



# The Regional Municipality of Durham

## COUNCIL INFORMATION PACKAGE

### June 26, 2020

#### **Information Reports**

- 2020-INFO-61** Commissioner of Planning and Economic Development – re: Proposed Amendment 1 to A Place to Grow: Growth Plan for the Greater Golden Horseshoe (ERO Posting #019-1680) and Proposed Land Needs Assessment Methodology for A Place to Grow: Growth Plan for the Greater Golden Horseshoe (ERO Posting #019-1679)
- 2020-INFO-62** Commissioner of Finance – re: Economic Update – Updated Risks and Uncertainty as of June 24<sup>th</sup>, 2020.

#### **Early Release Reports**

There are no Early Release Reports

#### **Staff Correspondence**

There is no Staff Correspondence

#### **Durham Municipalities Correspondence**

1. **City of Oshawa** – re: Resolution passed at their Council meeting held on May 25, 2020, regarding the Licensing Payday Loan Establishments
2. **Town of Whitby** – re: Public Notice of Online Community Open House regarding, Highway 7/12 Alternative Route(s) Environmental Assessment, on June 24, 2020 to Wednesday, July 8, 2020

#### **Other Municipalities Correspondence/Resolutions**

1. **Municipality of Mississippi Mills** – re: Resolution adopted at their Council meeting held on June 16, 2020, requesting the provincial and federal governments to include rural broadband investment as part of the economic recovery shovel-ready projects for municipalities

2. **Town of Renfrew** – re: Resolution passed at their Council meeting held on June 23, 2020, regarding COVID-19 pandemic crisis and the effect on Economic Development, Employment & Small Business in Ontario
3. **City of Sarnia** – re: Resolution passed at their Council meeting held on June 22, 2020, regarding Long Term Care Home Improvements

### **Miscellaneous Correspondence**

1. There are no items of Miscellaneous Correspondence

### **Advisory Committee Minutes**

1. Durham Agricultural Advisory Committee (DAAC) minutes – **June 9, 2020**
2. Durham Active Transportation Committee (DATC) minutes – **June 11, 2020**

Members of Council – Please advise the Regional Clerk at [clerks@durham.ca](mailto:clerks@durham.ca), if you wish to pull an item from this CIP and include on the next regular agenda of the appropriate Standing Committee. Items will be added to the agenda if the Regional Clerk is advised by Wednesday noon the week prior to the meeting, otherwise the item will be included on the agenda for the next regularly scheduled meeting of the applicable Committee.

Notice regarding collection, use and disclosure of personal information:

Written information (either paper or electronic) that you send to Durham Regional Council or Committees, including home address, phone numbers and email addresses, will become part of the public record. If you have any questions about the collection of information, please contact the Regional Clerk/Director of Legislative Services.

If this information is required in an accessible format, please contact 1-800-372-1102 ext. 2564



# The Regional Municipality of Durham Information Report

---

From: Commissioner of Planning and Economic Development  
Report: #2020-INFO-61  
Date: June 26, 2020

---

**Subject:**

Proposed Amendment 1 to A Place to Grow: Growth Plan for the Greater Golden Horseshoe (ERO Posting #019-1680) and Proposed Land Needs Assessment Methodology for A Place to Grow: Growth Plan for the Greater Golden Horseshoe (ERO Posting #019-1679), File No. L35-03 and D-12-01

---

**Recommendation:**

Receive for information

---

**Report:**

**1. Purpose**

1.1 The purpose of this report is to let Council know that on June 16, 2020, the Province released for review and comment, two items that are of critical importance for the completion of the Region's ongoing Municipal Comprehensive Review. The first item is referred to as "Amendment 1 to A Place to Grow: Growth Plan for the Greater Golden Horseshoe". Amendment 1 outlines a number of changes to the Growth Plan. Most significantly it proposes three sets of new population and employment forecasts, together with a new planning horizon year (2051), which once approved by the Province will form the foundation for the Region's new Official Plan known as "Envision Durham". The second item is proposed changes to the Provincial Land Needs Methodology, a tool which will enable staff to recommend whether any new additional urban land will be required to accommodate the Provincial forecasts to the year 2051.

- 1.2 Staff are undertaking a review of these documents and will provide a recommended response back to the Province, for Council's consideration at the July 29<sup>th</sup>, 2020 Council meeting. Comments are due to the Province by July 31, 2020.
- 1.3 A brief summary of the two documents is provided below.
- 2. Proposed Amendment 1 to A Place to Grow: Growth Plan for the Greater Golden Horseshoe**
- 2.1 In terms of the population and employment forecasts, the proposed Amendment includes three different options: a Low Growth Scenario, a Reference Growth Forecast, and a High Growth Scenario.
- 2.2 The Province has indicated that the Reference Growth Forecast represents the most likely future growth outlook, based on extensive modelling and analysis. The Low and High Growth Scenarios represent alternative growth prospects, based on various assumptions about long-term future economic conditions which are being presented for comment. Additional background information about the proposed Growth Scenarios, including the underlying methodology used in their formulation, is contained in the related technical Report (Attachment #3).
- 2.3 The tables below summarize the population and employment forecasts under each of the scenarios contained in the proposed Amendment, as well as the forecast contained in the existing Regional Official Plan and A Place to Grow, 2019:

<b>Population</b>					
<b>Year</b>	<b>Current Regional Official Plan<sup>1</sup></b>	<b>A Place to Grow, 2019</b>	<b>Low Growth Scenario</b>	<b>Reference Growth Forecast</b>	<b>High Growth Scenario</b>
2031	960,000	970,000	970,000	970,000	970,000
2036	N/A	1,080,000	N/A	N/A	N/A

<sup>1</sup>The 2031 population and employment forecast contained in the current Regional Official Plan reflect the forecast that was allocated to the Region in the Growth Plan, 2006. The population and employment forecasts will be updated to reflect the latest Provincial forecast allocation as part of the Region's Municipal Comprehensive Review.

Population					
2041	N/A	1,190,000	1,190,000	1,190,000	1,190,000
2051	N/A	N/A	1,250,000	1,300,000	1,340,000

**Table 1:** Comparison of Durham Regional Official Plan population forecasts with existing population forecasts in A Place to Grow, 2019 and proposed population forecasts contained in proposed Amendment 1 to A Place to Grow, 2019.

Employment					
Year	Current Regional Official Plan <sup>1</sup>	A Place to Grow, 2019	Low Growth Scenario	Reference Growth Scenario	High Growth Scenario
2031	350,000	360,000	360,000	360,000	360,000
2036	N/A	390,000	N/A	N/A	N/A
2041	N/A	430,000	430,000	430,000	430,000
2051	N/A	N/A	450,000	460,000	480,000

**Table 2:** Comparison of Durham Regional Official Plan employment forecasts with existing employment forecasts in A Place to Grow, 2019 and proposed employment forecasts contained in proposed Amendment 1 to A Place to Grow, 2019.

- 2.4 The Province is seeking feedback on the proposed planning horizon and the three Growth Scenarios. Once a decision is made on which Growth Scenario will be implemented, municipalities would be required to plan to accommodate the population and employment forecast of the selected Growth Scenario in their official plans. However, an additional proposed change to A Place to Grow, 2019 would provide municipalities with the flexibility to use a higher forecast if justified through the analysis and studies taking place as part of their respective municipal comprehensive reviews.
- 2.5 Other changes included as part of proposed Amendment 1 are briefly summarized below:

- a. Deleting policy 4.2.8.2 a) ii. which currently prohibits the establishment of new mineral aggregate operations, wayside pits and quarries within habitat of endangered species and threatened species;
- b. Amending policy 2.2.5.10 c) to allow consideration of the conversion of employment areas that are within a Provincially Significant Employment Zone in advance of a municipal comprehensive review, if the employment area is located within a delineated major transit station area;
- c. Including technical revisions to align certain policies and language in a Place to Grow with the Provincial Policy Statement, 2020;
- d. Adding a new definition for Impacts of a Changing Climate, and amending a number of other definitions, including: Cultural Heritage Landscape, Ecological Function, Habitat of Endangered Species and Threatened Species, Municipal Water and Wastewater Systems, On-farm Diversified Uses, and Public Service Facilities; and
- e. Updating transition provisions.

Although the forecasts and land needs assessment methodology are proposed to change, the conformity date that upper- and single- tier municipalities must amend their Official Plans by to implement the proposed new Provincial policy is not proposed to change (July 1, 2022).

### **3. Proposed Land Needs Assessment Methodology for A Place to Grow: Growth Plan for the Greater Golden Horseshoe**

- 3.1 A Land Needs Assessment (LNA) is a comprehensive exercise used by municipalities to demonstrate how and where future growth will be allocated. It includes the evaluation of existing land to accommodate forecasted population and employment growth. The LNA also assesses the ability of the Region's Urban Structure to achieve the various density and intensification targets contained in A Place to Grow. A key outcome of completing an LNA is determining how much, if any, new urban land is required, by way of settlement boundary expansion, to accommodate the forecasted growth.
- 3.2 In May of 2018, the Province released its final Land Needs Assessment Methodology. The approximately 140-page methodology was both extensive and detailed, specifying the steps, data, and assumptions required to complete the LNA, that was based on implementation of the Growth Plan, 2017.
- 3.3 The Province is proposing to amend the Land Needs Assessment Methodology. The information provided by the Province in the ERO posting provides, at a very

high level, the basic elements that would comprise the Community Area and Employment Area components of an LNA. However, a more fulsome revised Land Needs Assessment Methodology document has not been included for review and comment.

3.4 At this time, the posted materials do not indicate if the content contained in the ERO posting constitutes a new Land Needs Assessment Methodology, or if a more fulsome document (similar to the previous iteration discussed above) will be released at a future date.

3.5 Key elements of the proposed approach to an LNA are briefly described in the ERO posting:

a. A Community Area Land Needs Assessment, which is comprised of:

- Population Forecasts, using at a minimum the population forecasts from a Place to Grow.
- Housing Needs Analysis, to consider housing need by dwelling type, based on historical and future trends as well as other factors.
- Housing Allocation and Supply Inventory, to allocate the forecasted growth to appropriate areas, while considering planned urban structure, housing affordability, and a mix of housing forms and intensification.
- Community Area Jobs Analysis and Reconciliation, to assess the amount of land required for population related jobs (service, retail, commercial, institutional, etc.) within Community Areas.
- Community Area Land Need, to determine if any additional community area land is required to 2051 to accommodate housing and population related jobs.

b. Employment Area Land Needs Assessment, which is comprised of:

- Employment Forecasts, using at a minimum the employment forecasts from a Place to Grow.
- Employment Categorization and Needs Analysis, which involves categorizing the total forecasted jobs into four types: employment lands, population related employment, major office, and agricultural/rural employment. Employment growth by type can then be adjusted for factors such as changes in economic activities, economic disruptors, infrastructure and investment, and other impacts.

- Employment Allocation and Reconciliation, which involves allocating the categorized forecasted jobs to appropriate areas. Through the allocation exercise, it will be determined there are sufficient employment area lands to accommodate the forecasted employment growth.

#### **4. Conclusion**

- 4.1 Staff are evaluating the changes contained in proposed Amendment 1 to A Place to Grow and the proposed Land Needs Assessment Methodology and will provide a recommended response and comments to the Province for Council's consideration at the July 29<sup>th</sup>, 2020 Council meeting.

#### **5. Attachments**

Attachment #1: Proposed Amendment 1 to A Place to Grow: Growth Plan for the Greater Golden Horseshoe.

Attachment #2: ERO Posting: Proposed Land Needs Assessment Methodology for A Place to Grow: Growth Plan for the Greater Golden Horseshoe

Attachment #3: Greater Golden Horseshoe: Growth Forecasts to 2051, Technical Report prepared by Hemson Consulting, June 16, 2020.

Respectfully submitted,

Original signed by

---

Brian Bridgeman, MCIP, RPP  
Commissioner of Planning and  
Economic Development



# **Proposed Amendment 1 to**

# **A PLACE TO GROW**

## **Growth Plan for the Greater Golden Horseshoe**

Approved by the Lieutenant Governor in Council, Order in Council No [placeholder].  
This amendment to the Growth Plan for the Greater Golden Horseshoe 2019 was prepared and approved under the Places to Grow Act, 2005 to take effect on [placeholder].

## **What is in this document?**

### **Preface**

- This section explains why the Minister of Municipal Affairs and Housing is proposing an amendment to A Place to Grow: Growth Plan for the Greater Golden Horseshoe and describes what this document contains.

### **Proposed Amendment**

- This section includes the text and the schedule of Proposed Amendment 1.
- It is recommended that this section be read in conjunction with A Place to Grow: Growth Plan for the Greater Golden Horseshoe, as it sets out proposed modifications and makes reference to definitions and policies included in A Place to Grow. Visit [www.ontario.ca/growthplanning](http://www.ontario.ca/growthplanning) to view a copy of A Place to Grow.

### **Implementation**

- This section explains what actions will be required to implement Proposed Amendment 1. These actions include a proposed approach regarding how the amendment would affect planning matters already in process and a proposed timeline for municipalities to bring official plans into conformity with A Place to Grow, as amended.

### **Seeking Feedback**

- This section provides contact information for submitting feedback to the Ministry of Municipal Affairs and Housing on Proposed Amendment 1.

# TABLE OF CONTENTS

## Preface

**Proposed Amendment 1 to A Place to Grow: Growth Plan for the Greater Golden Horseshoe**

### Schedule

**Schedule 3 Distribution of Population and Employment for the Greater Golden Horseshoe to 2051**

## Implementation

Effective Date and Transition

Official Plan Conformity

## Seeking Feedback

# PREFACE

The Greater Golden Horseshoe (GGH) is one of the fastest growing regions in North America. It is anticipated to continue experiencing strong population and employment growth in the coming decades. It is the destination of choice for many people and businesses relocating from other parts of Canada and around the world.

The Province's *A Place to Grow: Growth Plan for The Greater Golden Horseshoe* (APTG) sets out a vision and policies to better manage this rapid growth, to plan for complete communities, and to protect the natural environment. It establishes policies and targets to ensure that municipalities have the land base and the infrastructure to accommodate growth now and into the future.

The APTG horizon currently extends to 2041, but it is clear that the region's population and economy will continue to expand beyond that timeframe. Under the Provincial Policy Statement, 2020, municipalities may make available land for urban development to accommodate the needs of the growth forecast for a time horizon of up to 25 years.

As part of the **More Homes More Choice: Ontario's Housing Supply Action Plan**, APTG was issued in May 2019, and the policies are starting to take shape in the GGH. The policies support the achievement of complete communities with access to transit networks, protected employment zones and an increase in the amount and variety of housing available. In fact, APTG supports the building of affordable housing options near transit.

Municipalities have the tools to plan to accommodate market demand and their forecasted growth in accordance with the policies of APTG. Through intensification, redevelopment of brownfield sites, more mixed-use development, and the efficient use of greenfield land, municipalities can plan to create more complete communities. APTG's policies ensure that infrastructure is optimized, and the natural environment is protected.

APTG reflects the importance of effective growth management in protecting the natural environment in long-term planning. Minimizing the negative impacts of unmanaged growth is a cornerstone of APTG. APTG works with provincial policies, such as but not limited to the *Provincial Policy Statement*, the *Lake Simcoe Protection Plan*, source protection plans under the *Clean Water Act*, and the *Greenbelt Plan* to manage and minimize impacts of unmanaged growth. It also supports efforts to protect the Great Lakes.

## Growth Forecasts for the Greater Golden Horseshoe

The population and employment forecasts in Schedule 3 and Schedule 7 are key elements of APTG. Schedule 3 provides population and employment forecasts for each of the twenty-one upper- and single-tier municipalities in the GGH to 2041. Schedule 7 establishes population and employment forecasts for the lower-tier municipalities in the Simcoe Sub-area for 2031. The proposed Schedule 3 provides revised population and employment forecasts for upper- and single-tier municipalities in the Greater Golden Horseshoe.

Recognizing that growth will continue, the Minister is proposing an amendment to APTG to update the growth forecasts and extend the horizon of the forecasts and policies to 2051. If approved, the growth forecasts for the extended horizon, in combination with APTG policies, would ensure that a strong policy framework is in place as municipalities, partner ministries and other stakeholders look further into the future to plan for long-term growth. APTG includes a policy (5.2.4.7) that states that the Minister of Municipal Affairs and Housing will review the forecasts contained in Schedule 3 at least every five years in consultation with municipalities, and may revise the forecasts, where appropriate.

The Minister of Municipal Affairs and Housing has undertaken this review of the growth forecasts contained in Schedules 3 and 7 and is proposing a revised Schedule 3 and the removal of Schedule 7. The Minister is considering amending Schedule 3 in A Place to Grow with one of the following growth outlooks: The Reference Growth Forecasts, High Growth Scenario, or Low Growth Scenario. The Reference Forecast represents the most likely future growth outlook and is the result of extensive modelling and analysis. The High and Low Scenarios are variations based on different assumptions for comparative purposes.

The proposed forecasts in Schedule 3 would be applied at a minimum by upper- and single-tier municipalities through a municipal comprehensive review. The forecast review provided an opportunity to incorporate current information on a variety of matters into the development and allocation of the growth forecasts. These matters include APTG policies, demographic and economic trends, land availability, infrastructure investment, market trends, and water and wastewater servicing capacity.

The review of the forecasts has indicated that the GGH will continue to experience healthy growth overall. By 2051, under the Reference Forecast, the region is forecasted to grow to almost 15 million people and over 7 million jobs.

Immigration will continue to be the most significant driver of population growth in the GGH as a large proportion of all immigrants to Canada settle in the region.

Detailed information on the forecast method, assumptions, and household information which informs Proposed Amendment 1 is available in the report *Greater Golden Horseshoe: Growth Forecasts to 2051: Technical Report April 2020*. This report also includes revised forecast

information in five-year intervals up to and including 2051. It is available on Hemson Consulting Limited's website at [www.hemson.com](http://www.hemson.com).

### **Aggregate Mineral Resource Extraction**

Mineral aggregate resources play an important role in the development of housing and municipal infrastructure. Ensuring adequate aggregate resources are available is critical to achieving the success of APTG. The proposed changes will make it easier to establish mineral aggregate operations closer to market and the product's end users throughout the GGH.

The proposed change to the Plan's aggregates policies would be more permissive of new aggregate operations, wayside pits, and quarries within the Natural Heritage System for the Growth Plan. This change will not impact the Greenbelt.

### **Provincially Significant Employment Zones**

The government is consulting on a proposed change to an employment policy within APTG. The policy amendment would allow conversions of employment areas identified as provincially significant employment zones and located within a major transit station area, as delineated in an official plan, to occur before the next municipal comprehensive review. This does not change municipal zoning by-laws or other conversion policies within A Place to Grow.

### **Alignment with Provincial Policy Statement, 2020**

The Provincial Policy Statement (PPS) is a consolidated statement of the government's policies on land use planning and the most recent version came into effect on May 1, 2020. The proposed changes in this regard, which are mostly technical in nature, would ensure that A Place to Grow reflects up to date references to the new PPS and maintains consistency across the planning system. The changes include changing references from the PPS, 2014 to PPS, 2020, updating the PPS planning horizon, aligning or updating definitions and terms and including a reference to the housing policy statement and aligning Indigenous engagement to the PPS.

### **Proposed Amendment 1**

Proposed Amendment 1 has been prepared under the *Places to Grow Act, 2005*. It provides population and employment forecasts to be used for planning and managing growth in the Greater Golden Horseshoe. Key elements of Proposed Amendment 1 include:

- Changes to the text of APTG to extend the Plan's horizon to 2051 and to provide clarity regarding the application of Schedule 3 to 2051;
- Changes to the text of APTG to remove the prohibition on new mineral aggregate operations, wayside pits and quarries from habitats of endangered species and threatened species within the Natural Heritage System for the Growth Plan;

- Changes to the text of APTG to permit municipalities to undertake employment area conversions outside the municipal comprehensive review for lands that are identified as provincially significant employment zones and within major transit station areas;
- Changes to align the text of APTG with the PPS 2020, including specification that planning authorities shall engage with Indigenous communities; and
- A new Schedule 3 to replace the existing Schedule 3 and Schedule 7 in APTG. The new Schedule 3 includes population and employment forecasts for upper- and single- tier municipalities to 2051. Schedule 7 will be removed.

The forecasts for 2041 in the proposed Schedule 3 are the same as the forecasts for 2041 in the existing Schedule 3. The Minister is proposing to maintain the forecasts for 2041 to ensure continuity of the work that municipalities have undertaken to bring their official plans into conformity with these forecasts.

While Proposed Amendment 1, if approved, would result in changes to APTG including extended forecasts, it is important to note that until any amendment is approved, the forecasts currently in APTG continue to have force and effect under the *Places to Grow Act, 2005*. The *Places to Grow Act, 2005* requires that any decision under the *Planning Act* or the *Condominium Act, 1998*, conform with APTG, subject to any transition rules set out in *Ontario Regulation 311/06*.

The Minister of Municipal Affairs and Housing is issuing Proposed Amendment 1 pursuant to the *Places to Grow Act, 2005*, for consultation. After considering all submissions and comments received, the Minister may modify Proposed Amendment 1 and will submit an Amendment with recommendations to the Lieutenant Governor in Council for a decision. If approved, the Amendment would come into effect on the date set out in the decision.

Also included in this document are a number of proposed actions that may be taken to implement the Amendment, if approved. These include:

- Possible approach to transition, to clarify how planning matters that are currently in process will be affected by the Amendment, if approved; and
- A possible timeframe, to be set by the Minister, for municipalities to bring official plans into conformity with APTG as revised by the Amendment, if approved.

These actions are outlined in the section following Proposed Amendment 1, and the Ministry is seeking your feedback on these proposed actions as well.

Your feedback on this document is greatly appreciated. Information about how to provide your comments can be found in the Seeking Feedback section at the end of this document.

# Proposed Amendment 1 to A Place to Grow: Growth Plan for The Greater Golden Horseshoe

This page is the start of the Proposed Amendment. Text boxes in this section are for explanatory purposes and will not form part of the Amendment, if approved.

## 1. Introduction

1.2.2 is amended by adding a new sentence after the second sentence of the first paragraph that states “It was most recently amended through an Order in Council under that Act that came into effect on [placeholder for effective date]”.

The third sentence in the first paragraph would read, “It was most recently amended through an Order in Council under that Act that came into effect on [placeholder for effective date].”

1.2.2 is amended by deleting “made on or after May 16, 2019” in the second sentence in the second paragraph.

The second sentence in the second paragraph would read, “All decisions in respect of the exercise of any authority that affects a planning matter will conform with this Plan, subject to any legislative or regulatory provisions providing otherwise.”

1.2.3 is amended by replacing “up to 20 years” with “up to 25 years” in the first sentence of the eighth paragraph and replacing “2041” with “2051” in the second sentence of the eighth paragraph.



The first two sentences of the eighth paragraph would read, "While the PPS, 2020 provides for a time horizon of up to 25 years for making sufficient land available to meet projected needs, policy 1.1.2 of the PPS, 2020 provides that a provincial plan may provide an alternative time horizon for specific areas of the province. Within the GGH, this Plan provides that the applicable time horizon for land use planning is 2051."

1.2.3 is amended by adding "For example, "will" and "shall" are used interchangeably for policies that indicate positive directives in the same way that just "shall" is generally used in other provincial plans. Similarly, expressions like "is not" and "will not be" are used for policies that set out limitations and prohibitions in the same way as "shall not" is generally used in other plans." at the end of the twelfth paragraph.

The twelfth paragraph would read, "Each policy provides direction on how it is to be implemented, how it is situated within this Plan, and how it relates to other policies. The choice of language in the policies is intended to distinguish between the types of policies and the nature of implementation. For example, "will" and "shall" are used interchangeably for policies that indicate positive directives in the same way that just "shall" is generally used in other provincial plans. Similarly, expressions like "is not" and "will not be" are used for policies that set out limitations and prohibitions in the same way as "shall not" is generally used in other plans."

## 2. Where and How to Grow

2.1 is amended by replacing "2041" with "2051", "13.5 million" with "at a minimum, 14.9" million, and "6.3 million" with "7.0 million" in the second sentence of the first paragraph.

The second sentence in the second paragraph of section 2.1 would read, "By 2051, this area is forecast to grow to, at a minimum, 14.9 million people and 7.0 million jobs."

2.2.1 is amended by adding "or such higher forecasts as established by the applicable upper- or single-tier municipality through its *municipal comprehensive review*" after "Schedule 3" in policy 2.2.1.1.

Policy 2.2.1.1 would read, "Population and employment forecasts contained in Schedule 3 or such higher forecasts as established by the applicable upper- or single-tier municipality through its *municipal comprehensive review* will be used for planning and managing growth in the GGH to the horizon of this Plan in accordance with the policies in subsection 5.2.4."

2.2.5 is amended by adding "unless the part of the *employment area* is located within a *major transit station area* as delineated in accordance with the policies in subsection 2.2.4." at the end of policy 2.2.5.10 c).

Policy 2.2.5.10 c) would read, "not include any part of an *employment area* identified as a *provincially significant employment zone* unless the part of the employment area is located within a major transit station area as delineated in accordance with the policies in subsection 2.2.4."

2.2.6 is amended by deleting “and” at the end of policy 2.2.6.1 c), adding new sub-policy d) to policy 2.2.6.1 that states “address housing needs in accordance with provincial policy statements such as the Policy Statement: “Service Manager Housing and Homelessness Plans; and”, and renumbering existing sub-policy d) as sub policy e).

2.2.6 is amended by deleting “b) and c)” and replacing it with “b), c) and d)” in policy 2.2.6.1 e)

Policy 2.2.6.1 d) would read “address housing needs in accordance with provincial policy statements such as the Policy Statement: Service Manager Housing and Homelessness Plans; and”

Policy 2.2.6.1 e) would read “implement policy 2.2.6.1 a), b), c) and d) through official plan policies and designations and zoning by-laws.”

#### 4. Protecting What is Valuable

4.2.8 is amended by adding “and” at the end of policy 4.2.8.2 a) i., deleting policy 4.2.8.2 a) ii. “habitat of endangered species and threatened species” and renumbering the policy accordingly.

Policy 4.2.8.2 a) ii would read, “ii) significant woodlands unless the woodland is occupied by young plantation or early successional habitat, as defined by the Province, in which case, the application must demonstrate that policies 4.2.8.4 b) and c) and 4.2.8.5 c) have been addressed and that they will be met by the operation;”

#### 5. Implementation and Interpretation

5.2.3 is amended by deleting “, First Nations and Métis communities,” from policy 5.2.3.3.

Policy 5.2.3.3 would read, “Municipalities are encouraged to engage the public and stakeholders in local efforts to implement this Plan, and to provide the necessary information to ensure the informed involvement of local citizens.”

5.2.3 is amended by adding a new policy 5.2.3.4 reading, “Municipalities shall engage Indigenous communities in local efforts to implement this Plan, and to provide the necessary information to ensure the informed involvement of these communities.” and by renumbering current policies 5.2.3.4 to 5.2.3.6 accordingly.

Policy 5.2.3.4 would read, "Municipalities shall engage Indigenous communities in local efforts to implement this Plan, and to provide the necessary information to ensure the informed involvement of these communities."

5.2.3 is amended by replacing "are encouraged to" with "shall", replacing "First Nations and Métis" with "Indigenous" and deleting "Municipalities are encouraged to build constructive, cooperative relationships with First Nations and Métis communities and to facilitate knowledge sharing in growth management and land use planning processes" in policy 5.2.3.7.

Policy 5.2.3.7 would read, "Planning authorities shall co-ordinate planning matters with Indigenous communities throughout the planning process to ensure that appropriate engagement is undertaken."

5.2.4 is amended by adding "or such higher forecasts as are established by the applicable upper- or single-tier municipality through its *municipal comprehensive review*" at the end of policy 5.2.4.1.

Policy 5.2.4.1 would read, "All references to forecasted growth to the horizon of this Plan are references to the population and employment forecasts in Schedule 3 or such higher forecasts as established by the applicable upper- or single-tier municipality through its *municipal comprehensive review*."

5.2.4 is amended by adding "or such higher forecasts as are established through the *municipal comprehensive review*" after "forecasts in Schedule 3" in policy 5.2.4.2.

Policy 5.2.4.2 would read, "All upper- and single-tier municipalities will, through a *municipal comprehensive review*, apply the forecasts in Schedule 3 or such higher forecasts as are established through the *municipal comprehensive review* for planning and managing growth to the horizon of the Plan."

5.2.4 is amended by deleting "July 1, 2017" and replacing it with "[placeholder for effective date]" in policy 5.2.4.3.

Policy 5.2.4.3 would read, "The population and employment forecasts and plan horizon contained in the applicable upper- or single-tier official plan that is approved and in effect as of [placeholder for effective date] will apply to all planning matters in that municipality, including lower-tier planning matters where applicable, until the upper- and single-tier municipality has applied the forecasts in Schedule 3 in accordance with policy 5.2.4.2 and those forecasts are approved and in effect in the upper- or single-tier official plan."

5.2.4 is amended by deleting “and Schedule 7” in policy 5.2.4.6.

Policy in 5.2.4.6 would read, “Outside of a *municipal comprehensive review*, the forecasts in Schedule 3 cannot be applied on a site-specific scale as the basis for approving or refusing proposals for development that would otherwise conform with all the policies of this Plan”.

## 6. Simcoe Sub-area

6.1 is amended by deleting “The intent is that by 2031 development for all the municipalities within Simcoe County will not exceed the overall population and employment forecasts for Simcoe County contained in Schedule 7” in the second paragraph.

6.1 is amended by deleting “to 2031” in the third sentence of the third paragraph.

The third sentence of the third paragraph would read, “By providing further direction on where growth is to occur in the *Simcoe sub-area*, it also establishes a foundation for municipalities to align *infrastructure* investments with growth management, optimize the use of existing and planned *infrastructure*, co-ordinate water and wastewater services, and promote *green infrastructure* and innovative technologies.”

6.2 is amended by deleting policy 6.2.1.

6.2 is amended by deleting “Beyond 2031,” at the beginning of policy 6.2.2 and renumbering this policy to 6.2.1. Policy 6.2.3 is renumbered to policy 6.2.2.

Policy 6.2.1 would read, “Through the next *municipal comprehensive review*, Simcoe County will allocate the growth forecasts in Schedule 3 to lower-tier municipalities in accordance with policy 5.2.3.2 e) in a manner that implements the policies of this Plan, such that a significant portion of population and employment growth is directed to lower-tier municipalities that contain *primary settlement areas*.”

6.5 is amended by replacing “Section 6, Schedule 7, and Schedule 8” with “Section 6 and Schedule 8” in policy 6.5.2.

Policy 6.5.2 would read, “For the *Simcoe Sub-area*, where there is conflict between policies in Section 6 and Schedule 8 and the rest of this Plan, the policies in Section 6 and Schedule 8 prevail.”

## 7. Definitions

The definition of “Cultural Heritage Landscape” is deleted and replaced with “A defined geographical area that may have been modified by human activity and is identified as having cultural heritage value or interest by a community, including an Indigenous community. The area may include features such as buildings, structures, spaces, views, archaeological sites or natural elements that are valued together for their interrelationship, meaning or association. *Cultural heritage landscapes* may be properties that have been determined to have cultural heritage value or interest under the Ontario Heritage Act or have been included on federal and/or international registers, and/or protected through official plan, zoning by-law, or other land use planning mechanisms.”

The definition of Cultural Heritage Landscape would read, “A defined geographical area that may have been modified by human activity and is identified as having cultural heritage value or interest by a community, including an Indigenous community. The area may include features such as buildings, structures, spaces, views, archaeological sites or natural elements that are valued together for their interrelationship, meaning or association. *Cultural heritage landscapes* may be properties that have been determined to have cultural heritage value or interest under the Ontario Heritage Act or have been included on federal and/or international registers, and/or protected through official plan, zoning by-law, or other land use planning mechanisms. (PPS, 2020)”

The definition of “Ecological Function” is amended by deleting “, including *hydrologic functions* and biological, physical, chemical and socio-economic interactions” and adding a new sentence at the end, stating “These may include biological, physical and socio-economic interactions.”

The definition of Ecological Function would read, “The natural processes, products or services that living and non-living environments provide or perform within or between species, ecosystems and landscapes. These may include biological, physical and socio-economic interactions. (PPS, 2020)”

The definition of “Habitat of Endangered Species and Threatened Species” is deleted and replaced with “Habitat within the meaning of section 2 of the Endangered Species Act, 2007.”

The definition for Habitat of Endangered Species and Threatened Species would read, “Habitat within the meaning of section 2 of the Endangered Species Act, 2007 (PPS, 2020).”

The list of definitions is amended by adding “Impacts of a Changing Climate” and defining it as “The present and future consequences from changes in weather patterns at

The definition of Impacts of a Changing Climate would read, “The present and future consequences from changes in weather patterns at local and regional levels including extreme weather events and increased climate variability. (PPS, 2020)”

local and regional levels including extreme weather events and increased climate variability.”

The definition of “Municipal Water and Wastewater Systems” is amended by adding, “including centralized and decentralized systems” at the end of clause d).

Clause d) of the definition of Municipal Water and Wastewater Systems would read, “d) that is in a prescribed class of municipal drinking-water systems as defined in regulation under the Safe Drinking Water Act, 2002, including centralized and decentralized systems.”

The definition of “On-farm Diversified Uses” is amended by adding a new sentence at the end, stating “Ground-mounted solar facilities are permitted in *prime agricultural areas* and *specialty crop areas* only as *on-farm diversified uses*.”

The definition of On-farm Diversified Uses would read, “Uses that are secondary to the principal agricultural use of the property and are limited in area. *On-farm diversified uses* include, but are not limited to, home occupations, home industries, agri-tourism uses, and uses that produce value-added agricultural products. Ground-mounted solar facilities are permitted in *prime agricultural areas* and *specialty crop areas* only as *on-farm diversified uses*. (PPS, 2020)”

The definition of “Public Service Facilities” is amended by replacing “health and educational programs” with “health and educational programs, long-term care services”.

The definition of Public Service Facilities would read, “Land, buildings and structures for the provision of programs and services provided or subsidized by a government or other body, such as social assistance, recreation, police and fire protection, health and educational programs, long-term care services, and cultural services. *Public service facilities* do not include *infrastructure*.”

## 8. Housekeeping Changes

All references to “PPS, 2014” are replaced with references to “PPS, 2020”

References to “PPS, 2014” throughout A Place to Grow would be replaced with “PPS, 2020”.

1.1, 2.1, 2.2.1.4, and 4.2.10.2 are amended by replacing “climate change impacts” with “*impacts of a changing climate*”.

References to "climate change impacts" throughout A Place to Grow would be replaced with "*impacts of changing climate*".

1.2.1, 2.1, 2.2.1.4, 2.2.4.9 and 2.2.6.1 are amended by replacing "second units" with "additional residential units".

References to "second units" throughout A Place to Grow would be replaced with "additional residential units".

## Schedule

Below are the population and employment forecasts for all GGH upper- and single-tier municipalities in 10-year increments to 2051 under three growth outlooks: Reference Forecast, and High and Low Scenarios. The **three tables appear here for consultation purposes only** as the final Schedule 3 will only include one table, based on feedback received. The Reference Forecast represents the most probable future growth outlook and the High and Low Scenarios are presented to illustrate possible growth prospects under a set of different assumptions about the future economic and migration outlook.

All numbers presented are for consultation purposes only and are subject to change.

Schedule 7 is deleted, and Schedule 3 is replaced by one of the following proposed Schedule 3 tables:

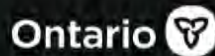


## Reference Forecast – Mock A

### Reference Forecast

Distribution of Population and Employment for the Greater Golden Horseshoe to 2051						
	POPULATION			EMPLOYMENT		
	2031	2041	2051	2031	2041	2051
Region of Durham	970,000	1,190,000	1,300,000	360,000	430,000	460,000
Region of York	1,550,000	1,790,000	2,020,000	790,000	900,000	990,000
City of Toronto	3,150,000	3,400,000	3,650,000	1,690,000	1,720,000	1,980,000
Region of Peel	1,770,000	1,970,000	2,280,000	880,000	970,000	1,070,000
Region of Halton	820,000	1,000,000	1,100,000	390,000	470,000	500,000
City of Hamilton	680,000	780,000	820,000	310,000	350,000	360,000
<b>GTHA TOTAL*</b>	<b>9,010,000</b>	<b>10,130,000</b>	<b>11,170,000</b>	<b>4,380,000</b>	<b>4,820,000</b>	<b>5,360,000</b>
County of Northumberland	100,000	110,000	122,000	36,000	39,000	44,000
County of Peterborough	70,000	76,000	82,000	20,000	24,000	26,000
City of Peterborough	103,000	115,000	125,000	52,000	58,000	63,000
City of Kawartha Lakes	100,000	107,000	117,000	29,000	32,000	39,000
County of Simcoe	416,000	497,000	555,000	132,000	152,000	198,000
City of Barrie	210,000	253,000	298,000	101,000	129,000	150,000
City of Orillia	41,000	46,000	49,000	21,000	23,000	26,000
County of Dufferin	80,000	85,000	95,000	29,000	32,000	39,000
County of Wellington	122,000	140,000	160,000	54,000	61,000	70,000
City of Guelph	177,000	191,000	203,000	94,000	101,000	116,000
Region of Waterloo	742,000	835,000	923,000	366,000	404,000	470,000
County of Brant	49,000	57,000	59,000	22,000	26,000	26,000
City of Brantford	139,000	163,000	165,000	67,000	79,000	80,000
County of Haldimand	57,000	64,000	75,000	22,000	25,000	29,000
Region of Niagara	543,000	610,000	674,000	253,000	255,000	272,000
<b>OUTER RING TOTAL*</b>	<b>2,940,000</b>	<b>3,350,000</b>	<b>3,700,000</b>	<b>1,280,000</b>	<b>1,450,000</b>	<b>1,650,000</b>
<b>TOTAL GGH*</b>	<b>11,950,000</b>	<b>13,480,000</b>	<b>14,870,000</b>	<b>5,660,000</b>	<b>6,270,000</b>	<b>7,010,000</b>

Note: Numbers rounded off to nearest 10,000 for GTHA municipalities, GTHA Total and Outer Ring Total, and to nearest 1,000 for outer ring municipalities.  
\*Total may not add up due to rounding.



#### SCHEDULE 3

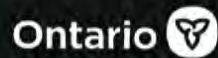
Distribution of Population and Employment  
for the Greater Golden Horseshoe to 2051

## Reference Forecast - Mock B

### Reference Forecast

Distribution of Population and Employment for the Greater Golden Horseshoe to 2051		
	POPULATION	EMPLOYMENT
	2051	2051
Region of Durham	1,300,000	460,000
Region of York	2,020,000	990,000
City of Toronto	3,650,000	1,980,000
Region of Peel	2,280,000	1,070,000
Region of Halton	1,100,000	500,000
City of Hamilton	820,000	360,000
<b>GTHA TOTAL*</b>	<b>11,170,000</b>	<b>5,360,000</b>
County of Northumberland	122,000	44,000
County of Peterborough	82,000	26,000
City of Peterborough	125,000	63,000
City of Kawartha Lakes	117,000	39,000
County of Simcoe	555,000	198,000
City of Barrie	298,000	150,000
City of Orillia	49,000	26,000
County of Dufferin	95,000	39,000
County of Wellington	160,000	70,000
City of Guelph	203,000	116,000
Region of Waterloo	923,000	470,000
County of Brant	59,000	25,000
City of Brantford	165,000	80,000
County of Haldimand	75,000	29,000
Region of Niagara	674,000	272,000
<b>OUTER RING TOTAL*</b>	<b>3,700,000</b>	<b>1,650,000</b>
<b>TOTAL GGH*</b>	<b>14,870,000</b>	<b>7,010,000</b>

Note: Numbers rounded off to nearest 10,000 for GTHA municipalities, GTHA Total and Outer Ring Total, and to nearest 1,000 for outer ring municipalities.  
\*Total may not add due to rounding.



### SCHEDULE 3

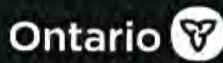
Distribution of Population and Employment  
for the Greater Golden Horseshoe to 2051

## Low Scenario – Mock A

### Low Scenario

Distribution of Population and Employment for the Greater Golden Horseshoe to 2051						
	POPULATION			EMPLOYMENT		
	2031	2041	2051	2031	2041	2051
Region of Durham	970,000	1,190,000	1,250,000	360,000	430,000	450,000
Region of York	1,590,000	1,790,000	1,930,000	790,000	900,000	950,000
City of Toronto	3,190,000	3,400,000	3,440,000	1,660,000	1,720,000	1,860,000
Region of Peel	1,770,000	1,970,000	2,140,000	880,000	970,000	1,000,000
Region of Halton	820,000	1,000,000	1,050,000	390,000	470,000	480,000
City of Hamilton	680,000	780,000	790,000	310,000	350,000	340,000
<b>GTHA TOTAL*</b>	<b>9,010,000</b>	<b>10,130,000</b>	<b>10,810,000</b>	<b>4,380,000</b>	<b>4,820,000</b>	<b>5,070,000</b>
County of Northumberland	100,000	110,000	119,000	36,000	39,000	42,000
County of Peterborough	70,000	76,000	80,000	20,000	24,000	24,000
City of Peterborough	103,000	115,000	122,000	52,000	58,000	62,000
City of Kawartha Lakes	100,000	107,000	114,000	29,000	32,000	38,000
County of Simcoe	416,000	497,000	540,000	132,000	152,000	188,000
City of Barrie	210,000	263,000	290,000	101,000	129,000	150,000
City of Orillia	41,000	46,000	48,000	21,000	23,000	26,000
County of Dufferin	80,000	85,000	93,000	29,000	32,000	38,000
County of Wellington	122,000	140,000	156,000	54,000	61,000	67,000
City of Guelph	177,000	191,000	198,000	94,000	101,000	115,000
Region of Waterloo	742,000	835,000	892,000	365,000	404,000	453,000
County of Brant	49,000	57,000	58,000	22,000	26,000	23,000
City of Brantford	139,000	163,000	161,000	67,000	79,000	79,000
County of Haldimand	57,000	64,000	73,000	22,000	25,000	28,000
Region of Niagara	543,000	610,000	658,000	253,000	265,000	264,000
<b>OUTER RING TOTAL*</b>	<b>2,940,000</b>	<b>3,350,000</b>	<b>3,600,000</b>	<b>1,280,000</b>	<b>1,450,000</b>	<b>1,600,000</b>
<b>TOTAL GGH*</b>	<b>11,950,000</b>	<b>13,480,000</b>	<b>14,210,000</b>	<b>5,650,000</b>	<b>6,270,000</b>	<b>6,670,000</b>

Note: Numbers rounded off to nearest 10,000 for GTHA municipalities, GTHA Total and Outer Ring Total, and to nearest 1,000 for outer ring municipalities.  
\* Total may not add up due to rounding.



#### SCHEDULE 3

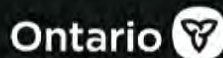
Distribution of Population and Employment  
for the Greater Golden Horseshoe to 2051

## Low Scenario – Mock B

### Low Scenario

Distribution of Population and Employment for the Greater Golden Horseshoe to 2051		
	POPULATION	EMPLOYMENT
	2051	2051
Region of Durham	1,250,000	450,000
Region of York	1,930,000	950,000
City of Toronto	3,440,000	1,860,000
Region of Peel	2,140,000	1,000,000
Region of Halton	1,060,000	480,000
City of Hamilton	790,000	340,000
<b>GTHA TOTAL*</b>	<b>10,610,000</b>	<b>5,070,000</b>
County of Northumberland	119,000	42,000
County of Peterborough	80,000	24,000
City of Peterborough	122,000	62,000
City of Kawartha Lakes	114,000	38,000
County of Simcoe	540,000	188,000
City of Barrie	290,000	150,000
City of Orillia	48,000	26,000
County of Dufferin	93,000	38,000
County of Wellington	156,000	67,000
City of Guelph	198,000	115,000
Region of Waterloo	892,000	453,000
County of Brant	58,000	23,000
City of Brantford	161,000	79,000
County of Haldimand	73,000	28,000
Region of Niagara	658,000	264,000
<b>OUTER RING TOTAL*</b>	<b>3,600,000</b>	<b>1,600,000</b>
<b>TOTAL GGH*</b>	<b>14,210,000</b>	<b>6,670,000</b>

\*Note: Numbers rounded off to nearest 10,000 for GTHA municipalities, GTHA Total and Outer Ring Total, and to nearest 1,000 for outer ring municipalities.  
Total may not add up due to rounding.



### SCHEDULE 3

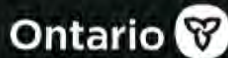
Distribution of Population and Employment  
for the Greater Golden Horseshoe to 2051

# High Scenario - Mock A

## High Scenario

Distribution of Population and Employment for the Greater Golden Horseshoe to 2051						
	POPULATION			EMPLOYMENT		
	2031	2041	2051	2031	2041	2051
Region of Durham	970,000	1,190,000	1,340,000	360,000	430,000	480,000
Region of York	1,550,000	1,750,000	2,110,000	790,000	900,000	1,040,000
City of Toronto	3,190,000	3,400,000	3,770,000	1,660,000	1,720,000	2,060,000
Region of Peel	1,770,000	1,970,000	2,430,000	880,000	970,000	1,140,000
Region of Halton	820,000	1,000,000	1,160,000	390,000	470,000	520,000
City of Hamilton	680,000	780,000	850,000	310,000	350,000	370,000
<b>GTHA TOTAL*</b>	<b>9,010,000</b>	<b>10,130,000</b>	<b>11,850,000</b>	<b>4,380,000</b>	<b>4,820,000</b>	<b>5,610,000</b>
County of Northumberland	100,000	110,000	125,000	36,000	39,000	45,000
County of Peterborough	70,000	76,000	84,000	20,000	24,000	28,000
City of Peterborough	103,000	115,000	128,000	52,000	58,000	64,000
City of Kawartha Lakes	100,000	107,000	119,000	29,000	32,000	40,000
County of Simcoe	416,000	497,000	571,000	132,000	152,000	210,000
City of Barrie	210,000	253,000	307,000	101,000	129,000	150,000
City of Orillia	41,000	46,000	51,000	21,000	23,000	26,000
County of Dufferin	80,000	85,000	98,000	29,000	32,000	40,000
County of Wellington	122,000	140,000	168,000	54,000	61,000	79,000
City of Guelph	177,000	191,000	214,000	94,000	101,000	118,000
Region of Waterloo	742,000	835,000	989,000	366,000	404,000	505,000
County of Brant	49,000	57,000	61,000	22,000	26,000	29,000
City of Brantford	139,000	163,000	170,000	67,000	79,000	80,000
County of Haldimand	57,000	64,000	77,000	22,000	25,000	29,000
Region of Niagara	543,000	610,000	700,000	253,000	265,000	284,000
<b>OUTER RING TOTAL*</b>	<b>2,940,000</b>	<b>3,350,000</b>	<b>3,860,000</b>	<b>1,280,000</b>	<b>1,450,000</b>	<b>1,730,000</b>
<b>TOTAL GGH*</b>	<b>11,950,000</b>	<b>13,480,000</b>	<b>15,510,000</b>	<b>5,650,000</b>	<b>6,270,000</b>	<b>7,330,000</b>

Note: Numbers rounded off to nearest 10,000 for GTHA municipalities, GTHA Total and Outer Ring Total, and to nearest 1,000 for outer ring municipalities.  
\*Total may not add up due to rounding.



