 10 | 1,542 |
| Incremental | Mid 2006 - Mid 2011 | 10 | 10 | 92 | -10 | -28 | -59 | -5 |
| | Mid 2011 - Mid 2016 | 90 | 83 | 38 | 0 | -2 | -1 | 35 |
| | Mid 2016 - Mid 2021 | 107 | 94 | -15 | 10 | 5 | 5 | 5 |
| | Mid 2021 - Mid 2024 | 111 | 106 | 27 | 12 | 20 | 0 | 59 |
| | Mid 2024 - Mid 2026 | 0 | 0 | 2 | 5 | 0 | 0 | 7 |
| | Mid 2024 - Mid 2031 | 69 | 66 | 30 | 13 | 2 | 0 | 45 |
| | Mid 2024 - Mid 2036 | 219 | 210 | 65 | 23 | 25 | 0 | 113 |
| | Mid 2024 - Mid 2041 | 374 | 358 | 95 | 34 | 51 | 0 | 180 |
| | Mid 2024 - Mid 2046 | 512 | 491 | 117 | 45 | 76 | 0 | 238 |
| | Mid 2024 - Mid 2051 | 626 | 600 | 133 | 55 | 100 | 0 | 288 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Census undercount estimated at approximately 4.38%. Note: Population including the undercount has been rounded.

[2] Includes townhouses and apartments in duplexes.

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



Appendix D-15: Municipality of Morris-Turnberry, Housing Forecast by Urban Serviced Settlement Area and Remaining Urban/Rural Area by Structure Type, 2021 to 2051

| | Development Location | Timing | Single & Semi-Detached | Multiples ¹ | Apartments ² | Total Residential Units | Gross Population in New Units | Existing Unit Population Change | Net Population Increase, Excluding Institutional | Institutional Population | Net Population Including Institutional |
|------------------|----------------------|-------------|------------------------|------------------------|-------------------------|-------------------------|-------------------------------|---------------------------------|--|--------------------------|--|
| Morris-Turnberry | Morris-Turnberry | 2024 - 2026 | 2 | 5 | 0 | 7 | 16 | -16 | 0 | 0 | 0 |
| | | 2024 - 2031 | 30 | 13 | 2 | 45 | 123 | -62 | 61 | 5 | 66 |
| | | 2024 - 2036 | 65 | 23 | 25 | 113 | 293 | -98 | 194 | 16 | 210 |
| | | 2024 - 2041 | 95 | 34 | 51 | 180 | 453 | -122 | 331 | 27 | 358 |
| | | 2024 - 2046 | 117 | 45 | 76 | 238 | 587 | -133 | 454 | 37 | 491 |
| | | 2024 - 2051 | 133 | 55 | 100 | 288 | 699 | -143 | 555 | 45 | 600 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Includes townhouses and apartments in duplexes.

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



Appendix D-16: Township of North Huron, Population and Housing Historical and Forecast by Structure Type, 2006 to 2051

| Year | | Population (Including Census Undercount) ^[1] | Population Excluding Census Undercount | Housing Units | | | | |
|-------------|---------------------|--|---|--------------------------------|--------------------------------------|---------------------------|-------|---------------------|
| | | | | Singles & Semi- Detached | Multiple Dwellings ^[2] | Apartments ^[3] | Other | Total Households |
| Historical | Mid 2006 | 5,220 | 5,015 | 1,665 | 70 | 275 | 55 | 2,065 |
| | Mid 2011 | 5,080 | 4,884 | 1,679 | 110 | 249 | 5 | 2,043 |
| | Mid 2016 | 5,130 | 4,932 | 1,670 | 115 | 285 | 15 | 2,085 |
| | Mid 2021 | 5,273 | 5,052 | 1,685 | 150 | 310 | 10 | 2,155 |
| | Mid 2024 | 5,462 | 5,233 | 1,713 | 158 | 385 | 10 | 2,266 |
| Forecast | Mid 2026 | 5,526 | 5,294 | 1,716 | 186 | 393 | 10 | 2,305 |
| | Mid 2031 | 5,736 | 5,496 | 1,753 | 228 | 423 | 10 | 2,414 |
| | Mid 2036 | 5,994 | 5,743 | 1,785 | 259 | 490 | 10 | 2,544 |
| | Mid 2041 | 6,279 | 6,016 | 1,813 | 294 | 564 | 10 | 2,681 |
| | Mid 2046 | 6,551 | 6,276 | 1,834 | 327 | 636 | 10 | 2,807 |
| | Mid 2051 | 6,792 | 6,507 | 1,848 | 359 | 705 | 10 | 2,922 |
| Incremental | Mid 2006 - Mid 2011 | -140 | -131 | 14 | 40 | -26 | -50 | -22 |
| | Mid 2011 - Mid 2016 | 50 | 48 | -9 | 5 | 36 | 10 | 42 |
| | Mid 2016 - Mid 2021 | 143 | 120 | 15 | 35 | 25 | -5 | 70 |
| | Mid 2021 - Mid 2024 | 189 | 181 | 28 | 8 | 75 | 0 | 111 |
| | Mid 2024 - Mid 2026 | 64 | 61 | 3 | 28 | 8 | 0 | 39 |
| | Mid 2024 - Mid 2031 | 275 | 263 | 40 | 70 | 38 | 0 | 148 |
| | Mid 2024 - Mid 2036 | 532 | 510 | 72 | 101 | 105 | 0 | 278 |
| | Mid 2024 - Mid 2041 | 817 | 783 | 100 | 136 | 179 | 0 | 415 |
| | Mid 2024 - Mid 2046 | 1,089 | 1,043 | 121 | 169 | 251 | 0 | 541 |
| | Mid 2024 - Mid 2051 | 1,330 | 1,274 | 135 | 201 | 320 | 0 | 656 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Census undercount estimated at approximately 4.38%. Note: Population including the undercount has been rounded.

