City of Belleville

Report No: DEDS-2022-06

Meeting Date: December 12, 2022

To:	Mayor and Members of Council
Department:	Engineering & Development Services
Staff Contact:	Stephen Ashton, Director of Engineering

Subject: Population, Housing, and Employment Growth Forecast Update

Recommendation:

"That Pursuant to the Director of Engineering & Development Services Report No. DEDS-2022-06 dated December 12, 2022 Belleville Council adopts the Population, Housing, and Employment Growth Forecast Update (November 30, 2022)."

Strategic Plan Alignment:

The City of Belleville's Strategic Plan identifies nine strategic themes. This report aligns with each of the City's nine strategic themes and the City's mission statement by providing innovative and efficient services in support of our community's vision.

Background:

One requirement of the City's function is to ensure it can accommodate growth in the upcoming years. This is typically done through population, housing and employment growth forecasts. The last forecast was done in 2017 as part of the Municipal Comprehensive Review/ Official Plan Update by Watson & Associates Land Economists Ltd.

The City initiated an update to the 2017 growth forecast to provide accurate information to Ontario Hydro and Elexicon who will be undertaking required upgrades to the City's electrical infrastructure. With the recent surge in development activity, it was in the best interests of the community to ensure this electrical infrastructure was adequately sized to meet future growth requirements.

Watson & Associates Land Economists Ltd. undertook this update to their 2017 growth projections. Deliverables included a one-page graphic summary of the growth forecast (see Attachment #1). This one-page summary was then supplemented by a full report titled

Population, Housing, and Employment Growth Forecast Update dated November 30, 2022 (See Attachment #2).

Key Findings

The Watson Report provides a detailed analysis of the City's expected growth projections which have been greatly accelerated since the last projections done in 2017.

Key Facts related to population and housing stated within the Watson Report includes the following:

- The population base within the City is anticipated to steadily increase from 56,600 in 2021 to 75,200 by 2051 representing an average annual population growth rate of 1%.
- To accommodate forecast permanent population growth, an additional 10,500 new residential dwellings will need to be constructed within the City between 2021 and 2051.
- Future housing demand within the City of Belleville over the 30-year planning horizon is expected to remain well above historical averages achieved over the past two decades.
- The City will be more reliant on net migration as a source of population as opposed to natural increase.
- With proximity to the Greater Golden Horseshoe, Belleville is forecast to experience significant growth pressure over the next several decades.
- Over the 2021 to 2051 forecast period, new housing is forecast to comprise 45% low-density (singles and semi-detached), 23% medium-density (townhouses), 23% high-density (apartments), and 9% secondary units.
- The Ontario housing market is a rapidly changing environment, where municipalities such as Belleville will need to be well positioned to accommodate shifting housing demands.

Key Facts related to employment projections stated within the Watson Report include the following:

- Total employment within the City is forecast to increase from 32,600 in 2016 to 41,000 in 2051.
- The City's competitive economic position is highly tied to its ability to attract and accommodate a growing skilled labour force pool.
- Effort will be required by the City to continue to explore ways to attract and accommodate new skilled working residents to the City within a diverse range of housing options.
- Future population and housing growth within Belleville will be determined in large measure by the competitiveness of the export-based economy in the City as well as within the surrounding regional economic area and there is a direct link between provincial/regional economic growth trends and forecast regional net migration potential across the City and the surrounding commuter-shed.

Beyond the projections provided, the Watson Report concludes with the following recommendation:

> Regular monitoring of the City's population, housing, and employment forecast is recommended to assist the City and its residents in better understanding current real estate development trends and demographic conditions, the progress of current

development initiatives, overall tracking of growth to Official Plan forecasts/targets, as well as the influence of Official Plan policies on urban development patterns. The City should continue to build on local monitoring frameworks to ensure that growth forecasts and housing targets are reviewed annually. This foundational data will also help the City assess and evaluate broader growth management objectives and performance measures on a regular basis.

Financial/Analysis:

Analysis

The growth projections by Watson are substantially more significant than any previous projections. Accommodating this population and employment growth could have implications among all City Departments in updating their capital and operational requirements moving forward to ensure appropriate levels of service for both the existing and future members of our community. The CAO will review the Population, Housing, and Employment Growth Forecast with all members of the Executive Management Team to determine what these requirements are.

Employment Growth

Employment growth within the City is forecast to increase from 32,600 in 2016 to 41,000 in 2051. This will be through commercial, institutional and industrial development.

Housing Unit Increase

Specific to the City accommodating household growth of 10,500 new residential units until the year 2051, there will be many challenges and opportunities. This means that housing development is expected to average 350 units annually, which is substantially higher when compared to the historical average of 200 housing units experienced annually over the past 15 years.

The infrastructure required to deliver these increased units will have to be delivered in an expedited manner than previously contemplated. This will have implications for both capital requirements and operational requirements. Operational requirements will include having the proper level of staffing responsible for delivery of projects, development approvals and building permits and inspections.

Infrastructure Phasing

Infrastructure is very expensive to deliver. While the City updated its Development Charge By-law in 2021 to deliver projects to support development related to a historic projection of 200 units per year, the new forecast of 340 units per year will require more investment in a shorter timeline. These capital-intensive projects will have to be delivered in a concise manner that focusses investment to specific areas where the City can be assured that the lands will be developed to certain densities and recover its costs allowing future reinvestment in other areas.

The City has begun the process of focusing development through the undertaking of an Infrastructure Phasing Strategy Background Report which will be utilized to understand the cost per unit of infrastructure development and ensure the City recoups its investments.

10 Year Detailed Capital Plan

As part of the City's ongoing Asset Management Plan updates new infrastructure to accommodate this expanded growth will have to be integrated into the 10-year capital plan. Growth projects included in the 10-year capital plan will be informed by the City's Infrastructure Phasing Strategy Background Report to establish the City's priorities and most cost effective growth strategies.

The City will be establishing an Asset Management Working Group to continue improvements as outlined in the City's asset management plan; including but not limited to the legislative phase 2 Asset Management Plan update, a detailed 10-year capital plan incorporating the city's expanded growth, efficiencies and integration of asset management software(s), updated governance structures and process, and improvements in data and data management.

The City cannot afford to invest in infrastructure to service all development areas at once; it is necessary to ensure new infrastructure investments are done strategically.

This will allow us to accommodate increased growth and establish priority of where new growth will be directed such as the development of the Loyalist (West Belleville) Secondary Plan area which could accommodate up to 28,000 residents.

Another focus for investment to accommodate employment growth will be the development of the North-East Industrial Park expansion.

Growth Management

Watson's report recommended that the City invest in the monitoring of meeting key performance indicators (KPIs). This would include assessing and evaluating broader growth management objectives and performance measures on a regular basis and make necessary adjustments to ensure targets are met. As mentioned previously, development of infrastructure is expensive and projects for this new growth will represent an investment of hundreds of millions of dollars.

Through the City's recent Organizational Review, it was recommended that an Engineering Development Analyst position in EDS be created. This position will be integral to the creation and ongoing update of the 10-year capital plan as it relates to infrastructure supporting growth. They would also be involved in the monitoring of achieving KPIs and ensuring ongoing investments are in alignment with growth or whether operational adjustments are required. This monitoring of growth will become important as the City increases its capital investments for some very large infrastructure projects that are currently underway such as the Avonlough Pump Station to service the Loyalist lands.

Land Needs Analysis

Through the Official Plan update process, growth projections precede a land needs analysis to ensure the City has a 25-year supply of lands for residential and non-residential purposes. While there has been a large increase in growth projections, there has also been an increase in the density of development that is occurring. The City will undertake a 25-year lands-need analysis review of the urban area in the future to determine if any adjustments to the urban boundary are required. Watson's prepared a 30-year growth projection to allow this land-need analysis to occur within the next 5 years.

Financial

The work that was undertaken for the Population, Housing, and Employment Growth Forecast Update was paid through the 2022 approved operating budget of the Policy Section and Engineering Section.

Conclusion:

Watson & Associates Land Economists Ltd has completed a Population, Housing, and Employment Growth Forecast Update. This report has growth projections that are significantly higher than any other historical growth projections. One example is the increase of housing development that is expected to average 350 units annually, which is substantially higher when compared to the historical average of 200 housing units experienced annually over the past 15 years.

This will have implications for all departments who will have to plan for this additional growth to maintain their level of service. Also, the City will have to ensure it develops a 10-year capital plan that incorporates new infrastructure to accommodate this new level of growth. Further, growth management to ensure the City meets its financial targets to address facilitate the investment of hundreds of millions of dollars in infrastructure in a fiscally responsible manner will become a priority.