### SCHEDULE 3

Distribution of Population and Employment for the Greater Golden Horseshoe to 2051

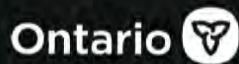
## High Scenario – Mock B

### High Scenario

Distribution of Population and Employment for the Greater Golden Horseshoe to 2051		
	POPULATION	EMPLOYMENT
	2051	2051
Region of Durham	1,340,000	480,000
Region of York	2,110,000	1,040,000
City of Toronto	3,770,000	2,060,000
Region of Peel	2,430,000	1,140,000
Region of Halton	1,160,000	520,000
City of Hamilton	850,000	370,000
<b>GTHA TOTAL*</b>	<b>11,850,000</b>	<b>5,610,000</b>
County of Northumberland	125,000	45,000
County of Peterborough	84,000	28,000
City of Peterborough	128,000	64,000
City of Kawartha Lakes	119,000	40,000
County of Simcoe	571,000	210,000
City of Barrie	307,000	150,000
City of Orillia	51,000	26,000
County of Dufferin	98,000	40,000
County of Wellington	168,000	79,000
City of Guelph	214,000	118,000
Region of Waterloo	988,000	505,000
County of Brant	61,000	29,000
City of Brantford	170,000	80,000
County of Haldimand	77,000	29,000
Region of Niagara	700,000	284,000
<b>OUTER RING TOTAL*</b>	<b>3,860,000</b>	<b>1,730,000</b>
<b>TOTAL GGH*</b>	<b>15,510,000</b>	<b>7,330,000</b>

*Note: Numbers rounded off to nearest 10,000 for GTHA municipalities, GTHA Total and Outer Ring Total, and to nearest 1,000 for outer ring municipalities.*

*\* Total may not add up due to rounding.*



#### SCHEDULE 3

Distribution of Population and Employment  
for the Greater Golden Horseshoe to 2051

# IMPLEMENTATION

## How to read this section

This implementation section would not form part of the text of the amendment to A Place to Grow: Growth Plan for the Greater Golden Horseshoe.

This section sets out the proposed actions to implement the Amendment, if approved.

This section includes proposed actions that are necessary to implement the Amendment, if approved. These include:

- Transition provisions that may be set out in a regulation made by the Minister to clarify how planning matters that are currently in process will be affected by the Amendment, if approved
- A proposed timeframe, to be set by the Minister, for municipalities to bring official plans into conformity with the Amendment, if approved.

The Ministry of Municipal Affairs and Housing welcomes your feedback on these actions.

## Effective Date and Transition

This section contains a discussion of transitional matters related to implementation of the Amendment, if approved, and a proposal about how Proposed Amendment 1 would apply to specific matters. An amendment to O. Reg. 311/06, which was last amended in September 2019, by the Minister pursuant to section 19 of the *Places to Grow Act, 2005* would need to be done to address transitional matters.

It is proposed that the Minister would make the following housekeeping modifications to O. Reg. 311/06 to facilitate implementation of Amendment 1 to A Place to Grow, if approved:

- Provide that rules that required conformity with the Growth Plan for the Greater Golden Horseshoe 2019 would now require conformity with the Plan as amended by Amendment 1; and
- Provide that where the Local Planning Appeal Tribunal has completed a hearing but not yet issued a decision in respect of a matter required to conform with the Growth Plan for the Greater Golden Horseshoe 2019, those decisions are required to conform with the Plan as it read before Amendment 1.

The effective date of any Amendment to APTG would be the date specified in any order of the Lieutenant Governor in Council pursuant to section 10 of the *Places to Grow Act, 2005*.

Any application commenced, but where no decision has been made prior to the effective date of any amendment, would be subject to the policies of APTG, as amended, unless a transition regulation exempts decisions on the matter from the requirement to conform with the amendment.

Subject to the limited transitional rules mentioned above, the Minister is not proposing any other new transitional rules. This would mean that the policies in Proposed Amendment 1, if approved would need to be used in most decisions immediately after they come into effect, including in the current municipal comprehensive review.

We are seeking your feedback on transitional issues associated with implementation of the Amendment, if approved.

### **Official Plan Conformity**

Under section 12 of the *Places to Grow Act, 2005*, the official plan of a municipality must be brought into conformity with a growth plan within three years of the growth plan coming into effect. Subsection 12 (3) gives the Minister the ability to set an alternate date for a municipality to meet the conformity requirements.

The proposed approach is to retain the current date for conformity as July 1, 2022 for APTG as amended.



# SEEKING FEEDBACK

Your feedback is greatly appreciated and will be taken into consideration. Please tell us what you think. For more information on A Place to Grow: Growth Plan for the Greater Golden Horseshoe, please visit [ontario.ca/growthplanning](http://ontario.ca/growthplanning).

Please send your comments and questions by *July 31, 2020* to:

e-mail: [growthplanning@ontario.ca](mailto:growthplanning@ontario.ca)

For more information, including how to receive a printed copy, please call 1-866-479-9781 or TTY 1-800-239-4224. Toronto area residents can call 416-325-1210.

## Notices Regarding Collection of Information

### **Notice to Organizations and Businesses:**

Please note that any comments or submissions that are made on behalf of an organization or business may be shared or disclosed. By submitting comments, you are deemed to consent to the sharing of information contained in the comments and your business contact information. Business contact information is the name, title and contact information of anyone submitting comments in a business, professional or official capacity.

### **Notice to Individuals about the Collection of Personal Information:**

Any collection of personal information is under the authority of the Places to Grow Act, 2005 for the purpose of obtaining input on Proposed Amendment 1 to A Place to Grow: Growth Plan for the Greater Golden Horseshoe. If you have questions about the collection, use and disclosure of this information please contact:

Senior Information and Privacy Advisor  
Ministry of Municipal Affairs  
777 Bay Street  
Toronto ON  
M7A 2J3  
416-585-7094

1-866-479-9781  
[GrowthPlanning@ontario.ca](mailto:GrowthPlanning@ontario.ca)



Environmental Registry of Ontario

## Proposed Land Needs Assessment Methodology for A Place to Grow: Growth Plan for the Greater Golden Horseshoe

<u>ERO (Environmental Registry of Ontario) number</u>	019-1679
Notice type	Policy
Act	Places to Grow Act, 2005
Posted by	Ministry of Municipal Affairs and Housing
Notice stage	Proposal
Proposal posted	June 16, 2020
Comment period	June 16, 2020 - July 31, 2020 (45 days) Open
Last updated	June 16, 2020

This consultation closes at 11:59 p.m. on:  
**July 31, 2020**

### Proposal summary

The government is consulting on a new Land Needs Assessment Methodology for the Greater Golden Horseshoe ("Methodology") which supports the implementation of A Place to Grow: Growth Plan for the Greater Golden Horseshoe ("The Plan"). This posting presents the outcome-based Methodology that, if approved, would replace the existing Methodology.

### Proposal details

#### Proposal Details

On May 2, 2019, the government released A Place to Grow: Growth Plan for the Greater Golden Horseshoe as part of the "More Homes, More Choice: Ontario's Housing Supply Action Plan". The Plan, which came into effect on May 16, 2019, addresses the needs of a growing population, the diversity of the Greater Golden Horseshoe region, the people and local priorities.

Policy 2.2.1.5 of the Plan requires upper- and single-tier municipalities to use the Methodology issued by the Minister to assess the quantity of land required to accommodate forecasted growth to the horizon of this Plan. The government is consulting on a proposed new Land Needs Assessment Methodology for the Greater Golden Horseshoe.

These changes are linked to the [Proposed Amendment 1 to A Place to Grow: Growth Plan for the Greater Golden Horseshoe \(https://ero.ontario.ca/notice/019-1680\)](https://ero.ontario.ca/notice/019-1680) found at [ERO Number 019-1980 \(https://ero.ontario.ca/notice/019-1680\)](https://ero.ontario.ca/notice/019-1680).

Proposed Methodology

## Purpose and Objectives

The proposed Methodology outlines key steps for assessing community and employment land needs to the Plan horizon year. Municipalities must follow the steps of this methodology as part of the municipal comprehensive review to ascertain the amount of land required to accommodate the amount and type of additional housing units and jobs required to meet market demands in conformity with the Plan. The methodology is also used to determine whether there is a need for a settlement area boundary expansion for employment area or community area, which is all other settlement area land outside of employment areas.

Recognizing that local needs are diverse, the proposed new Methodology aims to provide the key factors to be considered as municipalities plan to ensure that a sufficient and appropriate mix of land is available to: accommodate all housing market segments; avoid housing shortages; consider market demand; accommodate all employment types, including those that are evolving; and plan for all infrastructure services that are needed to meet complete communities objectives to the horizon of the Plan.

It will do so by presenting a simplified approach to land needs assessment that reduces the overall complexity of implementation of the Plan. The proposed Methodology will provide more flexibility to municipalities. It will also be forward-looking and account for demographics, employment trends, market demand, and concerns related to housing affordability in the Greater Golden Horseshoe.

Schedule 3 is the baseline to be used by municipalities. Lower forecasts for population, dwellings by type or employment are not permitted as this would lead to land supply issues which would lead to housing affordability issues and land shortages. Municipalities may develop alternative assumptions about growth to the horizon of the Plan if they demonstrate they can provide a range of housing to achieve market-based demand. This includes meeting the projected needs of current and future residents and providing the basis for realizing employment opportunities in labour markets of the Greater Golden Horseshoe.

## Implementation and Conformity

The proposed Methodology does not preclude municipalities from considering alternate assumptions about population and employment growth to the horizon of the Plan. A municipality may test alternative growth assumptions to establish the case for a higher density target. Assumptions that include density targets lower than those required in the Plan would require Minister's approval.

Land needs assessment is an iterative process involving dialogue between upper-tier and lower-tier municipalities, stakeholders, the public and the Province. The proposed Methodology will continue to be implemented through a new upper- or single-tier official plan or an official plan amendment that is subject to approval by the Minister of Municipal Affairs and Housing. Municipalities have the choice of phasing their municipal comprehensive review or achieving conformity as part of one single new official plan or a plan amendment.

## Timeframes

Municipalities must plan to accommodate forecasted growth to the horizon of A Place to Grow. Land supply to meet the full horizon of a Place to Grow is essential to ensuring consistency with the Provincial Policy Statement (PPS). Planning authorities need to ensure an appropriate range and mix of housing options and densities are provided to meet projected requirements of current and future residents of the regional market area. This means:

- Municipalities must, at all times, have enough land with servicing capacity to provide at least a three-year supply of residential units available through lands suitably zoned in lower-tier municipalities.
- Municipalities shall also plan to maintain the ability to accommodate residential growth for a minimum of 15 years.

## Testing Alternate Growth Assumptions

This methodology does not preclude municipalities from considering future economic, social and policy directions where these are known, particularly in between Censuses or mandatory reviews of A Place to Grow.

Municipalities may develop alternate growth assumptions provided the population and employment forecasts of A Place to Grow are implemented in municipal official plans. Municipalities must be able to demonstrate that assumptions utilized in their land needs assessment conform with the Plan and are justifiable in light of both general trends in the province and specific conditions in the municipality.

## Components

The Methodology has various components that need to be considered when assessing local land needs. The first is the community area land needs assessment used for housing, population-related jobs and office jobs. The second is the employment area land need assessment for all various types of employment.

## Community Area Land Needs Assessment

The community area land needs assessment is based on the population forecasts from A Place to Grow – from which, upper and single-tier municipalities shall estimate households by type and housing need, then allocate the projected need among lower-tier municipalities, where appropriate. The projected need for each local municipality is translated into applicable densities and separated into housing within the delineated built-up area and designated greenfield area.

The community area lands are where most housing required to accommodate forecasted population will be located. It also includes most population-related jobs, office jobs and some employment lands jobs. The result of the assessment is the amount of additional land required for new community area land to accommodate these homes and jobs to the horizon of A Place to Grow.

This part of the Methodology involves components such as population forecasts, housing needs analysis, housing allocation and supply inventory and community area jobs analysis and reconciliation. These components are used to determine where and how the forecasted community area people and jobs growth will be accommodated within the

upper- or single-tier municipality to meet the intensification and density targets in the Plan and the amount of community area land needed (in hectares) to accommodate that growth.

When planning for community areas, municipalities will address policy requirements of A Place to Grow to:

- Use the population and employment forecast contained in Schedule 3 for planning and managing growth, as a minimum;
- Direct development to settlement areas, except where the policies permit otherwise;
- Plan to achieve minimum intensification and designated greenfield area density targets;
- Support the achievement of complete communities that offer and support opportunities for people of all ages and abilities to conveniently access most of the necessities for daily living, including an appropriate mix of jobs, local stores, and services, a full range of housing, transportation options and public service facilities;
- Consider the range and mix of housing options and densities of the existing housing stock and plan to diversify housing options in the future, including additional residential units and affordable housing, to serve all sizes, incomes and ages of households; and
- Plan for a more compact built form that reduces the rate at which land is consumed and supports the integration and sustained viability of transit services.

A Place to Grow requires that upper-tier municipalities, through a municipal comprehensive review, identify minimum intensification and designated greenfield area density targets for lower-tier municipalities and allocate the Schedule 3 forecasts to lower-tier municipalities. The PPS requires upper-tier municipalities to allocate the land and housing unit supply to be maintained by lower tier municipalities. In practice, the assessment will entail consultation between different tiers of government, including public consultation.

As part of the land needs assessment process, the four components identified below provide minimum requirements to be considered when completing local land budgeting processes as part of the municipal comprehensive review.

### **Population Forecasts**

Using population forecast by age group for the housing market area, municipalities may calculate how many additional people a municipality needs to house to the Plan horizon. This involves an examination of the minimum forecasts in Schedule 3 in terms of total population, Census population and household population.

### **Housing Needs Analysis**

Housing need can be broken down by type of dwelling to include age-specific household formation rates in order to forecast growth in the number of households to the Plan horizon, categorized by dwelling type (i.e. ground-related versus high-rise). It should consider both historical and future trends for household growth by units by type.

Municipalities may refer to background information on housing growth by type prepared as part of the review and update of A Place to Grow's population and employment forecasts.

Household demand can be adjusted for factors such as changes in vacancy rates, market contingencies, additional housing needs for post-secondary students, temporary workers, or units that will be lost over time for various reasons.

### **Housing Allocation and Supply Inventory**

Municipalities, in consultation with the public, allocate the forecasted housing need for the housing market area using factors such as past and future market shares, planned urban structure, housing affordability, and a mix of housing forms and intensification. This includes preparing an inventory of housing in the delineated built-up area, designated greenfield area, and other areas including rural settlements and rural area outside of settlement areas.

### **Community Area Jobs Analysis and Reconciliation**

In addition to the housing units that need to be accommodated, municipalities will need to assess the community area jobs to be allocated to the designated greenfield area to determine density targets. Estimations of persons per unit for the different housing types coupled with the projected housing units needed to accommodate growth will provide, along with the community area jobs, the amount of land needed in this area to the Plan horizon.

### **Employment Area Land Needs Assessment**

This part of the Methodology involves components such as employment forecasts, employment categorization and needs analysis, and employment allocation and reconciliation, to determine where and how much land is needed to accommodate the forecasted growth in jobs in both the employment areas and the community areas.

When planning locations for employment, municipalities will address the following Plan requirements:

- Within settlement areas, make more efficient use of existing employment areas, vacant and underutilized employment lands, and increase employment densities;
- Direct major office and appropriate institutional development to urban growth centres, major transit station areas and other strategic growth areas with existing or planned frequent transit service;
- Direct retail and office uses to locations that support active transportation and have existing or planned transit;
- Prohibit or establish a size and scale threshold to prohibit any major retail exceeding this threshold in employment areas; and
- Provide for economic activity on rural lands that is appropriate in scale and type to the rural context.

As part of the land needs assessment process, these three components provide the minimum requirements to be considered in completing local land budgeting processes as part of the municipal comprehensive review.

### **Employment Forecasts**

Using the minimum employment forecast in Schedule 3, municipalities may establish the employment growth rate from the base year to the Plan horizon. This can involve an examination of other data sources as well such as Statistics Canada's labour force surveys, local employment surveys, and provincial fiscal updates.

## Employment Categorization and Needs Analysis

Municipalities should categorize the total forecasted jobs in four types based on the primary land use: employment lands, population related, major office, and agricultural/rural, which are outside the settlement area. It should consider both historical and future trends for employment growth by type.

As part of the needs analysis, employment growth by type can be adjusted for factors such as changes in economic activity, market disruptors, infrastructure and investment strategies, and other business environment impacts.

## Employment Allocation and Reconciliation

Municipalities can allocate the categorized forecasted jobs with the understanding that community area jobs are to be located within settlement areas but outside employment areas while employment area jobs are located in the employment areas. In addition, community area jobs in the designated greenfield area may be counted towards the minimum density target.

Through allocations municipalities can determine whether there are sufficient employment area lands in the municipality to accommodate the employment growth established.

## Seeking Feedback

The Ministry of Municipal Affairs and Housing is seeking feedback on the proposed land needs assessment methodology for the Greater Golden Horseshoe. After considering submissions and comments received, the Minister may modify the approach and formally issue a final revised Methodology in accordance with policy 5.2.2.1(c) of A Place to Grow.

The purpose of this policy proposal notice is to inform the public of Ontario that the Province is:

- Proposing a new Methodology for upper- and single-tier municipalities in the Greater Golden Horseshoe to use in assessing their future land needs in a consistent way.
- Seeking comments on how the Province could improve or refine the approach to the proposed Methodology.

## Supporting materials

### Related files

[Proposed Amendment 1 to A Place to Grow: Growth Plan for the Greater Golden Horseshoe \(https://prod-environmental-registry.s3.amazonaws.com/2020-06/Proposed%20APTG%20Amendment%20%28ENG%29.pdf\)](https://prod-environmental-registry.s3.amazonaws.com/2020-06/Proposed%20APTG%20Amendment%20%28ENG%29.pdf)  
pdf (Portable Document Format file) 981.87 KB

### Related links

[A Place to Grow: Growth plan for the Greater Golden Horseshoe](https://www.ontario.ca/document/place-grow-growth-plan-greater-golden-horseshoe)  
(<https://www.ontario.ca/document/place-grow-growth-plan-greater-golden-horseshoe>)

[Land Needs Assessment for the Greater Golden Horseshoe, 2018](https://www.ontario.ca/page/land-needs-assessment-methodology-greater-golden-horseshoe)  
(<https://www.ontario.ca/page/land-needs-assessment-methodology-greater-golden-horseshoe>)

## **Related ERO (Environmental Registry of Ontario) notices**

[Proposed Amendment to the Growth Plan for the Greater Golden Horseshoe, 2017](#)  
([/notice/013-4504](#))

[Proposed methodology for land needs assessment for the Greater Golden Horseshoe](#) ([/notice/013-2016](#))


[Proposed Amendment 1 to A Place to Grow: Growth Plan for the Greater Golden Horseshoe](#) ([/notice/019-1680](#))

## **View materials in person**

Important notice: Due to the ongoing COVID-19 pandemic, viewing supporting materials in person is not available at this time.

Please reach out to the Contact listed in this notice to see if alternate arrangements can be made.

Ontario Growth Secretariat  
777 Bay St, Suite 2304  
Toronto, ON  
M7A 2J8  
Canada

 [416-325-1210](tel:416-325-1210)

## **Comment**

Let us know what you think of our proposal.

Have questions? Get in touch with the contact person below. Please include the [ERO \(Environmental Registry of Ontario\)](#) number for this notice in your email or letter to the contact.

[Read our commenting and privacy policies.](#) ([/page/commenting-privacy](#))

## **Submit by mail**

Sandra Bickford  
Ontario Growth Secretariat





777 Bay St, Suite 2304  
Toronto, ON  
M7A 2J8  
Canada

Connect with  
us

### Contact

Sandra Bickford

 [416-325-1210](tel:416-325-1210)

 [sandra.bickford@ontario.ca](mailto:sandra.bickford@ontario.ca)

**TECHNICAL REPORT**

PREPARED BY HEMSON CONSULTING LTD. FOR THE MINISTRY OF MUNICIPAL AFFAIRS AND HOUSING

# **GREATER GOLDEN HORSESHOE: GROWTH FORECASTS TO 2051**

June 16, 2020



1000 - 30 St. Patrick Street, Toronto ON M5T 3A3  
416 593 5090 | [hemson@hemson.com](mailto:hemson@hemson.com) | [www.hemson.com](http://www.hemson.com)

# CONTENTS

<b>1. INTRODUCTION</b>	<b>1</b>
A. Purpose and Context of Review	1
B. 2012 GGH Forecasts are Largely on Track	3
C. Multiple Data Sources are Used, but No Amount of Data or Analysis can Assure Knowledge of the Future	4
<b>2. ECONOMIC, DEMOGRAPHIC, SOCIAL AND ENVIRONMENTAL CONDITIONS IN THE GGH</b>	<b>6</b>
A. GGH Primed for Continued Rapid Long-Term Growth with Population and Economic Growth Closely Linked	6
B. GGH Expansion is Generating a Robust Economy that is Increasingly Diverse	6
C. Low Fertility and an Aging Population Mean Natural Increase is Less and Less Important for Growth	9
D. Migration Responsible for Most GGH Growth and Immigration has Created the Recent Growth "Spike"	10
E. Household Formation, Housing Choice, and Labour Force Growth Are All Closely Related to Population Age Structure	14
F. How We Work, Where We Work and What We Do Continues to Change, Affecting the Distribution of People and Jobs	19
G. Conditions in the GGH Point to Continued High Growth, with Growth Moderating in the Long-Term	21
<b>3. FORECAST METHODOLOGY AND ASSUMPTIONS</b>	<b>22</b>
A. Sound Methods from Ministry of Finance Projections are Foundation of GGH Population Forecast	22
B. Household and Housing Growth are the Primary Determinants of Population Distribution Within GTA and in Large Measure Within Outer Ring	26
C. Employment Forecast Method	28
D. Location of Employment Depends Largely on the Built Form it Occupies	29
E. Forecast Results Include Reference Forecast and High and Low Scenarios	35
<b>APPENDIX A</b>	<b>41</b>
<b>APPENDIX B</b>	<b>57</b>

## LIST OF TEXT BOXES

How Are Aboriginal People Reflected in the Forecast?.....	2
Impact of COVID-19 on GGH Economic Outlook.....	5
Forecasting Employment in the GGH is a Challenge .....	8
Ontario Has Become Highly Attractive to International Students.....	13
Schedule 3 is Integral to Municipal Land Use, Infrastructure and Financial Planning in the GGH.....	18
Long-Term Impacts of COVID-19 Could Disrupt GGH Forecast .....	20
What is the Relationship between the Ministry of Finance Projections and the Schedule 3 Forecasts?.....	24
Understanding the Geography of Employment is Key to the Schedule 3 Forecasts.....	31

# 1. INTRODUCTION

This report presents long-term growth forecasts for the Greater Golden Horseshoe (GGH) and its constituent upper- and single-tier municipalities. The forecasts form part of a review of population and employment forecasts contained in Schedule 3 of the Provincial plan *A Place to Grow: Growth Plan for the Greater Golden Horseshoe, 2019* (A Place to Grow or APTG).<sup>1</sup>

## A. PURPOSE AND CONTEXT OF REVIEW

For the last 15 years, the Government of Ontario has been implementing policy changes that will fundamentally affect the way in which the GGH will develop. A key component of the changes is A Place to Grow which, together with other provincial plans, sets the framework for planning and managing growth in the region. Conformity with A Place to Grow is a statutory requirement and municipalities in the GGH have revised land use, housing, employment, infrastructure, and financial plans accordingly. Much of the key supporting infrastructure for A Place to Grow is in advanced planning or under construction. The effects of A Place to Grow are becoming evident in the form of development that is currently taking shape.

A Place to Grow is subject to periodic reviews. A key part of the review procedure is to update the forecasts in Schedule 3. In this way, A Place to Grow can continue to reflect the latest economic and demographic data, Provincial long-term planning documents and projections, market conditions, and the "on the

ground" reality of municipal land use, infrastructure, and financial planning. This report forms part of the Schedule 3 review initiated in 2019.

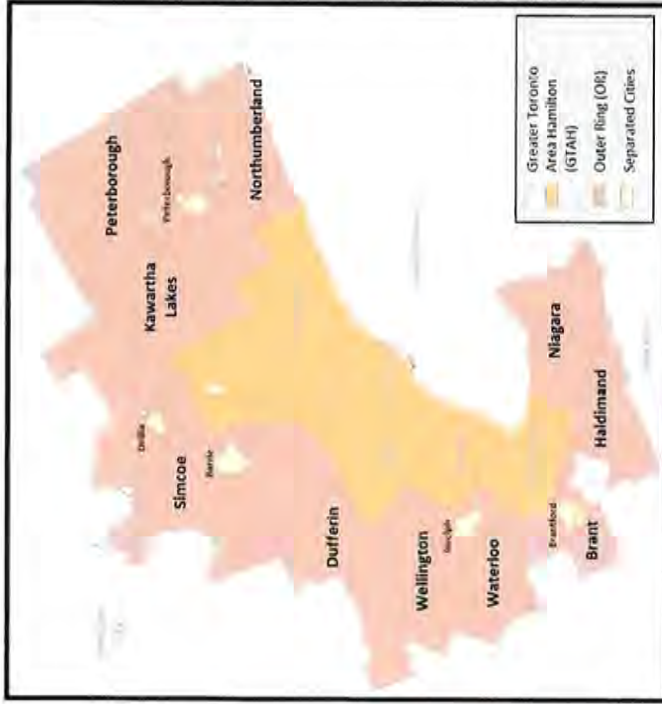
A Place to Grow directs that the review of Schedule 3 forecasts be done in consultation with municipalities. This report draws on feedback and discussions with two Provincially sponsored stakeholder groups: an Advisory Group, which was consulted primarily on Schedule 3 policy and implementation matters; and a Technical Group, whose focus was the forecast methodology and assumptions. Municipalities listed in Schedule 3 were represented at both groups.

The forecasts are based on a 35-year time horizon, from 2016 to 2051. The area covered by the forecasts is the GGH as shown in Schedule 1 of A Place to Grow. Two broad regions within the GGH are defined (see Figure 1):

- The Greater Toronto Area and Hamilton (GTAH), incorporating the Cities of Toronto and Hamilton and the Regions of Halton, Peel, York, and Durham; and
- The Outer Ring, surrounding the GTAH, containing the Regions of Niagara and Waterloo, the Counties of Northumberland, Peterborough, Simcoe, Dufferin, Wellington, Brant, and Haldimand, and the Cities of Peterborough, Kawartha Lakes, Barrie, Orillia, Guelph, and Brantford.

<sup>1</sup> References to A Place to Grow include its predecessor plans, the *Growth Plan for the Greater Golden Horseshoe* (2006 and 2017).

**Figure 1 – Greater Golden Horseshoe A Place to Grow Area**



After this introduction, this report is divided into two sections:

- Section II discusses the economic, social, and demographic basis of the forecasts, with a focus on changes that have occurred since 2012 that influence the forecast results.
- Section III contains a summary of the forecast methodology and assumptions and presents the updated forecasts.

Text boxes interspersed throughout the report address specific forecast issues.

**How Are Aboriginal People Reflected in the Forecast?**

Statistics Canada establishes Census Divisions that correspond to the Regions, Cities of Toronto and Hamilton, and geographic counties incorporating municipal counties and separated cities. For data collection purposes, Statistics Canada includes each First Nations reserve in a Census Division and treats it as a Census Subdivision, in a similar way to a local municipality. The Province has no jurisdiction over land use planning or growth forecasting within First Nations reserves and the GGH A Place to Grow Area does not include First Nations reserve lands (see Figure 1).

The forecasts in this report do not therefore include those people who reside on First Nations reserves. These populations have been subtracted from the Census Division base populations. In this way, the forecasts only account for the population and employment located within the GGH A Place to Grow Area. Aboriginal people who live off reserve and within municipalities in the GGH are accounted for in the forecasts.

Most reserve populations are relatively small. However, the population of the Six Nations and New Credit Reserves is a significant portion of the Brant Census Division population base.

## B. 2012 GGH FORECASTS ARE LARGELY ON TRACK

The Schedule 3 forecasts in the original *Growth Plan for the Greater Golden Horseshoe, 2006*, were based on forecasts published in *The Growth Outlook for the Greater Golden Horseshoe* (2005) and updated in *Greater Golden Horseshoe Growth Forecasts to 2041* (2012), including *Technical Addendum*, (2013). This report represents an update to the work contained in these reports and, as such, contains much of the same structure and content.

Generally, data released from Statistics Canada's *Annual Demographic Estimates* and monthly *Labour Force Survey* reinforce the overall growth outlook anticipated in 2012 and demonstrate that the Schedule 3 population and employment forecasts completed in 2012 remain on track up to 2019 (see Figure 2):

- 2019 population estimates for the GTA, Outer Ring, and GGH are within 1% of the 2012 forecasts.
- In the GTA, the 2012 population forecasts were lower for Peel and Toronto than the 2019 Statistics Canada data estimates and higher for York, Durham, Halton, and Hamilton.
- The only significant divergence between the 2012 population forecasts for the Outer Ring and the 2019 Statistics Canada estimates is in Barrie, where development of lands annexed to the south of the City in 2010 has been unexpectedly delayed. The forecasts in this report assume that, over and above COVID-19 impacts, short-term growth in Barrie will accelerate to compensate for this "delayed" growth.

- The 2012 Schedule 3 forecasts projected similar employment growth across the GGH to 2019 to what actually occurred. The difference between the estimated total employment for the GGH in 2019 and the 2012 forecasts for 2019, about 2%, is largely attributable to an overestimate of the 2011 employment base.
- In the GTA, the 2012 Schedule 3 forecasts underestimated the amount of employment growth in the City of Toronto, particularly in downtown major offices and employment areas. Conversely, the 2012 forecasts assumed higher employment growth in other parts of the GTA than what took place.
- Employment growth has been somewhat less robust in the Outer Ring than anticipated by the 2012 Schedule 3 forecasts, particularly in the Regions of Niagara and Waterloo and Cities of Barrie and Brantford. In Barrie and Brantford's case, the development of employment lands annexed from the Counties of Simcoe and Brant respectively have not proceeded as quickly as anticipated.
- Overall, it is noted that *Labour Force Survey* growth estimates in the Outer Ring are more volatile.

Figure 2 – 2012 Forecast Population in 2019 vs. 2019 Estimates

Municipality	Population (000s)		Employment (000s)		Diff.
	2012	2019	2012	2019	
Durham	737	697	287	239	-20%
York	1,276	1,181	655	593	-10%
Toronto	2,931	2,966	1,600	1,729	7%
Peel	1,516	1,542	777	750	-4%
Halton	616	596	314	283	-11%
Hamilton	588	574	265	241	-10%
<b>GTAH</b>	<b>7,665</b>	<b>7,557</b>	<b>3,897</b>	<b>3,835</b>	<b>-2%</b>
Northumberland	90	90	34	33	-4%
Peterborough Co.	63	60	17	17	-3%
Peterborough City	89	86	48	48	-1%
Kawartha Lakes	82	81	27	27	-1%
Simcoe	333	344	118	120	1%
Barrie	166	149	84	77	-9%
Orillia	35	33	20	19	-6%
Dufferin	66	68	26	26	0%
Wellington	97	98	43	41	-4%
Guelph	149	143	83	84	2%
Waterloo	603	595	311	295	-5%
Brant	40	38	17	16	-4%
Brantford	110	105	53	48	-10%
Haldimand	49	50	20	19	-7%
Niagara	475	479	215	189	-14%
<b>OUTER RING</b>	<b>2,444</b>	<b>2,420</b>	<b>1,115</b>	<b>1,058</b>	<b>-5%</b>
<b>TOTAL GGH</b>	<b>10,108</b>	<b>9,977</b>	<b>5,012</b>	<b>4,893</b>	<b>-2%</b>

Source: A Place to Grow, Schedule 3; Annual Demographic Estimates 2020; 2019 Census definition of employment estimated based on 2016 Census, Labour Force Survey, and municipal employment surveys.

**C. MULTIPLE DATA SOURCES ARE USED, BUT NO AMOUNT OF DATA OR ANALYSIS CAN ASSURE KNOWLEDGE OF THE FUTURE**

The forecasts in this report are based on data available as of March 2020, including data from Statistics Canada's Census of 2016 and subsequent *Annual Demographic Estimates* reports for Canada, the Provinces, and sub-Provincial areas (to 2020). Statistics Canada building permit data and housing data provided by the Canadian Mortgage Housing Corporation, mainly related to new housing and types of housing as well as semi-annual rental surveys of vacancy rates, are also important sources.

The forecast methodology has been refined in order to improve precision and integrate more closely with the Ministry of Finance's *Ontario Population Projections, 2018-2046* (Summer 2019). Forecast assumptions have also been updated based on an analysis of recently released economic and demographic data, Provincial long-term planning documents, and feedback from the Advisory and Technical Groups.

The effects of the COVID-19 pandemic on the forecasts are discussed in the textbox overleaf.



## Impact of COVID-19 on GGH Economic Outlook

This report was prepared in the midst of the COVID-19 pandemic, which will be the most severe shock to Ontario's economy since the Great Depression. The immediate impacts of the crisis in the GGH are substantial: reduced population growth because of curtailed migration while travel is limited, as well as enormous fiscal pressures on all levels of government. The Ontario Government's coronavirus spending, coupled with efforts to maintain service levels, will contribute to a projected \$41 billion budget deficit for the 2020/21 fiscal year (Financial Accountability Office of Ontario, May 11). Federally, the cost of COVID-19 support programs, \$252 billion and rising fast, will generate the largest peacetime deficits ever (Parliamentary Budget Officer, May 13). Municipalities, which provide most of the infrastructure and services required to accommodate the growth forecast in this report, are experiencing significant shortfalls in fee revenue, from transit fares, to development charges, to rents from community housing.

In terms of employment, Statistics Canada's May 2020 *Labour Force Survey* recorded an increase in nationwide unemployment from 5.6% to 13.7% between February and May, with a national loss of more than 3 million jobs; 627,400 job losses in the Toronto Census Metropolitan Area alone. The survey was conducted during the week of May 10 to May 16, when Ontario was in a state of emergency and non-essential businesses were closed. Importantly, the unemployment rate *underestimates* the effects on employment and income as the figures do not account for the many people who during the lockdown period became unemployed and were not actively looking for work or who had a

job but worked severely reduced hours or no hours at all. The total hours worked in Ontario fell by 29% from February to April, including a 66% decline in the Accommodation and Food sector. The cumulative effect of this lost productivity and income is enormous and is being felt in all economic sectors.

The forecasts in this report were originally premised on the total GGH population being consistent with the Ministry of Finance *Population Projections* through the forecast period. With COVID-19, the forecasts assume a reduction in expected GGH population growth of about 110,000 (13% of 2016-2021 growth) relative to the Ministry's projections for 2021. The forecast also assumes a 15% decline in total GGH employment Q2 2020, assumed to be the recession low point, with about three-quarters of the lost jobs returning by Census Day 2021.

The long-term effects of the pandemic are very uncertain (see p.20). Economically, observers are at odds about how quickly production and employment will rebound. There are numerous reports of significant longer-term economic consequences to some industries, firms and individuals. Nevertheless, the long-term economic outlook for the GGH remains positive. The region will continue to be attractive to newcomers, mainly international migrants, the primary source of population growth in the GTAH. Although the GGH population will be older in 2051, the rate of aging will be slower than in other regions allowing for high levels of labour force participation supporting strong economic growth. These assumptions are consistent with the Ministry of Finance's *Ontario's Long-Term Report on the Economy, 2017*, which remains a sound outlook, albeit with a significant unanticipated pause.

## 2. ECONOMIC, DEMOGRAPHIC, SOCIAL AND ENVIRONMENTAL CONDITIONS IN THE GGH

This section discusses assumptions about future economic and demographic trends in the GGH. A complete list of forecast assumptions is provided in Appendix A.

### A. GGH PRIMED FOR CONTINUED RAPID LONG-TERM GROWTH WITH POPULATION AND ECONOMIC GROWTH CLOSELY LINKED

It is important for the accuracy and credibility of the forecasts that assumptions be made about the economic future of Ontario. Notwithstanding the current pandemic situation, the economic outlook assumes that:

- Most demographic, social, and economic change after COVID-19 restrictions are lifted will be gradual across the overall geographic and population base.
- In general, both the GTAH and Outer Ring are anticipated to experience rates of long-term economic growth sufficient to absorb the expanding labour force created through migration.
- Economic output is anticipated to continue to grow over the long-term, with associated growth in employment and income.
- The GTAH is anticipated to remain the primary economic engine of Ontario and will continue to stimulate economic growth in surrounding urban centres.

- Recognizing the cyclical nature of the economy, as well as the current COVID-19 crisis, the long-term outlook is for the GGH economy to maintain a level of relative prosperity.

These assumptions are consistent with “A Vision for the Greater Golden Horseshoe” in Section 1.2 of A Place to Grow. The Vision states that the GGH will continue to be a great place to live in the coming decades, its communities being supported by a strong economy, a cleaner natural environment, transit supportive “complete communities” with protected employment zones, and a greater amount and variety of housing. The GGH economy will continue to evolve into a global economic powerhouse and its residents will enjoy a high standard of living and an exceptional quality of life.

The forecast assumptions are inter-dependent and are developed with reference to this general economic outlook. Both the population forecast and the employment forecast are jointly rooted in these assumptions.

### B. GGH EXPANSION IS GENERATING A ROBUST ECONOMY THAT IS INCREASINGLY DIVERSE

Notwithstanding the challenges of forecasting employment (see p.8), the location of employment in the GGH’s rapidly growing and increasingly diverse economy will continue to be shaped by well-established trends, some of which have accelerated in recent years. These include:

- Robust employment growth in most economic sectors, with the exception of primary industries, manufacturing, and some information services, such as print media (see Figure 3).
- A gradual shift away from employment in goods production, including in the manufacturing sector, towards employment in services, continuing a decades-long trend (see Figure 3).
- Increased substitution of labour with technological innovation such as robotics and artificial intelligence. The effects of automation have been felt for decades but are increasingly apparent in all economic sectors, particularly in manufacturing, trade, and transportation and warehousing. Importantly, job losses in these sectors do not necessarily translate into lower economic output. Nor do they result in overall job losses in the economy.
- Increasingly diverse economic activity on land designated for employment uses (employment areas), even where original industries have ended operations. Many fast growing economic sectors, whether goods producing sectors such as construction, or sectors that handle and distribute goods (wholesale trade, transportation, warehousing, logistics) or provide “high tech” or support services (such as professional, scientific, technical, and administrative services), are choosing to operate out of single storey facilities on large, segregated industrial or business park sites. Such land-extensive sites offer easy access to major transportation routes, the opportunity to build large buildings for storing goods and equipment, and the necessary road design for turning and unloading trucks.
- The ongoing development of a “knowledge economy” based on 5G information and intellectual capital, evidenced by growth in finance, professional, scientific, and technical services as well as many technology-related activities in all economic sectors. These sectors require increasingly highly skilled labour and tend to cluster near academic institutions throughout the GGH, in major downtown core locations, and in some suburban business parks.
- A continued rise in alternative types of work arrangements, with more contract, short-term, and part-time terms of employment often leading to regularly changing workplace locations and commuting patterns.
- The rapidly changing way in which office space is being used, through increased mixing of different work activities, office sharing, and automation (see also p.20).
- An increase in work unassociated with physical space, including occasional working from home and online businesses. Working from home arrangements may be further accelerated in light of the experience of COVID-19 restrictions (see p.20).

These trends are important to understand in assessing the long-term structural changes to the GGH economy and the overall geography of employment. Recognizing that individual economic sectors, and certainly specific industries, can undergo dramatic change in a short space of time, the effects of these broader structural changes are assumed to be gradual over the time horizon to 2051.

### Forecasting Employment in the GGH is a Challenge

Preparing a forecast of GGH employment is a challenge, as the region is fast growing, diverse, and constantly undergoing structural change. A complicating factor is a forecast time horizon that is a generation in length, during which there will inevitably be swings of growth and decline, and likely a significant recession or two. As well, although information on jobs, employment land, and non-residential building space has improved, data sources remain inconsistent and are not always complete for the entire GGH. As a result, employment growth, especially for individual GGH municipalities, is inherently less predictable and more volatile than population growth.

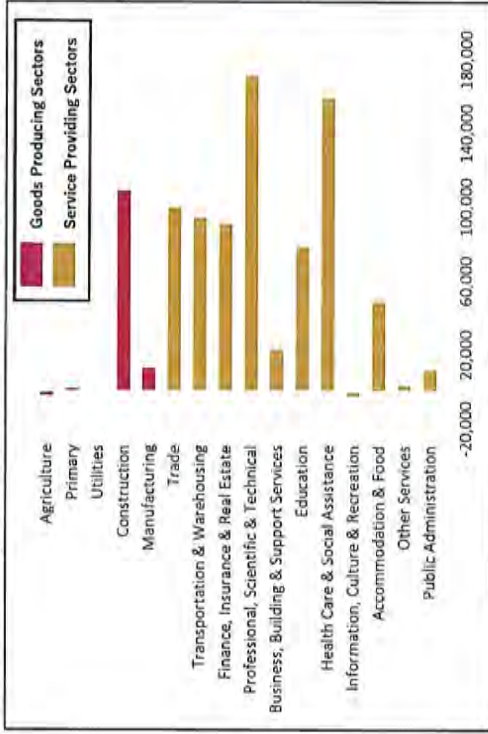
The GGH forecasts adopt the Census definition of employment by place of work: they record where people work rather than their place of residence. This definition is problematic because:

- Anyone employed on Census day or who was employed in the first week of May prior to Census day is counted as employed by the Census. However, for place of work purposes, the Census counts employment based on the previous 5 months from May 1<sup>st</sup> prior to Census day.
- For each person reporting employment, a total of one job is counted by the Census, whether that person is full-time, part-time, or holds multiple jobs. To the extent that people hold more than one job, the Census therefore under-represents the total number of jobs. Also, because Census employment does not distinguish between full-time and part-time jobs (as well as the part-time jobs of students),

total employment may be greater than employment counts for other purposes.

- The Census does not count jobs associated with the Census "undercount", i.e. those people that are missed in the Census, or counted twice, or otherwise should not have been counted. On the other hand, the *Labour Force Survey* applies to the "total" population, with the undercount, and it excludes full-time students, whether they are working or not.
- Key sources on local employment patterns, including the spatial arrangement of employment, are municipal employment surveys. These surveys track employment in local businesses. As such, unlike the Census, they count two jobs if a person has two jobs and tend to undercount jobs in the construction sector, jobs with no fixed place of work, and jobs done by people who work at home on a full-time basis. Because they are typically undertaken in the summer months they also generally count seasonal jobs missed by the Census. A final complication is that, because municipal employment surveys are not coordinated across the GGH, their scope, content, and quality varies considerably.

**Figure 3 - Change in Employed Labour Force, GGH 2009 - 2019**



Source: Statistics Canada, Table 14-10-0057-01, Employment by industry, 3 month moving average, unadjusted for seasonality, Census Metropolitan Areas.

### C. LOW FERTILITY AND AN AGING POPULATION MEAN NATURAL INCREASE IS LESS AND LESS IMPORTANT FOR GROWTH

Recent data indicates that fertility rates are lower and life expectancy shorter than was projected in the 2012 Schedule 3 forecasts. Notwithstanding these changes, immigration will continue to be the main driver of growth in the GGH. Immigration to Ontario has risen sharply in recent years.

#### i. Fertility is Falling

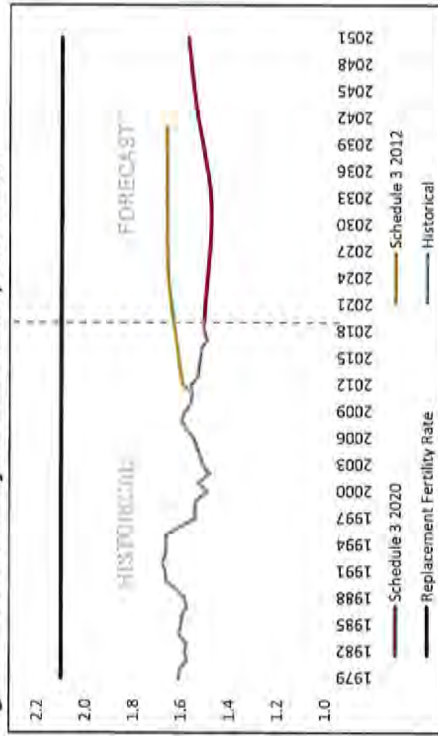
Fertility rates measure the average number of children born per woman by the age of mother in a given year. They are usually expressed as the total fertility rate, which represents the average number of children to be born to a woman if current fertility rates prevail over her reproductive life.

The 2012 forecasts assumed a gradual rise in fertility rates, consistent with the rise in fertility observed from 2001 to 2007. This assumption was predicated on fertility rates of women in their 20s stabilizing and the fertility of women in their 30s and 40s increasing. It mirrored the then Ministry of Finance projections which assumed a gradual increase in the total fertility rate for the GGH from 1.58 to 1.65 by 2036.

What has instead occurred since 2007 is a gradual decline in the GGH total fertility rate to 1.48 in 2016, not far above the low point of 1.46 reached in 2000.

In its 2019 *Population Projections* the Ministry of Finance projects a gradual decrease in the total fertility rate for the GGH from 1.46 to 1.43 by 2031 before increasing to 1.51 by 2046. These rates have been adopted as part of the forecast update.