[2] Includes townhouses and apartments in duplexes.

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



Appendix D-17: Township of North Huron, Housing Forecast by Urban Serviced Settlement Area and Remaining Urban/Rural Area by Structure Type, 2021 to 2051

| | Development Location | Timing | Single & Semi-Detached | Multiples ¹ | Apartments ² | Total Residential Units | Gross Population in New Units | Existing Unit Population Change | Net Population Increase, Excluding Institutional | Institutional Population | Net Population Including Institutional |
|-------------|----------------------|-------------|------------------------|------------------------|-------------------------|-------------------------|-------------------------------|---------------------------------|--|--------------------------|--|
| North Huron | North Huron | 2024 - 2026 | 3 | 28 | 8 | 39 | 79 | -23 | 56 | 5 | 61 |
| | | 2024 - 2031 | 40 | 70 | 38 | 148 | 330 | -88 | 242 | 21 | 263 |
| | | 2024 - 2036 | 72 | 101 | 105 | 278 | 608 | -138 | 470 | 40 | 510 |
| | | 2024 - 2041 | 100 | 136 | 179 | 415 | 893 | -171 | 722 | 61 | 783 |
| | | 2024 - 2046 | 121 | 169 | 251 | 541 | 1,149 | -187 | 962 | 81 | 1,043 |
| | | 2024 - 2051 | 135 | 201 | 320 | 656 | 1,375 | -201 | 1,175 | 99 | 1,274 |
| | Wingham | 2024 - 2026 | 0 | 25 | 4 | 28 | 57 | -15 | 42 | 4 | 46 |
| | | 2024 - 2031 | 19 | 54 | 22 | 95 | 205 | -58 | 147 | 13 | 160 |
| | | 2024 - 2036 | 30 | 66 | 82 | 178 | 367 | -90 | 277 | 24 | 301 |
| | | 2024 - 2041 | 40 | 85 | 140 | 266 | 536 | -112 | 424 | 36 | 460 |
| | | 2024 - 2046 | 47 | 105 | 195 | 347 | 693 | -122 | 571 | 48 | 619 |
| | | 2024 - 2051 | 49 | 125 | 246 | 420 | 827 | -132 | 695 | 59 | 754 |
| | Remaining Areas | 2024 - 2026 | 3 | 3 | 4 | 11 | 22 | -8 | 14 | 1 | 15 |
| | | 2024 - 2031 | 21 | 16 | 16 | 53 | 125 | -30 | 95 | 8 | 103 |
| | | 2024 - 2036 | 42 | 35 | 23 | 100 | 241 | -48 | 193 | 16 | 209 |
| | | 2024 - 2041 | 60 | 51 | 39 | 149 | 357 | -59 | 298 | 25 | 323 |
| | | 2024 - 2046 | 74 | 64 | 56 | 194 | 456 | -65 | 391 | 33 | 424 |
| | | 2024 - 2051 | 86 | 76 | 74 | 236 | 549 | -69 | 480 | 40 | 520 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Includes townhouses and apartments in duplexes.