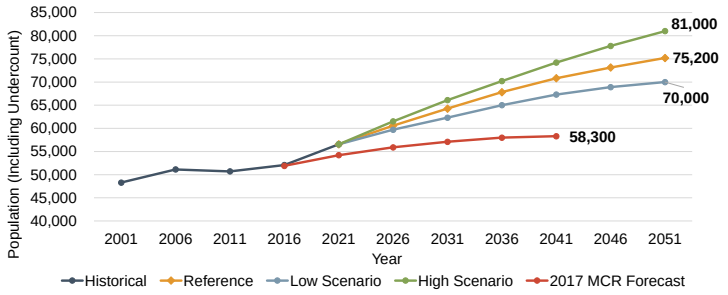
Attachments:

Attachment #1 - Summary of the growth forecast, Watson & Associates Land Economists Ltd, undated
Attachment #2 - Population, Housing, and Employment Growth Forecast Update, Watson & Associates Land Economists Ltd, November 30, 2022

Approved by:	**Status:**
Brandon Ferguson, Manager, Finance/Deputy Treasurer	Approved - 07 Dec 2022
Matt MacDonald, Director Corporate Services	Approved - 07 Dec 2022
Rod Bovay, Chief Administrative Officer	Approved - 07 Dec 2022

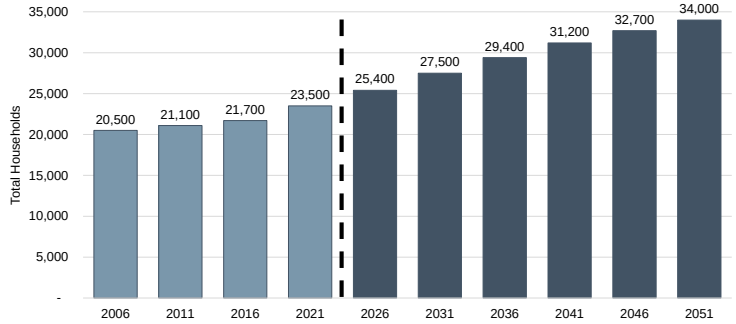
City of Belleville Growth Forecast Update, 2021 to 2051

Population Forecast Scenarios



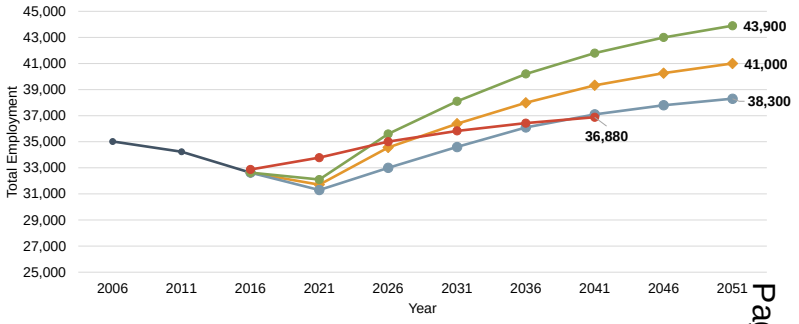
Note: The Reference forecast represents the Medium Growth Scenario.
Source: 2001 to 2021 from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2022.

Reference Housing Forecast



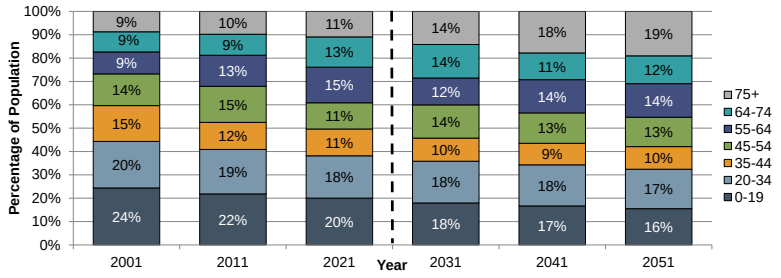
Source: Data from 2001 to 2021 from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2022.

Total Employment Forecast Scenarios



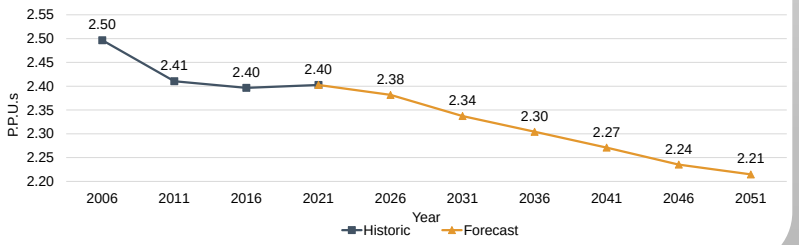
Note: The Reference forecast represents the Medium Growth Scenario.
Source: 2006 to 2016 from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2022.

Reference Forecast Population Age Structure



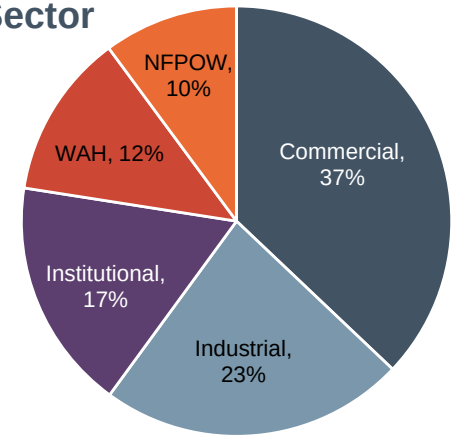
Source: Population forecast by age derived from 2006 to 2016 Statistics Canada census by Watson & Associates Economists Ltd. 2016 to 2051 population forecast by age prepared by Watson & Associates Economists Ltd., 2022.
Note: Population includes net Census undercount.

Forecast Persons Per Unit



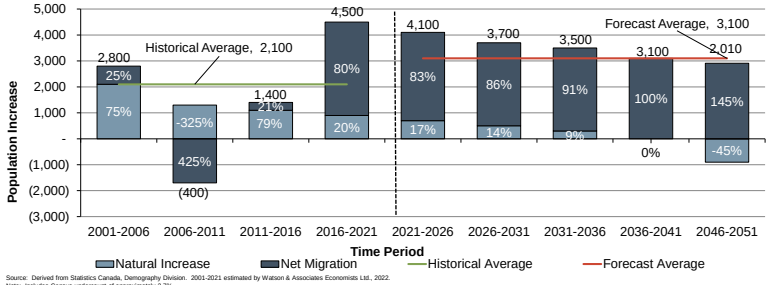
Source: Statistics Canada Census and Demography Division, 2006 to 2021. Forecast (2021 to 2051) estimated by Watson & Associates Economists Ltd., 2022.
Note: Figure includes net Census undercount estimated at 2.7%.

Reference Employment Forecast by Major Sector



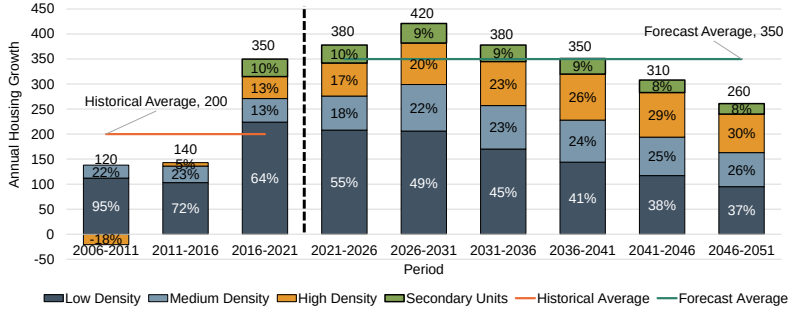
Source: Watson & Associates Economists Ltd., 2022.

Forecast Net Migration and Natural Increase



Source: Derived from Statistics Canada, Demography Division. 2001-2021 estimated by Watson & Associates Economists Ltd., 2022.
Note: Includes Census undercount of approximately 2.7%.

Housing Forecast by Structure Type



Source: 2001 to 2021 from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2022.

Population, Housing, and Employment Growth Forecast Update

City of Belleville

Draft Report

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November 30, 2022

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List of Acronyms and Abbreviations

Acronym	Full Description of Acronym
C.D.	Census Division
COVID-19	Coronavirus disease
C.R.	Comprehensive Review
G.G.H.	Golden Greater Horseshoe
G.T.H.A.	Greater Toronto and Hamilton Area
M.C.R.	Municipal Comprehensive Review
M.O.F.	Ministry of Finance
N.F.P.O.W.	No Fixed Place of Work
P.P.U.	Persons Per Unit

Executive Summary

Executive Summary

Introduction

The City of Belleville retained Watson & Associates Economists Ltd. (Watson) in the summer of 2022 to undertake an updated assessment of the City's long-term population, housing, and employment growth potential to the year 2051. Since the release of the City's 2019 Comprehensive Review (C.R.), several key factors have contributed to the need to review the long-term growth potential for the City.