**Figure 4 - Total Fertility Rate in Ontario, 1979 - 2051**



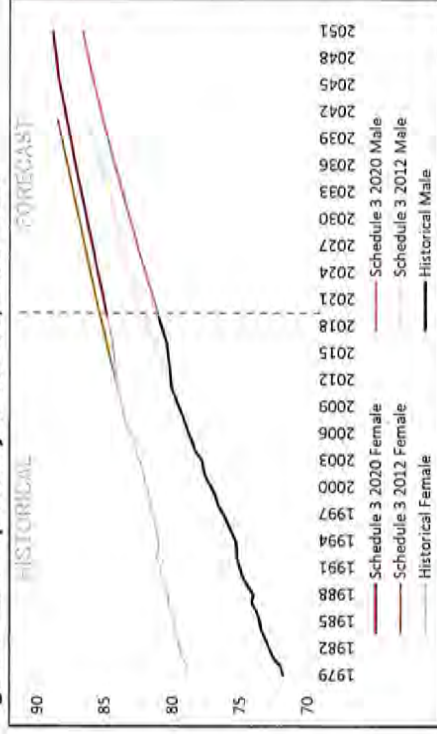
Source: Historical data based on Statistics Canada *Annual Demographics Estimates, 1979 - 2019*; Forecast based on Ministry of Finance *Population Projections 2019*.

## ii. Life Expectancy Rising More Slowly than in 2012

Life expectancy has risen more slowly than anticipated in the 2012 Schedule 3 forecasts. In Ontario, life expectancy at birth has increased by approximately 1.9 years over the past decade, with that of men increasing at a faster pace than women. As a result, the life expectancy gap between men and women is narrowing. The increase in life expectancy is largely attributable to seniors becoming healthier and to improved medical treatment.

The 2012 forecasts assumed that life expectancy in Ontario would steadily increase to 2036, with males achieving a life expectancy at birth of 85.3 years and females 87.8 years by that date. The Ministry of Finance now projects lower life expectancy, particularly for males: 84.3 years for males and 87.2 years for females in 2036; increasing to 86.7 years for males and 88.9 years for females in 2051. These assumptions have been adopted as part of the forecast update (see Figure 5).

Figure 5 - Life Expectancy in Ontario, 1979 - 2051



Source: Historical data based on Statistics Canada *Annual Demographics Estimates, 1979 - 2019*. Forecast based on Ministry of Finance *Population Projections 2019*.

## D. MIGRATION RESPONSIBLE FOR MOST GGH GROWTH AND IMMIGRATION HAS CREATED THE RECENT GROWTH "SPIKE"

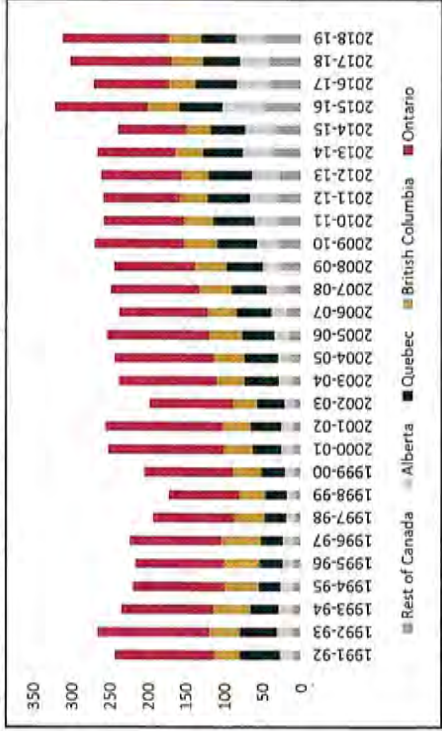
Migration is a key component of the forecasts as most growth in the GGH arises from migration. Lower fertility and shorter life expectancy than anticipated in 2012 means that migration will be increasingly important to the region's growth prospects.

In the GTAH, growth from migration mainly takes the form of immigration. The largest component of growth in the Outer Ring is in-migration from the GTAH.

## i. Immigration Fuels Growth in GGH and GTAH

Immigration is set annually by the Federal Government. The immigration target for 2019 was 330,800, with a plan for 341,000 in 2020 and 350,000 in 2021. This represents a significant increase from the target range of 240,000 to 265,000 in 2012, when the previous Schedule 3 forecasts were completed. Actual immigration levels tend to fluctuate from year to year, mostly due to administrative matters such as background clearing, processing capacity, and temporary refugee programs. Since 2015, immigration to Canada and Ontario has risen dramatically (see Figure 6).

**Figure 6 - Immigration to Canada by Province, 1991 - 2019**



Source: Hemson Consulting Ltd. based on Statistics Canada data

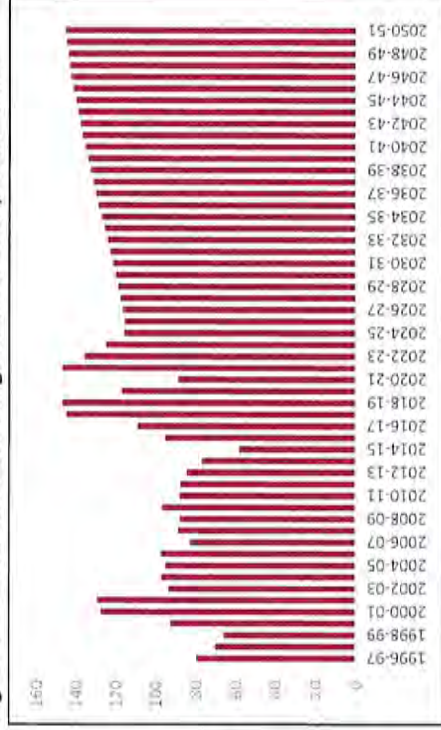
The GGH forecasts assume that immigration continues to be the most important component of growth in the GTA. This is consistent with the Ministry of Finance's *Population Projections*.

The outlook for immigration assumes that:

- Ontario's share of Canada's total immigration, which rose from 36% in 2016/17 to 44% in 2018/19, due mainly to the introduction of the Express Entry system for skilled workers in 2015, will slow somewhat to 2026 before stabilizing for the remainder of the forecast period.
- Notwithstanding short-term COVID-19 impacts, the actual number of immigrants to the GGH is forecast to increase in line with increased national immigration targets.
- The forecast assumes the GGH share of Ontario immigration to be about 88% over the forecast period; this contrasts with an 89% share in the 2012 forecasts.

- The GTA's share of GGH immigration has been steady for 25 years, at about 93%, and its attraction as a major immigrant destination is expected to continue with a similar average forecast share of GGH immigration over the period to 2051 (see Figure 7).
- Within the GTA, the forecast assumes an increasing share of immigrants to Ontario settling in the Regional Municipalities, particularly Peel.

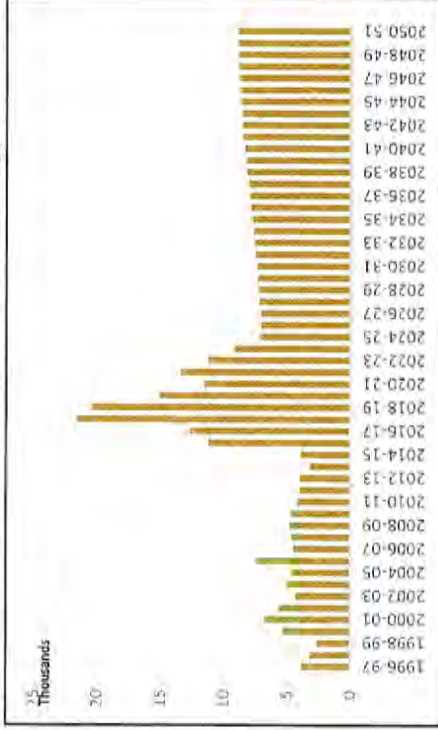
**Figure 7 - Net International Migration to GTA, 1996 - 2051**



Source: Statistics Canada Annual Demographic Estimates (historical); Hemson Consulting (forecast).

- The Regions of Waterloo and Niagara and the Wellington Census Division (Wellington County and City of Guelph) remain the only areas in the Outer Ring where immigration is a significant component of growth.

**Figure 8 - Net International Migration to Outer Ring, 1996 - 2051**



Source: Statistics Canada Annual Demographic Estimates (historical); Hemson Consulting (forecast)

## ii. Inter-Provincial Migration In GGH Balances In- and Out-Flows

Inter-provincial migration — the movement of people between provinces — is highly variable and depends largely on the relative economic opportunity between different parts of the country. After a decade of relatively high inter-provincial out-migration, mostly to Western Canada, Ontario and the GGH have in recent years experienced in-migration from all parts of the country including, most recently, Alberta (see Figure 9).

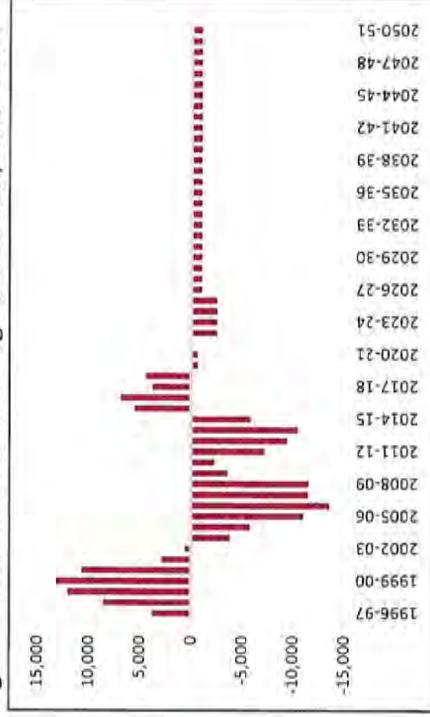
The collapse in oil prices, together with a gradual move away from dependency on fossil fuels, has already sparked discussion about the potential restructuring of provincial economies that are heavily reliant on fossil fuel extraction—principally Alberta, but also to a lesser extent Saskatchewan and Newfoundland. Ontario and the GGH, with an economy that is already diverse, well established, and an attractive location for migrants, will

likely benefit during periods of economic transition in other parts of Canada.

Overall, the long-term expectation for the GGH is for net inter-provincial migration in Ontario to fall to a level more in line with the historical average with in-flows generally balancing out-flows. This reflects the assumption that at present Ontario's economy is unusually robust relative to other provinces and that economic difficulties elsewhere are, in many respects, part of the regular economic cycle.

This assumption is consistent with the Ministry of Finance *Population Projections*.

**Figure 9 - Net Inter-Provincial Migration to GGH, 1996 - 2051**



Source: Statistics Canada Annual Demographic Estimates (historical); Hemson Consulting (forecast)



### Ontario Has Become Highly Attractive to International Students

Non-permanent residents (NPRs) from another country who had a work or study permit, or who were refugee claimants at the time of the Census, as well as family members living with them in Canada, are counted in the Census. As such, NPRs are included in the base population for all data used in the Schedule 3 forecasts, such as households, housing and labour force activity. Prior to 2013, the NPR population in Ontario had never exceeded 300,000; it is currently about 580,000.

Much of the recent growth in NPRs is due to international students and their families settling in the GGH. Canada's stable immigration system, which offers an easy pathway to employment and permanent residency after graduation, together with successful recruiting strategies by public and private colleges and universities, have made the GGH very attractive for international students. Although the majority of these students become permanent residents, information about where they ultimately settle is limited.

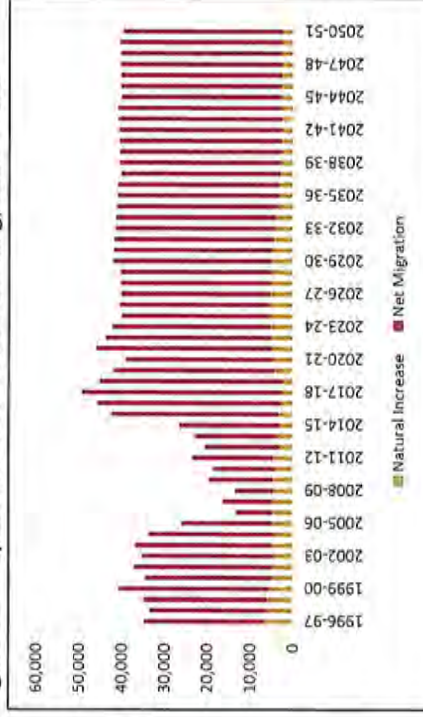
Consistent with the Ministry of Finance *Population Projections*, the Schedule 3 forecasts assume that the number of NPR students will remain high even as the rate of NPR student growth slows. It remains to be seen how the COVID-19 crisis will affect long-term international student enrollment.

### iii. Intra-Provincial Migration Fuels Growth in Outer Ring

Migration remains by far the largest component of population growth in the Outer Ring (see Figure 10). Most in-migration to the Outer Ring originates in the GTAH and this pattern is anticipated to continue to 2051.

The high intra-provincial in-migration, coupled with a high degree of commuting between the GTAH and Outer Ring, is a strong indicator that the GGH functions as a single economic region. This is a pattern common to other metropolitan regions worldwide. Fundamental to the Schedule 3 forecasts is the assumption, expressed in the intra-provincial migration patterns, that the integration of the GGH as a single economic region will increase over the forecast period.

Figure 10 – Population Growth in Outer Ring, 1996 – 2051



Source: Statistics Canada *Annual Demographic Estimates* (historical); Hemson Consulting (forecast)

Ultimately, large migration movements to the GGH and within the region will shape the distribution of population for the next 30 years (see Figure 11).

**Figure 11 – Net Migration in GGH, 2016 - 2051**



- A. Net International Migration to GTAH
- B. Net International Migration to Outer Ring
- C. Net Migration GTAH to Outer Ring
- D. Net Inter-Provincial Migration to GTAH
- E. Net Inter-Provincial Migration from Outer Ring
- F. Net Migration GGH to Rest of Ontario

**E. HOUSEHOLD FORMATION, HOUSING CHOICE, AND LABOUR FORCE GROWTH ARE ALL CLOSELY RELATED TO POPULATION AGE STRUCTURE**

The amount and type of housing needed in the GGH is strongly related to the population age structure; an older population forms more households than a younger population. The GGH's labour force is also closely tied to age structure as the primary determinant of the size and availability of labour is the size of

the working age population between about 20 and 65 years of age.

Figure 12 compares the population age structure in the GGH in 1986, 2016, and 2051.

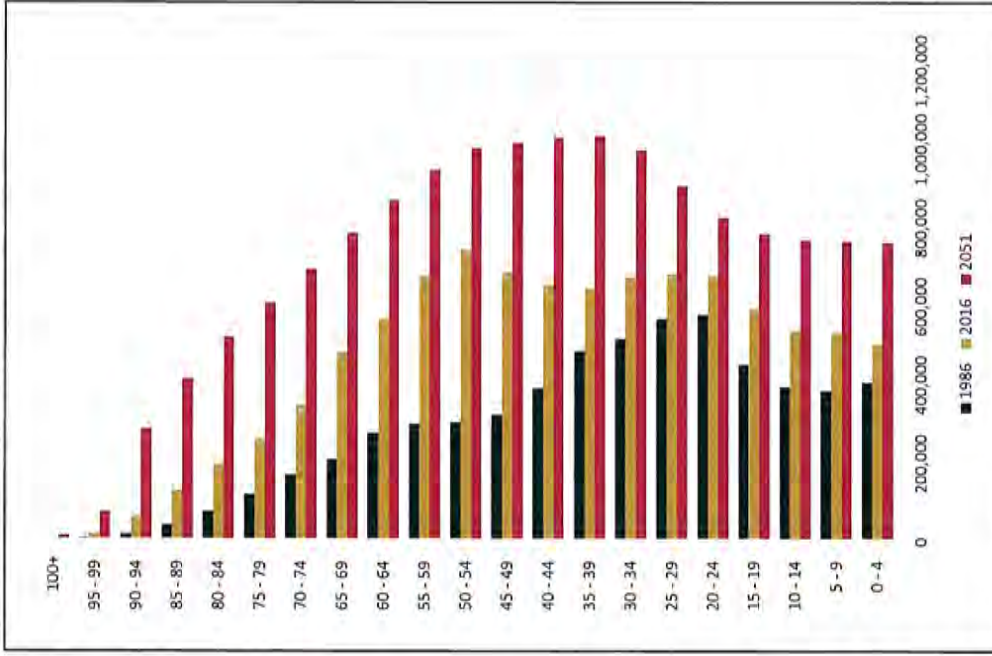
The dominant age groups identifiable in 1986 and 2016 are the Baby Boom generation (generally born 1946-1966) and Baby Boom Echo (or Millennial) generation (generally born 1981-1996). By 2051, the population of the GGH will be more evenly distributed as these generations become subsumed into the overall age structure. The "flatter" age distribution by 2051 can be attributed to several factors:

- The dominant age group in 1986 and 2016, the Baby Boom, will have surpassed the average age of life expectancy.
- The Millennial generation is relatively small compared to the Boomers and their impact on the overall age structure will therefore be much less pronounced.
- The inflow of younger, family-forming immigrants, including international students, will continue to bolster the ranks of the working age population.

Despite the narrowing life expectancy gap between males and females, the still-higher life expectancy for females will mean that there will continue to be more females than males amongst seniors. The share of women among seniors (65+) is expected to decline slightly over the forecast period to 2051.

Although the GGH will have an older population overall by 2051, there will still be a significant proportion of the population below 50. In many other parts of Canada and the developed world, an inverse age structure is expected.

Figure 12 – GGH Age Structure 1986 - 2051



Source: Statistics Canada, Census of Canada 1986, 2016; Hemson Consulting (2051 forecast).

**i. Social Patterns of Household Formation and Housing Have Changed Significantly over Past 30 Years Influencing the Distribution of Growth**

Age is the primary determinant of household formation. The forecast method accounts for the close relationship between age and household formation by forecasting the number of households for each age cohort in the adult population and aggregating the results.

Households are forecast by applying age-specific household formation rates to a population to provide a forecast number of households produced by that population. Generally, the older the population, the higher the rate at which households are formed. A rising household formation rate results in a decline in the average number of persons per housing unit.

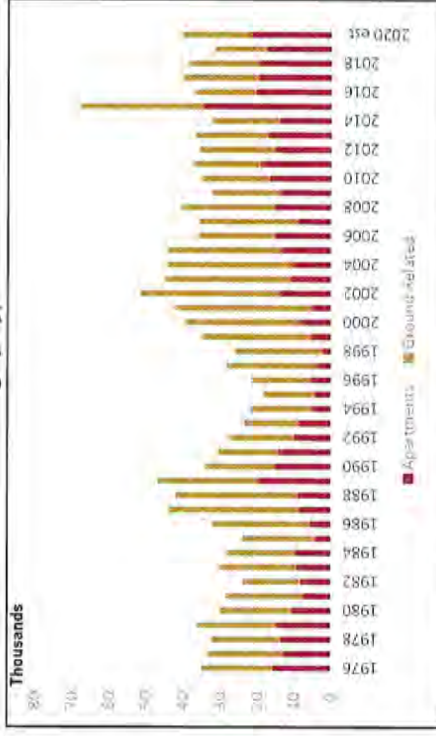
Like the household forecast, the forecast method accounts for the close relationships between age and housing type preferences by forecasting the type of housing for each age cohort in the adult population.

While the population currently and through the forecast remains concentrated in the age groups predominantly occupying low density housing types, there are important shifts occurring. For more than 30 years in the larger urban centres of the GGH, there has been an increasing shift toward medium density types and, more recently, to higher density types.

Housing development is, understandably, sensitive to demographic cycles. As an example, Figure 13 illustrates the high demand for apartments in the GTA in the 1970s, driven by the Baby Boom generation in their 20s as new households were

formed. A shift to family-oriented "ground-related" housing followed in the 1980s and 1990s, as these households matured.<sup>2</sup> In recent years, the housing demand has shifted back to apartment forms in part reflecting new household formation on the part of the Millennial generation. As this generation enters its family forming years, pressure for more family-oriented housing can be expected.

**Figure 13 - GTA/H New Housing by Type 1978 - 2018**



Source: Hemson Consulting based on CMHC Housing Market tables; 2020 figure is an estimate.

The very high price of housing in the GGH generally is a limiting factor on the ability of households, particularly Millennial households, to purchase ground-related housing. Affordability is also a key contributing factor to out-migration from the GTA/H to the Outer Ring.

The type of housing built is an important influence on the location of growth. The demand for apartments is typically much

<sup>2</sup> Ground-related housing generally refers to housing that is accessible from the ground. In this report, it includes all housing that is not an apartment.

more concentrated in central cities of metropolitan areas than in more suburban areas; the reverse is true for ground-related housing. The observed pattern applies equally to, for example, Kitchener-Waterloo within Waterloo Region and to Toronto within the GTA/H. The distribution of growth in the forecasts accounts for these housing market patterns and the powerful social and demographic forces that drive them.

The inter-relationship of housing and population is also affected by changes in patterns of employment and the structure of the economy. For example, the rapid shift in the economic base of Waterloo Region toward more technology-related business has influenced the outlook for overall population growth. Growth within Waterloo Region, while not directly a matter for the Schedule 3 forecasts, is influenced significantly by these economic changes.

For forecasting purposes, 2016 age-specific household formation rates are assumed to continue to decline somewhat before returning to 2016 levels by 2051. This assumption is consistent with the Provincial *Land Needs Assessment for the Greater Golden Horseshoe*.

## ii. Aging Population Will Lead to Slower Labour Force Growth to 2051

The GGH employment forecasts are in part derived from the population forecasts using assumptions about future labour force participation. Participation rates — representing the share

of the total working age population that participate in the labour force (either employed or seeking to work) — are applied to the population forecast to establish a labour pool that will be available to fill jobs in the future.

Labour force growth is forecast to slow over the period to 2051 due to slower growth in the working age population. That is, the rate of growth in the working age population will be slower than growth in the non-working age population, primarily the elderly.

In addition:

- Decreasing labour force participation among young people who, instead of actively seeking employment, are increasingly opting to remain longer in post-secondary education and training programs, is expected to continue.<sup>3</sup>

The ongoing trend reflects the rapidly increasing need for highly educated and highly skilled labour.

- The forecasts assume modest increases in labour force participation among older age groups reflecting: the continued rising participation among older women who have been in the workforce for much or all of their working lives; increasing life expectancy for both men and women and the associated improvement in seniors' health and ability to work at an older age; the growing need for labour in the 2020s as the Baby Boom generation retires; and concern by many potential retirees that they will lack sufficient income to support themselves.

---

<sup>3</sup> The proportion of 18 to 24 year olds in college or university in Ontario increased by 34% between 2000/01 and 2018/19 (Statistics Canada, *Labour Force Survey*, Table 37-10-D103).

- The recent trend of male age groups in their late-60s opting to remain in the workforce is anticipated to continue.

### **Schedule 3 is Integral to Municipal Land Use, Infrastructure and Financial Planning in the GGH**

The Schedule 3 review included a high-level scan of municipalities in the GGH to better understand how the population and employment forecasts are being used. The review found that municipal official plans closely follow A Place to Grow directives that the Schedule 3 forecasts serve as the foundation for planning and growth management and be used to co-ordinate all long-term land use, infrastructure, and financial plans. Specifically:

- Municipalities use the forecasts as a foundational basis for growth management plans, housing needs assessments, and employment land studies in a manner that conforms to A Place to Grow.
- A significant challenge facing all municipalities—single, upper, and lower-tier—in implementing the forecasts has been the lengthy process required to accommodate Schedule 3 updates into official plans, through municipal comprehensive reviews, which can take upwards of 10 years. By way of example, most municipal conformity exercises for the 2012 Schedule 3 forecasts have not yet been completed (the deadline is July 1, 2022).
- The lengthy planning process also means that by the time official plan conformity is achieved the base data in the Schedule 3 forecasts are effectively out of date. As such, an additional challenge for municipalities is how and when to adjust Schedule 3 forecasts and lower-tier forecast allocations in advance of a formal Schedule 3 review in order to reflect up to date data.

- GGH municipalities generally use the Schedule 3 forecasts for infrastructure planning purposes. A Place to Grow does not, however, prohibit municipalities from planning for infrastructure required to accommodate population and employment that is over and above Schedule 3. Nor does A Place to Grow restrict infrastructure planning to a specific time horizon (unlike land use plans). Where appropriate, GGH municipalities will adjust forecasts used in infrastructure plans to account for the additional demands on municipal services (i.e. over and above Schedule 3) and affordability considerations. For example, the Region of Waterloo has for many years included estimates of full-time students who reside in off-campus housing but whose permanent residence is outside the Region in its infrastructure forecasts. These full-time students are not captured in the Census as residents of Waterloo and are therefore not included in the Region's Schedule 3 population forecasts. Nevertheless, the need for infrastructure is in part driven by development triggered by student growth.
- The main source of revenue available to GGH municipalities to pay for "growth-related" infrastructure is development charges. The Schedule 3 forecasts are often modified in growth-related infrastructure plans, as well as development charge studies and related financial plans, to assess and mitigate the risk of slower than anticipated growth taking place. This is particularly the case when municipalities have debt financed growth-related capital costs with a view to repaying the debt from development charge revenue.

## F. HOW WE WORK, WHERE WE WORK AND WHAT WE DO CONTINUES TO CHANGE, AFFECTING THE DISTRIBUTION OF PEOPLE AND JOBS

The spatial focus of some of the key drivers of recent economic growth suggest that the distribution of the employment forecast for the GGH will continue to be challenging.

The major reason that Toronto's employment has grown so rapidly in the last decade has been the resurgence of the City's employment areas. The 2012 Schedule 3 forecasts had anticipated continued decline in these areas, as had happened for the 30 years prior to 2011. However, employment growth in these areas has since exceeded 12%.

Also partly unforeseen in the 2012 Schedule 3 forecasts was the degree to which office employment growth in the GTA/H has swung back to downtown Toronto (though the forecasts did anticipate a more balanced distribution than was evident pre-2012).

For the major office market, the 2012 forecasts largely reflected office market trends that had prevailed throughout the 1990s and 2000s, when about three-quarters of new office development in the GTA/H was built within the Regional Municipalities around Toronto, specifically:

- In York mainly near Highways 404 and 7 in Markham and Richmond Hill;
- In Peel along the Highway 401 corridor in Mississauga; and
- In Halton along the Queen Elizabeth West Highway corridor in Oakville and Burlington.

The 2012 Schedule 3 major office forecasts also recognized that A Place to Grow intends to focus major office development in designated Urban Growth Centres throughout the GGH. This has yet to occur on a large scale.

The market shift for major office development to downtown Toronto is attributable to many factors, chief among them the access employers have to a highly educated resident labour force, and proximity to large clusters of academic and health care institutions, and the localized growth in tech-related sectors. Access to the regional labour force through regional (GO) transit and Toronto Transit Commission systems is especially important. As congestion continues to worsen throughout the GTA/H, Union Station is increasingly the preferred location for accessing the largest pool of potential workers. Growth in the tech-related sectors has magnified these effects, since many companies and workers in this sector desire "urban" locations, including the much-sought-after "brick and beam" office space in historic downtown industrial buildings.

In the near-term, and notwithstanding COVID-19 effects, rapidly-rising lease rates will likely not be enough to disrupt continued interest in the Toronto downtown. The forecast assumes that the major office market will cycle back to a more even balance between downtown Toronto and the GTA/H Regions in the medium-term during the planning period. Transit improvements and a mixed-use approach to planning for new office concentrations, such as the Hurontario corridor in Mississauga and plans to revitalize downtown Brampton, can be expected to encourage employers to seek more affordable space in the GTA/H Regions and major centres in the Outer Ring over the long-term.

## Long-Term Impacts of COVID-19 Could Disrupt GGH

### Forecast

While the forecasts in this report incorporate a severe economic contraction in 2020 arising from COVID-19, overall growth is assumed to return to pre-pandemic expectations within 3 years. This outlook may be optimistic and, in part, depends on when a vaccine is found. Major events like plagues and wars are often catalysts for far-reaching social, political, and economic change. Some GGH industries—travel, tourism, conventions, retail, restaurants, and print media—may never fully recover.

At the time of writing, Ontario has begun to gradually reopen its economy. As measures related to travel, physical distancing, and business closures are relaxed over the coming months, some of the longer-term impacts of COVID-19 may start to become apparent. These impacts have the potential to disrupt the labour force, distribution of jobs, and housing choices in the GGH and, by extension, the Schedule 3 forecasts. They should therefore be closely monitored. For example,

- The forecast distribution of growth in the GGH is predicated on significant government investment in transit in areas of high population and employment density. Transit-oriented development is a critical element of "complete communities" promoted by APTG policies, where a more compact urban form prevails and people have convenient access to the necessities of daily living. Transit systems throughout the GGH have, however, suffered marked drops in ridership during the pandemic—a 90% decline on regional GO transit routes in the GTAH to mid-April; and a 71% decline on the Toronto Transit Commission between March 2 and May 2.

The degree to which transit ridership rebounds as people return to work and physical distancing restrictions are lifted remains to be seen. If even a small proportion of the population shifts from travel by transit to automobile or bicycle travel for public health reasons, plans for population and employment distribution could be disrupted.

- The pandemic has effectively shut down work in major offices in the GGH, forcing non-essential businesses to scale down operations or conduct work at home. The GGH forecasts already recognize changes in the way office space is being used (see p.7). These changes would not necessarily affect the number of jobs or their primary location. However, increased working from home would reduce the need for new office space, thus reducing opportunities for redistributing employment through the location choice for new construction. More working at home could also affect the tolerance for smaller living spaces that accompany denser development. Alternatively, it is not at all certain that workers or firms are finding the mass work-from-home experiment attractive or productive.
- There is much speculation that major shifts in the need for employment land may be afoot. Weaknesses in global supply chains and just-in-time delivery are being revealed as floating lockdowns and threats of second waves continue around the world; these could increase the demand for local storage, distribution, and logistics. Medical supply companies will likely "re-shore" manufacturing from overseas and the experience of re-shoring may or may not pave the way for other goods producing sectors.



## G. CONDITIONS IN THE GGH POINT TO CONTINUED HIGH GROWTH, WITH GROWTH MODERATING IN THE LONG-TERM

Generally, the economic, social, and demographic conditions in the GGH point to substantial growth in the region over the next 30 years.

Fertility is down and life expectancy expectations have tempered since 2012. Moreover, the population continues to age overall, even in the GGH, which will lead to a slowing of the growth rate over the long-term. Offsetting these factors is that the main source of growth in the GGH—immigration—continues to rise as governments promote migration to Canada and the GGH remains highly attractive to migrants. Long-term economic

fundamentals also favour Ontario as a destination for migration within Canada and the GGH as a destination for migration within Ontario.

GGH employment will grow at a slower rate than the population due to population aging. As a result, activity rates—the ratio of jobs to people—will decline across the region. Notwithstanding the COVID-19 disruption and the gradually shifting dynamics of the GGH economy, shifts in the distribution of employment will continue to be affected by the availability of labour and, in turn, the population settlement pattern: places in the GGH with high population growth will continue to experience high employment growth.

### 3. FORECAST METHODOLOGY AND ASSUMPTIONS

This section presents the forecast methodology and discusses assumptions and definitions used. The population and employment forecasts are presented at the end of the section. Detailed forecast results by municipality are set out in Appendix B.

The 2012 Schedule 3 forecast methodology has been refined and is shown in the diagram in Figure 14. On the left, the diagram indicates how the population forecast is prepared, beginning with the key demographic variables at the top. These are the determinants of total population and its characteristics. Lower down are the households, housing and shares which are the primary factors determining the location of population and population growth. On the right, the calculation method for employment indicates, at the top, the key factors determining total employment. Lower down, the employment by type and share allocations are influenced by similar factors, as well as the distribution of population growth.

The diagram also indicates how the general long-term outlook for the economy informs all of the major assumptions used in the forecast model.

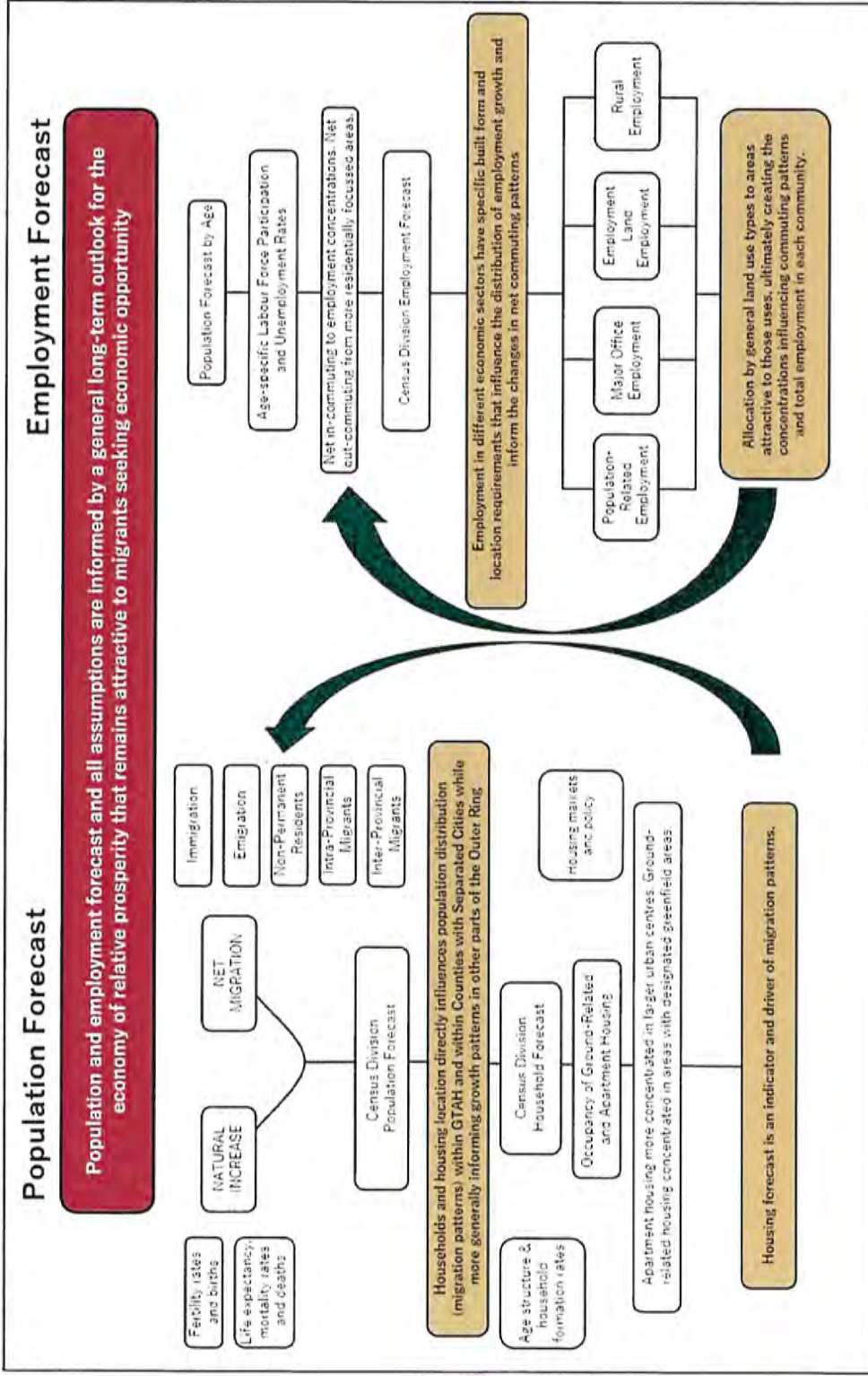
Ultimately, the forecast methodology in this report represents an improvement to that used for the 2012 forecasts without fundamentally altering its basis.

#### A. SOUND METHODS FROM MINISTRY OF FINANCE PROJECTIONS ARE FOUNDATION OF GGH POPULATION FORECAST

The forecasts are based on standard cohort-survival models that incorporate assumptions about fertility, mortality and migration. The population change for each area results from two processes: natural increase and net migration.

The cohort survival models are structured using age groups (cohorts). Age and sex-specific fertility, mortality and migration rates are then applied to the 2016 base population cohorts in annual increments out to 2051 to generate results.

Figure 14 - Population and Employment Forecast Methodology



Two refinements to the cohort-survival models have been introduced in order to improve precision and align more closely with the Ministry of Finance 2019 *Population Projections*:

- While the 2012 forecasts divided the GGH into five Sub-Forecast Areas for forecasting purposes, the updated forecasts divide the region into its 17 Census Divisions and, in a subsequent step, into separated cities and geographic counties for the Brant, Wellington, Simcoe, and Peterborough Census Divisions. It is noted that Haldimand County is the only geographic county in the GGH that does not correspond to a Census Division, being part of the Haldimand-Norfolk Census Division (part of which lies outside the GGH).
- The cohort survival models are structured using single-year age cohorts rather than five-year cohorts used in 2012.

#### **i. Natural Increase**

Natural increase is the difference between the number of births and the number of deaths in a population over a forecast period. To project the number of births and deaths in the future, assumptions about future fertility rates by age of mother and mortality by age and sex are applied to yield the number of births and deaths in each cohort. The assumptions used in this step of the forecast are consistent with those used by the Ministry of Finance in its 2019 *Population Projections*.

#### **What is the Relationship between the Ministry of Finance Projections and the Schedule 3 Forecasts?**

Each year, the Ministry of Finance produces population projections for Ontario and its 49 Census Divisions. The demographic assumptions used in the projections generally correspond to those used in the Schedule 3 forecasts. Nevertheless, methodological differences result in somewhat different population outlooks in some parts of the GGH.

The key difference is that the Ministry of Finance projections assume that population growth will reflect recent migration trends and the continuing evolution of long-term fertility and mortality patterns. They do not explicitly account for long-term structural changes in the economy, housing market demand, and Provincial policies, plans, and investment that seek to influence the form and location of development in the GGH.

The different approach explains why, for example, Ministry of Finance projections for Peel Region, which has a relative shortage of land for new housing, are typically higher than the Schedule 3 forecasts. Similarly, the Schedule 3 employment forecasts for Durham Region, where A Place to Grow policies seek to increase the mix of people and jobs and significant investment in Federal, Provincial, and municipal infrastructure is planned, tend to be higher than Ministry of Finance projections.

## ii. Net Migration

Net migration represents the cumulative result of all migration movements in and out of an area. In the forecasts, net migration is determined for several levels of geography, from the national level down to the Census Division level. There are three major components of migration:

- International migration, which is the movement of people between Canada and other countries. International migration comprises:
  - Permanent immigration, or those people migrating from other countries with the intention of settling permanently in Canada.
  - Emigration, or those people leaving Canada with the intention of permanently settling in another country or temporarily living abroad (these statistics deduct Canadians who previously emigrated and then have moved back to Canada).
  - Non-permanent residents, or those people who have come to Canada with a status other than as landed immigrants: those on student, work or other special visas and refugee claimants awaiting a hearing on their status (if a refugee claim is accepted, the person is then counted as a regular immigrant).
- Inter-provincial migration, which is the movement of people between Canadian provinces. Inter-provincial migration has two components:
  - Those leaving Ontario to live in another province; and

- Those entering from another province to live in Ontario.
  - Intra-provincial migration is defined as the movement of people within Ontario between Census Divisions (for example a move from Peel to Halton, but not a move within Peel from Mississauga to Brampton). Intra-provincial migration also has two components:
    - An in-migration movement to each Census Division.
    - An out-migration movement from each Census Division.
- Adding these provides a net intra-provincial migration which are the net movers to or from the overall Census Division.

The forecast of international migration involves three steps: first, assigning Ontario a share of Canada's total immigration, emigration, and non-permanent residents; second, assigning shares of each component for Ontario to the GGH; and finally assigning shares of each component for the GGH to each Census Division.

The forecast of inter-provincial migration is based on assigning a share of Ontario's total for each of the two components to the GGH and distributing it between the Census Divisions.

Intra-provincial migration is determined by establishing a "pool" of internal migrants in and out of the GGH and assigning shares of the pool to each Census Division. The shares at the Census Division level are a continuation of historical trends observed, mainly over the last 20 years. For the most part, the shares are relatively stable among the areas, though the absolute number of migrants changes significantly as the total amount changes. The rising levels of intra-provincial migration to the Outer Ring

are critical in this respect, both for the Outer Ring recipients and the source of the migrants, primarily in the GTA/H.

Other than minor differences, such as adjusting the forecast base year, as well as adjustments for COVID-19 impacts, the migration assumptions used for the GGH forecasts at the GGH level are consistent with the Ministry of Finance *Population Projections*.

## **B. HOUSEHOLD AND HOUSING GROWTH ARE THE PRIMARY DETERMINANTS OF POPULATION DISTRIBUTION WITHIN GTA/H AND IN LARGE MEASURE WITHIN OUTER RING**

The distribution of future population growth considers where growth is directed through planning policies and the ability of municipalities in the GGH to accommodate different types of housing growth. The distribution method involves three steps. First, the population forecast for each Census Division is translated into a forecast of households. Second, the household forecast is converted into a forecast of housing by type: ground-related housing and apartment buildings. The new housing is then allocated to the current housing base in each of the upper- and single-tier municipalities to provide a total housing forecast. This housing forecast in turn informs the migration assumptions used to establish the population distribution.

### **i. Household Forecast**

The first step in the distribution process is the translation of the population forecast into a forecast of households based on age-specific household formation rates (or headship rates). These

rates reflect the propensity of different household and family types to occupy different housing by type. For forecasting purposes, 2016 age-specific household formation rates are assumed to continue to decline somewhat before returning to 2016 levels by 2051.

### **ii. Housing Forecast**

In the second step of the distribution process, the household forecast is translated into a forecast of housing by type—ground-related housing and apartment buildings. The housing forecast is then distributed to the upper- and single-tier municipalities within the GGH based on observed market trends, age specific occupancy patterns, the effects of planning policies, the land available to support development, and the capacity (environmental and infrastructure) of each municipality to accommodate the forecast growth. These factors are described generally below.

- As well as considering recent housing market trends within the GTA/H and Outer Ring, the distribution method accounts for the effect of planning policies—primarily A Place to Grow policies that seek to encourage higher density housing forms and intensification—on the future housing mix. The housing forecast does not, however, replicate or predict the housing mix that would be determined through each municipality’s A Place to Grow conformity work. In some cases, the housing forecast may include more ground-related housing than would likely be required to meet A Place to Grow intensification and density policies. In all instances, planned housing mixes will continue to be decided by municipalities through their local planning processes.

- The distribution method also accounts for the ability of each municipality to accommodate the full range of housing within its existing and future supply of land available for residential development. In this respect,
  - The Regions of the GTAH are assumed to be able to continue to accommodate some growth in greenfield areas through the forecast period. No GTAH Region is projected to build out its entire area “inside” the Greenbelt through 2051.
  - It is assumed that municipal boundaries do not limit greenfield growth in any of the separated cities in the Outer Ring over the forecast period, those being the Cities of Peterborough, Barrie, Orillia, Guelph and Brantford.
  - No land supply constraints have been identified that would prevent any municipality from achieving the density and intensification targets established by A Place to Grow.
  - Consistent with the Provincial economic outlook, it is generally assumed that the forecast housing growth will be supported by Provincial and municipal government investments in infrastructure. The list of major recent and planned infrastructure investments provided by the Advisory and Technical Groups demonstrate that throughout the forecast period, infrastructure investment will facilitate higher than historical growth rates in many areas of the GGH, including, but not necessarily limited to:
    - Extensions to regional (GO) transit services to GTAH Regions and parts of the Outer Ring (for example Durham, Niagara, Halton, Waterloo, and Simcoe/Barrie).
    - Major transit initiatives in some Urban Growth Centres across the GGH (for example, the Yonge Subway Extension to Richmond Hill in York, the Hurontario Light Rail Transit in Peel, and the recently completed ION Light Rail Transit in Waterloo).
    - Investments in Provincial highways extending through the western (the GTA West Corridor), northern (the Bradford by-pass), and eastern (the widening of Highway 401, construction of Highway 418, and extension of Highway 407) parts of the GTAH.
    - Planned municipal investments in water and wastewater servicing will support the significant growth forecast for the Regions of Peel, York, Halton, Durham, and Waterloo.
    - Environmental constraints on growth have only been assumed in Dufferin County. In Dufferin, the relatively slow rate of growth that is forecast recognizes environmental constraints that limit the ability to provide long-term water and wastewater services to accommodate growth in Orangeville, the largest urban centre in the County.

### C. EMPLOYMENT FORECAST METHOD

The GGH forecasts adopt the Census definition of employment by place of work. As such, employment figures in the forecasts include: all work place status types, including those with no fixed place of work and those who work at home; and all industry types including retail, industrial and service jobs, regardless of location.

The forecast method applies three factors to generate the employment forecast from the population forecast:

- Participation rates, to derive the labour force from the resident population;
- Unemployment rates, to determine what proportion of the resident labour force is employed; and
- Net in-commuting, which represents the number of jobs occupied by non-residents through in-commuting and the number of jobs that are undertaken in other areas through out-commuting.

The result is a forecast of total employment for each Census Division.

#### i. Participation Rates

Participation rates are the share of the total working age population that participate in the labour force (either employed or seeking employment). Applying participation rates to the population forecast results in the total labour pool available to fill jobs in the future. The starting point for the forecast of participation rates is the 2016 Census which provides

participation rates for males and females by five year age group from 15–19 onwards.

Notwithstanding changes arising from COVID-19 and other short-term economic cycles, participation rates for some age groups are assumed to remain near current levels throughout the forecast period. Observed trends of reduced labour force participation rates among young people, moderate increases in labour force participation among older age groups, particularly women overall and men in their late 60s who are delaying retirement are projected to continue through the forecast period.

The assumed changes in participation rates are consistent with Statistics Canada, *The Labour Force in Canada and its Regions: Projections to 2036*, 2019.

#### ii. Unemployment Rates

Unemployment rates account for the portion of the labour force that is not working.

Unemployment rates have less of an influence on the employment forecast than participation rates and usually fluctuate within a narrow range over the long-term. In the forecast, the COVID-19 pandemic is assumed to result in a 15% decline in total GGH employment in Q2 2020, with about three-quarters of the lost jobs returning by Census Day 2021.

Over the long-term, unemployment rates are expected to hold steady in the range of 5% to 7% from 2026 out to the forecast horizon. This assumption, and its effect on the forecasts, will require close monitoring in the coming years.



### iii. Net In-Commuting

Net in-commuting is the number of employees who commute into an area less the number of employees who commute out of that area. Net in-commuting is influenced by A Place to Grow policies that encourage the development of “complete communities” where people live close to where they work.

Commuting, both in and out of a municipality, is a key indicator of the concentration of employment. In the Schedule 3 forecasts:

- Overall, the GTAH is forecast to continue to experience positive net in-commuting to 2051, driven mainly by longstanding commuting patterns in Toronto and Peel.
- Other GTAH municipalities are forecast to continue to experience negative net in-commuting (or net out-commuting), although York is anticipated to evolve into a place of positive net in-commuting over the long-term.
- Net out-commuting is anticipated to increase steadily throughout most of the Outer Ring, except in the Region of Waterloo and the separated cities, where positive net in-commuting is expected.