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



Appendix D-18: Municipality of South Huron, Population and Housing Historical and Forecast by Structure Type, 2006 to 2051

| Year | | Population (Including Census Undercount) ^[1] | Population Excluding Census Undercount | Housing Units | | | | |
|-------------|---------------------|--|---|--------------------------------|--------------------------------------|---------------------------|-------|---------------------|
| | | | | Singles & Semi- Detached | Multiple Dwellings ^[2] | Apartments ^[3] | Other | Total Households |
| Historical | Mid 2006 | 10,390 | 9,982 | 3,445 | 180 | 365 | 65 | 4,055 |
| | Mid 2011 | 10,350 | 9,945 | 3,483 | 256 | 350 | 83 | 4,172 |
| | Mid 2016 | 10,510 | 10,096 | 3,530 | 270 | 370 | 75 | 4,245 |
| | Mid 2021 | 10,503 | 10,063 | 3,515 | 350 | 425 | 60 | 4,350 |
| | Mid 2024 | 10,953 | 10,494 | 3,638 | 371 | 476 | 60 | 4,545 |
| Forecast | Mid 2026 | 11,255 | 10,783 | 3,682 | 446 | 490 | 60 | 4,678 |
| | Mid 2031 | 12,911 | 12,370 | 4,104 | 546 | 532 | 60 | 5,242 |
| | Mid 2036 | 13,659 | 13,086 | 4,226 | 642 | 640 | 60 | 5,568 |
| | Mid 2041 | 14,439 | 13,834 | 4,333 | 749 | 760 | 60 | 5,902 |
| | Mid 2046 | 15,141 | 14,506 | 4,412 | 851 | 876 | 60 | 6,199 |
| | Mid 2051 | 15,739 | 15,079 | 4,466 | 949 | 987 | 60 | 6,462 |
| Incremental | Mid 2006 - Mid 2011 | -40 | -37 | 38 | 76 | -15 | 18 | 117 |
| | Mid 2011 - Mid 2016 | 160 | 151 | 47 | 14 | 20 | -8 | 73 |
| | Mid 2016 - Mid 2021 | -7 | -33 | -15 | 80 | 55 | -15 | 105 |
| | Mid 2021 - Mid 2024 | 450 | 431 | 123 | 21 | 51 | 0 | 195 |
| | Mid 2024 - Mid 2026 | 302 | 289 | 44 | 75 | 14 | 0 | 133 |
| | Mid 2024 - Mid 2031 | 1,958 | 1,876 | 466 | 175 | 56 | 0 | 697 |
| | Mid 2024 - Mid 2036 | 2,705 | 2,592 | 588 | 271 | 164 | 0 | 1,023 |
| | Mid 2024 - Mid 2041 | 3,486 | 3,340 | 695 | 378 | 284 | 0 | 1,357 |
| | Mid 2024 - Mid 2046 | 4,188 | 4,012 | 774 | 480 | 400 | 0 | 1,654 |
| | Mid 2024 - Mid 2051 | 4,786 | 4,585 | 828 | 578 | 511 | 0 | 1,917 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Census undercount estimated at approximately 4.38%. Note: Population including the undercount has been rounded.

[2] Includes townhouses and apartments in duplexes.

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



Appendix D-19: Municipality of South Huron, Housing Forecast by Urban Serviced Settlement Area and Remaining Urban/Rural Area by Structure Type, 2021 to 2051