City of Belleville Long-Term Population, Housing, and Employment Forecast, 2021 to 2051

Intra-provincial migration represents the largest share of total migration for the Hastings County Census Division (C.D.), representing nearly all migration over the past five years.[1] [2] For the Hastings County C.D., this outward growth pressure was most heavily felt from the larger urban centres within the C.D.s of Durham Region, Northumberland County, Prince Edward County, the City of Toronto, Peterborough, and Lennox and Addington County. Together, these C.D.s have accounted for nearly half of all intra-provincial migration to Hastings County between 2015 and 2020. Municipalities within the Greater Golden Horseshoe (G.G.H.) accounted for 55% of intra-provincial migration to the Hastings County C.D.

Population and Housing

Three long-term population growth scenarios have been developed for the City of Belleville. The City's population outlook at 2051 ranges from 70,000 to 81,000 residents. The Medium (Reference) growth scenario estimates a 2051 population of 75,200 and has been determined to represent the "most likely" long-term population growth outcome for Belleville. Over the forecast period, the City's population base is expected to steadily age. Most notably, the percentage of population in the 75+ age

[1] For the purposes of this study, all references to Hastings County refer to the Hastings County Census District, including the separated Cities of Belleville and Quinte West.
[2] Intra-provincial migration represents individuals migrating from a Census Division within Ontario to another Census Division within Ontario.

group (older seniors) is forecast to almost double over the forecast period, from 11% in 2021 to 19% in 2051.

Between 2021 and 2051, forecast housing development is expected to average 350 units annually, which is substantially higher when compared to residential growth for the City of Belleville over the past 15 years, averaging 200 households per year.

Over the 2021 to 2051 forecast period, new housing is forecast to comprise 45% low-density (singles and semi-detached), 23% medium-density (townhouses), 23% high-density (apartments), and 9% secondary units. A steady increase in the share of higher density housing forms is anticipated, largely driven by the housing needs associated with the 65+ age group (including seniors' housing), and to a lesser extent, younger adults.

Employment

Three long-term employment growth scenarios have been developed for the City of Belleville. The City's employment outlook at 2051 ranges from 38,300 to 43,900 residents. The Medium (Reference) growth scenario estimates a 2051 total employment of 41,000 and has been determined to represent the "most likely" long-term employment growth outcome for Belleville. In the Reference forecast, the City's employment activity rate (ratio of jobs per population) is expected to decrease from 64% in 2021 to 56% by 2051.

Land-based employment sectors, including commercial, industrial and institutional, are anticipated to account for 78% of employment growth over the forecast period. No fixed place of work (N.F.P.O.W.) and work at home employment categories are forecast to comprise the remaining 22% of employment growth.[1]

Conclusions

Population and housing growth rates within the City of Belleville accelerated between 2016 and 2021 compared to the previous decade. It is important to recognize that trends in housing market demand across the City of Belleville and the broader region

[1] Statistics Canada defines employees with no fixed place of work as "persons who do not go from home to the same workplace location at the beginning of each shift. Such persons include building and landscape contractors, travelling salespersons, independent truck drivers, etc."

experienced over the past five years are not likely to be sustained over the longer term, i.e., the next 30 years. With that being said, future housing demand within the City of Belleville over the 30-year planning horizon is expected to remain well-above historical averages achieved over the past two decades. Over the long term, population, housing and employment growth rates are forecast to gradually slow, largely due to the aging of the regional population and labour force.

Given the City's proximity to the G.G.H., Belleville is forecast to continue experiencing significant outward growth pressure over the next several decades largely due to the City's price-competitive housing market, competitive regional economy, and strong quality of life attributes. Looking forward, demand is anticipated to be strongest for grade-related housing options which appeal to new families and move-up home buyers. Demand for low- to mid-rise condominium apartments is also anticipated to continue to strengthen given the City's appeal to empty nesters and seniors and the growing demand for affordable housing products.

The City's competitive economic position is highly tied to its ability to attract and accommodate a growing skilled labour force pool. To ensure that economic growth is not constrained by future labour shortages, effort will be required by the City to continue to explore ways to attract and accommodate new skilled working residents to the City within a diverse range of housing options.

Report

Chapter 1
Introduction

1. Introduction

1.1 Terms of Reference

The City of Belleville retained Watson & Associates Economists Ltd. (Watson) in the summer of 2022 to undertake an updated assessment of the City's long-term population, housing, and employment growth potential to the year 2051. Since the release of the City's 2019 Comprehensive Review (C.R.), several key factors have contributed to the need to review the long-term growth potential for the City, including:

- The Statistics Canada 2021 population and housing Census results are tracking considerably higher than the City's 2021 estimates as per the 2019 C.R.
- Since approximately 2015, the Eastern Ontario economy has continued to steadily recover from the impacts of the 2008/2009 global economic downturn, contributing to a stronger export-based, which in turn as generated higher population growth and a strengthening housing market in recent years.
- Since the onset of the coronavirus disease (COVID-19) pandemic in March 2020, housing demand has accelerated within the City Belleville, led by increased opportunities for remote/hybrid work combined with growing regional employment growth opportunities within Belleville and the surrounding commuter-shed. Added to this, the City's price-competitive housing market, relative to larger urban centres within Ontario, has been increasingly attractive to new families as well as empty nesters and seniors.
- Near-term federal immigration targets continue to be increased to make up for the shortfall in 2020 arising from the pandemic and fill crucial labour market gaps to ensure Canada remains competitive on the world stage.
- Updated Ministry of Finance (M.O.F.) population projections (Summer 2022) continue to exhibit a stronger long-term population growth outlook for Hastings County and Eastern Ontario is response to the key points mentioned above.

As an immediate priority there is a need to update and extend the City's population growth forecast to the year 2051 in response the recent economic and demographic trends noted above, to address planned upgrades to the City-wide electricity distribution network. Subsequent to this study, the timing of further updates to the City's 2019 C.R. will be reviewed with respect to urban land needs and planning policy recommendations.

This study provides the following deliverables:

- A review of long-term economic and demographic drivers of population growth within Belleville;
- A review of potential impacts of the COVID-19 pandemic on the near-term and longer-term growth outlook for the City;
- A long-term population forecast that contemplates future trends in net migration, fertility rates, mortality rates, and population by age;
- Forecast market trends in households by size (i.e., average persons per unit (P.P.U.)) and structure type (i.e., singles/semi-detached, townhouses and apartments); and
- An assessment of the employment growth outlook within the City by major employment sector.

The results of the analysis provided herein are intended to assist in decision-making specifically related to land use planning and growth management, economic development, infrastructure planning/phasing and financial planning matters for the City of Belleville.

1.2 Bill 23 and the City of Belleville

On October 25, 2022, the Province introduced the "More Homes, Built Faster: Ontario's Housing Supply Action Plan 2022-2023." Bill 23 is the latest in a series of provincial initiatives aimed at increasing the supply of housing in Ontario. Bill 23 was released near the completion of the City of Belleville 2022 Growth Forecast Update. Bill 23 received Royal Assent on November 28, 2022. Accordingly, broad considerations have been given to the implications of the Bill on local housing growth rates in Belleville and the surrounding area.

To support the provincial commitment to getting 1.5 million homes built over the next 10 years, Bill 23 proposes sweeping and substantive changes to a range of legislation through Bill 23, as well as through updates to regulations and consultations on various provincial plans and policies. This identified need for additional housing relates to demand associated with both existing Ontario residents as well as newcomers to the Province through immigration.

It is important to emphasize that perceived housing demand established through Bill 23 does not represent a prescribed forecast that municipalities must strive to achieve. Rather, Bill 23 establishes housing targets that represent a desired state, expressed as a policy objective. In contrast, City of Belleville population, housing and employment figures provided herein represent forecasts as opposed to targets. Growth forecasts are a common input into municipal decision making. Such forecasts typically include a comprehensive review of how anticipated economic and demographic trends as well as government policies are expected to influence future growth and development patterns (see Appendix B for a detailed overview of the cohort survival growth forecast methodology). A forecast is typically updated every five years to align with the most current information available. Forecasts are the best possible estimate of future growth based on historical trends, as well as expected changes resulting from reasoned assumptions, and the anticipated implementation of policies affecting growth-generating projects.

Chapter 2
City of Belleville Long-Term Population, Housing, and Employment Forecast, 2021 to 2051

2. City of Belleville Long-Term Population, Housing, and Employment Forecast, 2021 to 2051

2.1 Introduction

The following chapter provides a summary of the key findings related to the forecast long-term population, housing, and employment growth potential in the City of Belleville to the year 2051. Consideration has also been given to the drivers and disruptors of future growth in the City and the surrounding commuter-shed over the next several decades.