### D. LOCATION OF EMPLOYMENT DEPENDS LARGELY ON THE BUILT FORM IT OCCUPIES

The distribution of future employment considers where growth is directed through planning policies and the ability of municipalities in the GGH to accommodate different types of employment. Similar to the population distribution, the employment distribution method takes the employment forecast for each Census Division, translates it into a forecast of

employment by land use type and then distributes the employment by shares of each type of employment.

#### i. Population-Related Employment

Population-related employment is employment that primarily serves a resident population. This category includes retail, education, health care, local government and urban work-at-home employment (see Figure 15).

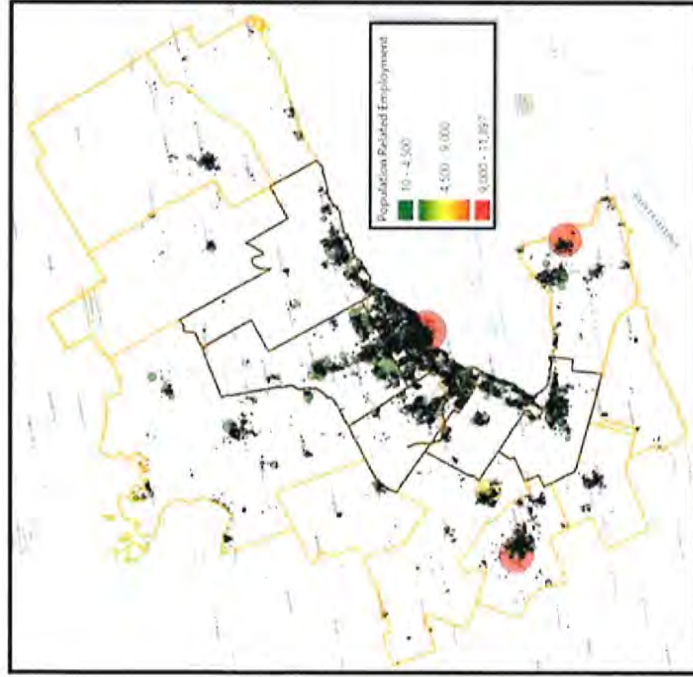
Figure 15 – Sectors in GGH Population-Related Employment



Source: Hemson Consulting (\*Pr = Primary and Utilities)

The relationship of population-related employment to population, and the geography of population-related employment, have been among the most predictable elements of employment forecasting in the GGH since the 1980s. For the current distribution of population-related employment in the region see Figure 16.

*Figure 16 - Population Related Employment in the GGH, 2019*



Source: Hemson Consulting, based on Dissemination Area level data.

### Understanding the Geography of Employment is Key to the Schedule 3 Forecasts

Key data sources for employment generally categorize jobs according to the type of work being undertaken. Employment is organized into "sectors" which are further broken down in detail using a North American Standard Industry Classification System (NAICS).

While sectoral data by NAICS coding provides detailed information about the activity and behaviour of the economy, it reveals little about the spatial arrangement of such activity. For example, the data will provide the location, the number of jobs, and the type of work undertaken by a cellphone app developer. It will not, however, show whether the business operates out of a 20 storey office building in a downtown location or a one storey industrial complex in a business park. For land use planning purposes, the land needs associated with employment by sector needs to be understood in order to properly allocate employment to different parts of the GGH. This is the reason for structuring the forecast model around four land use based categories of employment: population-related; major office; employment land; and rural (see Figures 15 to 22).

The method does establish a link between economic sectors and the land use based categories. Sector forecasts are undertaken and translated into land use categories based on a range of municipal employment surveys, private market surveys, small area Census data on the geography of employment, and the consulting team's professional judgement. This process allows the effects of structural change in the economy by sector to be analyzed in the context of land use by location.

Ultimately, it is important to be aware that the categorization of employment by economic sector or land use category is really a different way of analyzing the same data. In the context of Schedule 3, the primary purpose of the land use categorization is to facilitate the distribution of employment within common labour markets (for example the office markets in Toronto versus the surrounding Regional Municipalities). In a more stand-alone labour market such as Waterloo Region the land use categorization is less important for the Schedule 3 forecast, though it may be useful for the Region's planning activities.

Importantly, the land use categories, while helpful for allocating employment growth in the GGH, do not represent commitments that municipal planning must follow. Nor do they in any way preclude new types of economic activity being accommodated or new ways that jobs are carried out.

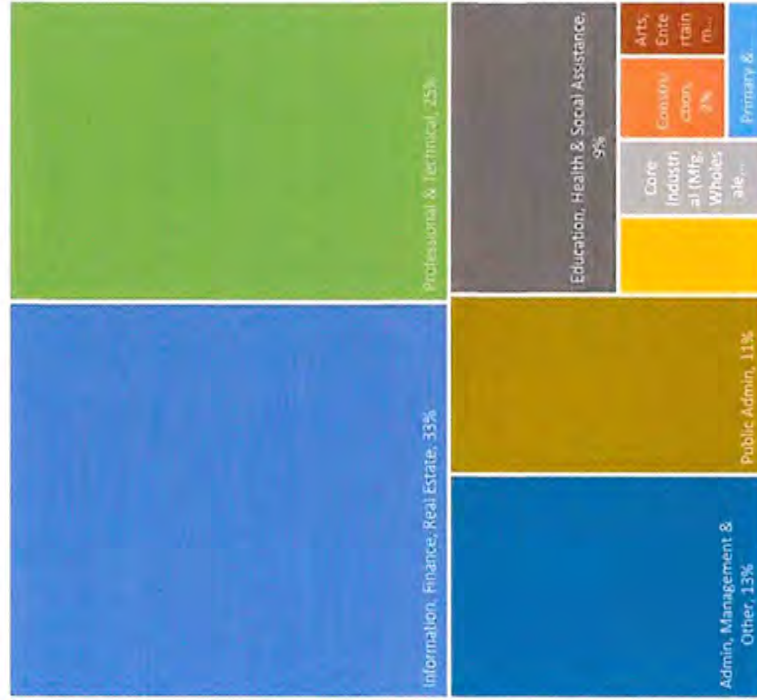
As Ontario and the GGH enter into a period of relative labour shortage the ratio of population to population-related employment is expected to increase. This ratio has trended from a historical level of about 5.00 persons for every population-related job in 1991 to about 5.45 in 2016. The ratio is forecast to increase to about 5.55 by 2051.

The share of population-related employment in each municipality is largely tied to the growth in the population requiring services. A sub-category of population-related employment referred to as "regional" population-related employment recognizes and forecasts the concentration of region-wide services in central cities such as hospitals, universities and specialized downtown shopping.

## ii. Major Office Employment

Major office employment refers to office type employment contained within free standing buildings more than 20,000 net square feet (1,858 m<sup>2</sup>), based on the threshold where most data collection of office building information occurs. The main economic sectors that make up major office employment in the GGH are shown in Figure 17.

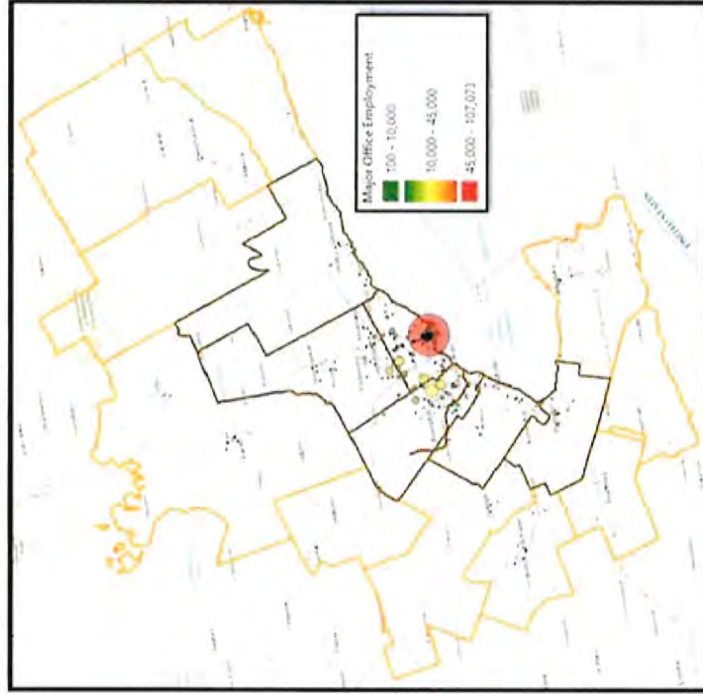
Figure 17 – Sectors in GGH Major Office Employment



Source: Hemson Consulting (Yellow = Retail, Accommodation & Food; "Primary" = Primary & Utilities)

The major office employment forecast is based on current trends observed in the inventory of office space in the GGH and structural changes suggested by the economic outlook. The general trend to date is that major office employment has been growing at a somewhat faster rate than overall employment within the GTA, where most of the major office space in the GGH is located. Waterloo, Niagara, and Barrie Region have the only significant office markets in the Outer Ring. (see Figure 18).

Figure 18 - Major Office Employment in the GGH, 2019



Source: Hemson Consulting, based on Census Division level data.

The distribution of major office employment growth in the GTAH assumes that Toronto will continue to accommodate the largest share in the short-term. In the longer-term, a more balanced distribution of major office growth is assumed to occur between Toronto and the established office markets in York, Peel and Halton as well as the emerging markets in Durham and Hamilton. Within the Outer Ring, no significant shift from current patterns is anticipated.

### iii. Employment Land Employment

Employment land employment refers to employment accommodated primarily in low-rise industrial-type buildings, the vast majority of which are located within business parks and industrial areas. In older urban centres such as Toronto, Hamilton and St. Catharines, some share of this type of employment also occurs in more scattered locations (see Figure 19).

Employment land employment is generally expected to continue to comprise a smaller share of the growth in employment over time, due in part to ongoing structural changes in the economy that will result in a larger share of growth occurring in major offices.

Figure 19 – Sectors in GGH Employment Land Employment

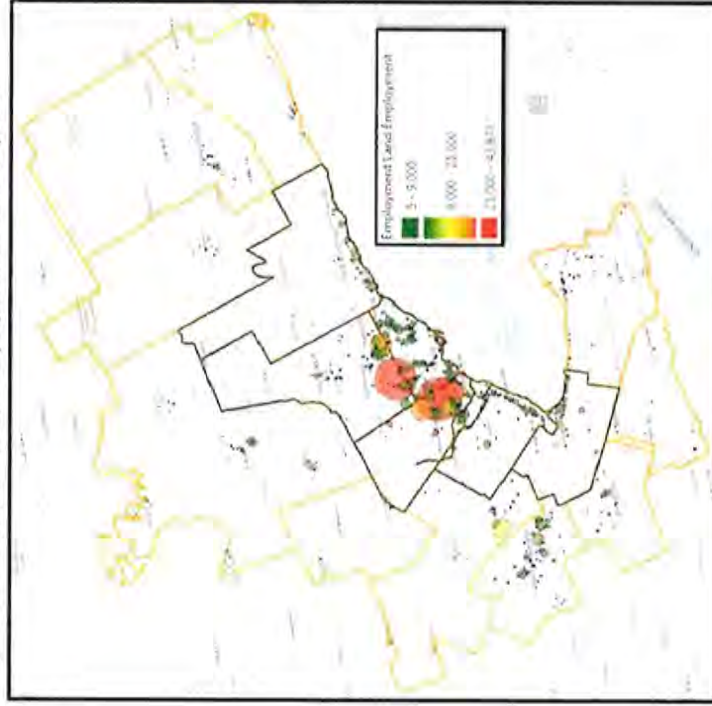


Source: Hemson Consulting ("Primary" = Primary and Utilities)

The distribution of employment land employment is based on the ability of each municipality in the GGH to accommodate growth in this type of employment. In the past, virtually all growth in this category has been in greenfield locations. Recently, there has been a revitalization of some older employment areas in the GTAH; notably in Toronto, where there has been a reversal of 30 years of job decline (see Figure 20).

The allocation assumes some greater success in accommodating employment land employment more broadly through intensification, but the availability of greenfield lands with good highway access will continue to be the primary driver. Like the discussion of greenfield housing development, no Census Division, other than Toronto, is assumed to have land-based restrictions on employment land employment growth within the time horizon of the forecast.

*Figure 20 – Employment Land Employment in the GGH, 2019*



Source: Hemson Consulting, based on Dissemination Area data.

#### iv. Rural Employment

Rural employment refers to all jobs located in rural areas, including agriculture and primary industries plus some uses typically found in urban employment areas, but not located on urban land designated for industrial or commercial use. These uses include agricultural-related uses such as feed or fertilizer facilities, small-scale manufacturing or construction businesses run from rural and farm properties and some scattered retail or service users. The category also includes tourism and recreation which are important sectors in many parts of the Outer Ring (see Figure 21).

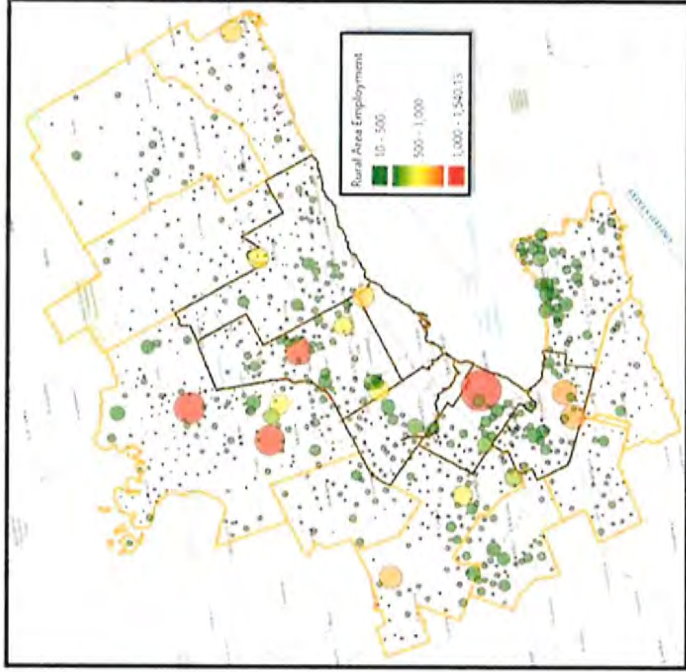
Figure 21 – Sectors in GGH Rural Employment



Source: Hemson Consulting

Rural employment is distributed based primarily on historical patterns. It is not anticipated to be a major source of growth anywhere in the GGH, due to both the nature of the economy and the policy framework that requires that larger scale development be directed to settlement areas offering municipal water and wastewater systems (see Figure 22).

Figure 22 – Rural Area Employment in the GGH, 2019



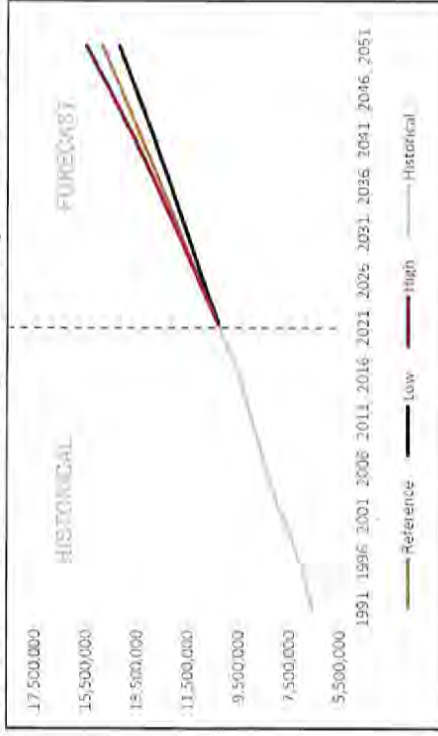
Source: Hemson Consulting, based on Dissemination Area level data.

### E. FORECAST RESULTS INCLUDE REFERENCE FORECAST AND HIGH AND LOW SCENARIOS

The forecast methodology allows for the analysis of a range of scenarios. Many assumptions can be varied to test the sensitivity of the results. This report focuses on a Reference Forecast, which represents the most likely future growth outlook.

High and low growth scenarios are also presented so as to illustrate the range of growth prospects under a set of deliberately aggressive and conservative assumptions about the future economic and immigration outlook (see Figures 19-20).

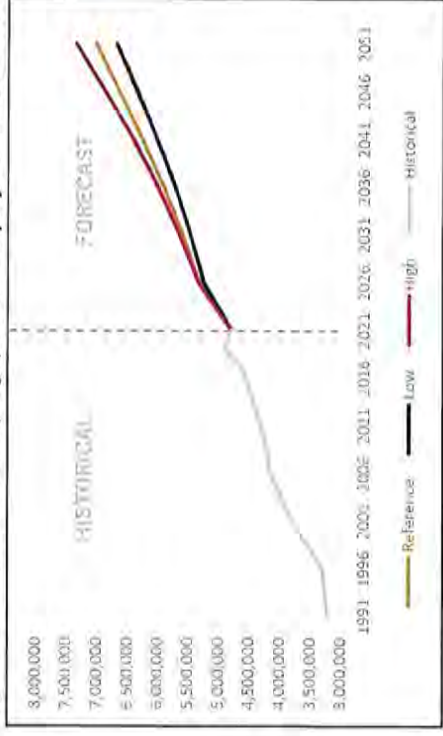
**Figure 23 – GGH Reference, High, & Low Population 1991-2051**



Source: Hemson Consulting

The high and low scenarios consider a reasonable range on the overall growth assumptions based on different levels of migration, principally immigration, which remains the single most important component of population growth in the GGH. This approach is distinct from the Ministry of Finance high and low population projections which test the effects of a much wider range of fertility, mortality and migration assumptions. The cumulative effect of the Ministry of Finance approach is more divergent high and low forecast results than what is presented in Figures 19 and 20.

**Figure 24 – GGH Reference, High, & Low Employment 1991-2051**



Source: Hemson Consulting

A summary of the forecasts for each municipality listed in Schedule 3 is provided in the tables below. Detailed forecast results are set out in Appendix B.



Distribution of Population in the Greater Golden Horseshoe 1986 – 2051 (000s)															
REFERENCE FORECAST															
	1986	1991	1996	2001	2006	2011	2016	2019	2021 Est.	2026	2031	2036	2041	2046	2051
Region of Durham	336	423	471	528	584	627	666	697	722	797	889	986	1,087	1,193	1,296
Region of York	364	522	610	763	932	1,066	1,145	1,181	1,211	1,323	1,458	1,597	1,738	1,882	2,021
City of Toronto	2,308	2,350	2,460	2,584	2,609	2,705	2,819	2,966	3,034	3,193	3,287	3,378	3,465	3,555	3,651
Region of Peel	616	759	879	1,032	1,213	1,339	1,433	1,542	1,578	1,715	1,828	1,937	2,048	2,163	2,277
Region of Halton	280	323	349	391	458	517	565	596	618	687	767	848	931	1,018	1,103
City of Hamilton	437	466	481	510	524	535	552	574	584	616	652	691	733	777	823
<b>GTAAH TOTAL</b>	<b>4,340</b>	<b>4,843</b>	<b>5,250</b>	<b>5,807</b>	<b>6,320</b>	<b>6,788</b>	<b>7,180</b>	<b>7,557</b>	<b>7,747</b>	<b>8,332</b>	<b>8,882</b>	<b>9,437</b>	<b>10,003</b>	<b>10,588</b>	<b>11,172</b>
County of Northumberland	63	73	76	80	83	84	88	90	91	96	101	106	112	117	122
County of Peterborough	44	52	54	58	58	56	57	60	62	65	68	71	75	78	82
City of Peterborough	63	70	71	72	78	81	83	86	89	97	103	109	114	120	125
City of Kawartha Lakes	54	65	70	72	77	75	77	81	83	89	95	100	106	111	117
County of Simcoe	169	205	228	252	271	284	315	344	357	383	417	451	484	522	555
City of Barrie	50	65	82	109	134	141	146	149	155	186	211	235	258	277	298
City of Orillia	25	27	29	30	31	31	32	33	35	39	41	43	45	47	49
County of Dufferin	33	41	47	53	56	59	64	68	69	74	79	83	87	91	95
County of Wellington	63	74	78	84	88	89	93	98	101	110	119	129	139	149	160
City of Guelph	81	91	99	111	120	126	136	143	147	158	168	177	186	195	203
Region of Waterloo	340	390	417	457	498	524	553	595	618	674	725	776	826	875	923
County of Brant	31	30	31	33	36	37	38	38	41	44	47	50	53	56	59
City of Brantford	77	90	87	90	94	96	100	105	106	113	124	134	144	154	165
County of Haldimand	37	41	43	45	47	46	47	50	52	56	60	64	68	71	75
Region of Niagara	381	406	414	424	442	443	459	479	491	521	549	580	611	642	674
<b>OUTER RING TOTAL</b>	<b>1,510</b>	<b>1,721</b>	<b>1,826</b>	<b>1,971</b>	<b>2,115</b>	<b>2,171</b>	<b>2,289</b>	<b>2,420</b>	<b>2,499</b>	<b>2,705</b>	<b>2,906</b>	<b>3,108</b>	<b>3,307</b>	<b>3,505</b>	<b>3,703</b>
<b>TOTAL GGH</b>	<b>5,850</b>	<b>6,564</b>	<b>7,076</b>	<b>7,778</b>	<b>8,434</b>	<b>8,959</b>	<b>9,469</b>	<b>9,977</b>	<b>10,246</b>	<b>11,037</b>	<b>11,788</b>	<b>12,545</b>	<b>13,310</b>	<b>14,093</b>	<b>14,875</b>



Distribution of Population in the Greater Golden Horseshoe 2019 – 2051 (000s)															
SCENARIO TESTING	2019	LOW SCENARIO						HIGH SCENARIO							
		2021 Est.	2026	2031	2036	2041	2046	2051	2021 Est.	2026	2031	2036	2041	2046	2051
Region of Durham	697	722	793	877	967	1,060	1,157	1,253	722	799	893	995	1,104	1,222	1,342
Region of York	1,181	1,211	1,307	1,425	1,546	1,672	1,801	1,928	1,212	1,328	1,469	1,617	1,774	1,940	2,109
City of Toronto	2,966	3,035	3,142	3,191	3,243	3,299	3,364	3,442	3,040	3,200	3,301	3,406	3,514	3,632	3,766
Region of Peel	1,542	1,578	1,679	1,762	1,846	1,936	2,034	2,136	1,582	1,729	1,858	1,988	2,126	2,276	2,433
Region of Halton	596	618	681	754	827	902	981	1,060	619	690	775	862	955	1,054	1,156
City of Hamilton	574	584	612	643	677	713	753	794	585	617	655	697	742	793	846
<b>GTAH TOTAL</b>	<b>7,557</b>	<b>7,748</b>	<b>8,215</b>	<b>8,653</b>	<b>9,105</b>	<b>9,582</b>	<b>10,091</b>	<b>10,613</b>	<b>7,760</b>	<b>8,364</b>	<b>8,951</b>	<b>9,566</b>	<b>10,215</b>	<b>10,917</b>	<b>11,652</b>
County of Northumberland	90	91	96	100	105	110	114	119	91	96	102	107	113	119	125
County of Peterborough	60	62	65	68	71	73	77	80	62	65	68	72	76	80	84
City of Peterborough	86	89	96	102	108	112	117	122	89	97	103	110	116	122	128
City of Kawartha Lakes	81	83	89	94	99	104	109	114	83	89	95	101	107	113	119
County of Simcoe	344	357	382	414	446	476	510	540	358	385	420	456	492	533	571
City of Barrie	149	155	186	209	232	254	271	290	156	187	212	237	262	283	307
City of Orillia	33	35	38	40	42	44	46	48	35	39	41	43	46	48	51
County of Dufferin	68	69	74	78	82	85	89	93	69	74	79	84	88	93	98
County of Wellington	98	101	110	118	128	137	147	156	101	111	121	132	144	156	168
City of Guelph	143	147	158	167	175	183	191	198	147	159	170	181	192	203	214
Region of Waterloo	595	618	669	715	760	805	849	892	620	681	739	799	860	923	988
County of Brant	38	41	44	47	50	52	55	58	41	44	48	51	54	57	61
City of Brantford	105	106	113	123	132	142	151	161	106	114	125	135	146	158	170
County of Haldimand	50	52	56	60	63	67	70	73	52	56	60	64	68	73	77
Region of Niagara	479	491	519	545	573	600	629	658	492	523	554	588	623	661	700
<b>OUTER RING TOTAL</b>	<b>2,420</b>	<b>2,499</b>	<b>2,694</b>	<b>2,880</b>	<b>3,065</b>	<b>3,245</b>	<b>3,424</b>	<b>3,601</b>	<b>2,502</b>	<b>2,719</b>	<b>2,937</b>	<b>3,161</b>	<b>3,387</b>	<b>3,621</b>	<b>3,861</b>
<b>TOTAL GGH</b>	<b>9,977</b>	<b>10,247</b>	<b>10,909</b>	<b>11,533</b>	<b>12,170</b>	<b>12,827</b>	<b>13,515</b>	<b>14,215</b>	<b>10,262</b>	<b>11,083</b>	<b>11,888</b>	<b>12,726</b>	<b>13,602</b>	<b>14,537</b>	<b>15,513</b>

Distribution of Employment in the Greater Golden Horseshoe 1986 - 2051 (000s)															
	REFERENCE FORECAST														
	1986	1991	1996	2001	2006	2011	2016	2019	2021 Est.	2026	2031	2036	2041	2046	2051
Region of Durham	137	156	160	188	211	212	224	239	235	288	317	351	388	426	464
Region of York	170	248	288	385	461	485	544	593	580	630	691	757	830	911	994
City of Toronto	1,349	1,368	1,301	1,435	1,469	1,529	1,608	1,729	1,697	1,800	1,829	1,859	1,895	1,938	1,979
Region of Peel	304	378	421	534	608	649	695	750	736	836	871	912	962	1,016	1,068
Region of Halton	119	141	160	189	218	234	263	283	278	319	352	385	420	459	498
City of Hamilton	196	205	199	205	219	217	229	241	238	256	271	289	310	333	357
<b>GTAAH TOTAL</b>	<b>2,275</b>	<b>2,496</b>	<b>2,528</b>	<b>2,938</b>	<b>3,185</b>	<b>3,327</b>	<b>3,564</b>	<b>3,835</b>	<b>3,765</b>	<b>4,130</b>	<b>4,332</b>	<b>4,553</b>	<b>4,805</b>	<b>5,082</b>	<b>5,360</b>
County of Northumberland	24	27	28	29	32	32	31	33	32	34	35	37	39	41	44
County of Peterborough	12	13	13	14	15	14	16	17	16	20	21	22	23	25	26
City of Peterborough	36	38	38	40	46	48	46	48	46	48	51	54	57	60	63
City of Kawartha Lakes	18	20	21	22	26	25	26	27	26	30	31	33	35	37	39
County of Simcoe	54	60	76	86	98	98	110	120	117	129	141	154	167	184	198
City of Barrie	33	37	46	53	64	68	72	77	75	99	110	121	132	140	150
City of Orillia	15	15	16	16	19	18	18	19	19	21	22	23	24	25	26
County of Dufferin	12	14	16	19	22	21	24	26	25	29	31	33	35	37	39
County of Wellington	24	25	28	31	35	35	40	41	41	47	51	56	60	65	70
City of Guelph	42	50	56	67	72	76	81	84	81	90	95	100	105	111	116
Region of Waterloo	173	192	198	230	259	265	276	295	286	337	360	387	414	443	470
County of Brant	12	12	13	13	14	13	15	16	16	18	19	21	22	24	26
City of Brantford	35	35	38	41	44	44	44	48	46	49	54	60	66	73	80
County of Haldimand	16	16	16	17	18	18	18	19	18	21	22	24	26	27	29
Region of Niagara	162	167	161	183	195	185	191	189	187	211	219	230	243	257	272
<b>OUTER RING TOTAL</b>	<b>668</b>	<b>724</b>	<b>764</b>	<b>863</b>	<b>960</b>	<b>963</b>	<b>1,008</b>	<b>1,058</b>	<b>1,030</b>	<b>1,183</b>	<b>1,263</b>	<b>1,355</b>	<b>1,450</b>	<b>1,549</b>	<b>1,648</b>
<b>TOTAL GGH</b>	<b>2,943</b>	<b>3,220</b>	<b>3,292</b>	<b>3,801</b>	<b>4,145</b>	<b>4,290</b>	<b>4,571</b>	<b>4,893</b>	<b>4,794</b>	<b>5,313</b>	<b>5,595</b>	<b>5,908</b>	<b>6,255</b>	<b>6,631</b>	<b>7,008</b>

Distribution of Employment in the Greater Golden Horseshoe 2019 – 2051 (000s)															
SCENARIO TESTING	2019	LOW SCENARIO						HIGH SCENARIO							
		2021 Est.	2026	2031	2036	2041	2046	2051	2021 Est.	2026	2031	2036	2041	2046	2051
Region of Durham	239	235	286	313	344	377	413	448	235	289	319	354	394	438	482
Region of York	593	580	622	674	731	796	869	945	580	631	695	766	846	939	1,038
City of Toronto	1,729	1,697	1,769	1,773	1,781	1,800	1,829	1,861	1,697	1,808	1,843	1,882	1,931	1,991	2,055
Region of Peel	750	736	818	839	867	906	951	997	736	841	884	934	997	1,068	1,141
Region of Halton	283	278	316	346	375	406	441	477	278	320	355	391	431	475	522
City of Hamilton	241	238	255	266	282	301	322	343	238	257	272	291	314	340	368
<b>GTAH TOTAL</b>	<b>3,835</b>	<b>3,765</b>	<b>4,065</b>	<b>4,211</b>	<b>4,380</b>	<b>4,587</b>	<b>4,825</b>	<b>5,072</b>	<b>3,765</b>	<b>4,146</b>	<b>4,367</b>	<b>4,619</b>	<b>4,914</b>	<b>5,250</b>	<b>5,606</b>
County of Northumberland	33	32	33	35	36	38	40	42	32	34	35	37	40	42	45
County of Peterborough	17	16	20	21	21	22	23	24	16	20	21	23	24	26	28
City of Peterborough	48	46	48	50	53	56	59	62	46	48	51	54	57	61	64
City of Kawartha Lakes	27	26	30	31	33	35	36	38	26	30	31	34	36	38	40
County of Simcoe	120	117	129	139	151	162	176	188	117	130	143	157	173	192	210
City of Barrie	77	75	99	109	121	132	140	150	75	99	110	121	132	141	150
City of Orillia	19	19	21	22	23	24	25	26	19	21	22	23	24	25	26
County of Dufferin	26	25	29	31	33	34	36	38	25	30	31	33	35	38	40
County of Wellington	41	41	47	50	54	58	62	67	41	48	53	59	65	72	79
City of Guelph	84	81	90	94	100	105	110	115	81	90	95	101	106	112	118
Region of Waterloo	295	286	334	355	378	402	428	453	286	340	367	398	432	468	505
County of Brant	16	16	18	19	20	21	22	23	16	18	20	22	24	26	29
City of Brantford	48	46	49	54	60	66	73	79	46	49	55	61	67	73	80
County of Haldimand	19	18	21	22	24	25	26	28	18	21	23	24	26	28	29
Region of Niagara	189	187	210	217	227	238	251	264	187	212	221	234	249	266	284
<b>OUTER RING TOTAL</b>	<b>1,058</b>	<b>1,030</b>	<b>1,178</b>	<b>1,250</b>	<b>1,333</b>	<b>1,419</b>	<b>1,508</b>	<b>1,598</b>	<b>1,030</b>	<b>1,190</b>	<b>1,278</b>	<b>1,380</b>	<b>1,489</b>	<b>1,606</b>	<b>1,727</b>
<b>TOTAL GGH</b>	<b>4,893</b>	<b>4,794</b>	<b>5,243</b>	<b>5,461</b>	<b>5,713</b>	<b>6,006</b>	<b>6,333</b>	<b>6,670</b>	<b>4,794</b>	<b>5,336</b>	<b>5,645</b>	<b>5,999</b>	<b>6,403</b>	<b>6,856</b>	<b>7,332</b>

## APPENDIX A

### SUMMARY OF FORECAST ASSUMPTIONS

## INTRODUCTION

This appendix presents the assumptions used in the GGH Schedule 3 forecasts. The assumptions are arranged in a series of tables:

- overall growth outlook;
- forecasting population for the GTAH and census divisions in the Outer Ring;
- distributing population to upper- and single-tier municipalities;
- forecasting employment for GTAH and census divisions in the Outer Ring; and
- distributing employment to upper- and single-tier municipalities.

Census divisions generally correspond to municipal regions and geographic counties.

For each assumption, one or more of the following are provided where applicable:

- the assumption used in the 2012 Schedule 3 forecasts;
- recent trends since the 2012 forecasts were prepared; and
- the assumption used in the Ontario Ministry of Finance Population Projections 2018-2046.<sup>4</sup>

The Ministry of Finance Population Projections are projections of population, not employment. They do not represent Ontario government policy targets or desired population outcomes, nor do they incorporate explicit economic or planning assumptions. They are developed using a standard demographic methodology in which assumptions for population growth reflect recent trends in all streams of migration and the continuing evolution of long-term fertility and mortality patterns in each census division in Ontario.

Specific assumptions about the short- and long-term impacts of the COVID-19 pandemic are set out in the main report above.

---

<sup>4</sup> <https://www.fin.gov.on.ca/en/economy/demographics/projections/>

**OVERALL GROWTH OUTLOOK**

ASSUMPTION	DISCUSSION
<p><b>Broad Forecast Basis</b></p>	<p>The 2012 Schedule 3 forecasts assumed that most demographic, social and economic change is generally gradual across the overall geographic and population base of the GGH. This assumption remains unchanged in the 2020 forecasts.</p> <p>The assumption is consistent with "A Vision for the Greater Golden Horseshoe" in Section 1.2.1 of <i>A Place to Grow, 2019</i>. The Vision states that the GGH will continue to be a great place to live in the coming decades, its communities being supported by a strong economy, a cleaner natural environment, transit supportive "complete communities" with protected employment zones and a greater amount and variety of housing. The GGH economy will continue to evolve into a global economic powerhouse and its residents will enjoy a high standard of living and an exceptional quality of life.</p>
<p><b>Overall Economic Outlook</b></p>	<p>Notwithstanding the current pandemic situation, the broad outlook is for the GGH economy to expand rapidly and continue to diversify. Recognizing that economic growth is cyclical, the 2020 Schedule 3 forecasts assume that most demographic, social, and economic change after COVID-19 restrictions are lifted will be gradual across the overall geographic and population base. In general, both the GTA and Outer Ring are anticipated to experience rates of long-term economic growth sufficient to absorb the expanding labour force created through migration. Economic output is anticipated to continue to grow over the long-term, with associated growth in employment and income. The GTA is anticipated to remain the primary economic engine of Ontario and will continue to stimulate economic growth in surrounding urban centres.</p>

General Long-Term Economic Outlook

**FORECASTING POPULATION FOR GTA AND CENSUS DIVISIONS IN THE OUTER RING**

ASSUMPTION	DISCUSSION
<p><b>Fertility Rates</b></p>	<p>Age-specific fertility rates represent the average number of children born per woman by the age of mother in a given year. This is usually summarized as the total fertility rate (TFR), which represents the average number of children expected to be born by a woman if current fertility rates prevail over her entire reproductive life.</p> <p>In the GGH, the TFR reached its lowest point of 1.46 in 2000 and began gradually climbing back up to 1.56 in 2007. In the 2012 forecasts, fertility rate projections were updated in line with Ministry of Finance 2012 Population Projections, which showed a gradual increase in the TFR from 1.58 to 1.65 by 2036.</p>

Natural Increase



## FORECASTING POPULATION FOR GTAH AND CENSUS DIVISIONS IN THE OUTER RING

ASSUMPTION	DISCUSSION
	<p>Since 2012, the ongoing trend of women postponing births to their 30s has led to a decreasing TFR, with the 2018 rate for the GGH reaching 1.48.</p> <p>Although likely to continue to decrease in the short-term, the TFR is forecast to increase over the long-term as the fertility rates of women in their 20s stabilizes and the number of women in their 30s and 40s increases. Overall, the TFR is unlikely to experience dramatic change, and is more likely to fluctuate within a narrow range below the replacement level of 2.1.</p> <p>In its Summer 2019 Population Projections update, the Ministry of Finance projected a gradual decline in the GGH TFR rate to a low of 1.45 in 2031, followed by a gradual rebound to 1.53 in 2046.</p>
<p><b>Share Male Births</b></p>	<p>The 2012 forecasts assumed that 51.4% of total births are male.</p> <p>In the current 2020 Schedule 3 forecast update, the share of male births was calculated for each census division and ranged between 50% and 52% of total births. This is mainly a biological factor and is unlikely to change over the forecast horizon.</p>
<p><b>Mortality Rates</b></p>	<p>Mortality rates are annual death rates by age. They represent life expectancy at birth, which is the average number of years a newborn child is expected to live if current mortality rates prevail during his or her lifetime.</p> <p>Although life expectancy increased relatively rapidly in the decade prior to the 2012 forecast, the rate of increase has since stabilized.</p> <p>In its Summer 2019 Population Projections update, the Ministry of Finance projected a life expectancy in 2046 of 86.0 years for males and 88.5 years for females in Ontario.</p> <p>In the current 2020 Schedule 3 forecast update, mortality rates have been revised in line with the Ministry of Finance's 2019 assumptions.</p>



**FORECASTING POPULATION FOR GTA/H AND CENSUS DIVISIONS IN THE OUTER RING**

ASSUMPTION	DISCUSSION
<p><b>Canada Immigration</b></p>	<p>The immigration target range for Canada is set annually by the Federal Minister of Citizenship and Immigration. Since 1995, the target range has been gradually increased by successive federal governments. The actual immigration level on any given year fluctuates somewhat, mostly due to administrative matters. Unlike other migration components, immigration is not strongly influenced by economic cycles.</p> <p>The immigration target for 2019 is 330,800, with a plan for 341,000 in 2020 and 350,000 in 2021. This represents a significant increase from the target range of 240,000 to 265,000 in 2012, when the previous Schedule 3 forecasts were completed.</p> <p>Canada remains a highly attractive destination for immigrants. Given the current immigration policy framework, the national target range for immigration is likely to increase over the next 30 years.</p> <p>The Ministry of Finance does not project immigration at the national level in preparing its Ontario population projections. The Ministry does however factor recent increases to the immigration target at the Federal level into its projections.</p> <p>Consistent with the Ministry of Finance, Canadian immigration levels are assumed to gradually increase over the forecast period.</p>
<p><b>Ontario Share of Canada Immigration</b></p>	<p>Ontario's share of Canada's immigration has fluctuated in recent years, peaking at nearly 60% in 2001/02 and declining to a low of 36% in 2014/15 in large part due to regionalization policies (i.e. Provincial nominee programs). The introduction of the Express Entry system for skilled workers in 2015 has led to Ontario's share of immigration to rise rapidly to just over 44% in 2018/19. The 2020 Schedule 3 forecasts assume that Ontario's share of immigration will moderate somewhat to 2026 before stabilizing for the remainder of the forecast period.</p> <p>The Ministry of Finance uses a rate approach for determining immigration to Ontario. In its 2019 Population Projections update, the Ministry assumed Ontario immigration to be equivalent to 1% of Ontario's population for the first three years of the projections, before reaching a long-term rate of 0.95% of Ontario's population by 2025/26.</p> <p>The 2020 Schedule 3 forecast update uses the Ministry of Finance's Ontario immigration projection as a benchmark. Ontario's share of national immigration is assumed to gradually increase from 44.4% in 2018/19 to 47.3% by 2050/51. The result is an Ontario immigration forecast that is consistent with that projected by the Ministry of Finance in 2019.</p>

Net Migration – Immigration

**FORECASTING POPULATION FOR GTA AND CENSUS DIVISIONS IN THE OUTER RING**

ASSUMPTION	DISCUSSION
<p><b>GGH Share of Ontario Immigration</b></p>	<p>The GGH share of Ontario immigration has been relatively stable over the past 15 years, ranging from a low of 86.7% to a high of 88.9%.</p> <p>In the 2020 Schedule 3 forecast update, the GGH share is assumed to remain within the historical range, gradually increasing from 87.5% in 2019/20 to 88.5% by 2050/51.</p> <p>This assumption is consistent with the Ministry of Finance Summer 2019 Population Projections.</p>
<p><b>GTAH and Outer Ring Share of GGH Immigration</b></p>	<p>The GTAH's share of GGH immigration has been steady for 20 years at about 93%. Although it increased slightly in the years leading up to the 2012 Schedule 3 forecast update, it has since decreased to 92.2% in 2018/19. The expectation is that the long-term share is likely to remain at the historical level of 93%, with immigrant settlement decreasing in the City of Toronto and increasing in the GTAH Regional Municipalities, particularly Peel Region. This assumption is consistent with recent trends.</p> <p>The Outer Ring share has consistently ranged between 6.4% and 7.5%, but reached a high of 7.8% in 2018/19. Similar to the GTAH share, the long-term expectation is that the Outer Ring share of immigration will settle within the historical range.</p> <p>As such, the 2020 Schedule 3 forecast update assumes a long-term split of GGH immigration of 93% and 7% for the GTAH and Outer Ring respectively. Most immigrant settlement in the Outer Ring is assumed to occur in the Regions of Waterloo and Niagara and the Wellington Census Division (Wellington County and the City of Guelph).</p>
<p><b>Age Structure of Immigrants by Census Division</b></p>	<p>The age structure of future immigrants is determined with reference to the age structure of immigrants for each census division since 2006 using data from Statistics Canada's <i>Annual Demographic Estimates</i>. The age structure of recent immigrants (last 5 years) is given a heavier weighting in establishing age structures moving forward.</p>

**FORECASTING POPULATION FOR GTA/H AND CENSUS DIVISIONS IN THE OUTER RING**

ASSUMPTION	DISCUSSION
<b>Canada Emigration</b>	<p>Emigration is a relatively small component of the forecast for the GGH and does not change much over time. There are three types of emigration that Statistics Canada tracks: Emigrants, Returning Emigrants, and Net Temporary Emigrants.</p> <p>Net emigration from Canada in the years leading to 2020 have been within the historical range, from a high of 54,000 in 2014/15 to a low of 47,800 in 2017/18. The 2020 Schedule 3 forecast update was set to reflect the relative long-term stability of Canada's net emigration.</p>
<b>Ontario Share of Canada Emigration</b>	<p>In its Summer of 2019 population projections, the Ministry of Finance assumed a gradual increase of Ontario's net emigration from 26,400 to 32,100 by 2046.</p> <p>The 2020 Schedule 3 forecast update adopted assumptions that are similar to those produced by the Ministry of Finance.</p>
<b>GGH Share of Ontario Emigration</b>	<p>The 2020 Schedule 3 forecast update assumes that the GGH share of Ontario's net emigration is stable over the forecast period, increasing gradually from 73.0% to 74.5% by 2051.</p> <p>The resulting net emigration for the GGH is similar to that assumed in the Ministry of Finance's 2019 Population Projections.</p>
<b>Census Division Share of GGH Emigration</b>	<p>In its 2019 Population Projections, the Ministry of Finance assumed a slight increase in the GTA/H's share of GGH emigration from 79% to 80% by 2046.</p> <p>In the 2020 Schedule 3 forecast update, each GGH census division's share of GGH emigration is set based on current trends for the entire forecast period. The resulting net emigration patterns are similar to those projected by the Ministry of Finance.</p>
<b>Age Structure of Emigrants by Census Division</b>	<p>The age structure of future emigrants is determined with reference to the age structure of emigrants for each census division since 2006 using data from Statistics Canada's <i>Annual Demographic Estimates</i>. The age structure of recent emigrants (last 5 years) is given a heavier weighting in establishing age structures moving forward.</p>

Net Migration – Emigration

**FORECASTING POPULATION FOR GTA AND CENSUS DIVISIONS IN THE OUTER RING**

ASSUMPTION	DISCUSSION
<p><b>Canada Change in Non-Permanent Residents</b></p>	<p>With the exception of the period covering the refugee backlog clearance program of 1988-1993, the number of non-permanent residents living in Canada was relatively steady to 2012. Since the 2012 Schedule 3 forecast update, the non-permanent resident population in Canada has increased dramatically. Much of the recent growth in non-permanent residents is due to international students and their families settling in the GGH.</p> <p>The 2020 Schedule 3 forecast update acknowledges the recent increase in non-permanent residents, and assumes that the number of non-permanent resident students will remain high even as the rate of non-permanent resident student growth slows.</p> <p>This assumption is consistent with Ministry of Finance 2019 Population Projections.</p>
<p><b>Ontario Change in Non-Permanent Residents</b></p>	<p>Prior to 2013, the non-permanent resident population in Ontario had never exceeded 300,000; it is currently about 580,000.</p> <p>As with the non-permanent residents nationally, the 2020 Schedule 3 forecast update assumes a continuation of the recent trend of higher non-permanent residents in Ontario in the near-term, with growth rates gradually slowing from the medium-term onwards. This assumption is consistent with the Ministry of Finance 2019 Population Projections.</p>
<p><b>GGH Change in Non-Permanent Residents</b></p>	<p>In its Summer of 2019 Population Projections, and in line with trends observed at the provincial and national levels, the Ministry of Finance assumed that the recent marked increases in non permanent residents to the GGH would continue in the near-term, before stabilizing to a more long-term average consistent with historical trends.</p> <p>This assumption has been adopted in the 2020 Schedule 3 forecast update.</p>
<p><b>Census Division Shares of GGH Non-Permanent Residents</b></p>	<p>In the 2020 Schedule 3 forecast update, each census division's shares of non-permanent residents are set to be consistent with those used by the Ministry of Finance in its 2019 Population Projections.</p>

Net Migration - Change in Non-Permanent Residents

**FORECASTING POPULATION FOR GTA/H AND CENSUS DIVISIONS IN THE OUTER RING**

ASSUMPTION	DISCUSSION
Age Structure of GGH and Census Division Change in Non-Permanent Residents	The age structure of future non-permanent residents is determined with reference to the age structure of non-permanent residents for each census division since 2006 using data from Statistics Canada's <i>Annual Demographic Estimates</i> . The age structure of recent non-permanent residents (last 5 years) is given a heavier weighting in establishing age structures moving forward.
Ontario Inter-Provincial In-Migration	In its 2019 Population Projections, the Ministry of Finance assumed a continuation of recent net inter-provincial in-migration in the short-term, stabilizing to a zero net inter-provincial migration by 2021 and for the rest of the forecast period to 2046.
Ontario Inter-Provincial Out-Migration	In the 2020 Schedule 3 forecast update, the short-term forecast was adjusted to reflect COVID-19 specific assumptions (see the main body of this report), while the long-term forecast assumed zero net inter-provincial migration, consistent with Ministry of Finance's assumptions.
GGH Share of Inter-Provincial In-Migration	In its 2019 Population Projections, the Ministry of Finance held the GGH census division's shares of Ontario's net inter-provincial in-flow and out-flow constant over the forecast period to 2046.
GGH Share of Inter-Provincial Out-Migration	The 2020 Schedule 3 forecast update adopts these Ministry of Finance shares over the long-term to 2051.
Census Division Share of GGH Inter-Provincial In-Migration	In the 2020 Schedule 3 forecast, the GTHA and Outer Ring census division shares of net inter-provincial migration in the near-term were set based on recent trends before returning to long-term shares that are consistent with those assumed by the Ministry of Finance in its 2019 Population Projections. Overall, the GTA/H will experience a small net inter-provincial in-migration, while the Outer Ring will experience a small net inter-provincial out-migration over the forecast period.
Census Division Share of GGH Inter-Provincial Out-Migration	Within the GTA/H and Outer Ring, each census division's shares were set with reference to recent and historical trends.