| | Development Location | Timing | Single & Semi-Detached | Multiples ¹ | Apartments ² | Total Residential Units | Gross Population in New Units | Existing Unit Population Change | Net Population Increase, Excluding Institutional | Institutional Population | Net Population Including Institutional |
|-------------|----------------------|-------------|------------------------|------------------------|-------------------------|-------------------------|-------------------------------|---------------------------------|--|--------------------------|--|
| South Huron | South Huron | 2024 - 2026 | 44 | 75 | 14 | 133 | 312 | -45 | 267 | 22 | 289 |
| | | 2024 - 2031 | 466 | 175 | 56 | 697 | 1,906 | -175 | 1,732 | 144 | 1,876 |
| | | 2024 - 2036 | 588 | 271 | 164 | 1,023 | 2,666 | -274 | 2,393 | 199 | 2,592 |
| | | 2024 - 2041 | 695 | 378 | 284 | 1,357 | 3,422 | -340 | 3,083 | 257 | 3,340 |
| | | 2024 - 2046 | 774 | 480 | 400 | 1,654 | 4,073 | -371 | 3,703 | 309 | 4,012 |
| | | 2024 - 2051 | 828 | 578 | 511 | 1,917 | 4,629 | -398 | 4,232 | 353 | 4,585 |
| | Exeter | 2024 - 2026 | 13 | 59 | 14 | 86 | 183 | -30 | -30 | -2 | 295 |
| | | 2024 - 2031 | 268 | 150 | 31 | 449 | 1,193 | -116 | -116 | -10 | 1,859 |
| | | 2024 - 2036 | 305 | 231 | 124 | 660 | 1,631 | -182 | -182 | -15 | 2,587 |
| | | 2024 - 2041 | 333 | 306 | 236 | 875 | 2,061 | -225 | -225 | -19 | 3,361 |
| | | 2024 - 2046 | 357 | 380 | 330 | 1,067 | 2,446 | -246 | -246 | -21 | 4,088 |
| | | 2024 - 2051 | 379 | 455 | 402 | 1,236 | 2,788 | -264 | -264 | -22 | 4,732 |
| | Remaining Areas | 2024 - 2026 | 31 | 16 | 0 | 47 | 129 | -15 | 297 | 24 | -6 |
| | | 2024 - 2031 | 198 | 25 | 25 | 248 | 714 | -59 | 1,848 | 154 | 17 |
| | | 2024 - 2036 | 283 | 40 | 40 | 363 | 1,036 | -92 | 2,575 | 214 | 5 |
| | | 2024 - 2041 | 362 | 72 | 48 | 482 | 1,361 | -115 | 3,308 | 276 | -21 |
| | | 2024 - 2046 | 417 | 100 | 70 | 587 | 1,627 | -125 | 3,949 | 330 | -76 |
| | | 2024 - 2051 | 449 | 123 | 109 | 681 | 1,841 | -134 | 4,496 | 375 | -147 |

Source: Historical data from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2024.

[1] Includes townhouses and apartments in duplexes.

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



Appendix E

Seasonal Housing Forecast by Area Municipality, 2024 to 2051



Appendix E: Seasonal Housing Forecast by Area Municipality

| Location | Year | Seasonal Housing | Seasonal Population |
|----------------------------|------|------------------|---------------------|
| Ashfield-Colborne-Wawanosh | 2016 | 820 | 3,000 |
| | 2024 | 830 | 3,020 |
| | 2051 | 890 | 3,230 |
| Bluewater | 2016 | 1,130 | 4,100 |
| | 2024 | 1,200 | 4,360 |
| | 2051 | 1,530 | 5,580 |
| Central Huron | 2016 | 310 | 1,140 |
| | 2024 | 330 | 1,180 |
| | 2051 | 390 | 1,410 |
| South Huron | 2016 | 130 | 470 |
| | 2024 | 140 | 500 |
| | 2051 | 170 | 620 |

Note: Seasonal P.P.U. was estimated at 3.64.

Source: Historical data from MPAC, forecast by Watson & Associated Economists Ltd.



Appendix F

Huron County Housing Affordability Needs, 2021 to 2051



Appendix F: Huron County Housing Affordability Needs, 2021 to 2051

| Density Type | Ownership | | | Rental | | | Total | | |
|-----------------|--------------|--------------|--------------|------------|--------------|--------------|--------------|--------------|---------------|
| | Non-Market | Market-Based | Total | Non-Market | Market-Based | Total | Non-Market | Market-Based | Total |
| Low Density | 720 | 3,470 | 4,190 | - | 410 | 410 | 720 | 3,880 | 4,600 |
| Medium Density | 380 | 1,090 | 1,470 | 420 | 1,100 | 1,520 | 800 | 2,190 | 2,990 |
| High Density | 80 | 290 | 370 | 550 | 1,940 | 2,490 | 630 | 2,230 | 2,860 |
| Secondary Units | - | - | - | - | 180 | 180 | - | 180 | 180 |
| Total | 1,180 | 4,850 | 6,000 | 970 | 3,630 | 4,600 | 2,150 | 8,480 | 10,600 |

| Density Type | Ownership | | | Rental | | | Total | | |
|-----------------|------------|--------------|-------------|------------|--------------|-------------|------------|--------------|-------------|
| | Non-Market | Market-Based | Total | Non-Market | Market-Based | Total | Non-Market | Market-Based | Total |
| Low Density | 17% | 83% | 100% | 0% | 100% | 100% | 16% | 84% | 100% |
| Medium Density | 26% | 74% | 100% | 28% | 72% | 100% | 27% | 73% | 100% |
| High Density | 22% | 78% | 100% | 22% | 78% | 100% | 22% | 78% | 100% |
| Secondary Units | 0% | 0% | 0% | 0% | 100% | 100% | 0% | 100% | 100% |
| Total | 20% | 81% | 100% | 21% | 79% | 100% | 20% | 80% | 100% |

Note: Figures have been rounded.

Source: Watson & Associates Economists Ltd