2.2 What Drives Population Growth?

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

2.2.1 Global and National Context

The economic impacts of COVID-19 on global economic output have been significant. Economic sectors such as travel and tourism, accommodation and food, manufacturing, and energy were hit particularly hard by COVID-19 physical-distancing measures. On the other hand, many employment sectors, particularly knowledge-based sectors, that have been more adaptable to the current remote work environment and evolving hybrid work-from-home/work-at-office environment have been less negatively impacted, and in many cases have prospered. Furthermore, required modifications to social behavior (i.e., physical distancing) and increased work-at-home requirements resulting from government-induced containment measures and increased health risks have resulted in

significant economic disruption, largely related to changes in consumer demand and consumption patterns. Lastly, escalating tensions and constraints on international trade also point to potential vulnerabilities related to globalization and the structure of current global supply chains. This has been further exacerbated with the geopolitical unrest that has arisen due to the 2022 Russian invasion of Ukraine.

In response to COVID-19 policy measures, federal economic support and fiscal stimulus, as well as vaccine rollouts, the Canadian economy experienced a sharp economic recovery in 2021 and 2022. Notwithstanding this recovery, there are growing macro-economic headwinds of which to be aware that are influencing economic conditions at a national, provincial and regional scale. Most notably, persistently high global and national inflation levels have required an aggressive response by central banks to tighten monetary conditions through sharp increases in interest rates and quantitative tightening. It is noted that as of September 2022, Canada's inflation rate reached 6.9%.[1] Current measures by central banks are anticipated to continue to cool economic output and consumer demand; however, on-going trade disruptions, geopolitical conflict and tight labour conditions continue to aggravate global supply shortages of goods and services. In turn, this limits the ability of tighter monetary conditions to ease rising inflationary pressures.

Rising public-sector debt due to pandemic response measures and increasing household debt loads resulting from strong housing price appreciation in many areas of Canada, most notably the Country's largest urban centres, is also a concern. Recently, the national housing market has started to show cooling signs with respect to sales and price appreciation. Higher mortgage rates, rising borrowing costs, high fuel costs and upward pressures on rents, however, are further exacerbating challenges associated with declining housing affordability through increases in monthly household carrying costs. These impacts, combined with the broader inflationary concerns outlined, are increasingly likely to result in potential near-term setbacks in the economic recovery path for Ontario and Canada. Despite these consequences of COVID-19 and the near-term economic headwinds discussed above, the long-term economic and housing outlook for the City of Belleville, and more broadly Eastern Ontario, remains positive as the region continues to be attractive to international investment and newcomers alike.

[1] Canada Inflation Rate (CPI) - October 2022 Update | WOWA.ca

2.2.2 COVID-19 and the Changing Nature of Work

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

2.2.3 Outward Growth Pressure

The City is located to the east of one of the fastest growing regions in North America, known as the Greater Golden Horseshoe (G.G.H.) This region comprises the municipalities that make up the Greater Toronto and Hamilton Area (G.T.H.A.), as well as the surrounding Regions/Counties within Central Ontario, known as the G.G.H. "Outer Ring," which extends from Haldimand County in the southwest to Simcoe County in the north, to Niagara Region in the southeast. The strength of the broader regional G.G.H. economy presents a key opportunity for Belleville, particularly as it relates to intra-provincial migration.

As identified in A Place to Grow: Growth plan for the Greater Golden Horseshoe (Growth Plan, 2019) and Proposed Amendment 1 (2020), the long-term outlook for the G.G.H. is positive, characterized by strong population growth primarily through immigration, fueled by continued economic growth concentrated in the region's larger urban centres. The population of the G.G.H. is forecast to increase from 10 million in 2021 to 14.9 million in 2051.[1] This represents a population increase of 4.9 million people (162,000 annually), or 1.3% annually between 2021 and 2051. With respect to the region's economic potential, the G.G.H. employment base is forecast to increase from 4.6 million in 2016 to 7 million in 2051. This represents an employment increase of 2.4 million jobs (69,000 annually), or 1.2% annually between 2016 and 2051.

[1] As previously mentioned, proposed Amendment 1 to the Growth Plan extends the Schedule 3 forecast to 2051.

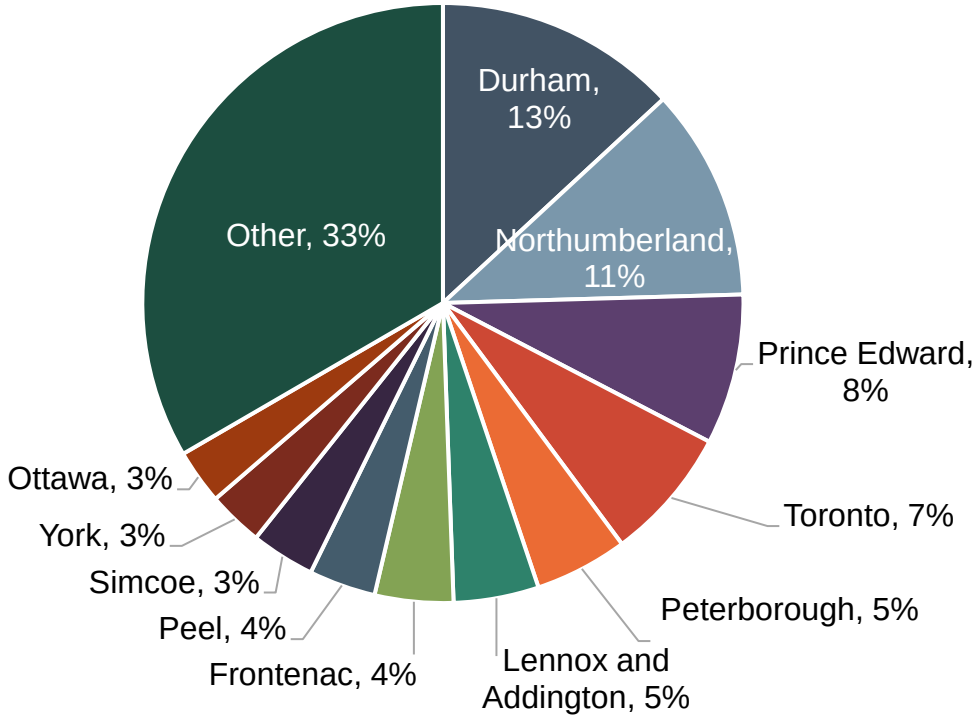
Outward growth pressure from the G.G.H., particularly the larger urban centres of the G.T.H.A., continues to represent a key driver of net migration and population growth to the City of Belleville as well as many other municipalities surrounding the G.G.H. Over roughly the past seven years, this trend has notably increased due to declining housing affordability within the G.G.H. combined with a steady broad-based recovery of the export-based economy across Eastern Ontario. Similar economic and demographic trends have also been observed across other regions of southern Ontario, particularly in southwestern Ontario.

As previously noted, between mid-2020 and early 2022, COVID-19 acted as an accelerator of housing demand within the City of Belleville and for many communities across southern Ontario, led by ultra low interest rates, increased opportunities for remote/hybrid work and growing regional employment growth opportunities. Since early to mid-2022, however, the ownership housing market has notably cooled within the City of Belleville, and more broadly across southern Ontario, following an increase to the Bank of Canada's overnight lending rate from 0.25% in January 2022 to 3.75% in October 2022.

Figure 2-1 summarizes intra-provincial migration outflows into the Hastings County Census Division (C.D.), which includes the separated Cities of Belleville and Quinte West, between 2015 and 2020.[1] [2] Intra-provincial migration represents the largest share of total migration for Hastings County, representing nearly all migration over the past five years.[3] For the Hastings County C.D., this outward growth pressure was most heavily felt from the larger urban centres within the C.D.s of Durham Region, Northumberland County, Prince Edward County, the City of Toronto, Peterborough, and Lennox and Addington County. Together, these C.D.s have accounted for nearly half of all intra-provincial migration to Hastings County between 2015 and 2020. Municipalities within the G.G.H. accounted for 55% of intra-provincial migration to the Hastings County C.D.

[1] Intra-provincial migration represents individuals migrating from a Census Division within Ontario to another Census Division within Ontario.
[2] For the purposes of this study, all references to Hastings County refer to the Hastings County Census District, including the separated Cities of Belleville and Quinte West.
[3] Excluding non-permanent residents.

Figure 2-1
Historical Migration Flows into Hastings County Census Division, 2015 to 2020



Source: Migration Flows - Census Divisions 2015-2020 from Statistics Canada Demography Division.
Summarized by Watson & Associates Economists Ltd., 2022.