Net Migration – Inter-Provincial Migration

**FORECASTING POPULATION FOR GTAH AND CENSUS DIVISIONS IN THE OUTER RING**

ASSUMPTION	DISCUSSION
<p><b>Age Structure of GGH and Census Division Net Inter-Provincial Migrants</b></p>	<p>The age structure of future inter-provincial migrants is determined with reference to the age structure of inter-provincial migrants for each census division since 2006 using data from Statistics Canada's <i>Annual Demographic Estimates</i>. The age structure of recent inter-provincial migrants (last 5 years) is given a heavier weighting in establishing age structures moving forward.</p>
<p><b>Ontario Forecast Total Population</b></p>	<p>In the 2020 Schedule 3 forecast updates, this assumption is based on a provincial model that generates intra-provincial migrant pools for the GGH and the rest of Ontario. The pools are populated with reference to recent intra-provincial movements for each GGH census division as well as an estimate for the rest of Ontario. This approach mirrors that used for the 2012 Schedule 3 forecast update.</p> <p>The annual number of intra-provincial migrants in Ontario from this provincial model increases gradually from just over 409,000 in 2019/20 to just over 553,000 in 2050/51.</p>
<p><b>GGH Contribution to Pool (Out-Migrants) GGH Contribution to Pool (In-Migrants)</b></p>	<p>The GGH contribution to the intra-provincial pool is not specifically forecast, but rather is the sum of the census divisions (see below). This is because intra-provincial migration consists of migration at a geographic level smaller than the GGH.</p>
<p><b>Net Migration – Intra-Provincial Migration</b></p> <p><b>Census Division Shares of Out-Migrant Pool</b></p> <p><b>Census Division Shares of In-Migrant Pool</b></p>	<p>In the 2020 Schedule 3 forecast update, the contribution to the intra-provincial migration pool is calculated for each individual census division. This results in the GTAH's total contribution to the pool increasing from 61% to 65% over the forecast period, which is consistent with the recent 15-year trend.</p> <p>Similarly, more than 50% of the intra-provincial migration pool was set to be destined to the GTAH in the near-term, increasing to 52.4% by 2051. In the Outer Ring, the recent trend of high shares of intra-provincial migration is carried forward, increasing gradually to 23.2% by 2051.</p> <p>Within the GTAH and the Outer Ring, the shares of intra-provincial migrants to each census division are set based on recent trends. In most census divisions, a continuation of the trend over the past 15 years is assumed over the forecast period. Within the Outer Ring, intra-provincial migration is directed to the major urban centers, particularly to the west and north of the GTAH.</p>

**FORECASTING POPULATION FOR GTAH AND CENSUS DIVISIONS IN THE OUTER RING**

ASSUMPTION	DISCUSSION
<p><b>Age Structure of GGH and Census Division Net Intra-Provincial Migrants</b></p>	<p>The age structure of future intra-provincial migrants is determined with reference to the age structure of intra-provincial migrants for each census division since 2006 using data from Statistics Canada's <i>Annual Demographic Estimates</i>. The age structure of recent intra-provincial migrants (last 5 years) is given a heavier weighting in establishing age structures moving forward.</p>
<p><b>Census Division Net Under-Coverage Rates for Total Population</b></p>	<p>The Schedule 3 forecasts are based on data collected every 5 years by Statistics Canada as part of the national Census. Though a national (100%) survey, some people are missed in the Census and some people are counted twice (or otherwise should not have been counted). Based on studies conducted after the Census, in Canada about 4% of persons were missed (under-coverage) and 1% over covered, yielding a net under-coverage of about 3%. In Ontario, the net under-coverage is higher at about 4%. The population counted by the Census is the "Census Population" and the population count including the net under coverage is "Total Population." The Schedule 3 population forecasts represent Total Population.</p> <p>In the 2020 Schedule 3 forecast update, net under-coverage rates are based on the most recent (2016) under-coverage rates available using the difference between the Census count and the <i>Annual Demographic Estimates</i> population as the basis of the rate.</p>

**General Notes on Housing Distribution:**

- The housing forecasts in this report are based on data available as of March 2020, including data from Statistics Canada's Census of 2016. Statistics Canada building permit data, and housing data provided by the Canadian Mortgage Housing Corporation, mainly related to new housing and types of housing as well as semi-annual rental surveys of vacancy rates, are also important sources.
- The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's A Place to Grow conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.
- Detailed assumptions on the housing distribution in each GGH municipality are provided in Appendix B.

**FORECASTING EMPLOYMENT FOR GTAH AND CENSUS DIVISIONS IN THE OUTER RING**

ASSUMPTION	DISCUSSION
<p>Determine 2016 Employment Base by Place of Work for Each Census Division</p>	<p>This is based on the sum of three employment types: 1) usual place of work employment, 2) work at home employment and 3) no fixed place of employment (by place of residence).</p>
<p>Determine 2016 Employment Base by Place of Work for Upper- and Single-Tier Municipalities</p>	<p>For each census division, no fixed place of employment is treated as a metropolitan "pool" and distributed in proportion to the number of usual place of work and work at home employees in each area and for each industry type (e.g. no fixed place of employment workers in manufacturing are assumed to work on a given day where other manufacturing employees work rather than where they happen to live). Employment in each area is the sum of usual place of work, work at home and allocation of the no fixed place of work pool. This approach is consistent with that used for the 2012 Schedule 3 forecasts.</p>
<p>Age and Sex Specific Labour Force Participation Rates by Census Division</p>	<p>Statistics Canada's <i>The Labour Force in Canada and its Regions: Projections to 2036</i>, informs the assumptions for labour force participation. In the 2012 Schedule 3 forecasts labour force participation rates were consistent with the projections in <i>Ontario's Long-Term Report on the Economy, 2010</i>.</p>
<p>Unemployment Rate Estimate for 2021</p>	<p>The unemployment rate for the next Census year is estimated based on short-term cyclical expectations and COVID-19 impact assumptions (see p.5). The unemployment rate estimate for 2019 is based on the latest <i>Labour Force Survey</i> with adjustment to approximate the Census definition of employment and unemployment.</p>
<p>Unemployment Rate Forecast Beyond 2021</p>	<p>A similar long-term unemployment rate to that used in <i>Ontario's Long-Term Report on the Economy, 2017</i>, is used for the 2020 Schedule 3 forecasts: between 5% and 7% from 2026 out to 2051.</p>
<p>Net-In Commuting</p>	<p>A Place to Grow policies encourage the building of "complete communities" where people live close to where they work. Over time, as A Place to Grow policies shift development patterns, urban centres in the Outer Ring will gradually become more "complete". The GTAH will continue to be the largest economic and employment hub of the GGH. In the 2012 Schedule 3 forecasts, net in-commuting was assumed to grow in line with employed labour force growth, though at a slower rate.</p>

Employment Base

Total Employment



**DISTRIBUTING EMPLOYMENT BY TYPE**

ASSUMPTION	DISCUSSION
Estimated Major Office Employment Current Floor Space per Worker	This assumption is based on analysis of occupied office space and employment, various local studies of floor space per worker (FSW), and CoStar datasets (see CoStar.com).
Estimated Major Office Employment Current Vacancy Rate	This assumption is based on available published information, primarily from real estate brokers and CoStar datasets.
Estimated 2016 Occupied Major Office Employment Space	This assumption relates to existing space plus space under construction that is scheduled to be completed and occupied by end of the Census period.
Growth in Major Office Employment – Multiple of Growth Rate in Total Employment	These assumptions have been updated for each census division in 2020 based on most recent information and analysis, including CoStar datasets.
Forecast Floor Space per Worker in Major Office Employment	In the 2020 forecasts the floor space per worker in major office employment was kept constant at 21.0 m <sup>2</sup> in all census divisions (on a GFA basis), consistent with current expectations of most observers.  The 2012 Schedule 3 forecasts assumed an equivalent 21.5 m <sup>2</sup> in all census divisions (on a GFA basis).

Employment by Category

**DISTRIBUTING EMPLOYMENT BY TYPE**

ASSUMPTION	DISCUSSION
<p>Growth in Population Related Employment – Ratio to Population</p>	<p>The assumptions for each census division were updated based on most recent information and analysis, including a detailed review of small area data generated by Census place of work, municipal employment surveys, and CoStar datasets.</p>
<p>Portion of Employment Growth in Employment Lands Employment</p>	<p>The assumptions for each census division were updated based on most recent information and analysis, including a detailed review of small area data generated by Census place of work, municipal employment surveys, and CoStar datasets.</p>
<p>Portion of Employment Growth in Rural Based Employment</p>	<p>Setting this assumption in the 2020 Schedule 3 forecast is based on an analysis of agricultural and other primary industries, particularly in areas where a large working rural population exists. The amount assigned is higher in more rural areas in the Outer Ring, but very small in large urban areas within the GTA/H.</p>
<p>Employment Allocation Forecast Share of Growth in Occupied Major Office Space for Upper- and Single-Tier Municipalities</p>	<p>In the 2020 Schedule 3 forecasts, the allocation of shares in the GTA/H is based on a combination of historical patterns and planning policy, with most growth still allocated to Toronto, followed by Peel, York and Halton. The influence of A Place to Grow policy increases the current relatively low shares in Durham and Hamilton.</p>

**DISTRIBUTING EMPLOYMENT BY TYPE**

<b>ASSUMPTION</b>	<b>DISCUSSION</b>
<p>Allocation of Population-Related Employment into Regional and Local Categories</p>	<p>In the 2020 Schedule 3 forecasts, about 16% is allocated to the "regional" base (e.g. universities, hospitals, and large commercial retail outlets) with the remainder local. This contrasts with an equivalent 17.5% share used in the 2012 Schedule 3 forecasts.</p>
<p>Shares of Regional Population-Related Employment to Upper- and Single-Tier Municipalities</p>	<p>In the 2020 Schedule 3 forecasts, the allocation of shares of "regional" population-related employment is based on an expectation that Toronto and Hamilton will accommodate most of the growth in the GTA/H but that the shares in the Regional Municipalities will increase. In the Outer Ring, the larger regional service centres are forecast to accommodate the majority of this type of population-related employment.</p>
<p>Shares of Local Population-Related Employment to Upper- and Single-Tier Municipalities</p>	<p>In the 2020 Schedule 3 forecasts, the allocation of shares of local population-related employment is directly tied to the location of population growth.</p>
<p>Shares of Employment Land Employment to Upper- and Single-Tier Municipalities</p>	<p>In the 2020 Schedule 3 forecasts, the allocation of shares of employment land employment is largely based on observed evolving growth patterns and the availability of land to accommodate growth.</p>

**DISTRIBUTING EMPLOYMENT BY TYPE**

ASSUMPTION	DISCUSSION
<p><b>Shares of Rural-Based Employment to Upper- and Single-Tier Municipalities</b></p>	<p>In the 2020 Schedule 3 forecasts the allocation of growth is largely dictated by the nature of the areas themselves (i.e. rural employment is allocated to rural areas and existing concentrations of this type of employment).</p>
<p><b>General Notes on Employment Distribution:</b></p> <ul style="list-style-type: none"> <li>▪ Although there are more data sources available for detailed employment today, generally sources on employment, non-residential space and land use are not as comprehensive as for population and housing. Employment and related statistics are also subject to structural and cyclical forces which make forecasting employment inherently more speculative. The specific assumptions provided here are set based on a broad range of available economic, market and municipal data at the time that forecasts are prepared.</li> <li>▪ The categorization of employment is not considered to be highly influenced by <i>A Place to Grow</i>; rather it is more instrumental in the location of growth (i.e. the relative number of people in offices versus industrial buildings is the result of broad economic factors not highly influenced by the <i>A Place to Grow</i>, but the location of the offices or industrial buildings has a significant associated policy component).</li> </ul>	

# APPENDIX B

## DETAILED FORECAST RESULTS

## INTRODUCTION

Appendix B sets out detailed forecast results for the GGH, GTAH, Outer Ring, and each single- and upper-tier municipality listed in Schedule 3. Although the layout is somewhat different from the *Greater Golden Horseshoe Growth Forecasts to 2041* (2012, including *Technical Addendum*, 2013), very similar information is provided for each municipality.

The results for the GGH, GTAH, and Outer Ring are set out in tables that provide:

- net international, net inter-provincial, net intra-provincial, and total net migration, as well as growth by natural increase;
- net commuting 1991 to 2051;
- labour force participation by age and sex 2016 and 2051;
- population age structure 2016 and 2051;
- housing by type 2011 to 2051; and
- employment by type 2011 to 2051.

The results for each single- and upper-tier municipality are set out in tables that provide:

- socio-economic profile and key assumptions used to inform the population and employment forecast;
- population Reference Forecast and High and Low Scenarios 2011 to 2051;
- housing by type 2011 to 2051;
- population age structure 2016 and 2051;
- employment Reference Forecast and High and Low Scenarios 2011 to 2051; and
- employment by type 2011 to 2051.

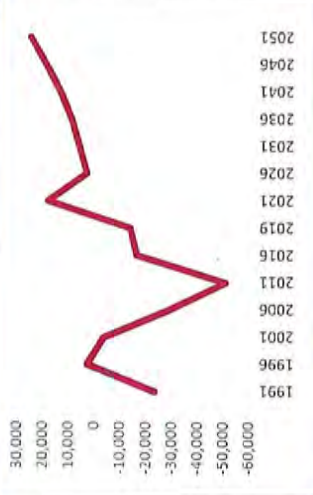
# Greater Golden Horseshoe (GGH)



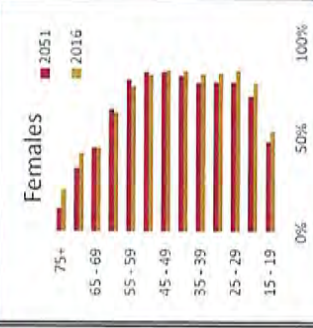
Years	Net Migration			Natural Increase
	International	Inter-Provincial	Intra-Provincial	
2016-2021	688,000	14,000	(106,000)	596,000
2021-2026	686,000	(3,000)	(98,000)	585,000
2026-2031	635,000	(5,000)	(110,000)	520,000
2031-2036	666,000	(5,000)	(125,000)	536,000
2036-2041	702,000	(5,000)	(139,000)	558,000
2041-2046	737,000	(5,000)	(153,000)	579,000
2046-2051	767,000	(5,000)	(178,000)	584,000
<b>Total 2016-51</b>	<b>4,882,000</b>	<b>(16,000)</b>	<b>(908,000)</b>	<b>3,958,000</b>

**Total 2016-51**  
4,882,000 (16,000) (908,000) 3,958,000

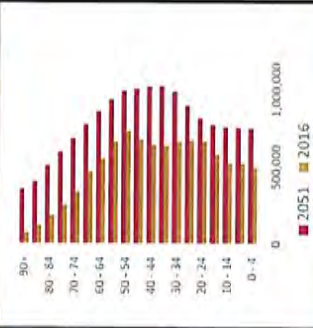
## Net In-Commuting



## Labour Force Participation



## Population Age Structure



## Housing By Type<sup>1</sup>

Year	Housing By Type <sup>1</sup>		Employment By Type	
	Ground-Related	Apartments <sup>2</sup>	Major Office	Pop-Related
2011	2,202,000	974,000	883,000	1,708,000
2016	2,326,000	1,078,000	1,012,000	1,875,000
2021	2,477,000	1,196,000	1,084,000	2,000,000
2031	2,915,000	1,465,000	1,304,000	2,172,000
2041	3,362,000	1,671,000	1,488,000	2,374,000
2051	3,760,000	1,868,000	1,699,000	2,664,000
<b>2016-51 Growth</b>	<b>1,434,000</b>	<b>790,000</b>	<b>687,000</b>	<b>789,000</b>
<b>Total</b>	<b>3,176,000</b>	<b>3,404,000</b>	<b>1,012,000</b>	<b>1,875,000</b>
<b>Total</b>	<b>4,286,000</b>	<b>4,569,000</b>	<b>1,539,000</b>	<b>1,523,000</b>
<b>Total</b>	<b>4,789,000</b>	<b>5,592,000</b>	<b>1,543,000</b>	<b>1,941,000</b>
<b>Total</b>	<b>6,253,000</b>	<b>7,006,000</b>	<b>2,207,000</b>	<b>2,452,000</b>
<b>Total</b>	<b>2,224,000</b>	<b>2,224,000</b>	<b>929,000</b>	<b>32,000</b>

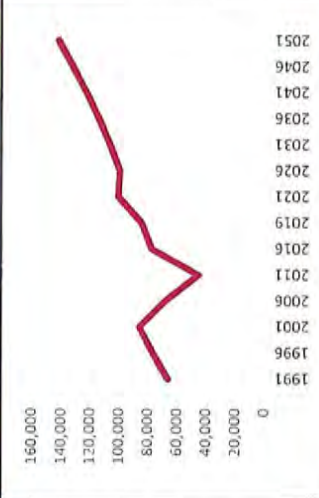
1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.  
2. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys. All other housing units are ground-related.

# Greater Toronto Area and Hamilton (GTAH)

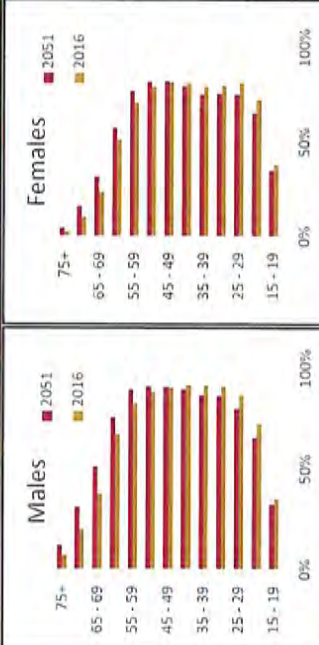


Years	Net Migration			Natural Increase
	International	Inter-Provincial	Intra-Provincial	
2016-2021	607,000	22,000	(231,000)	398,000
2021-2026	639,000	7,000	(247,000)	399,000
2026-2031	600,000	5,000	(264,000)	341,000
2031-2036	628,000	5,000	(285,000)	348,000
2036-2041	662,000	5,000	(300,000)	367,000
2041-2046	695,000	5,000	(311,000)	389,000
2046-2051	722,000	5,000	(334,000)	393,000
Total 2016-51	4,552,000	58,000	(1,970,000)	2,640,000

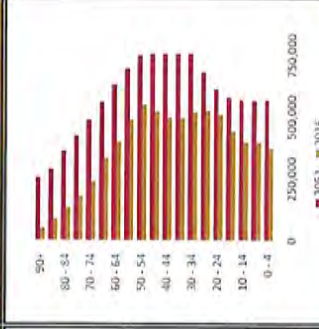
## Net In-Commuting



## Labour Force Participation



## Population Age Structure



## Housing By Type<sup>1</sup>

Year	Housing By Type <sup>1</sup>	
	Ground-Related	Apartments <sup>2</sup>
2011	1,530,000	841,000
2016	1,600,000	932,000
2021	1,699,000	1,034,000
2031	1,977,000	1,259,000
2041	2,264,000	1,424,000
2051	2,531,000	1,588,000
2016-51 Growth	931,000	656,000

## Employment By Type

Total	Employment By Type		
	Major Office	Pop-Related	Emp. Land
2,371,000	837,000	1,265,000	1,169,000
2,532,000	965,000	1,405,000	1,139,000
2,733,000	1,034,000	1,498,000	1,176,000
3,236,000	1,239,000	1,584,000	1,450,000
3,688,000	1,410,000	1,702,000	1,635,000
4,119,000	1,605,000	1,909,000	1,787,000
1,587,000	640,000	504,000	648,000
3,327,000	56,000	56,000	56,000
3,565,000	56,000	56,000	56,000
3,764,000	56,000	56,000	56,000
4,330,000	57,000	57,000	57,000
4,805,000	58,000	58,000	58,000
5,359,000	58,000	58,000	58,000
1,794,000	2,000	648,000	2,000

1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.

2. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys. All other housing units are ground-related.

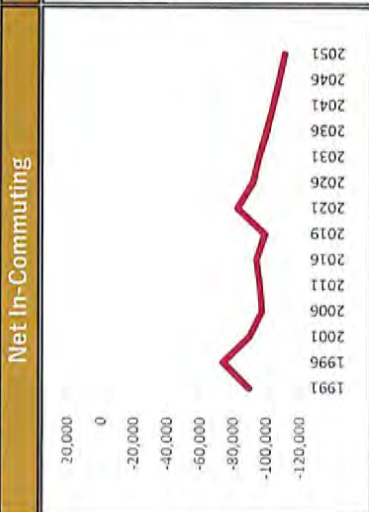
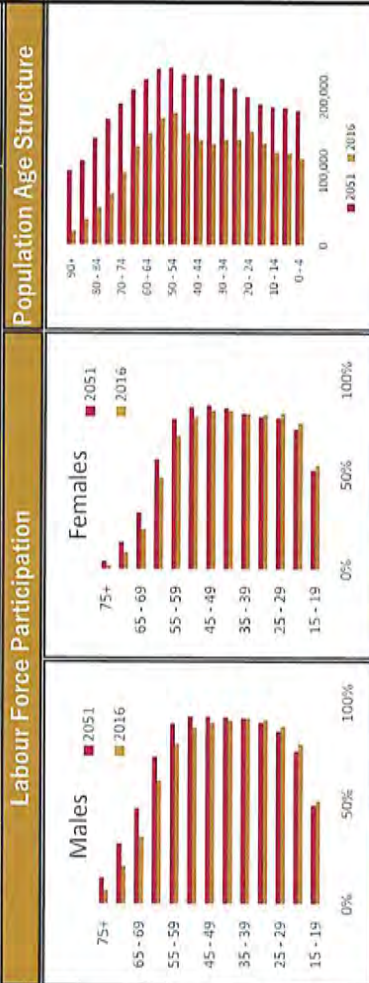


# Outer Ring (OR)

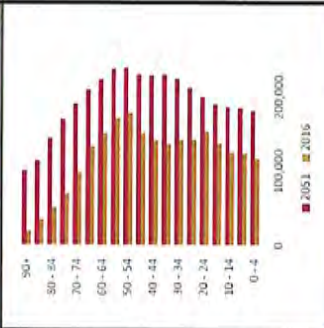


Years	Net Migration			Natural Increase
	International	Inter-Provincial	Intra-Provincial	
2016-2021	81,000	(8,000)	125,000	198,000
2021-2026	47,000	(10,000)	149,000	186,000
2026-2031	35,000	(10,000)	154,000	179,000
2031-2036	38,000	(10,000)	160,000	188,000
2036-2041	40,000	(10,000)	161,000	191,000
2041-2046	42,000	(10,000)	158,000	190,000
2046-2051	45,000	(10,000)	156,000	191,000
<b>Total 2016-51</b>	<b>330,000</b>	<b>(74,000)</b>	<b>1,062,000</b>	<b>1,318,000</b>

## Labour Force Participation



## Population Age Structure



Year	Housing By Type <sup>1</sup>			Employment By Type			
	Ground-Related	Apartment <sup>2</sup>	Total	Major Office	Pop-Related	Emp. Land	Total
2011	672,000	133,000	805,000	46,000	443,000	370,000	959,000
2016	726,000	146,000	872,000	47,000	470,000	384,000	1,004,000
2021	778,000	162,000	940,000	50,000	502,000	367,000	1,025,000
2031	938,000	206,000	1,144,000	65,000	588,000	491,000	1,262,000
2041	1,098,000	247,000	1,345,000	78,000	672,000	572,000	1,448,000
2051	1,229,000	280,000	1,509,000	94,000	755,000	665,000	1,647,000
<b>2016-51 Growth</b>	<b>503,000</b>	<b>134,000</b>	<b>637,000</b>	<b>47,000</b>	<b>285,000</b>	<b>281,000</b>	<b>643,000</b>

1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.

2. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys. All other housing units are ground-related.

# City of Toronto



The City of Toronto is the primary central city in the GGH. Although the 2012 Schedule 3 population forecast for the City in 2019 was within 1% of 2019 *Annual Demographic Estimates*, the 2012 employment forecast underestimated current employment, particularly in downtown major offices and employment areas. The 2020 forecasts assume continued employment area regeneration and, in the short-term, continued focus on the downtown office market with a gradual cycling back to a more even distribution of major office employment between downtown Toronto and the GTA Regions over the long-term. The City will experience net in-commuting, following a longstanding pattern, even as other GTA municipalities transition to more "complete communities" (per APTG policy). Population growth in the City will be strongly influenced by the availability of housing. Robust housing growth is forecast for the short-term, consistent with the recent 15-year trend, with housing growth moderating in the long-term. Virtually all new housing will be in apartments.

Year	Population		Low	Housing By Type <sup>1</sup>		Population Age Structure		
	Reference	High		Ground-Related	Apartments <sup>2</sup>	Total	2016 and 2051	
2011	2,705,000	2,705,000	2,705,000	452,000	596,000	1,048,000		
2016	2,819,000	2,819,000	2,819,000	451,000	662,000	1,113,000		
2021	3,034,000	3,040,000	3,035,000	464,000	731,000	1,195,000		
2031	3,287,000	3,301,000	3,191,000	483,000	871,000	1,354,000		
2041	3,465,000	3,514,000	3,299,000	498,000	955,000	1,453,000		
2051	3,651,000	3,766,000	3,442,000	509,000	1,034,000	1,543,000		
2016-51 Growth	832,000	947,000	623,000	58,000	372,000	430,000		
Year	Employment		Low	Employment By Type				
	Reference	High		Major Office	Pop-Related	Emp. Land	Rural	Total
2011	1,529,000	1,529,000	1,529,000	592,000	594,000	343,000	-	1,529,000
2016	1,608,000	1,608,000	1,608,000	667,000	643,000	298,000	-	1,608,000
2021	1,697,000	1,697,000	1,697,000	714,000	677,000	306,000	-	1,697,000
2031	1,829,000	1,843,000	1,773,000	841,000	637,000	351,000	-	1,829,000
2041	1,895,000	1,931,000	1,800,000	927,000	644,000	325,000	-	1,896,000
2051	1,979,000	2,055,000	1,861,000	1,016,000	687,000	276,000	-	1,979,000
2016-51 Growth	371,000	447,000	253,000	349,000	44,000	(22,000)	-	371,000

1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.  
 2. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys. All other housing units are ground-related.

# Region of Peel



The Region of Peel contains a large concentration of major offices and employment land that is well served by Provincial highways and Pearson International Airport. The 2012 Schedule 3 population forecast for the Region in 2019 was slightly lower than 2019 *Annual Demographic Estimates* whereas the 2012 employment forecast overestimated current employment. The 2020 forecasts assume continued rapid growth over the period to 2051. Population growth will be fuelled by out-migration from Toronto as well as immigration (immigration has been rising steadily in Peel for more than 20 years; nearly 26% of all immigrants to Ontario in 2018/19 settled in Peel). Although ground-related housing will continue to predominate, the housing built form in Peel will become increasingly compact over the long-term as existing urban areas intensify. The Region is forecast to continue to be the only GTAH municipality, other than Toronto, to experience net in-commuting. Major transportation initiatives, such as the Hurontario Light Rail Transit and GTA West Corridor, will support long-term growth.

Year	Population		Low	Housing By Type <sup>1</sup>		Population Age Structure	
	Reference	High		Ground-Related	Apartments <sup>2</sup>	Total	Total
2011	1,339,000	1,339,000	1,339,000	303,000	100,000		
2016	1,433,000	1,433,000	1,433,000	323,000	107,000		
2021	1,578,000	1,582,000	1,578,000	346,000	115,000		
2031	1,828,000	1,858,000	1,762,000	421,000	141,000		
2041	2,048,000	2,126,000	1,936,000	490,000	163,000		
2051	2,277,000	2,433,000	2,136,000	546,000	183,000		
2016-51 Growth	844,000	1,000,000	703,000	223,000	76,000	403,000	299,000

Year	Employment		Low	Employment By Type			Total
	Reference	High		Major Office	Pop-Related	Emp. Land	
2011	649,000	649,000	649,000	112,000	214,000	316,000	650,000
2016	695,000	695,000	695,000	128,000	200,000	359,000	695,000
2021	736,000	736,000	736,000	138,000	235,000	354,000	735,000
2031	871,000	884,000	839,000	171,000	292,000	399,000	870,000
2041	962,000	997,000	906,000	205,000	317,000	431,000	962,000
2051	1,068,000	1,141,000	997,000	244,000	355,000	461,000	1,069,000
2016-51 Growth	373,000	446,000	302,000	116,000	155,000	102,000	374,000

1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.  
 2. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys. All other housing units are ground-related.

# Region of York



The Region of York contains large employment areas as well as established major office nodes near Highways 404 and 7 in Markham and Richmond Hill. Current population and employment estimates are somewhat lower than anticipated by the 2012 Schedule 3 forecasts, in part due to delays in extending Regional services to new urban areas. The 2020 forecasts assume more rapid growth as the Region expands its urban boundaries and intensifies existing urban areas. Population growth will be fuelled by in-migration from Toronto and, to a lesser extent, immigration; nearly 9% of all immigrants to Ontario in 2018/19 settled in York. A diverse economic base, together with a ready supply of developable land (including 2,400 ha of employment land), municipal water and sewer service expansion, and major transit investments, including the Yonge-University subway extension to Vaughan (in 2017) and future subway extension to Richmond Hill and Markham, will support long term growth. By 2051, the Region is forecast to experience net in-commuting for the first time.

Year	Population		Low	Housing By Type <sup>1</sup>		Population Age Structure	
	Reference	High		Ground-Related	Apartments <sup>2</sup>	2016 and 2051	
2011	1,066,000	1,066,000	1,066,000	287,000	37,000		
2016	1,145,000	1,145,000	1,145,000	309,000	48,000		
2021	1,211,000	1,212,000	1,211,000	334,000	60,000		
2031	1,458,000	1,469,000	1,425,000	396,000	86,000		
2041	1,738,000	1,774,000	1,672,000	461,000	112,000		
2051	2,021,000	2,109,000	1,928,000	525,000	140,000		
2016-51 Growth	876,000	964,000	783,000	216,000	92,000	308,000	

Year	Employment		Low	Employment By Type				
	Reference	High		Major Office	Pop-Related	Emp. Land	Rural	Total
2011	485,000	485,000	485,000	78,000	175,000	217,000	15,000	485,000
2016	544,000	544,000	544,000	91,000	202,000	236,000	15,000	544,000
2021	580,000	580,000	580,000	99,000	208,000	258,000	15,000	580,000
2031	691,000	695,000	674,000	125,000	235,000	315,000	16,000	691,000
2041	830,000	846,000	796,000	151,000	266,000	397,000	16,000	830,000
2051	994,000	1,038,000	945,000	180,000	310,000	487,000	16,000	993,000
2016-51 Growth	450,000	494,000	401,000	89,000	108,000	251,000	1,000	449,000

1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.

2. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys. All other housing units are ground-related.

# Region of Durham



The Region of Durham comprises suburban development along its lakeshore municipalities and rural areas and small towns to the north. Energy and automotive industries are major employers and, in the GTA context, the Region has an active agricultural sector. Like the original 2005 Schedule 3 forecasts, the 2012 Schedule 3 forecasts overestimated growth in 2019, in part because of the unexpected delay in development of the Seaton lands. The 2020 forecasts assume that growth will accelerate in Durham, partly due to APTG policies that promote "complete communities" throughout the GGH; net out-commuting, currently about 31% of the resident employed labour force in Durham, is assumed to fall to about 22% by 2051. Population growth will be driven by in-migration from other parts in the GTA. Growth will also be supported by investments in Provincial highways (e.g. the widening of Highway 401, construction of Highway 418, and extension of Highway 407) and regional (GO) transit services as well as, in the long-term, the development of the Pickering Airport.

Year	Population		Low	Housing By Type <sup>1</sup>		Population Age Structure		
	Reference	High		Ground-Related	Apartments <sup>2</sup>	Total	2016 and 2051	
2011	627,000	627,000	627,000	186,000	28,000	214,000		
2016	666,000	666,000	666,000	198,000	30,000	228,000		
2021	722,000	722,000	722,000	213,000	34,000	247,000		
2031	889,000	893,000	877,000	264,000	48,000	312,000		
2041	1,087,000	1,104,000	1,060,000	326,000	61,000	387,000		
2051	1,296,000	1,342,000	1,253,000	386,000	76,000	462,000		
2016-51 Growth	630,000	676,000	587,000	188,000	46,000	234,000		
Year	Employment		Low	Employment By Type				
	Reference	High		Major Office	Pop-Related	Emp. Land	Rural	Total
2011	212,000	212,000	212,000	16,000	100,000	83,000	13,000	212,000
2016	224,000	224,000	224,000	18,000	122,000	71,000	13,000	224,000
2021	235,000	235,000	235,000	19,000	128,000	75,000	13,000	235,000
2031	317,000	319,000	313,000	22,000	148,000	135,000	13,000	318,000
2041	388,000	394,000	377,000	27,000	170,000	178,000	13,000	388,000
2051	464,000	482,000	448,000	36,000	203,000	213,000	13,000	465,000
2016-51 Growth	240,000	258,000	224,000	18,000	81,000	142,000	-	241,000

1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.  
 2. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys. All other housing units are ground-related.

# Region of Halton



The Region of Halton exhibits urban and suburban development to the south and more rural settlement in the north. Employment areas are concentrated along east-west Provincial highways and there is an established major office hub along the Queen Elizabeth West Highway corridor in Oakville and Burlington. Although one of Canada's fastest growing municipalities between 2001 and 2011, the Region's growth rate has since slowed. As such, the 2012 Schedule 3 forecasts somewhat overestimated growth to 2019. The 2020 forecasts assume more rapid growth moving forward as the expansion of Regional services in the north accelerates the development of ground-related housing and plans to intensify urban areas in the south are realized. Growth will be fuelled by in-migration from elsewhere in the GTA/H, principally Toronto and Peel, and by long-term by infrastructure investments such as the expansion of regional (GO) transit services. Employment growth will continue to be focussed in designated employment areas along Highway 401 and existing office nodes in the south.

Year	Population		Low	Housing By Type <sup>1</sup>		Population Age Structure		
	Reference	High		Ground-Related	Apartments <sup>2</sup>	Total	2016 and 2051	
2011	517,000	517,000	517,000	150,000	29,000	179,000		
2016	565,000	565,000	565,000	160,000	33,000	193,000		
2021	618,000	619,000	618,000	173,000	40,000	213,000		
2031	767,000	775,000	754,000	216,000	52,000	268,000		
2041	931,000	955,000	902,000	261,000	66,000	327,000		
2051	1,103,000	1,156,000	1,060,000	307,000	81,000	388,000		
2016-51 Growth	538,000	591,000	495,000	147,000	48,000	195,000		
Year	Employment		Low	Employment By Type				
	Reference	High		Major Office	Pop-Related	Emp. Land	Rural	Total
2011	234,000	234,000	234,000	24,000	80,000	121,000	9,000	234,000
2016	263,000	263,000	263,000	29,000	113,000	113,000	9,000	264,000
2021	278,000	278,000	278,000	31,000	120,000	119,000	9,000	279,000
2031	352,000	355,000	346,000	40,000	137,000	166,000	9,000	352,000
2041	420,000	431,000	406,000	51,000	157,000	203,000	9,000	420,000
2051	498,000	522,000	477,000	66,000	186,000	236,000	9,000	497,000
2016-51 Growth	235,000	259,000	214,000	37,000	73,000	123,000	-	233,000

1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.  
 2. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys. All other housing units are ground-related.

# City of Hamilton



Although one of the oldest urban centres in the GGH, increasingly integrated housing and labour markets have drawn the City of Hamilton closer into the social and economic orbit of the broader GTA in recent decades. The City is home to a major university (McMaster) and its economy is more industrialized than in the rest of the GTA, with a heavy emphasis on manufacturing. The 2012 Schedule 3 forecasts generally overestimated population and employment in Hamilton to 2019, though the pattern of growth in the last few years is evidence of a rejuvenating City. The 2020 forecasts assume more rapid growth moving forward. Population growth will be driven by significantly higher levels of in-migration from the rest of the GTA than in the past. The employment forecast is predicated on the diversification of the local economy, the revitalization of existing employment areas and the downtown, and the emergence of small major office clusters. Employment growth will be supported by well located and extensive employment areas throughout the City.

Year	Population		Housing By Type <sup>1</sup>		Population Age Structure			
	Reference	High	Low	Ground-Related	Apartments <sup>2</sup>	Total	2016 and 2051	
2011	535,000	535,000	535,000	152,000	51,000	203,000		
2016	552,000	552,000	552,000	159,000	52,000	211,000		
2021	584,000	585,000	584,000	169,000	54,000	223,000		
2031	652,000	655,000	643,000	197,000	61,000	258,000		
2041	733,000	742,000	713,000	228,000	67,000	295,000		
2051	823,000	846,000	794,000	258,000	74,000	332,000		
2016-51 Growth	271,000	294,000	242,000	99,000	22,000	121,000		
Year	Employment		Employment By Type					
	Reference	High	Low	Major Office	Pop-Related	Emp. Land	Rural	Total
2011	217,000	217,000	217,000	15,000	102,000	89,000	11,000	217,000
2016	229,000	229,000	229,000	32,000	125,000	62,000	11,000	230,000
2021	238,000	238,000	238,000	33,000	130,000	64,000	11,000	238,000
2031	271,000	272,000	266,000	40,000	135,000	84,000	11,000	270,000
2041	310,000	314,000	301,000	49,000	148,000	101,000	11,000	309,000
2051	357,000	368,000	343,000	63,000	168,000	114,000	11,000	356,000
2016-51 Growth	128,000	139,000	114,000	31,000	43,000	52,000	-	126,000

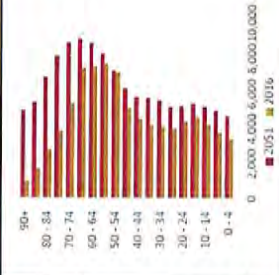
1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.  
 2. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys. All other housing units are ground-related.

# County of Northumberland



The County of Northumberland covers the eastern part of the Outer Ring. The pattern of settlement is predominantly rural, with small urban centres that follow the lakeshore and adjacent Highway 401 corridor, the main economic connection to the GTA. Tourism is an important sector in the local economy and agriculture predominates outside the urban centres. A sizeable portion of the labour force out-commutes to the eastern GTA. In recent years population growth has been steady while employment growth has been faster than historical rates. Overall, data released from Statistics Canada's *Annual Demographic Estimates* and monthly *Labour Force Survey* for 2019 reinforce the overall growth outlook anticipated by the 2012 Schedule 3 forecasts. The 2020 forecasts assume continued modest population and employment growth over the long-term, with population and housing growth fuelled by in-migration from the GTA, including retirees and second home owners. The County's age structure will have an older profile than most other parts of the GGH in 2051.

Year	Population		Housing By Type <sup>1</sup>		Population Age Structure			
	Reference	High	Low	Ground-Related	Apartments <sup>2</sup>	Total		
2011	84,000	84,000	84,000	29,000	4,000	33,000		
2016	88,000	88,000	88,000	32,000	4,000	36,000		
2021	91,000	91,000	91,000	33,000	4,000	37,000		
2031	101,000	102,000	100,000	38,000	5,000	43,000		
2041	112,000	113,000	110,000	43,000	6,000	49,000		
2051	122,000	125,000	119,000	47,000	6,000	53,000		
2016-51 Growth	34,000	37,000	31,000	15,000	2,000	17,000		
Year	Employment		Employment By Type					
	Reference	High	Low	Major Office	Pop-Related	Emp. Land	Rural	Total
2011	32,000	32,000	32,000	1,000	11,000	13,000	6,000	31,000
2016	31,000	31,000	31,000	1,000	12,000	12,000	6,000	31,000
2021	32,000	32,000	32,000	1,000	12,000	12,000	6,000	31,000
2031	35,000	35,000	35,000	1,000	15,000	12,000	7,000	35,000
2041	39,000	40,000	38,000	1,000	17,000	13,000	8,000	39,000
2051	44,000	45,000	42,000	2,000	19,000	15,000	8,000	44,000
2016-51 Growth	13,000	14,000	11,000	1,000	7,000	3,000	2,000	13,000



1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.  
 2. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys. All other housing units are ground-related.



# City of Peterborough



The City of Peterborough is located north-east of the GTA. The largest employers are public institutions, including a regional hospital and a university (Trent), though manufacturing and other goods-producing activities remain important sectors of the local economy. A sizeable portion of out-commuters work in the GTA. The population exhibits a somewhat older age structure than the GGH overall, in part the result of the City's popularity as a retirement destination. Population growth in the City in recent years has been steady; data released from Statistics Canada's *Annual Demographic Estimates* for 2019 reinforce the population outlook anticipated by the 2012 Schedule 3 forecasts. However, job growth has lagged unexpectedly since the 2008/09 recession. The 2020 forecasts assume steady population growth, driven by increased connectivity with the GTA (e.g. extension of Highway 407), and a return to more sustained employment growth than in recent years. The employment forecast is predicated in part on the City increasing its current supply of employment land.

Year	Population		Low	Housing By Type <sup>1</sup>			Population Age Structure	
	Reference	High		Ground-Related	Apartments <sup>2</sup>	Total	2016 and 2051	
2011	81,000	81,000	81,000	25,000	8,000	33,000		
2016	83,000	83,000	83,000	26,000	8,000	34,000		
2021	89,000	89,000	89,000	27,000	9,000	36,000		
2031	103,000	103,000	102,000	33,000	11,000	44,000		
2041	114,000	116,000	112,000	37,000	12,000	49,000		
2051	125,000	128,000	122,000	41,000	14,000	55,000		
2016-51 Growth	42,000	45,000	39,000	15,000	6,000	21,000		
Year	Employment		Low	Employment By Type			Rural	Total
	Reference	High		Major Office	Pop-Related	Emp. Land		
2011	48,000	48,000	48,000	1,000	31,000	16,000	-	48,000
2016	46,000	46,000	46,000	1,000	29,000	15,000	-	45,000
2021	46,000	46,000	46,000	1,000	32,000	13,000	-	46,000
2031	51,000	51,000	50,000	1,000	36,000	13,000	-	50,000
2041	57,000	57,000	56,000	2,000	40,000	15,000	-	57,000
2051	63,000	64,000	62,000	2,000	44,000	17,000	-	63,000
2016-51 Growth	17,000	18,000	16,000	1,000	15,000	2,000	-	18,000

Note: The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.



# County of Peterborough



The County of Peterborough, located in the north-east part of the Outer Ring, shares many features with its neighbour Kawartha Lakes to the west: a rural pattern of settlement interspersed with small urban centres, with tourist and agriculture-related activities being important components of the local economy. A key feature of the settlement pattern is the number of second homes and seasonal residents. Growth overall has been modest in recent decades. Data released from Statistics Canada's *Annual Demographic Estimates* and monthly *Labour Force Survey* for 2019 reinforce the overall growth outlook anticipated by the 2012 Schedule 3 forecasts. The 2020 forecasts assume continued modest population and employment growth, with a sizeable amount of population growth arising from the conversion of second homes to permanent dwellings.

Year	Population		Low	Housing By Type <sup>1</sup>		Population Age Structure	
	Reference	High		Ground-Related	Apartments <sup>2</sup>	2016 and 2051	
2011	56,000	56,000	56,000	21,000	1,000		
2016	57,000	57,000	57,000	22,000	1,000		
2021	62,000	62,000	62,000	23,000	1,000		
2031	68,000	68,000	68,000	26,000	1,000		
2041	75,000	76,000	73,000	30,000	1,000		
2051	82,000	84,000	80,000	32,000	2,000		
2016-51 Growth	25,000	27,000	23,000	10,000	1,000	Total 11,000	
Year	Employment		Low	Employment By Type			Total
	Reference	High		Major Office	Pop-Related	Emp. Land	
2011	14,000	14,000	14,000	-	4,000	4,000	14,000
2016	16,000	16,000	16,000	-	5,000	5,000	17,000
2021	16,000	16,000	16,000	-	5,000	4,000	16,000
2031	21,000	21,000	21,000	-	5,000	9,000	21,000
2041	23,000	24,000	22,000	-	5,000	11,000	23,000
2051	26,000	28,000	24,000	-	6,000	13,000	26,000
2016-51 Growth	10,000	12,000	8,000	-	1,000	8,000	9,000

Note: The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.



# City of Kawartha Lakes



The City of Kawartha Lakes is located in the Outer Ring, north-east of the GTA/H. The pattern of settlement is rural, interspersed with small urban centres; the largest of these is Lindsay which serves as a mid-sized regional service centre and accommodates almost one third of the County's population. Outside Lindsay, tourism and agriculture predominate. A key feature of settlement is the number of second homes and seasonal residents. Overall growth has been modest in recent decades. Data released from Statistics Canada's *Annual Demographic Estimates* reinforce the overall growth outlook anticipated by the 2012 Schedule 3 forecasts. The 2020 forecasts assume continued modest population and employment growth, with a sizeable amount of population growth arising from the conversion of second homes to permanent dwellings. The County's age structure will have an older profile than most other parts of the GGH in 2051. The employment forecast will be supported by the extension of Highway 407.

Year	Population		Low	Housing By Type <sup>1</sup>		Population Age Structure		
	Reference	High		Ground-Related	Apartments <sup>2</sup>	2016 and 2051		
2011	75,000	75,000	75,000	27,000	3,000			
2016	77,000	77,000	77,000	28,000	3,000			
2021	83,000	83,000	83,000	30,000	3,000			
2031	95,000	95,000	94,000	34,000	3,000			
2041	106,000	107,000	104,000	39,000	4,000			
2051	117,000	119,000	114,000	43,000	4,000			
2016-51 Growth	40,000	42,000	37,000	15,000	1,000			
Year	Employment		Low	Employment By Type				
	Reference	High		Major Office	Pop-Related	Emp. Land	Rural	Total
2011	25,000	25,000	25,000	-	13,000	7,000	5,000	25,000
2016	26,000	26,000	26,000	-	13,000	7,000	5,000	25,000
2021	26,000	26,000	26,000	-	14,000	6,000	5,000	25,000
2031	31,000	31,000	31,000	-	16,000	8,000	7,000	31,000
2041	35,000	36,000	35,000	-	18,000	9,000	7,000	34,000
2051	39,000	40,000	38,000	-	21,000	10,000	8,000	39,000
2016-51 Growth	13,000	14,000	12,000	-	8,000	3,000	3,000	14,000

1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.  
 2. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys. All other housing units are ground-related.

# County of Simcoe



The County of Simcoe, in the Outer Ring, is located due north of the GTA, to which it is connected by Highway 400. The County's economy is diverse, and includes agricultural, industrial, and tourism-related employment. Urban areas in the south have experienced rapid growth in recent years due to in-migration from the GTA and the relative proximity to jobs in York Region and Toronto. Major employers in the south include a large automotive plant (Honda) and Canadian Forces Base Borden. In the north, urban centres such as Collingwood and Wasaga Beach have also experienced growth, fuelled by the settlement of retirees, second home owners, and tourism. The 2012 Schedule 3 forecasts somewhat underestimated the population of the County in 2019 but slightly overestimated the County's 2019 employment. The 2020 forecasts assume continued steady population and employment growth, building on recent trends.

Year	Population		Housing By Type <sup>1</sup>		Population Age Structure			
	Reference	High	Low	Ground-Related	Apartments <sup>2</sup>	Total	2016 and 2051	
2011	284,000	284,000	284,000	99,000	8,000	107,000		
2016	315,000	315,000	315,000	108,000	9,000	117,000		
2021	357,000	358,000	357,000	120,000	10,000	130,000		
2031	417,000	420,000	414,000	152,000	14,000	166,000		
2041	484,000	492,000	476,000	182,000	18,000	200,000		
2051	555,000	571,000	540,000	208,000	22,000	230,000		
2016-51 Growth	240,000	256,000	225,000	100,000	13,000	113,000		
Year	Employment		Employment By Type					
	Reference	High	Low	Major Office	Pop-Related	Emp. Land	Rural	Total
2011	98,000	98,000	98,000	-	43,000	29,000	25,000	97,000
2016	110,000	110,000	110,000	-	51,000	33,000	26,000	110,000
2021	117,000	117,000	117,000	1,000	58,000	31,000	26,000	116,000
2031	141,000	143,000	139,000	1,000	67,000	46,000	27,000	141,000
2041	167,000	173,000	162,000	2,000	78,000	60,000	27,000	167,000
2051	198,000	210,000	188,000	5,000	89,000	76,000	28,000	198,000
2016-51 Growth	88,000	100,000	78,000	5,000	38,000	43,000	2,000	88,000

Note: The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.

# City of Barrie



The City of Barrie is located north of the GTA on Highway 400. The City functions as both a regional service centre for the northern Outer Ring as well as an extension of GTA suburban expansion. Until the last ten years it was one of the fastest growing urban areas in Canada. About 40% of the City's workforce out-commutes, with about 50% commuting to jobs in the GTA. The City also experiences significant in-commuting, mostly from the north. The divergence between the 2012 Schedule 3 population forecast for Barrie in 2019 and 2019 Statistics Canada *Annual Demographic Estimates* is explained by the unexpected delay in the development of lands annexed to the south in 2010. The 2020 forecasts assume that short-term growth in Barrie will accelerate to compensate for this "delayed" growth. Over the long-term, growth will be fuelled by continued in-migration from the GTA and continued development of the City's diverse economic base, including an emerging major office market. Extension of regional (GO) transit services will also support the forecast growth.

Year	Population			Housing By Type <sup>1</sup>		Population Age Structure	
	Reference	High	Low	Ground-Related	Apartments <sup>2</sup>	Total	2016 and 2051
2011	141,000	141,000	141,000	41,000	9,000	50,000	
2016	146,000	146,000	146,000	43,000	10,000	53,000	
2021	155,000	156,000	155,000	44,000	11,000	55,000	
2031	211,000	212,000	209,000	60,000	14,000	74,000	
2041	258,000	262,000	254,000	78,000	17,000	95,000	
2051	298,000	307,000	290,000	91,000	19,000	110,000	
2016-51 Growth	152,000	161,000	144,000	48,000	9,000	57,000	
Year	Employment			Employment By Type			
	Reference	High	Low	Major Office	Pop-Related	Emp. Land	Rural
2011	68,000	68,000	68,000	9,000	30,000	29,000	-
2016	72,000	72,000	72,000	9,000	32,000	31,000	-
2021	75,000	75,000	75,000	9,000	34,000	32,000	-
2031	110,000	110,000	109,000	14,000	46,000	50,000	-
2041	132,000	132,000	132,000	16,000	57,000	59,000	-
2051	150,000	150,000	150,000	19,000	65,000	66,000	-
2016-51 Growth	78,000	78,000	78,000	10,000	33,000	35,000	-

Note: The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.

# City of Orillia



The City of Orillia, the smallest municipality listed in Schedule 3, is located north of the GTA in the Outer Ring. The local economy is based around small scale manufacturing, tourism, and institutional uses, including the main headquarters and training facility of the Ontario Provincial Police, which is the City's largest employer. Growth has been modest in recent decades. Data released from the Statistics Canada's *Annual Demographic Estimates* for 2019 reinforce the overall growth outlook anticipated by the 2012 Schedule 3 forecasts. The 2020 forecasts assume continued modest population and employment growth, somewhat tied to the growth prospects of and economic relationship with the County of Simcoe and City of Barrie to the south. Ultimately, population growth in Orillia will be fuelled by in-migration from the GTA.

Year	Population		Low	Housing By Type <sup>1</sup>		Population Age Structure		
	Reference	High		Ground-Related	Apartments <sup>2</sup>	2016 and 2051		
2011	31,000	31,000	31,000	10,000	3,000			
2016	32,000	32,000	32,000	10,000	3,000			13,000
2021	35,000	35,000	35,000	11,000	3,000			14,000
2031	41,000	41,000	40,000	13,000	4,000			17,000
2041	45,000	46,000	44,000	15,000	4,000			19,000
2051	49,000	51,000	48,000	17,000	4,000			21,000
2016-51 Growth	17,000	19,000	16,000	7,000	1,000	8,000		
Year	Employment		Low	Employment By Type				
	Reference	High		Major Office	Pop-Related	Emp. Land	Rural	Total
2011	18,000	18,000	18,000	2,000	9,000	7,000	-	18,000
2016	18,000	18,000	18,000	2,000	9,000	7,000	-	18,000
2021	19,000	19,000	19,000	2,000	10,000	6,000	-	18,000
2031	22,000	22,000	22,000	3,000	12,000	8,000	-	23,000
2041	24,000	24,000	24,000	3,000	13,000	8,000	-	24,000
2051	26,000	26,000	26,000	3,000	14,000	9,000	-	26,000
2016-51 Growth	8,000	8,000	8,000	1,000	5,000	2,000	-	8,000

Note. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.

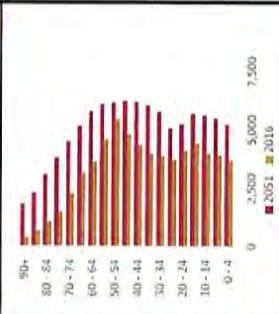


# County of Dufferin



The County of Dufferin, population 68,000, is in the Outer Ring north-west of the GTA. The pattern of settlement is mostly rural, though there are two urban centres of note: Orangeville, which accommodates almost half the County's population; and Shelburne, which has been the location of substantial residential development in recent years. Overall growth in the County has been modest and steady for more than 20 years. There is significant out-commuting from the southern part of the County to Peel Region. Data released from Statistics Canada's *Annual Demographic Estimates* for 2019 reinforce the overall growth outlook anticipated by the 2012 Schedule 3 forecasts. The 2020 forecasts do not project significant growth going forward given environmental constraints that limit the ability to provide long-term water and wastewater services to accommodate growth in Orangeville as well as effective build-out of designated lands for development in Shelburne.

Year	Population		Housing By Type <sup>1</sup>		Population Age Structure		
	Reference	High	Low	Ground-Related	Apartments <sup>2</sup>	Total	
2011	59,000	59,000	59,000	18,000	2,000	20,000	
2016	64,000	64,000	64,000	20,000	2,000	22,000	
2021	69,000	69,000	69,000	21,000	3,000	24,000	
2031	79,000	79,000	78,000	25,000	3,000	28,000	
2041	87,000	88,000	85,000	28,000	4,000	32,000	
2051	95,000	98,000	93,000	31,000	4,000	35,000	
2016-51 Growth	31,000	34,000	29,000	11,000	2,000	13,000	
Year	Employment		Employment By Type				
	Reference	High	Low	Major Office	Pop-Related	Emp. Land	
2011	21,000	21,000	21,000	-	14,000	3,000	
2016	24,000	24,000	24,000	-	15,000	4,000	
2021	25,000	25,000	25,000	-	13,000	7,000	
2031	31,000	31,000	31,000	-	15,000	10,000	
2041	35,000	35,000	34,000	-	16,000	12,000	
2051	39,000	40,000	38,000	-	17,000	15,000	
2016-51 Growth	15,000	16,000	14,000	-	2,000	11,000	
						Rural	
						Total	
						4,000	21,000
						4,000	23,000
						5,000	25,000
						6,000	31,000
						6,000	34,000
						7,000	39,000
						3,000	16,000



1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.  
 2. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys. All other housing units are ground-related.

# County of Wellington



The County of Wellington is in the Outer Ring north-west of the GTA. The pattern of settlement is rural, interspersed with small urban areas, and the local economy is dominated by agriculture and aggregates; the County is a major aggregate supplier to development in the Regions of Peel and Halton and surrounding areas. Growth has been modest and steady for more than 20 years. Data released from Statistics Canada's *Annual Demographic Estimates* and monthly *Labour Force Survey* for 2019 reinforce the overall growth outlook anticipated by the 2012 Schedule 3 forecasts. The 2020 forecasts assume continued steady population and employment growth, with population growth closely tied to growth in nearby Guelph and ultimately fuelled by in-migration from the GTA. Unlike much of the GGH, a sizeable component of the County's employment growth will be in rural type employment.

Year	Population		Housing By Type <sup>1</sup>		Population Age Structure			
	Reference	High	Low	Ground-Related	Apartment <sup>2</sup>	Total	2016 and 2051	
2011	89,000	89,000	89,000	29,000	2,000	31,000		
2016	93,000	93,000	93,000	30,000	3,000	33,000		
2021	101,000	101,000	101,000	33,000	3,000	36,000		
2031	119,000	121,000	118,000	40,000	4,000	44,000		
2041	139,000	144,000	137,000	47,000	6,000	53,000		
2051	160,000	168,000	156,000	54,000	7,000	61,000		
2016-51 Growth	67,000	75,000	63,000	24,000	4,000	28,000		
Year	Employment		Employment By Type					
	Reference	High	Low	Major Office	Pop-Related	Emp. Land	Rural	Total
2011	35,000	35,000	35,000	-	9,000	12,000	14,000	35,000
2016	40,000	40,000	40,000	-	11,000	13,000	15,000	39,000
2021	41,000	41,000	41,000	-	12,000	13,000	15,000	40,000
2031	51,000	53,000	50,000	-	15,000	21,000	15,000	51,000
2041	60,000	65,000	58,000	-	18,000	26,000	15,000	59,000
2051	70,000	79,000	67,000	1,000	22,000	32,000	16,000	71,000
2016-51 Growth	30,000	39,000	27,000	1,000	11,000	19,000	1,000	32,000

Note: The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.



# City of Guelph



The City of Guelph, population 143,000, is located in the Outer Ring along the Highway 401 corridor between the Regions of Halton and Waterloo. It's population has grown steadily over the last two decades and its economy exhibits a relatively high degree of diversification, including a robust manufacturing sector, anchored by Linamar, the City's largest employer, and a unique cluster of agri-food and biotechnology industries. The City is also home to a large public research university. About 36% of Guelph out-commuters work in the GTA, with about half travelling to jobs in Peel Region. Data released from Statistics Canada's *Annual Demographic Estimates* and monthly *Labour Force Survey* for 2019 reinforce the overall growth outlook anticipated by the 2012 Schedule 3 forecasts. The 2020 forecasts anticipate continued steady population and employment in the short to medium-term, with population growth fuelled by in-migration from the GTA. The overall growth rate is forecast to slow over the long-term.

Year	Population		Housing By Type <sup>1</sup>		Population Age Structure			
	Reference	High	Low	Ground-Related	Apartment <sup>2</sup>	Total	2016 and 2051	
2011	126,000	126,000	126,000	37,000	11,000	48,000		
2016	136,000	136,000	136,000	39,000	13,000	52,000		
2021	147,000	147,000	147,000	41,000	15,000	56,000		
2031	168,000	170,000	167,000	48,000	19,000	67,000		
2041	186,000	192,000	183,000	54,000	23,000	77,000		
2051	203,000	214,000	198,000	58,000	25,000	83,000		
2016-51 Growth	67,000	78,000	62,000	19,000	12,000	31,000		
Year	Employment		Employment By Type					
	Reference	High	Low	Major Office	Pop-Related	Emp. Land	Rural	Total
2011	76,000	76,000	76,000	4,000	37,000	35,000	-	76,000
2016	81,000	81,000	81,000	4,000	40,000	37,000	-	81,000
2021	81,000	81,000	81,000	4,000	43,000	34,000	-	81,000
2031	95,000	95,000	94,000	4,000	49,000	41,000	-	94,000
2041	105,000	106,000	105,000	5,000	55,000	46,000	-	106,000
2051	116,000	118,000	115,000	5,000	60,000	51,000	-	116,000
2016-51 Growth	35,000	37,000	34,000	1,000	20,000	14,000	-	35,000

Note: The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.



# Region of Waterloo



The Region of Waterloo comprises three closely connected urban municipalities located along the Highway 401 corridor and surrounded by predominantly rural areas. The Region's economy is unusually diverse, with a developing tech sector anchored by major universities and colleges as well as older, more traditional industries and, in the rural areas, agricultural activities. Although the 2012 Schedule 3 population forecast for the Region in 2019 was within 1% of 2019 Statistics Canada *Annual Demographic Estimates*, the forecast somewhat overestimated the Region's current employment. The 2020 forecasts assume continued robust population and employment growth, with population growth fuelled by immigration (including international students and their families) and, to a lesser extent, in-migration from the GTA. Growth will be supported by a ready supply of land for all forms of development and major transit investments such as the recently constructed ION Light Rail Transit and, in the long-term, expansion of regional (GO) transit service.

Year	Population		Low	Housing By Type <sup>1</sup>		Population Age Structure	
	Reference	High		Ground-Related	Apartments <sup>2</sup>	Total	2016 and 2051
2011	524,000	524,000	524,000	148,000	44,000	192,000	
2016	553,000	553,000	553,000	155,000	49,000	204,000	
2021	618,000	620,000	618,000	164,000	58,000	222,000	
2031	725,000	739,000	715,000	198,000	78,000	276,000	
2041	826,000	860,000	805,000	231,000	97,000	328,000	
2051	923,000	988,000	892,000	257,000	112,000	369,000	
2016-51 Growth	370,000	435,000	339,000	102,000	63,000	165,000	

Year	Employment		Low	Employment By Type			Total
	Reference	High		Major Office	Pop-Related	Emp. Land	
2011	265,000	265,000	265,000	12,000	101,000	138,000	264,000
2016	276,000	276,000	276,000	13,000	107,000	143,000	276,000
2021	286,000	286,000	286,000	14,000	116,000	142,000	286,000
2031	360,000	367,000	355,000	19,000	137,000	187,000	360,000
2041	414,000	432,000	402,000	23,000	159,000	213,000	415,000
2051	470,000	505,000	453,000	28,000	179,000	241,000	469,000
2016-51 Growth	194,000	229,000	177,000	15,000	72,000	98,000	193,000

1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.

2. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys. All other housing units are ground-related.

# County of Brant



The pattern of settlement in the County of Brant is predominantly rural and key employers are related to agriculture and agri-food activities (generally categorized as Rural Employment in the Schedule 3 forecast methodology). A significant portion of the County's workforce out-commutes to Brantford and other nearby urban centres. Serviced employment lands are in short supply, the most viable being centred on the Highway 403/Rest Acres Road Brant Business Park. The largest serviced settlement area is Paris, to the north of Brantford. Data released from Statistics Canada's *Annual Demographic Estimates* and monthly *Labour Force Survey* for 2019 reinforce the overall growth outlook anticipated in the 2012 Schedule 3 forecasts. The 2020 forecasts assume continued modest population and employment growth over the forecast period to 2051. Population growth is assumed to be closely tied to growth in Brantford, and ultimately fuelled by in-migration from the GTA. Employment growth will include rural/agricultural types.

Year	Population		Housing By Type <sup>1</sup>		Population Age Structure			
	Reference	High	Low	Ground-Related	Apartment <sup>2</sup>	Total	2016 and 2051	
2011	37,000	37,000	37,000	12,000	1,000	13,000		
2016	38,000	38,000	38,000	13,000	1,000	14,000		
2021	41,000	41,000	41,000	14,000	1,000	15,000		
2031	47,000	48,000	47,000	16,000	1,000	17,000		
2041	53,000	54,000	52,000	19,000	1,000	20,000		
2051	59,000	61,000	58,000	21,000	1,000	22,000		
2016-51 Growth	21,000	23,000	20,000	8,000	-	8,000		
Year	Employment		Employment By Type					
	Reference	High	Low	Major Office	Pop-Related	Emp. Land	Rural	Total
2011	13,000	13,000	13,000	-	3,000	6,000	4,000	13,000
2016	15,000	15,000	15,000	-	4,000	7,000	4,000	15,000
2021	16,000	16,000	16,000	-	4,000	7,000	4,000	15,000
2031	19,000	20,000	19,000	-	5,000	10,000	4,000	19,000
2041	22,000	24,000	21,000	-	5,000	13,000	4,000	22,000
2051	26,000	29,000	23,000	-	6,000	16,000	4,000	26,000
2016-51 Growth	11,000	14,000	8,000	-	2,000	9,000	-	11,000

Note: The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.

# City of Brantford



The City of Brantford is surrounded by Brant County, in the south-west part of the Outer Ring. The City is positioned along Highway 403, which connects it to Hamilton and the rest of the GTA to the east and the Highway 401 corridor to the west. About half of all jobs in the City in 2016 were located on employment lands and key economic activities include the production and movement of goods. The 2012 Schedule 3 forecasts generally overestimated the population and employment of the City in 2019. However, the recent annexation of lands from Brant means the City is primed for residential and non-residential development. As such, the 2020 forecasts assume more rapid growth moving forward. Population growth will be fuelled by in-migration from the GTA, including those wishing to commute to Hamilton and urban centres in the Region of Waterloo. Employment growth will be supported by extensive employment lands abutting Highway 403.

Year	Population		Low	Housing By Type <sup>1</sup>		Population Age Structure		
	Reference	High		Ground-Related	Apartments <sup>2</sup>	2016 and 2051		
2011	96,000	96,000	96,000	30,000	8,000			
2016	100,000	100,000	100,000	31,000	8,000			Total
2021	106,000	106,000	106,000	33,000	8,000			38,000
2031	124,000	125,000	123,000	40,000	10,000			39,000
2041	144,000	146,000	142,000	48,000	11,000			41,000
2051	165,000	170,000	161,000	55,000	12,000			50,000
2016-51 Growth	65,000	70,000	61,000	24,000	4,000	67,000	28,000	
Year	Employment		Low	Employment By Type			Total	
	Reference	High		Major Office	Pop-Related	Emp. Land		Rural
2011	44,000	44,000	44,000	1,000	24,000	20,000	45,000	
2016	44,000	44,000	44,000	1,000	23,000	19,000	43,000	
2021	46,000	46,000	46,000	1,000	25,000	20,000	46,000	
2031	54,000	55,000	54,000	1,000	29,000	24,000	54,000	
2041	66,000	67,000	66,000	2,000	33,000	31,000	66,000	
2051	80,000	80,000	79,000	2,000	38,000	39,000	79,000	
2016-51 Growth	36,000	36,000	35,000	1,000	15,000	20,000	36,000	

Note. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.

# Region of Niagara



The Region of Niagara serves as a major gateway between the GGH and the United States. The Region is an important centre for agriculture and tourism. Although the 2012 Schedule 3 population forecast for the Region in 2019 was within 1% of 2019 Statistics Canada *Annual Demographic Estimates*, the 2012 forecast overestimated the current amount of employment in the Region. The 2020 forecasts assume more rapid growth moving forward. Population growth will be fuelled by immigration from the GTA/H, including retirees. The employment forecast reflects the increasing integration of the local economy with the GTA/H, the continued growth of tourism (including agritourism) around Niagara-on-the-Lake and Niagara Falls (a tourist site with global reach), the gradual redevelopment of established employment areas in older industrialized cities (e.g. St. Catharines), and the emergence of small-scale major office clusters. Employment growth will be supported, in part, by the expansion of regional (GO) transit services.

Year	Population		Housing By Type <sup>1</sup>		Population Age Structure			
	Reference	High	Low	Ground-Related	Apartment <sup>2</sup>	Total	2016 and 2051	
2011	443,000	443,000	443,000	146,000	29,000	175,000		
2016	459,000	459,000	459,000	153,000	31,000	184,000		
2021	491,000	492,000	491,000	166,000	32,000	198,000		
2031	549,000	554,000	545,000	193,000	37,000	230,000		
2041	611,000	623,000	600,000	220,000	41,000	261,000		
2051	674,000	700,000	658,000	244,000	45,000	289,000		
2016-51 Growth	215,000	241,000	199,000	91,000	14,000	105,000		
Year	Employment		Employment By Type					
	Reference	High	Low	Major Office	Pop-Related	Emp. Land	Rural	Total
2011	185,000	185,000	185,000	16,000	106,000	44,000	19,000	185,000
2016	191,000	191,000	191,000	16,000	111,000	45,000	19,000	191,000
2021	187,000	187,000	187,000	17,000	116,000	34,000	20,000	187,000
2031	219,000	221,000	217,000	21,000	131,000	43,000	24,000	219,000
2041	243,000	249,000	238,000	24,000	147,000	46,000	27,000	244,000
2051	272,000	284,000	264,000	27,000	163,000	53,000	29,000	272,000
2016-51 Growth	81,000	93,000	73,000	11,000	52,000	8,000	10,000	81,000

1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.  
 2. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys. All other housing units are ground-related.

# Haldimand County



Haldimand County, one of the smallest municipalities listed in Schedule 3 by population, is located at the southern edge of the Outer Ring along Lake Erie. The pattern of settlement is rural, interspersed with small urban centres. The local economy is anchored by a prosperous agricultural base and several large scale industrial operations, including the US Steel Canada Lake Erie Works. About half of the workforce out-commutes, mostly to jobs in Hamilton. Growth has been periodically disrupted by land disputes since 2006 and, in the GGH context, has been modest in recent decades. Data released from Statistics Canada's *Annual Demographic Estimates for 2019* reinforce the overall growth outlook anticipated in the 2012 Schedule 3 forecasts. The 2020 forecasts assume continued steady population and employment growth over the forecast period to 2051. Population growth will be fuelled by in-migration from the GTA/H, including retirees and people wishing to commute to Hamilton and other parts of the GTA/H.

Year	Population		Housing By Type		Population Age Structure		
	Reference	High	Low	Ground-Related	Apartment	Total	2016 and 2051
2011	46,000	46,000	46,000	-	-	-	
2016	47,000	47,000	47,000	16,000	1,000	17,000	
2021	52,000	52,000	52,000	18,000	1,000	19,000	
2031	60,000	60,000	60,000	22,000	2,000	24,000	
2041	68,000	68,000	67,000	27,000	2,000	29,000	
2051	75,000	77,000	73,000	30,000	3,000	33,000	
2016-51 Growth	28,000	30,000	26,000	14,000	2,000	16,000	
Year	Employment		Employment By Type				
	Reference	High	Low	Major Office	Pop-Related	Rural	Total
2011	18,000	18,000	18,000	-	8,000	4,000	19,000
2016	18,000	18,000	18,000	-	8,000	4,000	18,000
2021	18,000	18,000	18,000	-	8,000	4,000	18,000
2031	22,000	23,000	22,000	-	10,000	4,000	23,000
2041	26,000	26,000	25,000	-	11,000	5,000	26,000
2051	29,000	29,000	28,000	-	12,000	5,000	29,000
2016-51 Growth	11,000	11,000	10,000	-	4,000	1,000	11,000

Note: The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.





# The Regional Municipality of Durham Information Report

---

From: Commissioner of Finance  
Report: #2020-INFO-62  
Date: June 26, 2020

---

**Subject:**

Economic Update – Updated Risks and Uncertainty as of June 24<sup>th</sup>, 2020

---

**Recommendation:**

Receive for information.

---

**Report:**

**1. Purpose**

1.1 The Regional Finance Department monitors economic conditions on an ongoing basis and prepares periodic summary reports to Regional Council. The economy is undergoing a time of significant uncertainty with economic conditions and policies changing on a daily basis. The following summarizes the changes that have occurred over the period of June 18 – June 24, 2020.

**2. Federal Government**

2.1 On June 18, the federal government merged the Mid-Market and Oil and Gas Financing Programs to allow all medium-sized businesses, with annual revenues between \$100 and \$500 million, to apply for loans between \$12.5 and \$60 million until September 30. In order to be eligible, businesses must have been financially stable prior to the current economic climate and negatively impacted by the COVID-19 pandemic or falling oil and gas prices.

2.2 The federal government also announced that \$15.8 million of the previously announced \$9 billion response package for students will be used to create green jobs and training opportunities for Canadian youth in the fields of science, technology, engineering and math (STEM). The funding will help organizations create 500 green job internships, ranging from 6 to 12 months in length, for workers between the ages of 15 and 30.

2.3 As the size and cost of federal government relief programs continue to rise, the federal government announced that an economic and fiscal update will be

presented on July 8. According to the Prime Minister, the update will provide the government's fiscal expectations along with the scale of Canada's coronavirus response to date. The update will not include any projections for future years.

- 2.4 The Parliamentary Budget Office (PBO) published an updated economic and fiscal scenario analysis on June 18. The economic analysis assumes that COVID-19 control measures will be gradually relaxed during the third quarter of 2020 and that oil prices will remain below pre-crisis levels for the remainder of the year. Based on these assumptions, the PBO now expects annual real GDP growth to decline 6.8 per cent in 2020, a significant improvement from the 12 per cent decline forecasted on April 30. The PBO also expects a 13.5 per cent quarterly decline in GDP for the second quarter of 2020, followed by an average 7 per cent quarterly growth rate over the third and fourth quarters. Again, this is a significant upward revision from the April 30 forecast that projected a 20 per cent quarterly GDP decline over the second quarter of 2020.
- 2.5 The PBO fiscal analysis is based on \$169.2 billion of federal budgetary measures announced as of June 12. The PBO expects the federal budget deficit to increase to \$256 billion in 2020-21, or to 11.8 per cent of GDP. This is a slight increase from the April 30 projection of a \$252.1 billion deficit in 2020-21. The Canada Emergency Wage Subsidy is expected to cost \$55.6 billion, with the cost of the Canada Emergency Response Benefit estimated at \$71.3 billion, including the estimated \$17.9 billion in additional costs for the eight-week payment extension. Further, the PBO now expects federal debt to represent 44.4 per cent of GDP in 2020-21, as opposed to the 48.4 per cent estimated in April.
- 2.6 The federal government also announced an amendment to the Canada Labour Standards Regulations that will extend the time periods for temporary layoffs. Currently, employers can lay off employees for up to three months with no notice of a recall date, and six months when a recall date is given. The amendments extend both time periods by an additional six months, or until December 30, 2020. These amendments apply to federally regulated private sector employees.

### **3. Ontario Government**

- 3.1 As public elementary and high schools remain closed for the remainder of the 2019-20 school year, the provincial government announced its plan to reopen these schools in September. The province is considering three possible scenarios, including regular in-class instruction with enhanced cleaning protocols, a staggered model with limited class sizes and alternate day or week attendance, and a remote learning option delivered online. The plan also includes \$4 million for new cleaning protocols and additional custodial staff.
- 3.2 The provincial government also announced they will increase the funding to school boards, for the 2020-21 school year, by \$736 million to \$25.5 billion. The increase in funding includes \$25 million for costs related to COVID-19 (\$10 million for mental health supports and \$15 million for technology related costs).



- 
- 3.3 The federal and provincial governments are partnering to invest \$10 million in emergency assistance to beef and hog farmers. The funds will be used to help these farmers cover the increased costs of feeding livestock due to COVID-19 related processing delays. The province is also providing \$1.5 million to process and package surplus pork for food banks.
- 3.4 On June 19, the provincial government announced a \$10 million investment to provide loans of up to \$50,000 to small and medium sized indigenous owned businesses. The loans are for businesses that are unable to access existing federal or provincial COVID-19 relief programs, with up to 50 per cent of each loan being provided in the form of a non-repayable grant. Interest on the remaining loan portion will be deferred until December 31, 2022.
- 3.5 On June 17, the provincial government passed the *Protecting Small Businesses Act*, which is the legislation that temporary halts evictions for small businesses eligible for the Canada Emergency Commercial Rent Assistance program. The legislation applies to evictions from May 1, 2020 until August 31, 2020.
- 3.6 Despite the pandemic, the provincial government has reaffirmed its commitment to several large infrastructure projects within Durham Region. According to the Provincial Spring 2020 P3 Market Update, the Request for Quotation (RFQ) for the Grandview Children's Centre project is expected to be issued in August 2020, with the Request for Proposal (RFP) expected to be issued in December 2020.
- 3.7 The RFQ for the Bowmanville Hospital Redevelopment is expected to be issued in the summer of 2020, with the RFP to be issued in the winter of 2021. Although the government has reaffirmed its commitment to move forward with the broader Lakeridge Health redevelopment project, the RFQ and RFP are not expected to be issued within the next five years.
- 3.8 On June 22, the provincial government approved the City of Toronto and the Region of Peel to enter phase 2 of the provincial reopening plan effective June 24. This leaves Windsor-Essex as the only Ontario community to remain in phase 1.
- 3.9 On June 24, the provincial government announced an extension of the provincial state of emergency to July 15. The Declaration of Emergency, which allows the province to enforce current emergency orders, was set to expire on June 30.

#### **4. Canadian Economy**

- 4.1 While many parts of the Canadian economy began to reopen in May, economic restrictions significantly dampened consumer spending in April. According to Statistics Canada, the dollar value of retail sales fell 26.4 per cent from March to April, with all eleven subsectors within the retail sector posting a decline in sales. The dollar value of retail sales has now declined 33.6 per cent since physical-distancing measures were put in place in mid-March.
- 4.2 New car dealers saw the biggest decline in sales, with sales falling 47 per cent in

---

April. Sales at gas stations fell 32.2 per cent in April, which is the largest monthly decline on record. The decline in gas station sales was attributed to a combination of lower gas prices and lower demand. The volume of gasoline sold declined 18.9 per cent in April.

- 4.3 Grocery store sales also fell 10.8 per cent in April after rising 26.2 per cent in March. The decline was largely due to the reduction in “panic” buying. Sales were still up approximately 12.6 per cent from February. Since the start of the pandemic, from February to April, some of the biggest sales declines have been in clothing stores, down 87 per cent, and sporting goods, hobby, book and music stores, down 66 per cent.
- 4.4 Although total retail sales are declining, as consumers transition to online shopping, there has been a large increase in the value of e-commerce sales. In April, retail e-commerce sales accounted for a record 9.5 per cent of all retail sales. Retail e-commerce sales were also up over 120 per cent compared to April of 2019.
- 4.5 In Ontario, the dollar value of retail sales fell 32.8 per cent in April, the largest decline of any province. Since the start of the pandemic, from February to April, the dollar value of retail sales has fallen 38.5 per cent in Ontario.
- 4.6 In addition to retail sales, the dollar value of wholesale sales, which are mainly comprised of large quantity merchandise sales to retailers, businesses, and institutions, fell a record 21.6 per cent from March to April. The dollar value of sales declined in all seven subsectors within the wholesale sector, and sales have now declined nearly 24 per cent since February.
- 4.7 As was the case with retail sales, wholesale sales in the motor vehicle industry saw the largest decline with a 74.8 per cent decline. The dollar value of sales was \$1.8 billion, which is the lowest monthly total since March 1993.
- 4.8 Ontario saw the largest decline in wholesale sales among the provinces, with the dollar value of sales declining 30.2 per cent in April. Since February, the dollar value of wholesale sales has fallen 33.1 per cent in Ontario.

## **5. United States Economy**

- 5.1 As the pandemic causes American consumers to increase their savings rates, the Federal Deposit Insurance Corporation (FDIC) is reporting that, since the end of February, the amount of funds sitting in deposit accounts has increased by US\$2.2 trillion. Deposits in U.S banks increased from US\$13.3 trillion at the end of February, to US\$15.47 trillion as of June 10. Deposits increased by US\$865 billion in April alone.
- 5.2 The increase in savings, along with economic and physical distancing restrictions, is continuing to impact certain aspects of the real estate industry. According to the National Association of Realtors, existing homes sales in the U.S fell 9.7 per cent

from April to May. Sales were down 26.6 per cent on a year-over-year basis, which is the largest annual decline since 1982.

- 5.3 Although existing home sales declined, the sale of new single-family homes increased 12.7 per cent year-over-year in May, according to the U.S Census. The median price of new home sales also increased from US\$303,000 to US\$317,900 as the supply of new homes declined.
- 5.4 The pace of the labour market recovery, as measured by initial claims for unemployment insurance, appears to be slowing down. The number of initial unemployment insurance claims filed for the week ending June 13 totaled 1.5 million, a decrease of only 58,000 from the prior week. Although this marks the eleventh straight week of declining initial claims, it also marks the thirteenth straight week of over one million initial claims.

## **6. Global Economy**

- 6.1 Although some parts of the world are beginning to reopen economies and ease restrictions, other parts of the world continue to require an aggressive monetary policy response in order to reduce the severity of economic contraction. Russia's central bank lowered its key interest rate by 100 basis points to 4.5 per cent, which is the lowest level since the fall of the Soviet Union. Brazil's central bank also lowered its key interest rate to an all-time low of 2.25 per cent. This was the fourth rate cut by the Brazilian central bank in 2020, with a total reduction of 225 basis points.
- 6.2 The Bank of England decided to hold its key interest rate at a record low 0.10 per cent. The Bank also announced it would be increasing its bond buying asset purchase facility by another £100 billion to a total £745 billion. This comes after the Bank increased its GDP estimate for the second quarter of 2020, lowering the projected quarterly contraction to 20 per cent from the 27 per cent contraction projected in May.
- 6.3 New Zealand was able to briefly eliminate active cases of coronavirus and lift nearly all economic and social restrictions, however the impact of the virus led to a 1.6 per cent quarterly decline in GDP over the first quarter of 2020. Consumer spending fell 0.3 per cent, while exports declined 2.1 per cent and imports fell 5.6 per cent.
- 6.4 According to the International Monetary Fund (IMF) World Economic Outlook, June 2020, released on June 24, the IMF is projecting global GDP to decline 4.9 per cent in 2020. This is a substantial revision from the 3 per cent global decline projected in April. The revised projections reflect the IMF expectation that the economic recovery will be more gradual than previously thought. The IMF now expects the Canadian economy to contract 8.4 per cent in 2020, as opposed to the 6.2 per cent contraction predicted in April.
- 6.5 As many countries throughout the world have undertaken large stimulus packages

to soften the economic impacts of the virus, the size of the stimulus package, according to the United Nations Development Programme (UNDP), varies enormously between rich and poor countries. According to the UNDP, the G-7 group of advanced countries are spending an average of 5.6 per cent of GDP to help their economies, while poorer countries in Asia have announced stimulus packages ranging between 0.02 and 0.8 per cent of GDP.

## **7. Economic Opportunities**

- 7.1 Despite the devastating impact of the pandemic on the global economy, a number of positive developments and economic opportunities are beginning to emerge.
- 7.2 During the pandemic, there has been a renewed interest in sustainable investing across Canada. According to TD Securities Inc., there has been a \$740 million surge of net inflows into Canadian exchange traded funds (ETF's) focusing on environment, social, and governance factors. The increase this year has already surpassed the \$142 million invested in 2019 and the \$200 million invested in 2018.
- 7.3 Google announced it will provide an additional \$200 million in advertising grants to non-profit organizations fighting COVID-19 and racial injustice. This is in addition to the \$800 million coronavirus response package announced in March, which included \$250 million in advertising grants to help the World Health Organization and government agencies offer information on preventing the spread of COVID-19, and \$340 million in advertising credits to small and mid-sized businesses.
- 7.4 In the United States, the retail chain Target announced it will be making permanent the temporary \$15 minimum wage instituted during the coronavirus pandemic. The raise was scheduled to take effect at the end of the year but has now been bumped up to July 5. Employees will also receive a special \$200 one-time payment in recognition of their hard work during the pandemic.

## **8. Conclusions**

- 8.1 The economy is experiencing increasing volatility with uncertainty around the spread of COVID-19. Economic conditions are changing on a daily basis as policy makers continue to navigate this uncharted territory.
- 8.2 The Regional Finance Department will continue to monitor economic conditions and provide timely updates as required.

Respectfully submitted,

Original Signed by

Nancy Taylor, BBA, CPA, CA  
Commissioner of Finance and Treasurer

File: A-2100

June 17, 2020

**DELIVERED BY EMAIL**

The Right Honourable Justin Trudeau,  
Prime Minister of Canada  
Email: justin.trudeau@parl.gc.ca

The Honourable Doug Ford,  
Premier of Ontario  
Email: premier@ontario.ca

Re: Licensing Payday Loan Establishments

---

Oshawa City Council considered the above matter at its meeting of May 25, 2020 and adopted the following recommendation:

1. "That in accordance with Section 5.6.2 of Report CNCL-20-76 concerning Licensing Payday Loan Establishments dated May 20, 2020, the Licensing By-law 120-2005, as amended, and General Fees and Charges By-law 13-2003, as amended, be further amended to:
  - establish a licensing system for payday loan establishments as generally set out in Section 5.6 of the Report
  - restrict the number of payday loan establishments to 2 per ward to a maximum of 10 in the City
  - prohibit new payday loan establishments in the Downtown Urban Growth Centre as defined in the Oshawa Official Plan
  - establish a minimum 150m setback from other payday loan establishments and elementary and secondary schools
  - include appropriate grandfather provisions for existing establishments

and that such an amending by-law be passed in a form and content acceptable to the Commissioner, Corporate Services Department and Legal Services; and,

2. That the notice provisions of By-law 147-2007 be waived in connection with the introduction of the licensing system for payday loan establishments and associated fees; and,
3. That Council requests the Province of Ontario to limit the annual interest rates to a reasonable amount for all payday loans; and,
4. That Council requests the Federal Government to:
  - Require chartered banks and credit unions to have branches in low-income neighbourhoods which offer credit lines to low-income people at the same rates they offer to other customers;
  - Work with partners such as credit unions and chartered banks, to encourage and steward the development of lower-cost financial products that can provide an alternative for users of payday loan establishments; and,
5. That this report and resolution be forwarded to Prime Minister Trudeau, Premier Ford, local Oshawa MPs and MPPs, the Region of Durham, all Durham municipalities, the Federation of Canadian Municipalities and the Association of Municipalities of Ontario.”

Please find attached Report CNCL-20-76.

Oshawa City Council respectfully requests your consideration of the above noted matters.

If you need further assistance concerning this matter, please contact Tracy Adams, Commissioner, Corporate Services Department at the address listed on Page 1 or by telephone at 905-436-3311.



---

Mary Medeiros  
City Clerk

/fb

- c. Region of Durham  
Association of Municipalities of Ontario  
Federation of Canadian Municipalities  
Durham Region area Members of Parliament and Members of Provincial Parliament  
Durham Region Municipalities

To: Council in Committee of the Whole

From: Tracy Adams, Commissioner,  
Corporate Services Department

Report Number: CNCL-20-76

Date of Report: May 20, 2020

Date of Meeting: May 25, 2020

Subject: Licensing Payday Loan Establishments

File: D-2200

---

## 1.0 Purpose

This report responds to City Council's ("Council") November 4, 2019 direction as follows:

"Whereas the City of Toronto recently approved regulatory changes required to prohibit the issuance of new business licenses to payday loan outlets; and,

Whereas there are concerns that the payday loan establishments are 'predatory' and take advantage of low-income residents who do not have access to credit and become trapped in debt cycles as a result of payday loan exorbitant fees;

Therefore be it resolved that staff be directed to undertake municipal benchmarking, review licensing options available and report back to the Corporate Services Committee with the results of the review."

This report presents information on municipal benchmarking and seeks direction from Council regarding the recommended option.

**Attachment 1** is a copy of the Ministry of Government and Consumer Services Payday Loan Poster.

**Attachment 2** is a copy of the City's response to the 2016 correspondence received from the City of Ottawa.

**Attachment 3** is a copy of the Provincial guide for payday lenders.

**Attachment 4** is a copy of the Provincial information for borrowers.

**Attachment 5** is information on municipal benchmarking.

## **2.0 Recommendation**

It is recommended to City Council:

1. That in accordance with Section 5.6.2 of Report CNCL-20-76, "Licensing Payday Loan Establishments", dated May 20, 2020, the Licensing By-law 120-2005, as amended, and General Fees and Charges By-law 13-2003, as amended, be further amended to:
  - establish a licensing system for payday loan establishments as generally set out in Section 5.6 of the Report
  - restrict the number of payday loan establishments to 2 per ward to a maximum of 10 in the City
  - prohibit new payday loan establishments in the Downtown Urban Growth Centre as defined in the Oshawa Official Plan
  - establish a minimum 150m setback from other payday loan establishments and elementary and secondary schools
  - include appropriate grandfather provisions for existing establishmentsand that such an amending by-law be passed in a form and content acceptable to the Commissioner of Corporate Services and Legal Services; and,
2. That the notice provisions of By-law 147-2007 be waived in connection with the introduction of the licensing system for payday loan establishments and associated fees; and,
3. That Council requests the Province of Ontario to limit the annual interest rates to a reasonable amount for all payday loans; and,
4. That Council requests the Federal Government to:
  - Require chartered banks and credit unions to have branches in low-income neighbourhoods which offer credit lines to low-income people at the same rates they offer to other customers;
  - Work with partners such as credit unions and chartered banks, to encourage and steward the development of lower-cost financial products that can provide an alternative for users of payday loan establishments; and,
5. That this report and resolution be forwarded to Prime Minister Trudeau, Premier Ford, local Oshawa MP's and MPP's, the Region of Durham, all Durham municipalities, the Federation of Canadian Municipalities and the Association of Municipalities of Ontario.



### 3.0 Executive Summary

Not applicable.

### 4.0 Input From Other Sources

The following were consulted in the preparation of this report:

- Legal Services
- Planning Services
- Ministry of Government and Consumer Services Consumer Services Operations Division – Licensing Unit
- Municipalities: Ajax, Barrie, Chatham-Kent, Clarington, Hamilton, Kitchener, London, Ottawa, Pickering, Sarnia, Toronto, Whitby

The following works are cited in the Literature Review in Section 5.2:

- Bond, Sabrina. “Filling the Gap. Canada’s Payday Lenders.” The Conference Board of Canada. November 2016, [https://www.conferenceboard.ca/temp/313ab0b2-5e4c-45c7-89fa-55e381443eed/8369\\_Filling-the-Gap\\_RPT.pdf](https://www.conferenceboard.ca/temp/313ab0b2-5e4c-45c7-89fa-55e381443eed/8369_Filling-the-Gap_RPT.pdf)
- Buckland, Jerry. “Payday Lending: A Mature Industry with Chronic Challenges.” March 14, 2016, [http://www.pubmanitoba.ca/v1/payday\\_loan\\_review2016/cac\\_4\\_tab\\_2\\_literature\\_review\\_j\\_buckland.pdf](http://www.pubmanitoba.ca/v1/payday_loan_review2016/cac_4_tab_2_literature_review_j_buckland.pdf)
- Dijkema, Brian. “New Powers, New Responsibilities: A Guide for Municipalities on Payday Loan Regulation.” Cardus. April 9, 2018, <https://www.cardus.ca/research/work-economics/reports/new-powers-new-responsibilities-a-guide-for-municipalities-on-payday-loan-regulation/>
- Dijkema, Brian. “The Changing Face of Payday Lending in Canada.” Cardus, June 26, 2019, <https://www.cardus.ca/research/work-economics/reports/the-changing-face-of-payday-lending-in-canada/>.
- Marsh, Sarah, Dildar, Yasir, and Janzen, Rich. “Payday Lending: In Search of a Local Alternative.” Wellesley Institute. March 2010, [https://www.wellesleyinstitute.com/wp-content/uploads/2010/05/Payday\\_loan\\_final\\_report.pdf](https://www.wellesleyinstitute.com/wp-content/uploads/2010/05/Payday_loan_final_report.pdf)
- Stegman, Michael. “Payday Lending.” Journal of Economic Perspectives. 2007, <https://www.aeaweb.org/articles?id=10.1257/jep.21.1.169>

## 5.0 Analysis

### 5.1 Background

This report responds to the Council's November 4, 2019 direction (CORP-19-90) as follows:

"Whereas the City of Toronto recently approved regulatory changes required to prohibit the issuance of new business licenses to payday loan outlets; and,

Whereas there are concerns that the payday loan establishments are 'predatory' and take advantage of low-income residents who do not have access to credit and become trapped in debt cycles as a result of payday loan exorbitant fees;

Therefore be it resolved that staff be directed to undertake municipal benchmarking, review licensing options available and report back to the Corporate Services Committee with the results of the review."

A payday loan is typically described as a small value, unsecured loan taken out for a short time, typically until the client's next payday, which is obtained at a retail store or online. Payday loans are understood to be the most expensive form of consumer loan in Ontario (see **Attachment 1**). These businesses may also offer cheque cashing and provide other services that traditional financial institutions may not. Payday loan establishments may operate through a physical storefront or online website.