2.3 City of Belleville Population and Housing Growth Forecast, 2021 to 2051

2.3.1 Ministry of Finance Population Projections for Hastings County

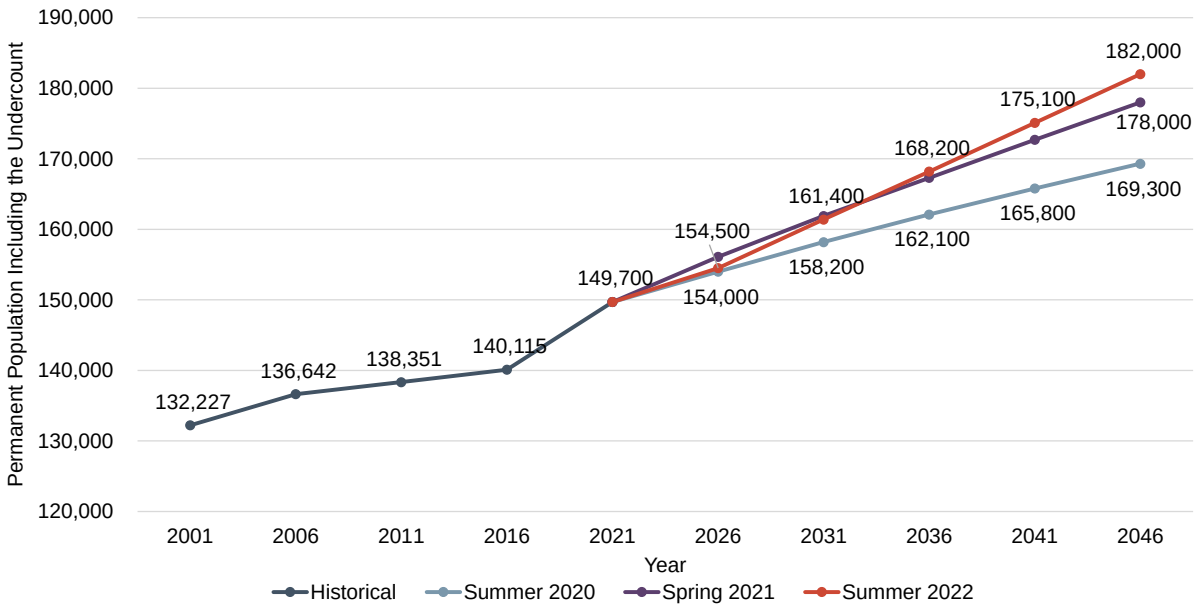
Figure 2-2 presents the three most recent Ministry of Finance (M.O.F.) long-term population projections for the Hastings County C.D. The following key trends have been identified:

- According to the 2022 M.O.F. population projections, the permanent population for the Hastings County C.D. is projected to increase from 149,700 in 2021 to 182,000 by 2046, representing an annual growth rate of 0.7%;
- Comparatively, the 2022 M.O.F. population projections are higher than the 2021 and 2020 M.O.F. population forecasts by approximately 3,000 and 13,000 persons, respectively;

- The recent upward adjustment in forecast population between the 2020, 2021, and 2022 M.O.F population projections suggests a stronger long-term population growth outlook for the Hastings County C.D. Looking forward, the near-term M.O.F. long-term population projections are likely to stabilize across southern Ontario and Hastings County as the near-term provincial economic outlook (as measured through gross domestic product) is anticipated to slow relative to recent years.

In accordance with our review of the City's past and future population growth share to the Hastings County C.D., the 2022 M.O.F. projections for the Hastings County C.D. represents a realistic growth outlook for the broader region. Over the last two decades, the Hastings County C.D. population grew at an annual rate of 0.7%. The 2022 M.O.F. forecast assumes a stronger growth rate between 2021 and 2046 of 0.8%. The City of Belleville's share of historical and forecast population growth within the Hastings County C.D. is discussed further below in subsection 2.3.1.

Figure 2-2
Hastings County Census Division
Ministry of Finance Long-Term Population Forecast Comparison, 2021 to 2046



Source: Historical data from Statistics Canada Census, 2001 to 2021. Forecast data from Ministry of Finance prepared by Watson & Associates Economists Ltd., 2022.

2.3.2 Long-Term Population Growth Forecast Scenarios, 2021 to 2051

Each of the long-term population growth scenarios prepared herein represents a varying outlook for the City of Belleville within the Hastings County C.D. context, as established through the most recent M.O.F. population projections. Over the 2021 to 2051 planning horizon, the Low Growth Scenario assumes a slightly smaller share of County-wide growth compared to the most recent M.O.F. population projections, while the Medium and High Growth Scenarios assume the City will account for an increasing share of County-wide population growth.

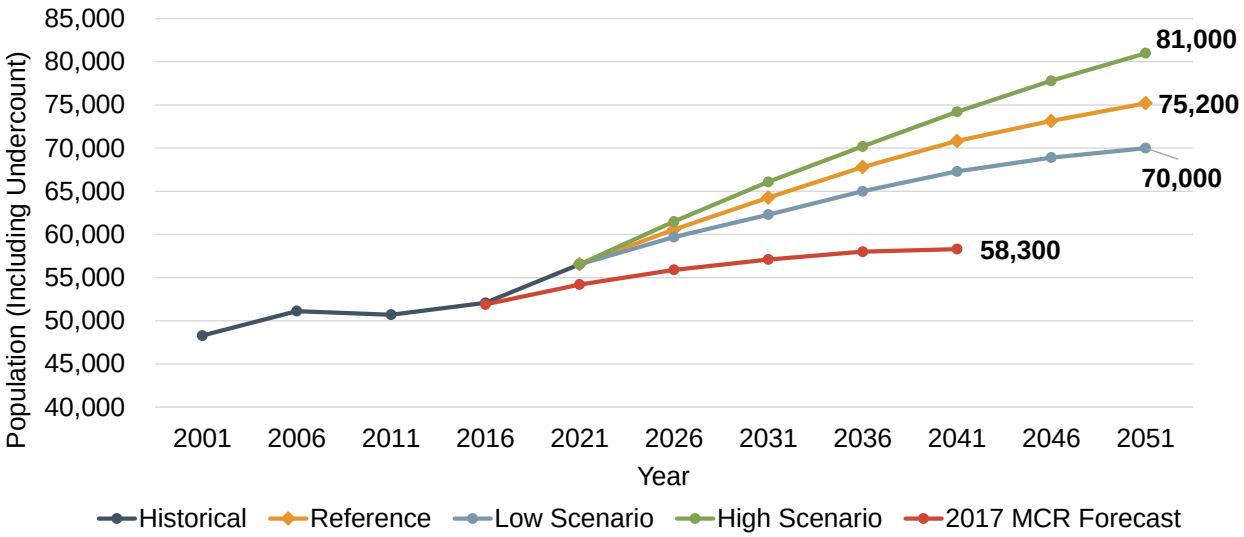
Figure 2-3 graphically compares the High, Medium and Low Population Growth Scenarios for Belleville. The 2019 Municipal Comprehensive Review (M.C.R.) forecast is also displayed, demonstrating that all growth scenarios exceed the previously established long-term population growth outlook for the City. As highlighted, the City's population outlook at 2051 ranges from 70,000 to 81,000 residents. The Medium (Reference) growth scenario has been determined to represent the "most likely" long-term population growth outcome for Belleville. The following explores several key considerations of the Reference forecast:

- Between 2001 and 2021, Belleville accounted for 46% of population growth within the Hastings County C.D. During this historical period, the City's share of historical population has slightly increased from 37% in 2001 to 38% in 2021. Under the Reference forecast, it is assumed that Belleville will represent 39% of the Hastings County C.D. population at 2046, based on the regional growth outlook established in the 2022 M.O.F. projections.
- Recent building permit activity and active subdivision developments in the planning approvals process suggests that housing demand will remain comparatively stronger in the City over the long-term planning horizon relative to average demand experienced during the past two decades. Over the past five years, housing demand across the City significantly increased, as demonstrated by recent residential building permit activity (new units only) and 2021 Statistics Canada Census data. It is noted that a share of the residential building permits issued in the City of Belleville during the peak period of the pandemic in 2021 were not occupied as of mid-2021 and will ultimately be accounted for in the 2026 Census.

- As previously discussed, over the past two and half years, housing demand across Ontario was further fueled by the recent lower interest rate environment as well as continued outward growth pressure associated with COVID-19. Housing growth in Belleville, however, has remained relatively consistent with steady development activity since 2016 (refer to Appendix A).
- Relative to the larger urban centres across Ontario, Belleville offers a more competitively priced housing market across a range of grade-related housing products, which are particularly attractive to families. The City's residential real estate market is also price competitive with respect to high-density housing forms, which are particularly attractive to empty nesters, seniors, as well younger adults and non-census-family households.[1]
- The Medium Growth Scenario represents a more than 400% increase in forecast annual net migration levels achieved over the past 20 years. This increase is largely driven by higher intra-provincial migration anticipated for the City and the region over the next three decades. It is important to recognize, however, that the City's population is aging (refer to Figure 2-4), which places increasing emphasis on net migration as a source of population growth, as opposed to population change associated with natural increase (i.e., births less deaths). Population growth associated with natural increase is anticipated to steadily decline and ultimately turn negative over the long term (refer to Appendix B for more details).