Concerns have been raised that payday loan establishments may negatively impact low-income residents who have limited access to financial services. This concern is unsurprising, given that studies have shown that payday loan clients typically have annual household incomes under \$50,000 (Marsh et al. 12). The City of Oshawa ("City") has identified concerns regarding underserved areas of the City and financial services in both the Oshawa Community Needs Assessment and the Wentworth Street West Community Improvement Plan. The Oshawa Community Needs Assessment has identified a need to improve ongoing access to formal financial institutions, especially in Priority Neighbourhoods and the Wentworth Street West Community Improvement Plan seeks to encourage the establishment of a full service financial institution in the Wentworth Street West area.

At its May 24, 2016 meeting, Council received correspondence from the City of Ottawa requesting the City of Oshawa endorse a resolution requesting the Province amend the Municipal Act, 2001, S.O. 2001, c. 25 ("Municipal Act, 2001"), to permit Ontario municipalities to enact licensing by-laws for payday loan establishments that could limit such establishments by location and number (**Attachment 2**). The resolution was endorsed and shared with additional stakeholders. The Municipal Act, 2001 was subsequently amended in 2017, as outlined in Section 5.3 of this Report.

## 5.2 Literature Review: Benefits and Detractors of Payday Loan Establishments

Payday loan establishments are thought by some to be predatory in nature posing a threat to consumers due, in part, to the high cost of borrowing. An example of this concern is depicted in the Ministry of Government and Consumer Services' poster and handout (**Attachment 1**) which is required to be displayed/provided at all payday loan businesses. Notwithstanding this, they have also been regarded as providing a necessary service to members of the community who may have limited financial services options.

A report by the Conference Board of Canada stated that payday loans can enhance the welfare and productive capacity of informed consumers, leading to improved financial management with labour force participation and better family health outcomes (Bond 42). Obtaining a payday loan may be a better alternative than accumulating nonsufficient funds fees, fees levied by companies for missed bill payments or utility disconnection/reconnection fees (Dijkema, "New Powers" 5). According to some studies, many payday loan users choose payday loans as a tool to meet basic necessities (Dijkema, "New Powers" 5). In fact, one study found that municipal restrictions on the number of payday loan businesses had a negative effect on some consumers in that restrictions created an oligopoly for small-dollar loans with existing locations having an almost permanent, government-protected and enforced oligopoly on the service, limiting available credit options for certain consumers (Dijkema, "Changing Face" 8).

In contrast, some sources state that this form of loan has a high cost and a cyclical nature for users (Buckland 16; Marsh et al. 6). Others claim that the costs of payday loans do not just affect the individual household, but extend into the community. One report contends that payday lending is correlated with violence, property crime, increased need of social assistance, and increased premature mortality (Dijkema, "New Powers" 4). Another found that more restrictive regulations resulted in jurisdictions with fewer payday loan businesses and that would-be borrowers did not substitute new methods of obtaining short-term access to funds, instead employing other financial management strategies such as limiting spending (Buckland 27).

Though clustering prevention controls may decrease customer convenience and make it more challenging for lenders to find prime locations, they may not cause the benefits desired, as those who borrow regularly often use more than one lender at a time in order to pay others back (Stegman 175). Furthermore, anti-clustering attempts may "discourage price competition among payday lenders" (Stegman 175).

## 5.3 Existing Regulatory Framework

### Federal:

The Criminal Code of Canada, R.S.C. 1985, c. C-46 ("Criminal Code") defines "payday loan" as "an advancement of money in exchange for a post-dated cheque, a pre-authorized debit or a future payment of a similar nature but not for any guarantee, suretyship, overdraft protection or security on property and not through a margin loan, pawnbroking, a line of credit or a credit card."

Section 347.1(3) of the Criminal Code permits payday loans subject to the existence of sufficient provincial regulation and protection for recipients of payday loans, including limits on the total cost of borrowing.

**Provincial:**

Payday loan establishments are regulated through the Payday Loans Act, 2008, S.O. 2008, c. 9 ("Payday Loans Act, 2008") and must be licensed by the Province of Ontario. The Payday Loans Act, 2008 defines "Payday Loan" as "an advancement of money in exchange for a post-dated cheque, a pre-authorized debit or a future payment of a similar nature but not for any guarantee, suretyship, overdraft protection or security on property and not through a margin loan, pawnbroking, a line of credit or a credit card". A "Lender" is a person or thing "that makes a payday loan to a borrower or holds oneself out as available to make such a loan".

Under the Payday Loans Act, 2008:

- a person cannot be charged more than \$15 for every \$100 borrowed
- a person cannot be sold or offered any goods or services in connection with the payday loan
- a person has two (2) business days to cancel a contract for a payday loan without any penalty (e.g. without paying a fee) and without having to give a reason
- "rollover" loans are not allowed (e.g. a person cannot roll what they owe on a payday loan into a second payday loan), as people are prohibited from getting another payday loan from the same lender before paying their first loan in full.

Payday lenders must:

- Be licensed with the Government of Ontario
- Include specific information of the first page of their contracts (e.g. the amount being borrowed, length of loan and cost of the loan)
- Not ask for or accept payment by automatic deduction from your paycheck

Additional regulations relate to things such as:

- What a lender can/cannot do if a customer fails to meet the terms of their loan agreement
- Educating customers about the cost of loans

A provincial guide for payday lenders has been appended as **Attachment 3**. Provincial information for borrowers has been appended as **Attachment 4**.

## Municipal:

The Municipal Act, 2001 permits municipalities to license payday loan establishments. The Municipal Act, 2001 was recently amended by the Putting Consumers First Act (Consumer Protection Statute Law Amendment), 2017, S.O. 2017, c. 5 – Bill 59, to permit municipalities to define the area of the municipality in which a payday loan establishment may or may not operate and limit the number of payday loan establishments in any defined area in which they are permitted. It also stipulates that municipalities shall not prohibit the operation of all payday loan establishments in the municipality.

There are currently land-use controls established in the City's Zoning By-law 69-94, as amended ("Zoning By-law"); they are as follows:

- Zoning regulations related to "Financial Institutions"
  - "Financial Institution" means an establishment which provides money management services directly to the public, including a bank, trust company, credit union, securities firm, finance company, mortgage brokerage or any other similar use
- Set back distances in the Central Business District (Section 16.4)
  - "No **payday loan business**, tattoo parlour or pawn shop shall be located closer than 50m to another lot occupied by a payday loan business, tattoo parlour or pawn shop"

## 5.4 Municipal Benchmarking

Some municipalities have chosen to regulate payday loan establishments through zoning by-laws and/or business licensing by-laws. Some zoning by-laws establish minimum set back requirements between payday loan establishments and other land uses (e.g. gaming institutions, other payday loan establishments, etc.), and limiting zones where the use is permitted, among other restrictions. Business licensing by-laws may involve zoning by-law compliance checks, restrictions on the number of licences issued, setback requirements, and the required provision of information on consumer protection resources, among other requirements. The results of municipal benchmarking have been appended as **Attachment 5**.

### 5.5 Current Payday Loan Establishments in the City Of Oshawa

A search of a provincial database on March 25, 2020, identified eighteen (18) payday loan establishments licensed to operate in the City. The identified establishments are listed in Table 1 below.

**Table 1 Provincially Licensed Local Payday Loan Establishments**

Name	Ward	Location
Money Mart	1	300 Taunton Rd E
Cash 4 You	2	1208 Simcoe St N
Cash Money	2	1180 Simcoe St N Unit 7
Money Mart	2	1053 Simcoe St N
Cash 4 You	4	333 King St W Unit B
Cash 4 You	4	64 Simcoe St N
Cash Express	4	378 King St W Unit 102
Cash King	4	282 King St W Unit 1
Cash Money	4	346 King St W
CashMax	4	1 Warren Ave Unit 105
Money Mart	4	16 Simcoe St N
Money Mart	4	428 King St W
Oshawa Payday Loans	4	204 King St E
Pay2Day	4	420 King St W Unit 2
Payday Loan Direct	4	129 King St E 2
Pay2Day	4	420 King St W Unit 102
Cash Money	5	576 Ritson Rd S
Money Mart	5	301 Wentworth St W

### 5.6 Regulatory Recommendation: Limit the Number and Location of Payday Loan Establishments and Establish a 150 metre Set Back

Following staff's review of the issue, limiting the number of payday loan establishments in the City and establish a 150 metre set back between other payday loan establishments and certain schools is recommended for Council's consideration:

The number of payday loan establishments would be restricted to two (2) per ward with an overall total of ten (10) in the City subject to the following:

- There would be **no additional licences issued** for locations in wards that do not currently have up to two payday loan locations (e.g. Wards 1 and 3) until the overall number in the City is below ten (10) as appropriate;
- Existing payday loan establishments that obtain a licence would be allowed to continue in their current location, regardless of the per ward limit (e.g. grandfathering);
- Should a payday loan establishment cease to operate, no future licence would be issued in its place if the ward and City-wide capacity is already reached; and,

- Furthermore, existing payday loan establishments would not be permitted to transfer a licence to a new location. In these instances, a new licence would be required and the approval would be subject to compliance with the ward and City-wide licence caps.

The aforementioned approach would encourage the elimination of the current “clustering” of like-businesses with the intent of reducing the number of payday loan establishments in the City over time. Limiting the number of payday loan establishments on a per ward basis may contribute to the City’s poverty reduction goals by helping prevent an oversaturated payday loan market in the City and limiting the number of businesses that provide access to high cost loans.

With this in mind, it is important to note that the online availability of payday loans would be a limitation to the success of a municipal licensing system in enhancing protections for customers of payday loan establishments.

### **Payday Loan Business Establishment Licensing Requirements and Fees**

Applicants for a payday loan establishment business licence would be required to:

- Submit proof of a valid provincial payday lender licence
- Submit proof of applicable insurance
- Receive zoning approval
- Agree to provincial requirements for posters and educational material
- Confirm that they advertise credit-counselling services

In order to assist with cost recovery, the proposed cost of a licence would be \$225 (consisting of a \$150 licensing fee and a \$75 application fee).

Set back requirements would be introduced to the Licensing By-law as required to prohibit a payday loan establishments from operating within 150 metres (492 feet) of another payday loan establishment or schools including public, separate, private elementary and secondary and Montessori schools. In addition, the new payday loan establishments would not be permitted in the Downtown Urban Growth Centre and existing payday loan establishments in this area could not transfer to another location in the area.

### **Recommendations to the Provincial and Federal Governments: Additional Measures**

In addition to the introduction of a new business licence, it is also recommended that the City urge the provincial and federal governments take additional measures regarding financial services and low-income neighbourhoods by requesting:

- That the Province of Ontario limit the annual interest rates for all payday loans to reasonable rates; and,
- That the Federal Government:
  - Require chartered banks and credit unions to have branches in low-income neighbourhoods which offer credit lines to low-income people at the same rates they offer to other customers; and,

- Work with partners such as credit unions and chartered banks, to encourage and steward the development of lower-cost financial products that can provide an alternative for users of payday loan establishments.

This is consistent with the City's initiatives through the Wentworth Street West Community Improvement Plan and the Oshawa Community Needs Assessment, as discussed in Section 5.1 of this Report, to improve access to full service financial institutions in low-income neighbourhoods where there are financial deserts. It also addresses the intent of the Poverty, Reduction Approach approved by Council on April 27, 2020 and the proposed 2020-2023 Oshawa Strategic Plan by addressing economic disparity and poverty matters in our community.

## **6.0 Financial Implications**

There are no financial implications associated with the recommendation in this report. The costs associated with administering the recommendation would be recovered through licensing fees.

## **7.0 Relationship to the Oshawa Strategic Plan**

The recommendation in this report respond to the Oshawa Strategic Plan Goal of Accountable Leadership.



Brenda Jeffs, Director,  
Municipal Law Enforcement and Licensing Services



Tracy Adams, Commissioner,  
Corporate Services Department

Attachments



## Ministry of Government and Consumer Services Poster

**Note:** All payday loan businesses in Ontario must display the Ministry of Government and Consumer Services' ("Ministry") Poster (Figure 1) and provide the Ministry's handout (Figure 2)

**Figure 1 Ministry Poster**

Ministry of Government and Consumer Services

# How much will **\$300** cost you for two weeks?

If you borrow:	Payday loan (Assuming cost of borrowing is \$15 per \$100)*	Credit card (Assuming a daily interest rate at 23% APR and a service fee of \$3.50 for a cash advance)
One loan	\$45	\$6.15
Two loans	\$90	\$12.29
Four loans	\$180	\$24.59
Six loans	\$270	\$36.88

**Complaint? Concern? Please call:**  
Ministry of Government and Consumer Services at  
(416) 326-8800 or 1-800-889-9768 | TTY 416-229-6066 or 1-877-666-6545

Learn more about your consumer rights:  
[ontario.ca/Consumer](http://ontario.ca/Consumer)

Educational Material approved by the Registrar, Payday Loans Act, 2006. May be reproduced and distributed for educational and non-commercial purposes.  
Copyright © Queen's Printer for Ontario, 2017

\* In Ontario, the maximum allowable cost of borrowing is \$15 per \$100 borrowed (including all fees and charges).

**Ontario** 

Figure 2 Ministry Handout

Ministry of Government and Consumer Services

## How much will **\$300** cost you for **two weeks**?

If you borrow:	Payday loan (Assuming cost of borrowing is \$15 per \$100)*	Credit card (Assuming a daily interest rate at 23% APR and a service fee of \$3.50 for a cash advance)
One loan	\$45	\$6.15
Two loans	\$90	\$12.29
Four loans	\$180	\$24.59
Six loans	\$270	\$36.88

**Complaint? Concern? Please call:**  
Ministry of Government and Consumer Services at  
(416) 326-8800 or 1-800-899-9768 | TTY 416-229-6086 or 1-877-666-6545

Learn more about your consumer rights:  
[ontario.ca/Consumer](http://ontario.ca/Consumer)

Educational Material approved by the Registrar, Payday Loans Act, 2008. May be reproduced and distributed for educational and non-commercial purposes.  
Copyright © Queen's Printer for Ontario, 2017

\* In Ontario, the maximum allowable cost of borrowing is \$15 per \$100 borrowed (including all fees and charges).

**Ontario** 



---

File: F-4200

May 31, 2016

**DELIVERED BY E-MAIL**

(Jim.Watson@ottawa.ca)

Jim Watson  
Office of the Mayor  
City of Ottawa

Re: Licensing of Payday Loan Establishments

This is in response to your correspondence dated April 21, 2016 to the Premier of Ontario concerning the above-referenced matter.

Oshawa City Council considered the above matter at its meeting of May 24, 2016 and adopted the following resolution:

“That Oshawa City Council endorse the following resolution from the City of Ottawa:

Whereas the interest and fees charged on a loan from a payday loan establishment can exceed by several times the amount of the loan; and,

Whereas there is a clustering of payday loan establishments in areas where financially vulnerable persons reside; and,

Whereas Section 10 of the Municipal Act, 2001 permits the City to enact by-laws respecting: the economic, social and environmental well-being of the municipality; the health, safety and well-being of persons; and the protection of persons and property, including consumer protection; and,

Whereas Sections 10 and 151 of the Municipal Act, 2001 also permits a municipality to license businesses within the municipality; and,

Whereas the City of Hamilton, on February 24, 2016, enacted a licensing by-law amendment in respect of payday loan establishments; and,

Whereas the Municipal Act, 2001 does not permit, other than in respect of adult entertainment establishments, a municipality through licensing to restrict the location or number of the establishments of such business;

Therefore be it resolved that City Council:

1. a) Direct By-law and Regulatory Services to bring a report to the Community and Protective Services Committee and Council recommending an amendment to the Licensing By-law to require that payday loan establishments be subject to licensing by the end of the first quarter of 2017; and,
- b) Direct staff to consult with all stakeholders prior to the submission of such report and reflect the results of these consultations in the report; and,
2. Request that the Provincial government bring forward an amendment to the Municipal Act, 2001 that would permit municipalities to enact a licensing by-law for payday loan establishments that could limit such establishments by location and number; and,

Be it further resolved that this motion be circulated to the Federation of Canadian Municipalities, the Association of Municipalities of Ontario, the Large Urban Mayors' Caucus of Ontario, the Big City Mayors' Caucus, the Council of the Region of Durham, and Durham Region Members of Provincial Parliament."

By copy of this letter, I am advising the parties named in the above resolution of Oshawa Council's decision.

If you need further assistance please contact me at the address listed below or by telephone at 905-436-3311.

Sandra Kranc  
City Clerk

/kb

copies:

Federation of Canadian Municipalities  
Association of Municipalities of Ontario  
Large Urban Mayors' Caucus of Ontario  
Big City Mayors' Caucus  
Joe Dickson, M.P.P., Ajax-Pickering  
Tracy MacCharles, M.P.P., Pickering-Scarborough East  
Granville Anderson, M.P.P., Durham  
Jennifer French, M.P.P., Oshawa  
Lorne Coe, M.P.P., Whitby-Oshawa  
Laurie Scott, M.P.P., Haliburton/Kawartha Lakes/Brock  
Council of the Region of Durham



# A guide for payday lenders

Learn about the rules for running a payday loan business.

---

## Overview

In Ontario, the *Payday Loans Act, 2008* (<https://www.ontario.ca/laws/statute/08p09>) is the main law governing payday loans. The *General Regulation* (<https://www.ontario.ca/laws/regulation/090098>) and *Administrative Penalties* (<https://www.ontario.ca/laws/regulation/090209>) Regulation contain additional rules.

This guide explains many of the rules you must follow as a payday lender. You must comply with **all** of the requirements in the act and the regulations — not just the ones summarized in this guide.

If you do not comply with all of the requirements, you could lose your licence or face other enforcement action. Learn more about [compliance and enforcement](#).

## Payday loan agreements

A payday loan agreement defines the rights and obligations of both the lender and the borrower. It also includes important information for borrowers.

### Content of the agreement

You must make sure that all payday loan agreements include the information set out in [section 18 of the General Regulation](#) (<https://www.ontario.ca/laws/regulation/090098#BK25>). For example, you must include:

- information about borrowers' rights
- a table on the first page of the agreement that provides cost of borrowing information
- the cost of borrowing expressed as an annual percentage rate (APR)

The information must be clear, understandable and easy to see.

Refer to sections [29](#) (<https://www.ontario.ca/laws/statute/08p09#BK33>) and [37](#) (<https://www.ontario.ca/laws/statute/08p09#BK42>) of the *Payday Loans Act, 2008* and section [18](#) (<https://www.ontario.ca/laws/regulation/090098#BK25>) of the *General Regulation* for more information about payday loan agreements.

## Restrictions on agreements

As a payday lender, you **cannot**:

- **charge more than \$15 per \$100 borrowed, including all fees and charges directly or indirectly connected to the payday loan agreement**
- offer or provide (including on behalf of someone else) any additional goods or services in connection with the payday loan agreement, such as insurance
- enter into a payday loan agreement if the advance is more than 50 per cent of the borrower's net income per loan
- enter into a payday loan agreement that ends before the borrower is next scheduled to receive income (in most cases, this is the date of the borrower's next paycheque)
- extend a loan agreement past the original termination date
- enter into a new payday loan with a borrower who has an outstanding payday loan balance with you — this means **rollover loans are prohibited**
- use the information in an application for a payday loan, any documentation relating to a payday loan application or the payday loan agreement itself for any purposes other than providing a payday loan

Refer to sections [32 \(https://www.ontario.ca/laws/statute/08p09#BK36\)](https://www.ontario.ca/laws/statute/08p09#BK36), [35 \(https://www.ontario.ca/laws/statute/08p09#BK39\)](https://www.ontario.ca/laws/statute/08p09#BK39) and [36 \(https://www.ontario.ca/laws/statute/08p09#BK40\)](https://www.ontario.ca/laws/statute/08p09#BK40) of the *Payday Loans Act, 2008* and sections [16.2 \(https://www.ontario.ca/laws/regulation/090098#BK23\)](https://www.ontario.ca/laws/regulation/090098#BK23), [17 \(https://www.ontario.ca/laws/regulation/090098#BK24\)](https://www.ontario.ca/laws/regulation/090098#BK24), [23 \(https://www.ontario.ca/laws/regulation/090098#BK30\)](https://www.ontario.ca/laws/regulation/090098#BK30), [27 \(https://www.ontario.ca/laws/regulation/090098#BK36\)](https://www.ontario.ca/laws/regulation/090098#BK36) and [34 \(https://www.ontario.ca/laws/regulation/090098#BK44\)](https://www.ontario.ca/laws/regulation/090098#BK44) of the General Regulation for more information about restrictions on payday loan agreements.

## Copy of the agreement

When you enter into a payday loan agreement with a borrower, you must immediately give them a copy of that agreement.

If the borrower requests an extra copy at any time up to a year after the loan agreement ends, you must give it to them:

- for free the first time they request it
- within the first day of receiving the request or the next day that you are open for business

Refer to section [29 \(https://www.ontario.ca/laws/statute/08p09#BK33\)](https://www.ontario.ca/laws/statute/08p09#BK33) of the *Payday Loans Act, 2008* and section [20 \(https://www.ontario.ca/laws/regulation/090098#BK27\)](https://www.ontario.ca/laws/regulation/090098#BK27) of the General Regulation for more information about providing a copy of the agreement.

## Instalment payments

If you enter into three or more payday loan agreements with a borrower within a 63-day period, the third agreement (and any subsequent agreements) must provide for an extended payment plan (instalment payments). You must also follow these rules:

- instalment payments must be spread equally over a minimum number of the borrower's pay periods
- instalment payments must not exceed the amount specified in [section 25.1 of the General Regulation \(https://www.ontario.ca/laws/regulation/090098#BK33\)](https://www.ontario.ca/laws/regulation/090098#BK33)
- if a borrower makes a prepayment, you must:
  - adjust all future scheduled instalments and spread them equally over the remaining term of the agreement
  - give the borrower an updated agreement in writing
- the cost of borrowing, when converted to an annual percentage rate, must be less than the criminal rate of interest as defined in the [Criminal Code \(https://laws-lois.justice.gc.ca/eng/acts/c-46/\)](https://laws-lois.justice.gc.ca/eng/acts/c-46/) of Canada (60 per cent), which is calculated differently than the annual percentage rate

Refer to section [25.1 of the General Regulation \(https://www.ontario.ca/laws/regulation/090098#BK33\)](https://www.ontario.ca/laws/regulation/090098#BK33) for more information about instalment payments.

## Providing the advance

Before entering into a payday loan agreement, you must:

- tell the borrower about all their options for receiving the loan advance from you (for example, in cash or applied to a debit card)
- provide them with the loan advance in the option they choose

## Contacting the borrower's employer

If a borrower consents, you may contact their employer (or employees of that employer) before the borrower enters a payday loan agreement. The contact must be only to confirm the borrower's employment, length of employment, employment income, occupation or business address.

Refer to sections [16.1 \(https://www.ontario.ca/laws/regulation/090098#BK22\)](https://www.ontario.ca/laws/regulation/090098#BK22) and [26 \(https://www.ontario.ca/laws/regulation/090098#BK35\)](https://www.ontario.ca/laws/regulation/090098#BK35) of the General Regulation for more information about providing the advance and contacting the borrower's employer.

## Once you enter into an agreement

You must provide the loan advance to borrowers immediately after they enter into the payday loan agreement.

For remote payday loan agreements, such as online loans, you have one hour to make the loan advance accessible to the borrower. Learn more about the [rules for remote payday lenders](#).

If you provide all or part of the loan advance in a form other than cash (for example, the loan advance is applied to a debit card) you must tell borrowers they can:

- immediately receive the loan advance or the outstanding balance in cash and at no charge, if they request it
- make their request for cash verbally or in any other way

If you do not follow these rules, a borrower is only required to repay the loan advance and does not have to pay the cost of borrowing.

Refer to [section 29 \(https://www.ontario.ca/laws/statute/08p09#BK33\)](https://www.ontario.ca/laws/statute/08p09#BK33) of the *Payday Loans Act, 2008* and sections [21 \(https://www.ontario.ca/laws/regulation/090098#BK28\)](https://www.ontario.ca/laws/regulation/090098#BK28) and [22 \(https://www.ontario.ca/laws/regulation/090098#BK29\)](https://www.ontario.ca/laws/regulation/090098#BK29) of the General Regulation for more information about the requirements after you enter payday loan agreements.

## Obtaining payment

You must accept payment from a borrower, whether a full payment or partial payment:

- at any time, if they are making payment by one of the methods allowed in the agreement
- without prepayment charge or penalty

## No repeat processing charges

You cannot try to process the same payment more than once (such as a pre-authorized debit) if additional attempts will result in the borrower having to pay fees, such as non-sufficient funds (NSF) fees or other charges.

If you attempt to withdraw funds from a borrower's account more than once and the borrower is charged NSF or other fees:

- the borrower is not required to repay the cost of borrowing
- you can be required to pay for any NSF or other fees (after the first attempt)

This rule applies even if you are unaware of any fees payable by the borrower.

Refer to section [31 \(https://www.ontario.ca/laws/regulation/090098#BK41\)](https://www.ontario.ca/laws/regulation/090098#BK41) of the General Regulation for more information about obtaining payments from borrowers.

## General restrictions on charges

As a payday lender, you **cannot**:

- impose any default charges on the borrower, except for:
  - reasonable legal costs you incur in collecting the payday loan
  - reasonable costs you incur because the borrower's cheque or pre-authorized debit cannot be processed
- request, require or accept payment that is taken directly from a borrower's paycheque (also known as an assignment of wages)
- request or require payment of any part of the cost of borrowing or the loan advance before the end date specified in the agreement — this includes processing any cheques or pre-authorized debits
  - certain exceptions apply for payday loan agreements with extended payment plans (see [section 25.1 of the General Regulation \(https://www.ontario.ca/laws/regulation/090098#BK33\)](https://www.ontario.ca/laws/regulation/090098#BK33) for more information)



Refer to sections [31 \(https://www.ontario.ca/laws/statute/08p09#BK35\)](https://www.ontario.ca/laws/statute/08p09#BK35), [33 \(https://www.ontario.ca/laws/statute/08p09#BK37\)](https://www.ontario.ca/laws/statute/08p09#BK37) and [34 \(https://www.ontario.ca/laws/statute/08p09#BK38\)](https://www.ontario.ca/laws/statute/08p09#BK38) of the *Payday Loans Act, 2008* and sections [28 \(https://www.ontario.ca/laws/regulation/090098#BK37\)](https://www.ontario.ca/laws/regulation/090098#BK37) and [30.1 \(https://www.ontario.ca/laws/regulation/090098#BK40\)](https://www.ontario.ca/laws/regulation/090098#BK40) of the General Regulation for more information about restrictions on charges.

## Contact with borrowers and other persons

The General Regulation contains rules about who you can contact when trying to collect an amount owing under a payday loan agreement. These rules help protect borrowers and their privacy.

As a payday lender you **cannot**:

- collect or attempt to collect from a person who is not the borrower. If the person you contact informs you that they are not the borrower, you must stop contacting them unless you took all reasonable steps to make sure that the person you contacted is the borrower
- contact or attempt to contact the borrower's spouse, family or household members, relative, friend, neighbour or acquaintance, about the borrower's payday loan

The General Regulation also contains rules on how you conduct yourself when contacting a borrower, whether that contact is to collect an outstanding amount or for any other reason:

- telephone calls are restricted to certain times of the day and are not allowed on holidays
- borrowers cannot be contacted more than three times in a seven-day period
- you cannot publish or threaten to publish the borrower's failure to pay
- you cannot use threatening, profane, intimidating or coercive language
- you cannot use undue, excessive or unreasonable pressure
- you cannot communicate or attempt to communicate in a way that results in charges to the borrower (for example, long distance charges)
- you cannot communicate in a manner or with a frequency that can be considered harassment

Refer to sections [26 \(https://www.ontario.ca/laws/regulation/090098#BK35\)](https://www.ontario.ca/laws/regulation/090098#BK35) and [32 \(https://www.ontario.ca/laws/regulation/090098#BK42\)](https://www.ontario.ca/laws/regulation/090098#BK42) of the General Regulation for more information about prohibited practices.

## Forfeit of cost of borrowing

As a payday lender, if you do not comply with certain rules, a borrower can refuse to pay you the cost of borrowing or demand a refund of any payment they made to you (other than the amount of the loan advance). For example, they can do this if you:

- exceed the cost of borrowing of \$15 for each \$100 borrowed
- fail to make the loan advance immediately available, or available within one hour if you are a remote lender
- use an application, documentation or agreement relating to a payday loan for any purposes other than providing a payday loan (such as for providing other goods or services)

- request or require early payment of the loan advance or the cost of borrowing before the end of the term of the payday loan agreement (certain exceptions apply for payday loan agreements with extended payment plans)
- process a cheque, preauthorized debit or any other payment more than once where doing so results in a charge to the borrower
- allow the term of the payday loan agreement to end before the borrower is next scheduled to receive income
- fail to give the borrower a written payday loan agreement or one that contains all the information specified in the act and General Regulation

If the borrower demands a refund of the cost of borrowing on the grounds that you failed to comply with the *Payday Loans Act, 2008*, you must give them the refund within the time limits specified in the General Regulation. Failure to do so is an offence.

Refer to sections 6 (<https://www.ontario.ca/laws/statute/08p09#BK7>), 29 (<https://www.ontario.ca/laws/statute/08p09#BK33>), 31 (<https://www.ontario.ca/laws/statute/08p09#BK35>), 32 (<https://www.ontario.ca/laws/statute/08p09#BK36>), 35 (<https://www.ontario.ca/laws/statute/08p09#BK39>) and 44 (<https://www.ontario.ca/laws/statute/08p09#BK52>) of the *Payday Loans Act, 2008* and sections 16.1 (<https://www.ontario.ca/laws/regulation/090098#BK22>), 18 (<https://www.ontario.ca/laws/regulation/090098#BK25>), 21–24 (<https://www.ontario.ca/laws/regulation/090098#BK28>), 27 (<https://www.ontario.ca/laws/regulation/090098#BK36>), 28 (<https://www.ontario.ca/laws/regulation/090098#BK37>), 30–31 (<https://www.ontario.ca/laws/regulation/090098#BK39>) and 34 (<https://www.ontario.ca/laws/regulation/090098#BK44>) of the General Regulation for more information about when a borrower can refuse to pay you the cost of borrowing.

## Posters and educational material

### Cost of borrowing poster

You must display a poster outlining the cost of borrowing in English at each of your offices. The poster must:

- be visible to borrowers **immediately when they enter the office**
- include **only** the specific information itemized in [subsection 14\(3\) of the general regulation](https://www.ontario.ca/laws/regulation/090098#BK19) (<https://www.ontario.ca/laws/regulation/090098#BK19>)

Refer to section 14 (<https://www.ontario.ca/laws/regulation/090098#BK19>) of the General Regulation for more rules about the cost of borrowing poster.

## Approved educational material

The poster is titled "How much will \$300 cost you for two weeks?". It compares the cost of borrowing \$300 for two weeks using a payday loan versus a credit card. The payday loan costs \$45, while the credit card costs \$2.13. The poster also includes contact information for the Ministry of Government and Consumer Services and a disclaimer.

If you borrow:	Payday loan *Borrowing cost of borrowing is \$15 on \$100*	Credit card *Assuming a 20% interest rate at \$300, 18% and a service fee of \$20.00 for a card advance*
One loan	\$45	\$2.13
Two loans	\$90	\$12.59
Four loans	\$180	\$24.59
Six loans	\$270	\$36.66

Complaint? Concern? Please call:  
Ministry of Government and Consumer Services  
(416) 325-0344 (Toll-free) 1-800-387-0000 (TTS, 24 hours)  
Last name initial your name, last digit  
1-800-387-0000

National Affairs governed by the Payday Loans Act (R.S.O. 1990, c. 126) and the Credit Card Act (R.S.O. 1990, c. 127). The APR is calculated based on a 20% interest rate. \*Borrowing cost of borrowing is \$15 on \$100. \*Assuming a 20% interest rate at \$300, 18% and a service fee of \$20.00 for a card advance. © 2019

You must also display the Registrar-approved [educational poster \(https://files.ontario.ca/mgcs-payday-loan-cost-of-borrowing-poster-en-2019-07-03.pdf\)](https://files.ontario.ca/mgcs-payday-loan-cost-of-borrowing-poster-en-2019-07-03.pdf) and provide the [educational handout \(https://files.ontario.ca/mgcs-payday-loan-cost-of-borrowing-letter-en-2019-07-03.pdf\)](https://files.ontario.ca/mgcs-payday-loan-cost-of-borrowing-letter-en-2019-07-03.pdf) at each of your offices.

The educational poster must be visible immediately to anyone who enters the office, and the handout must be provided to anyone interested in a payday loan.

The handout must be at least standard letter size – 8.5 inches x 11 inches.

### Download the educational materials

- [poster \(https://files.ontario.ca/mgcs-payday-loan-cost-of-borrowing-poster-en-2019-07-03.pdf\)](https://files.ontario.ca/mgcs-payday-loan-cost-of-borrowing-poster-en-2019-07-03.pdf)
- [handout \(https://files.ontario.ca/mgcs-payday-loan-cost-of-borrowing-letter-en-2019-07-03.pdf\)](https://files.ontario.ca/mgcs-payday-loan-cost-of-borrowing-letter-en-2019-07-03.pdf)

Refer to [section 5 \(https://www.ontario.ca/laws/regulation/090098#BK8\)](https://www.ontario.ca/laws/regulation/090098#BK8) of the General Regulation for more information about Registrar-approved educational material.

### Calculate the cost of borrowing as an annual percentage rate (APR)

You must show the cost of borrowing expressed as an annual percentage rate (APR) in all payday loan agreements, cost of borrowing posters and advertisements. The APR illustrates what the annual rate would be, if actually charged to a borrower for a payday loan.

Use this formula to calculate the cost of borrowing as an APR for a payday loan:

$$\text{APR} = [C \div (T \times A)] \times 100$$

Where,

**C** = Total cost of borrowing for the payday loan

**T** = Term of the payday loan agreement, in years

**A** = Principal amount loaned to the borrower under the payday loan agreement (excludes the cost of borrowing)

## Sample APR calculation

### Example

You are providing a payday loan of \$500 to a borrower. The maximum cost of borrowing that you can charge is \$15 per \$100 borrowed. Let's assume that the borrower will repay the payday loan, including the total cost of borrowing (\$75), on their next pay date in 2 weeks (14 days). What is the cost of borrowing expressed as an APR for this payday loan?

### Step 1

Identify each of the variables in the formula  $APR = [C \div (T \times A)] \times 100$ .

- The principal amount of this payday loan ("A") is \$500
- The total cost of borrowing ("C") for this payday loan is \$75 (or \$15 per \$100 borrowed)

$(\$500 \div \$100 = 5. \$15 \times 5 = \$75)$

- The term of this agreement in years ("T") is 0.0383561

$(14 \text{ day loan period} \div 365 \text{ days in a year} = 0.0383561)$

### Step 2

Calculate the APR using the formula above.

$$\begin{aligned} APR &= [C \div (T \times A)] \times 100 \\ &= [\$75 \div (0.0383561 \times \$500)] \times 100 \\ &= [\$75 \div \$19.18] \times 100 \\ &= 391 \text{ per cent} \end{aligned}$$

### Step 3

Include the APR in the payday loan agreement.

The cost of borrowing expressed as an APR for this payday loan agreement is 391 per cent.

Refer to sections [14 \(https://www.ontario.ca/laws/regulation/090098#BK19\)](https://www.ontario.ca/laws/regulation/090098#BK19), [15 \(https://www.ontario.ca/laws/regulation/090098#BK20\)](https://www.ontario.ca/laws/regulation/090098#BK20), [18 \(https://www.ontario.ca/laws/regulation/090098#BK25\)](https://www.ontario.ca/laws/regulation/090098#BK25) of the General Regulation and section [55 \(https://www.ontario.ca/laws/regulation/050017#BK108\)](https://www.ontario.ca/laws/regulation/050017#BK108) of Ontario Regulation 17/05 made under the *Consumer Protection Act, 2002* for more information about including the APR in cost of borrowing posters, advertisements and payday loan agreements.

# Rules for remote payday lenders

## Main requirements

If you offer a remote payday loan (like an online loan or a loan arranged over the phone), you must:

- immediately tell any potential borrowers about the:
  - information contained on the [cost of borrowing poster](#)
  - information on the licence for the main office
  - available [educational material](#) (handout and poster) and immediately provide it upon request
- ensure the borrower can access the agreement online and is able to retain and print it, before entering into the agreement
- ensure that, before the loan advance is delivered, the borrower consents to entering into the loan agreement in a way that allows you to prove the borrower consented
- make the loan advance accessible to the borrower within one hour of entering into the agreement

## Additional rules may apply

There are additional rules that apply to remote payday lenders.

Refer to sections [4](https://www.ontario.ca/laws/regulation/090098#BK7) (<https://www.ontario.ca/laws/regulation/090098#BK7>), [5](https://www.ontario.ca/laws/regulation/090098#BK8) (<https://www.ontario.ca/laws/regulation/090098#BK8>), [14](https://www.ontario.ca/laws/regulation/090098#BK19) (<https://www.ontario.ca/laws/regulation/090098#BK19>), [18](https://www.ontario.ca/laws/regulation/090098#BK25) (<https://www.ontario.ca/laws/regulation/090098#BK25>) and [21](https://www.ontario.ca/laws/regulation/090098#BK28) (<https://www.ontario.ca/laws/regulation/090098#BK28>) of the General Regulation for more information about the rules for remote payday lenders.

## Apply for or renew a payday lender licence

The *Payday Loans Act, 2008* requires all payday lenders and payday loan brokers to be licensed.

The Registrar issues licences and provides a certificate of licence for each location of the licensed payday lender. A payday lender licence is valid for one year and must be renewed annually.

Refer to [Part II](https://www.ontario.ca/laws/statute/08p09#BK6) (<https://www.ontario.ca/laws/statute/08p09#BK6>) and sections [20-21](https://www.ontario.ca/laws/statute/08p09#BK23) (<https://www.ontario.ca/laws/statute/08p09#BK23>), [24](https://www.ontario.ca/laws/statute/08p09#BK28) (<https://www.ontario.ca/laws/statute/08p09#BK28>) and [25](https://www.ontario.ca/laws/statute/08p09#BK29) (<https://www.ontario.ca/laws/statute/08p09#BK29>) of the *Payday Loans Act, 2008* and sections [4](https://www.ontario.ca/laws/regulation/090098#BK7) (<https://www.ontario.ca/laws/regulation/090098#BK7>), and [9-11](https://www.ontario.ca/laws/regulation/090098#BK13) (<https://www.ontario.ca/laws/regulation/090098#BK13>) of the General Regulation for more information about payday loan lender licences.

## Applying for a licence

To get a payday lender licence, you must:

- [complete the application](http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ACT=RDR&TAB=PROFILE&SRCH=&ENV=WWE&TIT=payday&NO=045-12104E)  
(<http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ACT=RDR&TAB=PROFILE&SRCH=&ENV=WWE&TIT=payday&NO=045-12104E>)
- pay the required fees
- be at least 18 years of age, if applying as an individual
- as a corporation:
  - appoint officers and directors who are at least 18 years of age
  - appoint at least one officer or director who lives in Ontario
- have at least one office that is physically located in Ontario, even if you only offer remote payday loans — please note that a personal residence is **not** considered an office
- have a separate bank account for your business's payday loan activities

## Your certificate of licence

Once you are issued a licence to operate as a payday lender, you must post a certificate of licence in each of your offices so it is immediately visible to anyone who enters.

## Renewing your licence

Your licence is valid up to the expiry date and must be renewed before it expires to continue operating as a payday lender.

[Renew your licence](http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ACT=RDR&TAB=PROFILE&SRCH=&ENV=WWE&TIT=payday&NO=045-12104E) (<http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ACT=RDR&TAB=PROFILE&SRCH=&ENV=WWE&TIT=payday&NO=045-12104E>)

## Renewal conditions

- If the Registrar received your application and renewal fee before the expiration date, your existing licence will continue to be valid until the Registrar approves your renewal application.
- If you don't pay the application fee by the expiration date, your licence will not be renewed and your business cannot continue to operate. You must submit a new application to get a new licence.

## Updating the Registrar

You need to notify the Registrar in writing within five days of any of the following changes to:

- your business address
- for a corporation or partnership:
  - the officers or directors
  - the name and address of the officer or director living in Ontario
- any of the information included in an application for a licence or renewal of a licence
- the bank account required in [subsection 11\(1\) of the General Regulation](https://www.ontario.ca/laws/regulation/090098#BK15)  
(<https://www.ontario.ca/laws/regulation/090098#BK15>)

Refer to section [22](https://www.ontario.ca/laws/statute/08p09#BK25) (<https://www.ontario.ca/laws/statute/08p09#BK25>) of the *Payday Loans Act, 2008* and section [8](https://www.ontario.ca/laws/regulation/090098#BK11) (<https://www.ontario.ca/laws/regulation/090098#BK11>) of the General Regulation for more information about updating your information with the Registrar.

# Offices, records and advertising

## Office location

You can only operate offices and branches at the addresses listed on the licence certificates.

Municipalities have the authority to restrict the location of payday lenders through licensing by-laws. If you operate an office at a location prohibited by municipal by-law, you are in violation of the *Payday Loans Act, 2008* and your licence may be suspended or revoked.

It is your responsibility to make sure you comply with municipal by-laws.

Refer to section [24 \(https://www.ontario.ca/laws/statute/08p09#BK28\)](https://www.ontario.ca/laws/statute/08p09#BK28) of the *Payday Loans Act, 2008* and section [4 \(https://www.ontario.ca/laws/regulation/090098#BK7\)](https://www.ontario.ca/laws/regulation/090098#BK7) of the General Regulation for more information about your office location.

## Records

You must maintain all documents and records relating to your payday loan activity, including, but not limited to:

- all payday loan applications
- payday loan agreements
- pre-authorized debits
- payments
- bank account statements

You must keep these documents and records:

- separate from documents and records relating to any other lines of business
- at the office for at least two years from the end of the term of the payday loan agreements to which the documents and records relate

Refer to section [12 \(https://www.ontario.ca/laws/regulation/090098#BK16\)](https://www.ontario.ca/laws/regulation/090098#BK16) of the General Regulation for more information about documents and records.

## Bank accounts

You must maintain a separate bank account for your payday loan business, including the receipt and disbursement of funds. You cannot use the account for anything other than payday loan activities.

The account must be:

- opened in Ontario
- registered in your legal name
- in either a:
  - bank or authorized foreign bank (see section 2 of the [Bank Act \(https://laws-lois.justice.gc.ca/eng/acts/b-1.01/\)](https://laws-lois.justice.gc.ca/eng/acts/b-1.01/) )

or

- credit union (see the [Credit Unions and Caisses Populaires Act, 1994](https://www.ontario.ca/laws/statute/94c11) (<https://www.ontario.ca/laws/statute/94c11>))

Refer to section [11](https://www.ontario.ca/laws/regulation/090098#BK15) (<https://www.ontario.ca/laws/regulation/090098#BK15>) of the General Regulation for more information about maintaining a payday loan business bank account.

## Advertising

If your advertisements about payday loans (both verbal and written) mention the cost of borrowing, the loan amount advanced, the repayment of the loan, or the term of a payday loan agreement, then specific additional information must also be included.

For example, the ads must include the:

- maximum allowable cost of borrowing
- cost of borrowing expressed as an [annual percentage rate](#)

This information must be clear, understandable and prominent, and in a form that allows the borrower to keep it.

Refer to section [37](https://www.ontario.ca/laws/statute/08p09#BK42) (<https://www.ontario.ca/laws/statute/08p09#BK42>) of the *Payday Loans Act, 2008* and section [15](https://www.ontario.ca/laws/regulation/090098#BK20) (<https://www.ontario.ca/laws/regulation/090098#BK20>) of the General Regulation for more information about advertising.

## Compliance and enforcement

### Complaints

Consumers can submit complaints about payday lenders to the Ministry of Government and Consumer Services.

If a complaint is filed against your business, the ministry may request additional information from you. By law, you must provide the requested information to the ministry.

Learn more about the [consumer complaint process](https://www.ontario.ca/page/consumer-complaints-and-enforcement) (<https://www.ontario.ca/page/consumer-complaints-and-enforcement>).

### Inspections

The Registrar under the *Payday Loans Act, 2008*, and anyone designated by the Registrar, can inspect your business to:

- make sure you are complying with the law
- deal with complaints

An inspector is allowed to access all documents, records and other items that are relevant to the inspection, including those in electronic form.



If asked, you must assist the inspector. You **cannot**:

- obstruct an inspector
- withhold, conceal, alter or destroy documents, records or other items relevant to the inspection

After an inspection, the inspector will review their findings with you and explain the next steps you must take.

The inspector may also issue a Notice of Contravention, outlining any contraventions they observed and requesting that you address them within a specified timeframe.

Refer to section [47 \(https://www.ontario.ca/laws/statute/08p09#BK58\)](https://www.ontario.ca/laws/statute/08p09#BK58) of the *Payday Loans Act, 2008* for more information about inspections.

## **The Registrar's compliance and enforcement powers**

In addition to inspections, the Registrar under the *Payday Loans Act, 2008* has additional powers to ensure compliance with the act. For example, the Registrar can:

- request that you provide information about your business (such as copies of letters, forms, payday loan agreements or financial information)
- order you to amend, restrict or stop using materials that are believed to be false, misleading or deceptive
- propose to suspend, revoke or place conditions on your licence
- propose to refuse to issue or renew your licence

If you fail to comply with the *Payday Loans Act, 2008* and the Registrar serves you with a Notice of Proposed Order or a Notice of Proposal:

- you have the right to request a hearing before the [Licence Appeal Tribunal \(https://slasto-tsapno.gov.on.ca/lat-tamp/en/general-service/appeals-applications/\)](https://slasto-tsapno.gov.on.ca/lat-tamp/en/general-service/appeals-applications/)
- the request for a hearing must be made within 15 days of the issuance of the Notice of Proposed Order or Proposal
- if you do not request a hearing, the Order will be issued by the Registrar and become legally binding

In some cases, you do not have a right to a hearing. For example, if you fail to meet basic requirements for a licence (e.g., failing to pay the fee), the Registrar must refuse your application and there is no opportunity to appeal.

If the Registrar proposes to suspend or revoke your licence and the Registrar considers it in the public interest to do so, the Registrar may suspend your licence immediately. (You may appeal the order; however, the order remains in effect until at least 15 days after the Licence Appeal Tribunal receives the written request for a hearing.)