[1] Non-census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a census family. Census family households may be differentiated based on the presence of additional persons (that is, persons not in a census family).

Figure 2-3
Town of Belleville
Long-Term Population Forecast Scenarios, 2021 to 2051

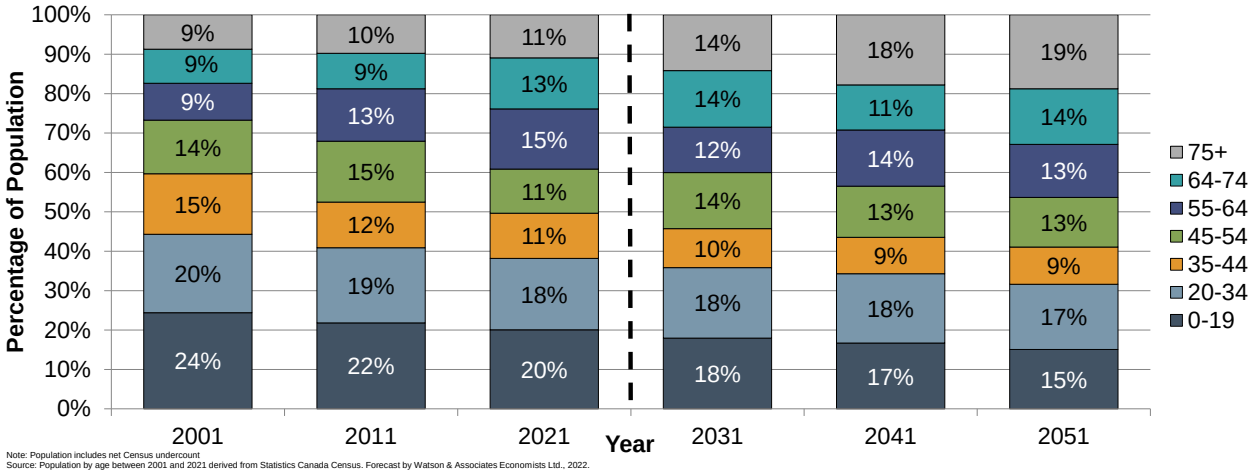


Note: The Reference forecast represents the Medium Growth Scenario.
Source: 2001 to 2021 from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2022.

Figure 2-4 summarizes the Reference population growth scenario by major age group over the 2021 to 2051 forecast period for Belleville. Over the forecast period, the City's population base is expected to steadily age. Most notably, the percentage of population in the 75+ age group (older seniors) is forecast to almost double over the forecast period, from 11% in 2021 to 19% in 2051. The aging of the population and declining population growth resulting from natural increase (i.e., births less deaths) is anticipated to place downward pressure on the rate of population and labour force growth within the City over the long term, and subsequently the regional labour force participation rate.[1] Similar to the Province as a whole, the City will increasingly become more reliant on net migration as a source of population growth as a result of these demographic conditions.

[1] The participation rate is the number of labour force participants expressed as a percentage of the population 15 years of age and older. The participation rate for a particular group (age, sex, marital status, etc.) is the number of labour force participants in that group expressed as a percentage of the population for that group.

Figure 2-4
City of Belleville
Population by Age Forecast, 2021 to 2051



Note: Population includes net Census undercount
Source: Population by age between 2001 and 2021 derived from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2022.

2.3.3 Housing Forecast, 2021 to 2051

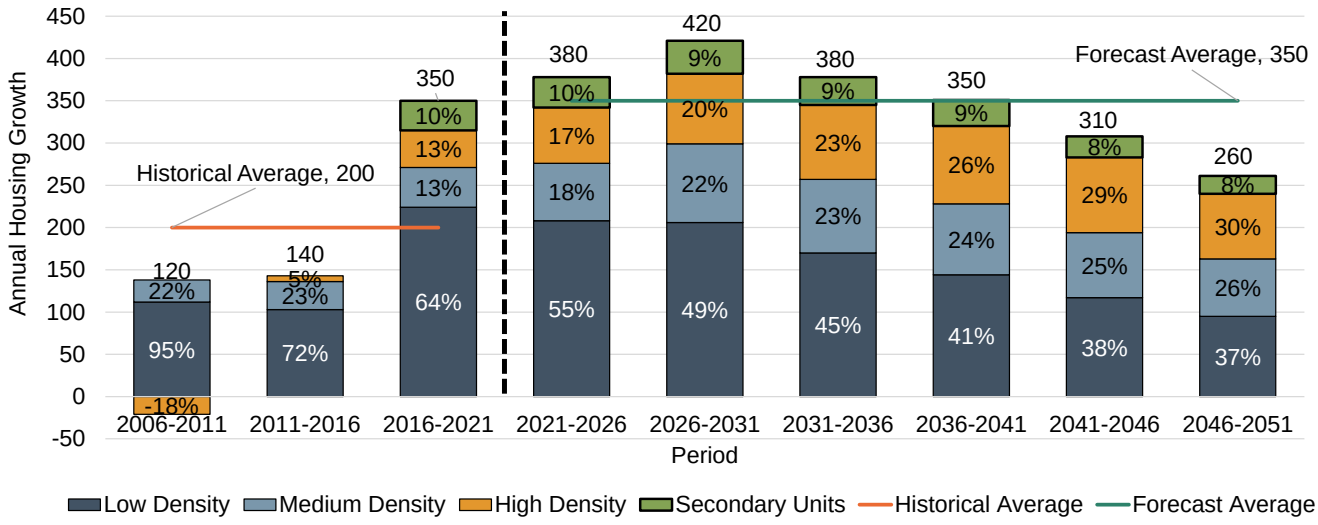
Figure 2-5 summarizes the City's household forecast from 2021 to 2051 in five-year growth increments and by structure type. Housing trends between 2001 and 2021 are also provided for historical context. Key observations are as follows:

- Recent housing demand was significantly higher over the past five years, compared to the 2006 to 2016 Census periods. Average annual new housing construction activity over the next two decades is anticipated to remain well above historical levels experienced over the past 15 years but similar to levels experienced in the last five years. Over the longer term, the annual rate of housing growth is anticipated to gradually slow, driven by moderation in annual population and employment growth within the City of Belleville and the surrounding commuter-shed.
- Between 2021 and 2051, forecast housing development is expected to average 350 units annually, which is substantially higher when compared to the historical average of 200 housing units experienced annually over the past 15 years.
- Over the 2021 to 2051 forecast period, new housing is forecast to comprise 45% low-density (singles and semi-detached), 23% medium-density (townhouses), 23% high-density (apartments), and 9% secondary units. A steady increase in the share of higher density housing forms is anticipated, largely driven by the housing needs associated with the 65+ age group (including seniors' housing).

Continued upward pressure on local housing prices is expected to negatively impact housing affordability, particularly for younger adults, which in turn is anticipated to place increasing demand on medium- and high-density housing products. This trend is currently reflected in active development applications.

- As previously discussed, while there is potential for the near-term housing market to cool slightly in the near term, the long-term housing outlook for Belleville remains very positive given the longer-term regional economic outlook and the City's competitive housing market.

Figure 2-5
Town of Belleville
Five-Year Incremental Housing Growth – Historical and Forecast, 2006 to 2051

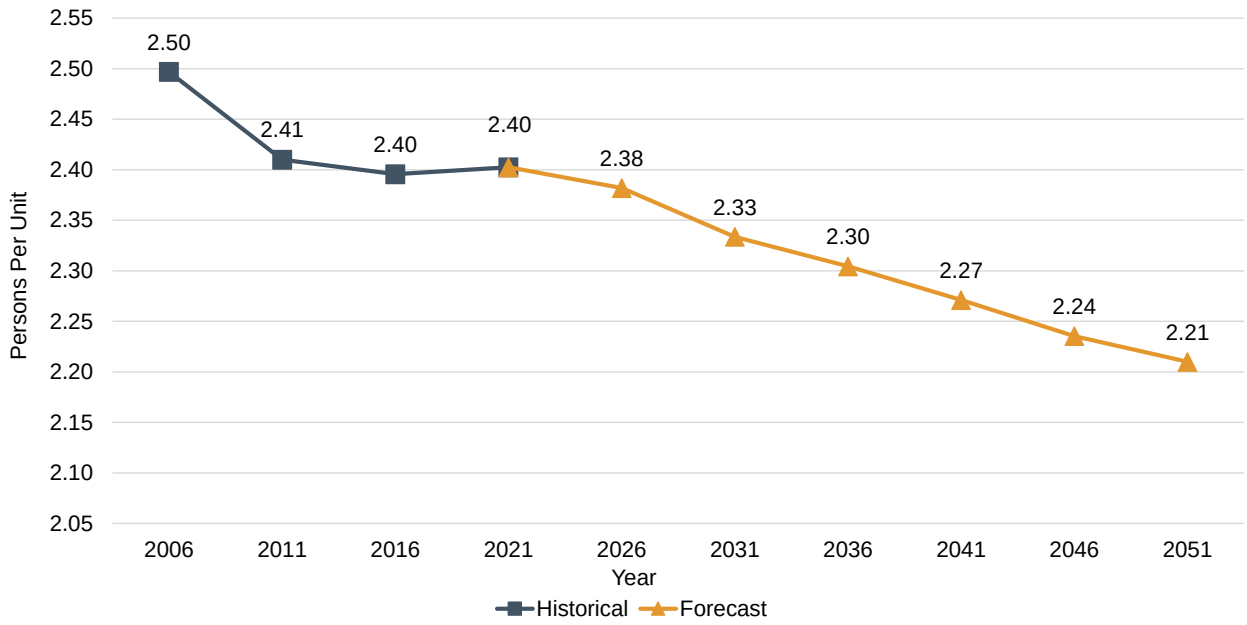


Source: 2001 to 2021 from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2022.

Figure 2-6 summarizes anticipated trends in long-term housing occupancy, or average P.P.U., for the City over the 2001 to 2051 forecast period. Key observations include the following:

- Between 2001 and 2021, the average P.P.U. for Belleville declined from 2.50 to 2.40.
- Over the forecast period, the average P.P.U. for Belleville is anticipated to continue to gradually decline from 2.40 in 2021 to 2.21 in 2051, largely due to the aging of Belleville's population and a gradual shift towards medium- and high-density forms of housing.

Figure 2-6
Town of Belleville
Historical and Forecast Persons Per Unit (P.P.U.), 2001 to 2051



Note: Figure includes the net Census undercount estimated at 2.7%.
Source: Statistics Canada Census and Demography Division, 2006 to 2021. Forecast estimated by Watson & Associates Economists Ltd., 2022.

2.4 Long-Term Employment Forecast, 2021 to 2051

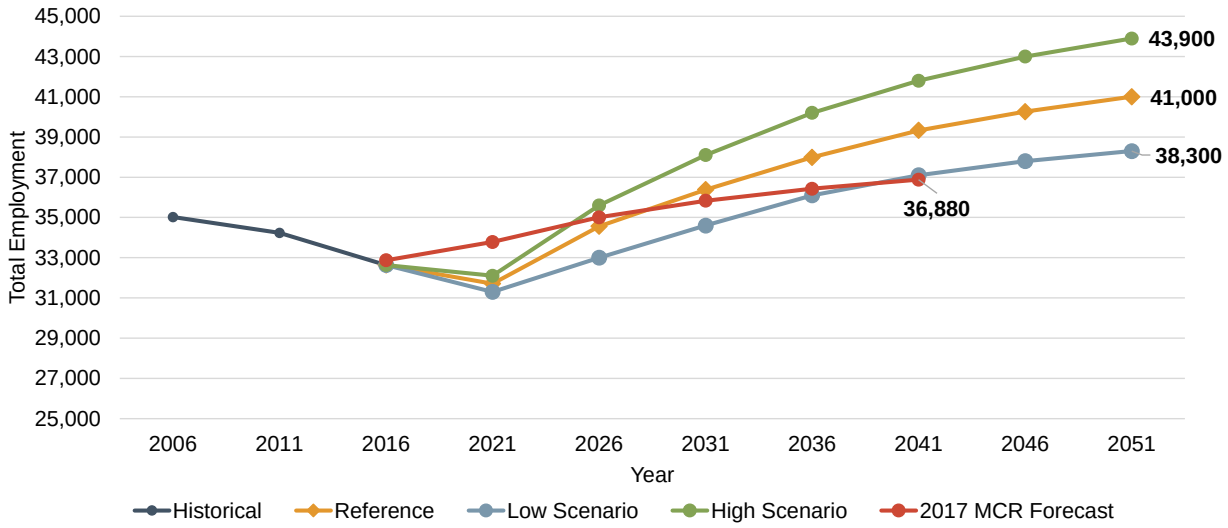
Three long-term employment growth scenarios have been developed for the City over the 2021 to 2051 forecast period, as shown in Figure 2-7.[1] The 2019 M.C.R. Growth Forecast is also provided for context. As previously discussed, the long-term economic outlook for the City and the surrounding commuter-shed is positive, which supports a steady increase in local employment across a range of industrial, commercial and institutional sectors. While total employment in Belleville between 2016 and 2021 declined, due in part to the COVID-19 pandemic, regional employment conditions have sharply rebounded since 2021 and economic growth is expected to continue to strengthen through to 2026 and beyond.

A range of assumptions were considered in generating the long-term employment scenarios for the City, including forecast trends in the employment activity rate (i.e., ratio of jobs to population), macro-economic trends in the export-based employment

[1] Includes work at home and no fixed place of work employment.

sector, and growth in population-related employment sectors (i.e., retail, institutional and personal services). It is anticipated that employment growth in each scenario will be driven largely by the increasing population base and a demand for population-related employment, including work at home employment, as well as regional employment growth in export-based sectors across the Belleville commuter-shed, which is generally concentrated in the Cities of Belleville and Quinte West.

Figure 2-7
Town of Belleville
Long-Term Total Employment Forecast Scenarios, 2016 to 2051



Note: The Reference forecast represents the Medium Growth Scenario.
Source: 2006 to 2016 from Statistics Canada Census. Forecast by Watson & Associates Economists Ltd., 2022.

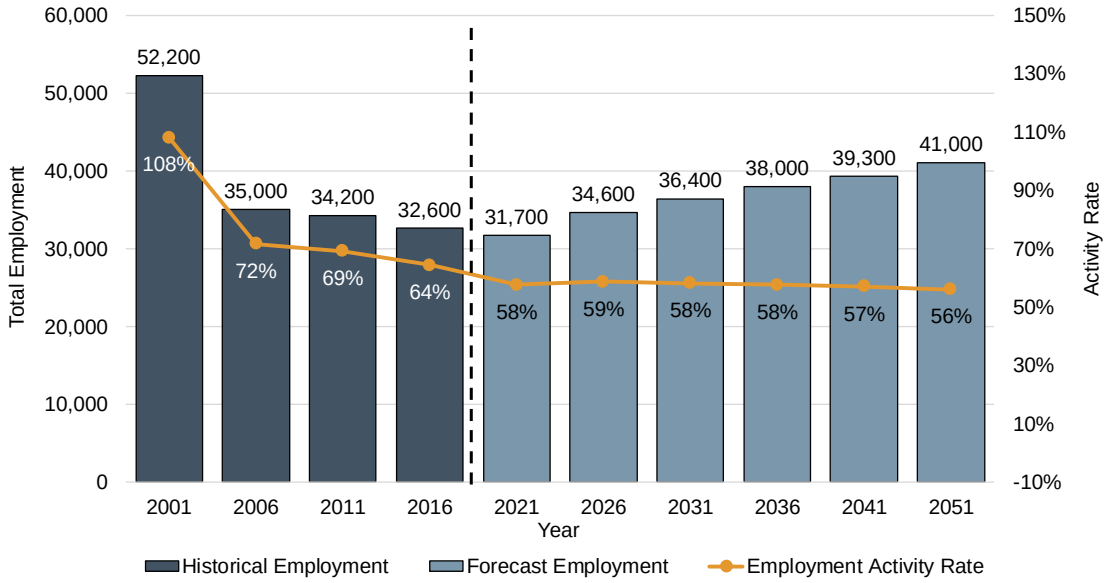
2.4.1 Town of Belleville Reference Employment Forecast, 2021 to 2051

In accordance with the long-term economic outlook for the City and the surrounding commuter-shed, the Medium Employment Scenario represents the "most likely" or Reference employment growth scenario for Belleville. As shown in Figure 2-8, the City's employment activity rate is expected to decrease from 64% in 2021 to 56% by 2051.[1] This decrease in the City's employment activity rate is a result of local population growth opportunities outpacing employment growth due to downward pressure on labour force participation rates over the long term.

[1] Activity rate is the ratio of jobs to population.

Within the local economy, opportunities exist across a range of export-based employment sectors (e.g., transportation, wholesale trade, construction, small-scale manufacturing) as well as population-related employment sectors such as retail, accommodation and food, professional, scientific and technical services, and health care. Forecast job growth is also anticipated to be accommodated through home occupations, home-based businesses, and off-site employment such as construction.