Refer to sections [9-19 \(https://www.ontario.ca/laws/statute/08p09#BK10\)](https://www.ontario.ca/laws/statute/08p09#BK10), [23 \(https://www.ontario.ca/laws/statute/08p09#BK26\)](https://www.ontario.ca/laws/statute/08p09#BK26), [46 \(https://www.ontario.ca/laws/statute/08p09#BK56\)](https://www.ontario.ca/laws/statute/08p09#BK56), [47 \(https://www.ontario.ca/laws/statute/08p09#BK58\)](https://www.ontario.ca/laws/statute/08p09#BK58), [47.1 \(https://www.ontario.ca/laws/statute/08p09#BK59\)](https://www.ontario.ca/laws/statute/08p09#BK59) and [53](https://www.ontario.ca/laws/statute/08p09#BK59)

<https://www.ontario.ca/laws/statute/08p09#BK65>) of the *Payday Loans Act, 2008* and section [13](https://www.ontario.ca/laws/regulation/090098#BK17) (<https://www.ontario.ca/laws/regulation/090098#BK17>) of the General Regulation for more information about the Registrar's powers.

## Administrative penalties

You may be ordered to pay administrative penalties of up to **\$3,000 in respect of certain contraventions**, including:

- failing to post the cost of borrowing poster or your certificate of licence (see [posted signs and educational material](#))
- failing to include certain information in your payday loan agreement (see [payday loan agreements](#) and [providing the advance](#))
- accepting an assignment of wages from a borrower (see [general restrictions on charges](#))

If an administrative penalty is imposed, you have the right to appeal. This must be done by filing a [notice of appeal](http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/MinistryDetail?OpenForm&ACT=RDR&TAB=PROFILE&ENV=WWE&NO=045-12106E) (<http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/MinistryDetail?OpenForm&ACT=RDR&TAB=PROFILE&ENV=WWE&NO=045-12106E>) with the ministry within 15 days after you receive the Order of Administrative Penalty.

Refer to sections [59-62](https://www.ontario.ca/laws/statute/08p09#BK71) (<https://www.ontario.ca/laws/statute/08p09#BK71>) of the *Payday Loans Act, 2008*, sections [35](https://www.ontario.ca/laws/regulation/090098#BK46) (<https://www.ontario.ca/laws/regulation/090098#BK46>) and [36](https://www.ontario.ca/laws/regulation/090098#BK47) (<https://www.ontario.ca/laws/regulation/090098#BK47>) of the General Regulation, and [Ontario Regulation 209/09 – Administrative Penalties](https://www.ontario.ca/laws/regulation/090209) (<https://www.ontario.ca/laws/regulation/090209>) for more information about administrative penalties.

## Charges and offences

If it appears you are not complying with the *Payday Loans Act, 2008*, the regulations or an order made under the act, the Director designated by the Minister of Government and Consumer Services may apply to the Superior Court of Justice for an order, directing you to comply.

You can also be charged with an offence for:

- not complying with the *Payday Loans Act, 2008* or its regulations
- providing false information under the act
- failing to comply with any order made against you under the act

If you are convicted, you can be fined up to \$50,000 and/or imprisoned for up to two years less a day. The same applies to officers and directors who fail to take reasonable care to prevent a corporation from committing an offence and are convicted.

Corporations and other entities can be fined up to \$250,000 upon conviction.

Refer to sections [54](https://www.ontario.ca/laws/statute/08p09#BK66) (<https://www.ontario.ca/laws/statute/08p09#BK66>) and [55](https://www.ontario.ca/laws/statute/08p09#BK67) (<https://www.ontario.ca/laws/statute/08p09#BK67>) of the *Payday Loans Act, 2008* for more information about charges and offences.

## Consumer Beware List

If you don't comply with the *Payday Loans Act, 2008* your business name and details will be published on the [Consumer Beware List \(https://www.ontario.ca/page/search-consumer-beware-list\)](https://www.ontario.ca/page/search-consumer-beware-list).

The Consumer Beware List is a public list of businesses that have had compliance or enforcement action taken against them. Information about a business remains on this list for 21 to 27 months.

Learn more about the [Consumer Beware List \(https://www.ontario.ca/page/search-consumer-beware-list\)](https://www.ontario.ca/page/search-consumer-beware-list)

## Other services – cheque cashing

The limit on the fee for cashing government cheques is the lesser of:

- \$10
- \$2 plus 1 per cent of the face value of the cheque

For example:

- for a \$500 government cheque, the limit on the fee for cashing the cheque is \$7
- for a \$1,000 government cheque, the limit on the fee for cashing the cheque is \$10

If you require a consumer to purchase a good or service in order to cash a government cheque, the purchase price of the good or service must be included in the fee you charge for cashing the government cheque.

You must also provide a receipt to the consumer that includes:

- a statement that the cheque was a government cheque
- the face value of the cheque
- the amount of the fee that you charged the consumer for cashing the cheque
- a description of any other services or goods provided to the consumer in relation to cashing the cheque
- the balance that you paid to the consumer on cashing the cheque
- the date when you cashed the cheque
- your business name, address, telephone number, and other contact information, such as fax number and e-mail address (if applicable)
- information for contacting the ministry

Refer to sections [71.1 and 71.2 \(https://www.ontario.ca/laws/regulation/050017#BK126\)](https://www.ontario.ca/laws/regulation/050017#BK126) of Ontario Regulation 17/05 under the *Consumer Protection Act, 2002* for more information about cheque cashing.

## Contact us

If you have any questions about this guide, please contact us for assistance:

Registrar, *Payday Loans Act, 2008*  
Ministry of Government and Consumer Services  
56 Wellesley Street West, 16th Floor  
Toronto, Ontario M7A 1C1

- Tel: 416-326-6203
- Toll-free: 1-800-889-9768
- TTY: 416-229-6086
- Toll-free TTY: 1-877-666-6545
- [CPOlicensing@ontario.ca \(mailto:CPOlicensing@ontario.ca\)](mailto:CPOlicensing@ontario.ca)

Updated: July 30, 2019

Published: July 29, 2019

## **Related**

[Consumer protection information for businesses \(https://www.ontario.ca/page/consumer-protection-information-businesses\)](https://www.ontario.ca/page/consumer-protection-information-businesses)

[\*Payday Loans Act, 2008 \(https://www.ontario.ca/laws/statute/08p09\)\*](https://www.ontario.ca/laws/statute/08p09)

[Ontario Regulation 98/09 \(General\) \(https://www.ontario.ca/laws/regulation/090098\)](https://www.ontario.ca/laws/regulation/090098)

[Ontario Regulation 209/09 \(Administrative Penalties\) \(https://www.ontario.ca/laws/regulation/090209\)](https://www.ontario.ca/laws/regulation/090209)



# Payday loan: your rights



What you need to know before you take out a short-term, cash advance payday loan from a retail store or online.



As of January 1, 2018, the maximum cost of a payday loan [has been lowered](#).

On July 1, 2018, new rules come into effect affecting both payday lenders and borrowers. [Here's what you need to know.](https://www.ontario.ca/page/payday-loan-your-rights#section-4) (<https://www.ontario.ca/page/payday-loan-your-rights#section-4>)

## How it works

A payday loan is:

- usually a small value loan taken out for a short time, typically until your next payday
- loaned at a retail store or online
- the most expensive form of consumer loan in Ontario
- an unsecured loan (you cannot put any property as collateral or guarantee for the loan, you need to provide the lender with a post-dated cheque or a pre-authorized debit)

Most lenders **do not do** credit checks before issuing payday loans. They usually ask borrowers to:

- prove 3 months of continuous employment
- give proof of address (e.g., they can ask to see a utility bill)
- have a chequing account

## Costs

Payday loans are an expensive form of credit. Before getting a payday loan, you should consider other ways to borrow money (e.g., from family or friends, a bank or credit union or your credit card).

As of January 1, 2018, the maximum cost of borrowing a payday loan is \$15 for every \$100 that you borrow. This means:

<b>If you borrow \$300 for 2 weeks:</b>	<b>Payday loan (fee)</b>	<b>Credit card (fee with interest at 23%)</b>
1 loan will cost	\$45	\$6.15
2 loans will cost	\$90	\$12.29
4 loans will cost	\$180	\$24.59
6 loans will cost	\$270	\$36.88

## The law

The [Payday Loans Act, 2008](https://www.ontario.ca/laws/statute/08p09) (<https://www.ontario.ca/laws/statute/08p09>) helps protect people who take out payday loans.

Under the act:

- you can't be charged more than \$15 for every \$100 that you borrow
- you can't be sold or offered any goods or services in connection with the payday loan
- you have two business days to cancel a contract for a payday loan without any penalty (e.g., without paying a fee) and without having to give a reason
- "rollover" loans are not allowed (this means you can't roll what you owe on a payday loan into a second payday loan. This is because you can't get another payday loan from the same lender before paying your first loan in full)

## Rules for payday lenders

Payday lenders must:

- be licensed with the Government of Ontario and follow the rules set by the *Payday Loans Act, 2008*
- include specific information on the first page of your contract
  - the amount you are borrowing
  - the number of days that your loan is for
  - what you will pay to borrow the money
- never ask for or accept payment by automatic deduction from your paycheck (assignment of wages)

If you have not met the terms of your loan agreement (e.g. haven't paid), a lender can't:

- contact you more than 3 times a week (not including regular mail) or on holidays
- contact your spouse, family, household members, relatives, friends, neighbours, or acquaintances at any time
- process a post-dated cheque or pre-authorized debit more than once if it will result in your financial institution charging you any fees, like overdraft or fees for insufficient funds (if a lender does this, you are entitled to recover these fees from the lender and would not be required to pay the cost of borrowing the loan)
- use threatening or intimidating language
- use excessive or unreasonable pressure

## New rules coming into effect

Starting on July 1, 2018:

- lenders cannot lend you more than 50% of your net income per loan
- lenders must show the cost of borrowing a payday loan as an annual percentage rate in advertising or agreements
- the maximum fee that cheque cashing services can charge for government-issued cheques is \$2 plus 1% of the face value of the cheque, or \$10 - whichever is less

## Extended payment plan

Beginning July 1, 2018, lenders must give you the option of an **extended payment plan** if you take out three loans within a 63-day period.

If you enter into an extended payment plan, you can:

- make prepayments at any time without any additional fee or penalty
- exit the extended payment plan at any time without any additional fee or penalty

You have the option to pay back your loan in equal instalments over multiple pay periods. The amount you pay back per instalment will depend on how frequently you are paid.

If you are paid weekly, bi-weekly, semi-monthly or more frequently:

- your instalments must be spread out over at least three pay periods
- the maximum amount of each instalment is 35% of the combined total of the loan and cost of borrowing

If you are paid monthly or less frequently than semi-monthly:

- your instalments must be spread out over at least two pay periods
- the maximum amount of each instalment is 50% of the combined total of the loan and cost of borrowing

## File a complaint

If you believe that a payday lender has broken the rules, you can [file a complaint with us](https://www.ontario.ca/page/filing-consumer-complaint) (<https://www.ontario.ca/page/filing-consumer-complaint>).

## Find a licensed lender

Before you get a payday loan:

- always check that a lender is licensed (don't take out a loan unless you see an Ontario licence number, even if borrowing from retail stores or online lenders)
- be aware that there are companies that pose as online payday lenders but are actually "lead generators" that collect personal information from people looking to get a payday loan and then sell it to an actual payday lender (sharing this kind of information can put you at risk of [identity theft](https://www.ontario.ca/page/how-avoid-or-recover-identity-theft) (<https://www.ontario.ca/page/how-avoid-or-recover-identity-theft>)).

[Check if a payday lender is licensed](https://www.consumerbeware.mgs.gov.on.ca/eseach/start.do) (<https://www.consumerbeware.mgs.gov.on.ca/eseach/start.do>)

## Ask the right questions

Before you get a pay day loan, you should:

- plan to have enough money in your account to repay the loan and on the day it is due
- understand how much you will pay for the loan if it's overdue
- ask how much will it cost me to borrow this money?
- ask how much will I be charged if I don't pay the loan back on time?
- ask is this payday lender licensed and in good standing?
- ask am I being charged more than \$15 for every \$100 that I'm borrowing?

Updated: September 24, 2019

Published: September 29, 2014

## Related

[Collection agency: your rights \(https://www.ontario.ca/page/collection-agency-your-rights\)](https://www.ontario.ca/page/collection-agency-your-rights)

[Credit report \(https://www.ontario.ca/page/credit-reports\)](https://www.ontario.ca/page/credit-reports)

[Consumer Protection Ontario \(https://www.ontario.ca/page/consumer-protection-ontario\)](https://www.ontario.ca/page/consumer-protection-ontario)



## 2020 Payday Loan Regulations: Municipal Benchmarking

**Note:** Benchmarking has been based on a scan of municipal websites and by-laws available online.

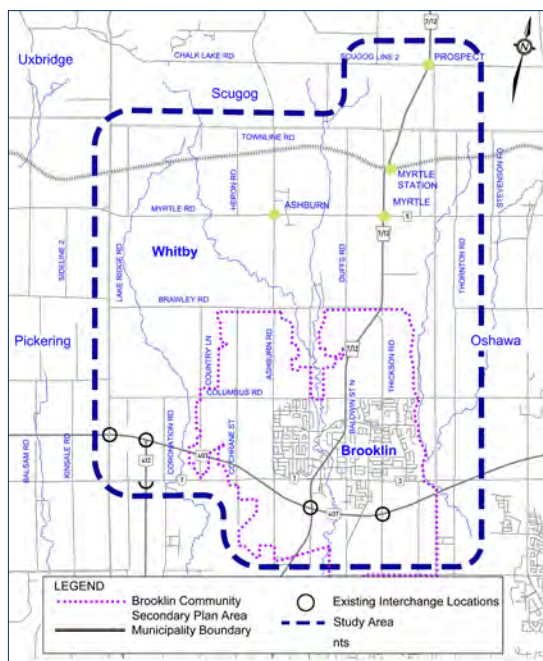
Municipality	Licensing Fees	Ward Limits	City-wide Cap	Poster/Education Requirements	Zoning and/or Licensing Separation Distances
Ajax	N/A	N/A	N/A	N/A	None
Barrie	N/A	N/A	N/A	N/A	Zoning By-law: <ul style="list-style-type: none"> <li>100 m from other payday loan businesses, tattoo parlours, body piercing parlours, or pawnshops within the Central area Commercial and Transition Centre Commercial zones</li> </ul>
Chatham-Kent	<ul style="list-style-type: none"> <li>Initial: \$575</li> <li>Renewal: \$118</li> </ul>	N/A	6	Yes	None
Clarington	N/A	N/A	N/A	N/A	None
Hamilton	<ul style="list-style-type: none"> <li>Initial: \$897 - \$1146</li> <li>Renewal: \$820</li> <li>Late fee: \$327</li> </ul>	1/ward	15	Yes	None
Kitchener	<ul style="list-style-type: none"> <li>Initial: \$575</li> <li>Renewal: \$375</li> <li>Late fee: \$450</li> </ul>	2/ward	10	No	Licensing By-law: <ul style="list-style-type: none"> <li>500 m from other payday loan businesses, gaming establishments, and gambling or addiction counselling services</li> </ul>
London	<ul style="list-style-type: none"> <li>Initial: \$400</li> <li>Renewal: \$400</li> <li>Late Fee: \$75</li> </ul>	No	No	Yes	None
Ottawa	N/A	N/A	N/A	N/A	Zoning By-law: <ul style="list-style-type: none"> <li>1000 m from other payday loan businesses</li> <li>500 m from casinos and racetracks</li> <li>300 m from schools and post-secondary educational facilities</li> </ul>

<b>Municipality</b>	<b>Licensing Fees</b>	<b>Ward Limits</b>	<b>City-wide Cap</b>	<b>Poster/Education Requirements</b>	<b>Zoning and/or Licensing Separation Distances</b>
Pickering	N/A	N/A	N/A	N/A	None
Sarnia	<ul style="list-style-type: none"> <li>• Initial: \$363.65</li> <li>• Renewal: \$317.15</li> <li>• Late fee: \$35-100</li> </ul>	N/A	7	Yes	Licensing By-law: <ul style="list-style-type: none"> <li>• 500 m from other licensed payday loan businesses</li> </ul>
Toronto	<ul style="list-style-type: none"> <li>• Application: \$658.44</li> <li>• Renewal: \$321.47</li> </ul>	Varies	212	Yes	Licensing By-law: <ul style="list-style-type: none"> <li>• 500 m from racetracks</li> </ul>
Whitby	N/A	N/A	N/A	N/A	None

# NOTICE OF ONLINE COMMUNITY OPEN HOUSE

**Have Your Say!** Community engagement is an important part of the below mentioned study. With health officials advising that the best way to prevent the spread of COVID-19 is by practicing physical distancing and limiting gatherings to groups of ten people, engagement for this project will be conducted online. Materials will be posted on the project's webpage for public review and comment. Having trouble accessing the materials online? Contact the project team to arrange for an alternative.

## Highway 7/12 Alternative Route(s) EA



Highway 7/12 currently travels through Downtown Brooklin in the Town of Whitby. The Town has initiated a Provincial Class Environmental Assessment (EA) Study to determine an alternative route(s) for the provincial traffic through the Brooklin area. The Study will evaluate alternative corridors and recommend a preferred plan to address both the local and provincial traffic needs of the Study Area.

In recognition of the Ministry of Transportation (MTO) ownership and control of existing Highways 7 and 12 and future alternative route(s), the Study is being conducted as a Group A EA Study under the MTO Class Environmental Assessment for Provincial Transportation Facilities (2000). The MTO Class EA Document permits the Town to act as the Proponent. The Study will complete all phases of the

MTO Class EA Process by establishing the need and justification for the project, evaluating route alternatives and selecting a preferred plan with consideration of effects on the natural, social and cultural environments.

A draft Study Design Report is available on the Town's website at, [whitby.ca/en/townhall/highway-7-12-alternative-route-environmental-assessment.asp](http://whitby.ca/en/townhall/highway-7-12-alternative-route-environmental-assessment.asp). The draft Study Design Report describes the study background, approach, and process, alternatives and public consultation program.

### ONLINE PUBLIC CONSULTATION

**When:** June 24, 2020 to Wednesday, July 8, 2020

**Where:** [connectwhitby.ca/highway-712-EA](http://connectwhitby.ca/highway-712-EA)

### PROJECT CONTACTS

**Steve Taylor, P.Eng | EA Project Manager | BT Engineering Inc.**  
9040 Leslie Street, Unit 218, Richmond Hill, ON L4B 3M4  
[steve.taylor@bteng.ca](mailto:steve.taylor@bteng.ca) | 905-709-4554

**Paul Bumstead | Senior Project Manager | Town of Whitby**  
3050 Garden Street, Suite 102, Whitby, ON L1R 2G6  
[bumsteadp@whitby.ca](mailto:bumsteadp@whitby.ca) | 905.430.5594

**Notice to All Correspondents:** Information will be collected in accordance with the Municipal Freedom of Information and Privacy Protection Act. With the exception of personal information, all comments will become part of the public record.

This Notice was first issued on June 10, 2020

**Phone:** 905.430.4300

**Email:** [info@whitby.ca](mailto:info@whitby.ca)

[whitby.ca/notices](http://whitby.ca/notices)





## CORPORATION OF THE MUNICIPALITY OF MISSISSIPPI MILLS

3131 OLD PERTH ROAD • PO BOX 400 • RR 2 • ALMONTE ON • K0A 1A0

PHONE: 613-256-2064  
FAX: 613-256-4887  
WEBSITE: [www.mississippimills.ca](http://www.mississippimills.ca)

### VIA E-MAIL

June 19, 2020

Hon. Doug Ford  
Premier of Ontario  
[doug.fordco@pc.ola.org](mailto:doug.fordco@pc.ola.org)

Hon. Steve Clark  
Minister of Municipal Affairs and Housing  
[minister.mah@ontario.ca](mailto:minister.mah@ontario.ca)

Hon. Vic Fedeli  
Minister of Economic Development, Job Creation and Trade  
[MEDJCT.Minister@ontario.ca](mailto:MEDJCT.Minister@ontario.ca)

Hon. Lisa MacLeod  
Minister of Heritage, Sport, Tourism and Culture Industries  
[Minister.MacLeod@ontario.ca](mailto:Minister.MacLeod@ontario.ca)

Hon. Stephen Lecce  
Minister of Education  
[minister.edu@ontario.ca](mailto:minister.edu@ontario.ca)

Hon. Laurie Scott  
Minister of Infrastructure  
[laurie.scottco@pc.ola.org](mailto:laurie.scottco@pc.ola.org)

Dear Premier and Ministers,

### **RE: Support for Rural Broadband**

---

On behalf of the Council of the Corporation of the Municipality of Mississippi Mills, this is to advise you that the following resolution was adopted by Council at its meeting held on June 16, 2020.

**Resolution No. 246-20**  
**Moved by Councillor Maydan**  
**Seconded by Councillor Dalgity**

**WHEREAS** in December 2016 the Canadian Radio-television and Telecommunications Commission declared broadband internet an essential service for Canadians;

**AND WHEREAS** access to internet in many rural communities in Ontario is limited or non-existent;

**AND WHEREAS** current broadband investment projects across Ontario will still leave many residents unserved;

**AND WHEREAS** the COVID-19 pandemic has underscored the digital divide leaving many rural residents unable to participate in e-commerce, online schooling, are unable to move businesses online or access healthcare and other services online;

**AND WHEREAS** communities and municipalities are developing economic recovery plans;

**AND WHEREAS** there may be potential federal and provincial funding for shovel-ready infrastructure programs to kick-start the economy;

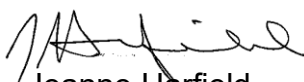
**THEREFORE BE IT RESOLVED THAT** the Municipality of Mississippi Mills calls on the provincial and federal governments to include rural broadband investment as part of the economic recovery shovel-ready projects for municipalities;

**AND THAT** Council direct staff to circulate this resolution to the Prime Minister of Canada; the Federal Minister of Rural Economic Development; the Federal Minister of Innovation, Science and Industry; the Federal Minister of Economic Development; the Minister of Infrastructure and Communities; the Federal Minister of Health; the Premier of Ontario; the Minister of Municipal Affairs; the Minister of Economic Development, Job Creation and Trade; the Minister of Heritage, Sport, Tourism and Culture Industries; the Minister of Education; the Minister of Infrastructure; and all Ontario Municipalities; the Association of Rural Municipalities of Ontario; the Association of Municipalities of Ontario and The Federation of Canadian Municipalities.

**CARRIED**

Should you have any questions please feel free to follow up with our office directly at 613-256-2064 or [jharfield@mississippimills.ca](mailto:jharfield@mississippimills.ca)

Kind Regards,

  
Jeanne Harfield  
Clerk



## **CORPORATION OF THE TOWN OF RENFREW**

### **RESOLUTION NO. 2020 - 06 - 44**

Moved By: Reeve Emon  
Seconded By: Councillor Jamieson

**WHEREAS** the COVID-19 pandemic crisis has had a catastrophic affect on employment and small business survival rates, with over 11.3% jobless rate in Ontario in April 2020 alone with only a few signs of a change over the next several fiscal periods;

**AND WHEREAS** the Renfrew County region is already at a distinct economic disadvantage due to a shorter infrastructure construction season and the lack of essential services, like effective and available broadband across its vast and rural area that would allow for greater flexibility to work from home, or telecommute;

**AND WHEREAS** the County of Renfrew and the other 19 municipalities and first nations reserves within the geographical borders have an incredible influence on the economy through investments in infrastructure spending, with over \$70million being invested in 2020 in municipal projects, but will now have to evaluate and adjust the way they safely operate and offer community services and modes of transportation;

**AND WHEREAS** the County of Renfrew and the other 19 municipalities and first nations reserves have submitted over \$73.5 million worth of applications to the *Investing in Canada Infrastructure Program: Community, Culture and Recreation Stream*, with all considered shovel ready and shovel worthy;

**AND WHEREAS** the County of Renfrew and the other 19 municipalities and first nations reserves have submitted previously over \$25million in *the Investing in Canada Infrastructure Program: Green Stream* and *Investing in Canada Infrastructure Program: Rural & Northern Stream*;

**AND WHEREAS** both large and small infrastructure projects have the immediate effect on local small and medium businesses in our region with consideration of the multiplier ratio on every \$1million invested having the ability to create 7.6 jobs in the local marketplace, meaning that approval of these projects would create over 1,200 jobs across Renfrew County;

**NOW THEREFORE BE IT RESOLVED** that the Council of the Town of Renfrew calls upon the Governments of Ontario and Canada to fast track the review of current and previous *Investing in Canada Infrastructure Program* grant applications in order to provide much needed employment and investment into rural Ontario to provide sustainable infrastructure that will be safe and suitable in a post-pandemic setting;

**AND FURTHER THAT** a copy of this resolution be circulated to the Right Honourable Prime Minister of Canada; the Honourable Premier of Ontario; MP Cheryl Gallant, Renfrew-Nipissing-Pembroke; the Honourable John Yakabuski, MPP Renfrew-Nipissing-Pembroke; the Minister of Infrastructure; the Association of Municipalities Ontario; Rural Ontario Municipalities Association and all Municipalities within the Province of Ontario.

- CARRIED -

I, Jennifer Charkavi, Deputy Clerk of the Corporation of the Town of Renfrew, do hereby certify this to be a true and complete copy of Resolution No. 2020 - 06 - 44, passed by the Council of the Corporation of the Town of Renfrew at its meeting held the 23<sup>rd</sup> day of June 2020.

DATED at Renfrew, Ontario  
this 24<sup>th</sup> day of June 2020.

*Jennifer Charkavi*

\_\_\_\_\_  
Jennifer Charkavi



**THE CORPORATION OF THE CITY OF SARNIA  
City Clerk's Office**

255 Christina Street N. PO Box 3018  
Sarnia ON Canada N7T 7N2  
519 332-0330 519 332-3995 (fax)  
519 332-2664 (TTY)  
[www.sarnia.ca](http://www.sarnia.ca) [clerks@sarnia.ca](mailto:clerks@sarnia.ca)

June 24, 2020

To: All Ontario Municipalities

**Re: Long Term Care Home Improvements**

At its meeting held on June 22, 2020, Sarnia City Council adopted the following resolution submitted by Councillor Margaret Bird with respect to the conditions in Long Term Care homes exposed by the pandemic:

***That due to the deplorable conditions exposed by the pandemic in LTC homes in the province, and because this is a time for action, not just continuous streams of investigations, commissions and committees, and because the problems have been clearly identified, that Sarnia City Council direct staff to send this motion to the 444 Ontario Municipalities, asking them to urge Premier Ford to start implementing the required resolutions immediately, as follows:***

- 1. increasing hours for all part-time and casual labour***
- 2. since the government provides funding for privately-operated homes, they have an obligation to inspect these homes and see that they are being properly run, and that funds are being used for the benefit of the residents and not the huge profitability of the operators, and***
- 3. to end the neglect and unacceptable conditions being experienced, each day, by our vulnerable seniors.***

Sarnia City Council respectfully seeks your endorsement of this resolution. If your municipal council endorses this resolution, we would request that a copy of the resolution be forwarded to the following:

Doug Ford, Premier of Ontario; and

City of Sarnia, City Clerk's Office  
[clerks@sarnia.ca](mailto:clerks@sarnia.ca)

Sincerely,



Dianne Gould-Brown  
City Clerk

cc: AMO



If this information is required in an accessible format, please contact 1-800-372-1102 ext. 2097.

## The Regional Municipality of Durham

### MINUTES

#### DURHAM AGRICULTURAL ADVISORY COMMITTEE

June 9, 2020

A regular meeting of the Durham Agricultural Advisory Committee was held on Tuesday, June 9, 2020 in the Council Chambers, Regional Headquarters Building, 605 Rossland Road East, Whitby at 7:35 PM. Electronic participation was offered for this meeting.

#### 1. Roll Call

Present: Z. Cohoon, Federation of Agriculture, Chair  
T. Barrie, Clarington  
N. Guthrie, Member at Large  
B. Howsam, Member at Large  
K. Kemp, Scugog  
P. MacArthur, Oshawa  
G. O'Connor, Member at Large  
F. Puterbough, Member at Large, Vice-Chair  
D. Risebrough, Member at Large  
H. Schillings, Whitby  
B. Smith, Uxbridge  
T. Watpool, Brock, Vice-Chair  
**\*members of the Committee participated electronically**

Also

Present: G. Hight, Regional Councillor

Absent: D. Bath-Hadden, Regional Councillor  
K. Kennedy, Member at Large  
G. Taylor, Pickering  
B. Winter, Ajax

Staff

Present: K. Allore-Engel, Senior Planner, Department of Planning and Economic Development  
S. Jibb, Manager, Agriculture and Rural Economic Development, Department of Planning and Economic Development  
S. Penak, Committee Clerk, Corporate Services – Legislative Services  
A. Porteous, Supervisor, Waste Services – Waste Administration  
N. Prasad, Committee Clerk, Corporate Services – Legislative Services

**2. Adoption of Minutes**

Moved by T. Barrie, Seconded by D. Risebrough,  
That the minutes of the Durham Agricultural Advisory Committee  
meeting held on March 10, 2020 be adopted.  
CARRIED

**3. Declarations of Interest**

There were no declarations of interest.

**4. Presentations**

A) Long-Term Waste Management Plan Consultation, Angela Porteous, Region of Durham

A. Porteous attended in place of L. Malyjasiak, and provided a PowerPoint presentation with regards to the Durham Region Long-Term Waste Management Plan. She stated that Durham Region adopted its first Long-Term Waste Management Strategy in 1999 and in spring 2019, staff was directed by Regional Council to begin working on a new Long-Term Management Plan for 2021 to 2040.

Highlights of the presentation included:

- Durham Waste Management History
- Waste Management Vision 2021-2040
- Plan Development Timeline
- Guiding Principles
- Early Consultation
- Current & Future Challenges Identified by Region and Local Staffs
- Policy
- Programs
- Promotion and Education
- Vision & Objectives
- Next Steps

A. Porteous stated that the Region of Durham wants to focus its efforts on maximizing the diversion of materials from waste and recovering waste as resources to optimize its existing disposal and processing infrastructure, and to continue to minimize the need for disposal.

She advised that the guiding principles of the Waste Management Plan are as follows:

- Harmonize waste practices with changing population demographics;
- Work with industry to shift waste responsibilities from municipalities to producers/importers;

- Develop and apply circular economy approaches to the local community; and
- Reduce GHG emissions using sustainable green energy solutions & waste management programs and technologies.

A. Porteous identified the current and future challenges identified by the Region and local area municipalities and advised that some priorities will be the focus for the first 5 years while others will be longer term. She advised that some of the programs will:

- Enhance diversion;
- Work with producers on the successful transition of the Blue Box to producer responsibility;
- Implement new, or revise current programs or campaigns to increase participation/awareness of waste reduction; and
- Support industry take-back and/or circular economy programs.

A. Porteous advised that with regards to promotion and education, the program will improve communication and education of waste programs as well as work with universities and colleges and economic development to research innovative concepts and emerging markets. She stated that the next steps in the development of the Waste Management Plan are as follows:

- Provide opportunities for consultation and input from regional advisory committees;
- Engage with the public in a virtual open house; and
- Develop an outline of the Plan to present to Regional Council for endorsement.

A. Porteous requested that the Committee provide feedback to a survey with regards to key issues and considerations to the Long-Term waste Management Plan. The link to the survey was provided to Committee members subsequent to the meeting.

A. Porteous responded to questions of the Committee with regards to cost effectiveness of having a waste collection service in a rural setting; the percentage of diversion from the green bin program; the need for more promotion to encourage participation; what happens to green bin waste and bio-digestion.

## **5. Discussion Items**

### **A) Rural and Agricultural Economic Development Update – S. Jibb Development**

---

S. Jibb provided the following update:

- Staff has been working on developing an online resource for businesses and the agricultural sector to access information in response to the COVID-19 pandemic;
- Staff has also developed a local food page with a Durham Farm Fresh section as well as a key issues document for the agricultural sector;
- Staff has also been supporting Durham Farm Connections in various ways (ie. meetings, developing a marketing plan, etc.)
- Staff is currently reviewing the Local Business Retention & Expansion Strategy and trying to figure out how to move forward.

B) OFA: Durham Abattoir Opportunity – S. Jibb

A. Brown advised that staff revisited the Federal Abattoir Feasibility Study that was conducted in 2013 in response to challenges the red meat industry has been facing as a result of slaughter capacity issues. She advised that based on information received from the Clarington Agricultural Advisory Committee, red meat industries, and farmers, staff has been told that the slaughter capacity has been a barrier for a lot of business and wait times are extremely long for farmers.

A. Brown advised that staff has been in contact with an abattoir in the Region as well as industry stakeholders to gather information with the hope to assist in increasing production, becoming more sustainable, encourage expansion, help find new employees, as well as help with investments.

A. Brown asked for the Committee's input regarding how farmers have been impacted by slaughter capacity issues in the Region. It was the consensus of the Committee that slaughter capacity needs to be increased as well as processing.

C) COVID-19: Impacts to Agriculture – All Committee Members

D. Risebrough advised that the challenge farmers are being faced with is getting their products moved. He also stated that producers are facing challenges with regards to planting, harvesting and getting their products to the marketplace.

T. Watpool advised that there is a backlog in processing for cattle and hogs. He stated that there is a lot of supply, but prices are low due to the market in the United States.

D) DAAC Farm Tour – D. Risebrough

Discussion ensued with regards to the 2020 DAAC Farm Tour. D. Risebrough advised that all discussion and plans have been put on hold due to the COVID-19 pandemic and it was the consensus of the Committee that the 2020 DAAC Farm Tour be cancelled.

Discussion ensued with regards to the possibility of having a virtual farm tour. The following comments were provided:

- The keynote speaker from Lake Simcoe Conservation Authority is available to support the virtual farm tour;
- Maybe the committee can put something together from past farm tours and have a webinar;
- Explore the possibility of having a virtual tour of T. Watpool's hog farm;
- Important to have good expertise as to how to put the webinar together; and
- Have a drone capture planting, watering etc. as it is good footage to include in a virtual tour.

It was agreed that the farm tour sub-committee meet to pursue the idea and discuss further details of a virtual farm tour.

## **6. Information Items**

### **A) Report #2020-EDT-4 – Durham Farm Fresh Marketing Association 2020 Workplan**

A copy of Report #2020-EDT-4 of the Commissioner of Planning and Economic Development regarding the Durham Farm Fresh Marketing Association 2020 Workplan was provided as Attachment #2 to the Agenda and received.

### **B) Report #2020-EDT-5 – Bill 156, Security from Trespass and Protecting Food Safety Act, 2020**

A copy of Report #2020-EDT-5 of the Commissioner of Planning and Economic Development regarding Bill 156, Security from Trespass and Protecting Food Safety Act, 2019 was provided as Attachment #2 to the Agenda and received.

## **7. Other Business**

### **A) Maintenance of Regional Roads**

Discussion ensued with regards to the Region's maintenance of certain roads (particularly Newtonville Road, Durham 42, Shirley Road). It was requested that the Region take special notice of these roads as the black top is breaking away and the bike lanes are broken.

### **B) Township of Uxbridge Vacancy**

D. Risebrough stated that with respect to the Economic Development Committee's vacancy in the Township of Uxbridge, it's important to have agricultural representation. S. Jibb requested that members reach out to her if they have questions or know of any interested individuals.

**8. Date of Next Meeting**

Discussion ensued with regards to the need to have a special meeting to discuss details of the Virtual Farm Tour after the sub-committee meets.

Moved by D. Risebrough, Seconded by F. Puterbough,  
That a special meeting of the Durham Agricultural Advisory  
Committee be held on July 14, 2020 to discuss the details of the  
Virtual Farm Tour.

CARRIED

The next meeting of the Durham Agricultural Advisory Committee will be held on Tuesday, July 14, 2020 starting at 7:30 PM in Council Chambers, Regional Headquarters Building, 605 Rossland Road East, Whitby.

**9. Adjournment**

Moved by F. Puterbough, Seconded by H. Schillings,  
That the meeting be adjourned.

CARRIED

The meeting adjourned at 8:55 PM.

---

Z. Cohoon, Chair, Durham  
Agricultural Advisory Committee

---

N. Prasad, Committee Clerk

If you require this information in an accessible format, please contact 1-800-372-1102 ext. 2097.

## The Regional Municipality of Durham

### MINUTES

#### DURHAM ACTIVE TRANSPORTATION COMMITTEE

Thursday, June 11, 2020

A meeting of the Durham Active Transportation Committee was held on Thursday, June 11, 2020 in Council Chambers, Regional Headquarters Building, 605 Rossland Road East, Whitby at 7:01 PM. Electronic participation was offered for this meeting.

#### 1. Roll Call

Present: R. Lalonde, Whitby, Chair  
P. Smith, Uxbridge, Vice-Chair  
J. Bate, Oshawa attended the meeting at 7:08 PM  
M. Gibbons, Scugog  
K. Haines, Ajax  
A. Heywood, Pickering  
C. Kobelka, Clarington

**\* all members of Committee, except Chair Lalonde, participated electronically**

Absent: J. Martin, Brock  
R. Kerr, Regional Councillor, Oshawa  
S. Lee, Regional Councillor, Ajax, Alternate

#### Staff

Present: A. Caruso, Senior Planner, Transportation Planning, Planning and Economic Development  
D. Culp, Planning Analyst, Transportation Planning, Planning and Economic Development  
C. Goodchild, Manager, Policy Planning & Special Studies, Planning and Economic Development  
R. Inacio, Systems Support Specialist, Corporate Services – IT  
S. McEleney, Transit Planner, Strategic Planning, Planning and Economic Development  
G. Muller, Director of Planning, Planning and Economic Development  
G. Pereira, Manager, Transportation Planning, Planning and Economic Development  
A. Tulloch, Planning Analyst, Transportation Planning, Strategic Planning, Planning and Economic Development  
M. White, Systems Support Specialist, Corporate Services – IT  
S. Penak, Committee Clerk, Corporate Services – Legislative Services  
C. Tennesco, Committee Clerk, Corporate Services – Legislative Services

**2. Declarations of Interest**

There were no declarations of interest.

**3. Adoption of Minutes**

P. Smith asked that the December 12, 2020 DATC minutes be amended by deleting the word “next” on page 6 under Item 6. A) Other Business, in the fourth paragraph. He noted that the Sub-Committee’s first meeting was scheduled to be held, prior to the March 12, 2020 meeting, and requested the minutes be amended, accordingly.

Moved by P. Smith, Seconded by C. Kobelka,  
That the minutes of the Durham Active Transportation Committee meeting held on December 12, 2019, as amended, be adopted.  
CARRIED

**4. Presentations**

A) Claire Basinski, Project Manager, Cristina Valente, Senior Project Planner, and Dave McLaughlin, Senior Project Manager of WSP; and Justin Jones, Manager, Share the Road, re: Regional Cycling Plan (RCP) Update)

Claire Basinski, Cristina Valente and Dave McLaughlin, WSP; and Justin Jones, Share the Road, provided a PowerPoint presentation on the Regional Cycling Plan (RCP).

C. Basinski outlined the background and process for the 2020 Regional Cycling Plan (RCP). Key highlights included:

- Developing the 2020 RCP
  - Phase 1: Background Review (Winter / Spring 2020)
  - Phase 2: Program Update (Summer / Fall 2020)
  - Phase 3: Finalize the Study (Winter 2020)
  - Why update the Plan?
    - The 2020 RCP is meant to reflect five Regional goals that have emerged since 2012
- Revisiting the Primary Cycling Network
  - Primary Cycling Network Process
  - Local Cycling Network Adoptions
  - Guidelines and Standards
  - Updating and Creating Alignment Criteria
    - Identified long and short term routes
  - 3 Step Approach
    - Step 1: Pre-Select facility type options
    - Step 2: Detailed and contextual evaluation
    - Step 3: Document and justify
  - Primary Cycling Network (PCN) Consideration 1: Cyclist Types
  - Primary Cycling Network (PCN) Consideration 2: User demand



- Primary Cycling Network (PCN) Consideration 3: User Conflicts
- RCP Foundations
  - Foundation #1: Policy Review
  - Foundation #2: Best Practices
  - Foundation #3: Stakeholder interviews
- Engagement Process and Input Gathered
  - Consultation and Engagement
  - Workshop Overview
  - Input Received
  - MetroQuest Engagement Tool

C. Basinski advised that the engagement process included input gathered through the MetroQuest's series of 3 Activities, tailored and targeted, to identify the priorities for the Regional Cycling Plan Update (RCPU) based on new and emerging trends. She reviewed the results and comments arising from these Activities and noted that the participants ranked "Enhanced Safety, Increased Connectivity and Building Healthy Communities" as their top three (3) cycling plan principles. Comments also included opportunities for network improvements; the need to identify critical components of the cycling network, design and preferences related to cycling infrastructure; and, events and promotions.

J. Jones advised that next steps include a summer engagement strategy to provide an update on the Round 1 engagement; collect the Committee's input on strategies and implementation; and also collect input on the network design, programs and policy. He noted that Phase 2 next steps and preferences will focus on refining the Region's Primary Cycling Network (PCN); and identifying 4 to 6 specific strategies related to cycling.

J. Jones presented the following questions for the Committee's consideration and the Committee provided the following input:

1. How do you think we should engage with the public on the RCPU, considering COVID-19, and desired objectives?
  - Virtual Public Information Centres
  - Host a virtual live meeting, similar to the Town Hall meetings, with the opportunity for suggestions prior to or during the event
  - A digital on-line "Question and Answer" session
  - Look at coordinating a brochure / mail out insert, on the Regional Cycling Plan, with the Finance Department
  - Engagement Strategy Survey
  - Sharetheroad.ca: How communities are reallocating road space during the pandemic
2. What do you think are the most critical strategy topics that should be addressed in Phase 2 of the RCP we should engage with the public on the Regional Cycling Plan Update (RCPU)? Name up to 4.

C. Basinski invited the Committee to email any comments or suggestions regarding the Regional Cycling Plan Update to Dave McLaughlin, Project Consultant, WSP.

C. Basinski responded to questions regarding the level of information the Committee is engaged in versus the stakeholder's engagement process; and future opportunities for the Members to comment on the emerging trends from 2012 to-date. Discussion followed regarding the Committee's engagement on the Regional Cycling Plan stakeholder's interviews; the review of the best practices; and the emerging policy work.

Discussion also ensued on the primary Regional cycling map; the need for input on the missing links from the survey; and strategies to emphasize health and equity such as the Priority Neighbourhoods and Vision Zero initiatives.

D. McLaughlin and J. Jones responded to questions regarding how to reconcile the need to improve facility infrastructures such as buffered bike lanes; measures to reduce speed limits to provide a safer cycling infrastructure; and the Ontario Traffic Manual Book 18 guidelines.

**5. Discussion Items**

A) Regional Cycling Plan Update – Question and Answer Session

C. Basinski responded to questions regarding discussions with key stakeholders including Metrolinx and Durham Region Transit on the location for future GO Transit Stations and Regional Transit Hubs to leverage opportunities around the first and last mile catchment areas; the inclusion of the DRT's post and ring bike racks parking amenities; and opportunities for a Regional core spine map that would integrate the municipal core spine maps into one document to identify the network gaps; integrating the Provincial-wide cycling network with the Regional Cycling Plan including the Oak Ridges Moraine Trail and the Greenbelt Trail; and the potential to explore road calming initiatives to assist with the prevention of accidents / incidents and to also promote healthy outdoor walking and cycling initiatives, during COVID-19.

Discussion ensued regarding the potential for dedicated funding avenues for cycling infrastructure costs; and, road rehabilitation projects.

**6. Information Items**

There were no information items to be considered.

**7. Other Business**

Moved by M. Gibbons, Seconded by P. Smith,  
That the Rules of Procedure be suspended in order to introduce a motion with respect to walk signal automation at Regional traffic intersections.

CARRIED ON THE FOLLOWING RECORDED  
VOTE (a 2/3rds vote was attained):

Yes

No

J. Bates  
M. Gibbons  
A. Heywood  
P. Smith  
Chair LaLonde

Members Absent: Keith Haines  
C. Kobelka

Declarations of Interest: None

A) Walk Signal Automation at Regional Traffic Intersections

Discussion ensued regarding the advantages of automated traffic lights in the Region of Durham to automatically award pedestrians a walk signal whenever a green light is granted to motorists travelling in the same direction.

Moved by M. Gibbons, Seconded by P. Smith,  
Whereas as a result of the global COVID-19 pandemic, the Region of Durham declared a state of emergency on March 24, 2020, to slow the spread of virus; and

Whereas the Region of Durham Health Department states that “COVID-19 can be spread from person to person”, among others, through “touching an object or surface with the virus on it, then touching your mouth, nose, or eyes before washing your hands”; and

Whereas certain signalized traffic intersections in the Region of Durham automatically award walk signals for pedestrians in one direction, but not others; and

Whereas pedestrians must physically press “beg buttons” at signalized intersections to request a walk signal to cross the street; and

Whereas hand sanitization facilities are not provided at signalized intersections; and

Whereas failing to press “beg buttons”, or failing to press them in time, may result in a green light being awarded to motorists but not to people walking in the same direction; and

Whereas people actively avoiding unsanitized surfaces, like beg-buttons, may find themselves with insufficient time to clear the intersection before the light changes should they decide to cross regardless, or, may choose to jaywalk;

Therefore, be it resolved that the Durham Region Active Transportation Committee recommends that traffic lights in the Region of Durham be programmed to award pedestrians a walk signal whenever a green light is granted to motorists travelling in the same direction.

REFERRED TO STAFF  
(See Following Motion)

Moved by M. Gibbons, Seconded by J. Bates,  
That the foregoing motion of M. Gibbons and J. Bates be referred back to staff to consult with Works staff and report back to the Durham Active Transportation Committee.

CARRIED ON THE FOLLOWING  
RECORDED VOTE:

Yes

No

J. Bates  
M. Gibbons  
K. Haines  
A. Heywood  
P. Smith  
Chair LaLonde

Members Absent: C. Kobelka

Declarations of Interest: None

**8. Date of Next Meeting**

The next regularly scheduled meeting of the Durham Active Transportation Committee will be held on Thursday, September 17, 2020 in Meeting Room 1-B, Regional Headquarters Building, 605 Rossland Road East, Whitby, at 7:00 PM.

**9. Adjourment**

Moved by K. Haines, Seconded by P. Smith,  
That the meeting be adjourned.  
CARRIED

The meeting adjourned at 8:57 PM

---

R. Lalonde, Chair  
Durham Active Transportation Committee

---

C. Tennisco, Committee Clerk