Figure 2-8
Town of Belleville
Historical and Forecast Employment Forecast, 2001 to 2051

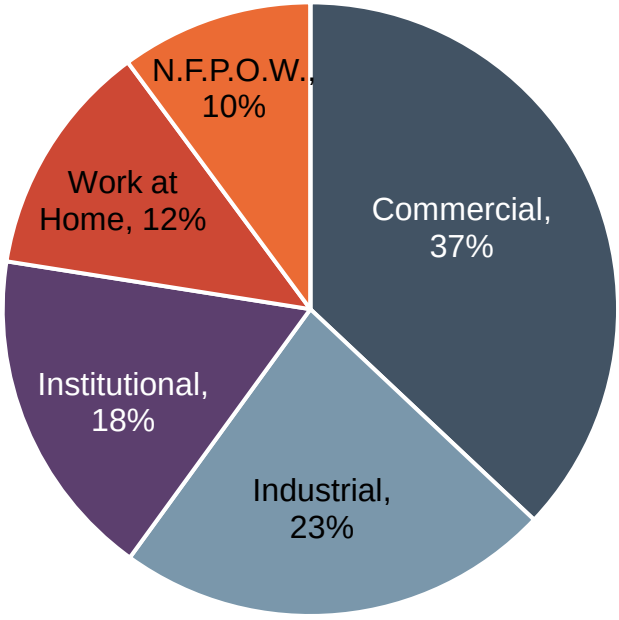


Note: Activity rate is calculated with population excluding the net Census undercount.
Note: Numbers have been rounded
Source: 2001 to 2016 from Statistics Canada place of work data including work at home and no fixed place of work data.
2021 to 2051 employment forecast derived by Watson & Associates Economists Ltd., 2022.

Figure 2-9 summarizes the share of employment growth by sector during the 2021 to 2051 forecast period. Land-based employment sectors, including commercial, industrial and institutional are anticipated to account for 78% of employment growth over the forecast period. No fixed place of work (N.F.P.O.W.)[1] and work at home employment categories are forecast to comprise the remaining 22% of employment growth.

[1] Statistics Canada defines employees with no fixed place of work as "persons who do not go from home to the same workplace location at the beginning of each shift. Such persons include building and landscape contractors, travelling salespersons, independent truck drivers, etc."

Figure 2-9
Town of Belleville
Share of Employment Growth, 2021 to 2051



Source: Watson & Associates Economists Ltd., 2022.

Chapter 3
Conclusions

3. Conclusions

Population and housing growth within the City of Belleville has accelerated between 2016 and 2021 compared to the previous decade. It is important to recognize that trends in housing market demand across the City and the broader region experienced over the past five years are not anticipated to be sustained over the longer term, i.e., the next 30 years. With that being said, future housing demand within the City of Belleville over the 30-year planning horizon is expected to remain well above historical averages achieved over the past two decades.

While the City's population base is growing, it is also getting older. Between 2021 and 2051, the 75+ age group (older seniors) is forecast to represent the fastest growing population age group with an average annual population growth rate of 2.8%. With an aging population, the City will be more reliant on net migration as a source of population as opposed to natural increase. Over the long term, this has the potential to gradually slow population and employment growth rates.

Given the City's proximity to the G.G.H., Belleville is forecast to experience significant outward growth pressure over the next several decades largely due to the City's price-competitive housing market and its appeal to a broad range of demographic groups. Looking forward, demand is anticipated to be strongest for grade-related housing options which appeal to new families and move-up home buyers. Demand for low-rise condominiums and rental apartments is also anticipated to strengthen given the City's appeal to empty nesters and seniors, combined with the need for more affordable housing products.

The City's competitive economic position is highly tied to its ability to attract and accommodate a growing skilled labour force pool. To ensure that economic growth is not constrained by future labour shortages, effort will be required by the City to continue to explore ways to attract and accommodate new skilled working residents to the City within a diverse range of housing options. Attraction efforts must also be linked to housing accommodation (both ownership and rental), infrastructure, municipal services, and amenities, as well as quality of life attributes that appeal to the younger mobile population, while not detracting from the City's attractiveness to older population segments.

Total employment within the City is forecast to increase from 32,600 in 2016 to 41,000 in 2051. Population growth is expected to outpace employment growth, resulting in a declining activity rate over the forecast period. The majority of employment growth within Belleville is forecast across land-based sectors (industrial, commercial, institutional), as well as growth within N.F.P.O.W. and work at home employment.

Over the longer term, the population base within the City is anticipated to steadily increase from 56,600 in 2021 to 75,200 by 2051. This represents an average annual population growth rate of 1%. To accommodate forecast permanent population growth, an additional 10,500 new residential dwellings will need to be constructed within the City between 2021 and 2051. Housing preferences by structure type are anticipated to gradually shift towards medium- and high-density housing forms over the long term. This shift is anticipated to be driven largely by the aging of the population and continued upward pressure on regional housing prices. Over the 2021 to 2051 forecast period, new housing is forecast to comprise 45% low-density (singles and semi-detached), 23% medium-density (townhouses), 23% high-density (apartments), and 9% secondary units.

Just as COVID-19 had accelerated trends within the housing market, legislation such as Bill 23 has the ability to influence housing trends across the Province. The Ontario housing market is a rapidly changing environment, where municipalities such as Belleville will need to be well positioned to accommodate shifting housing demands. The growth forecast for Belleville provided herein represents a positive growth outlook, where it is assumed both the City and surrounding region are poised to capture outward growth pressures from the G.G.H. and beyond.

Regular monitoring of the City's population, housing, and employment forecast is recommended to assist the City and its residents in better understanding current real estate development trends and demographic conditions, the progress of current development initiatives, overall tracking of growth to Official Plan forecasts/targets, as well as the influence of Official Plan policies on urban development patterns. The City should continue to build on local monitoring frameworks to ensure that growth forecasts and housing targets are reviewed annually. This foundational data will also help the City assess and evaluate broader growth management objectives and performance measures on a regular basis.

Appendices

Appendix A
Growth Forecast Methodology

Appendix A: Growth Forecast Methodology

Economic growth in the regional export-based economy generates wealth and economic opportunities which, in turn, stimulates community-based or population-related employment sectors, including retail trade, accommodation and food, and other service sectors. As such, economic growth represents a key driver of net migration and, ultimately, the growth of the working-age population and their dependents (i.e., children, spouses not in the labour force, others). In contrast, population growth of the City's 65+ population will be largely driven by the aging of the City's existing population and, to a lesser extent, the attractiveness of the City to new seniors from elsewhere in southern Ontario.

In developing the City of Belleville population and housing projections presented herein, the following key economic trends, growth drivers, and disruptors have been briefly addressed:

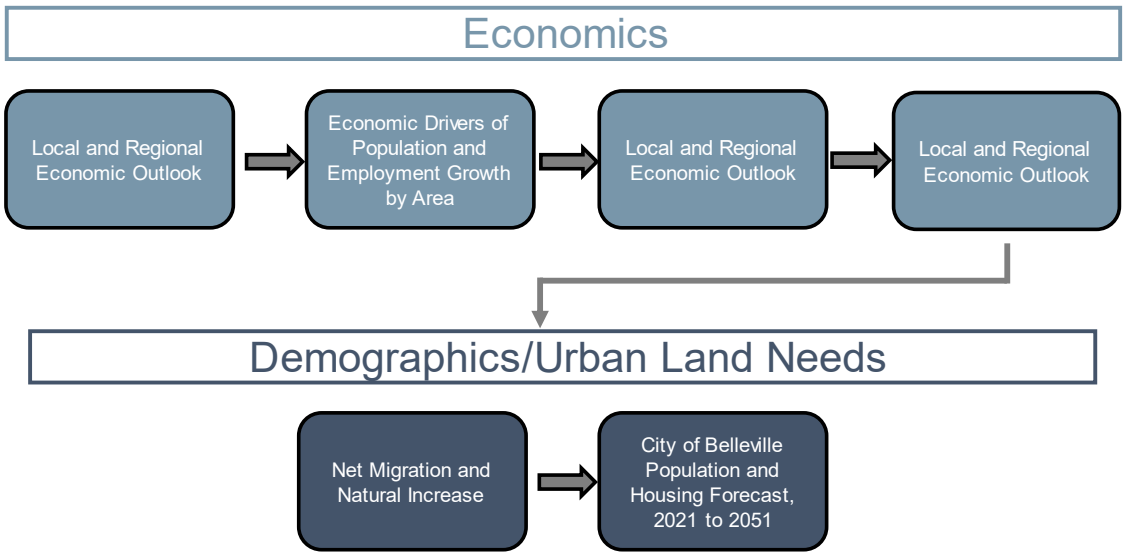
- National, provincial, and region-wide economic trends that are anticipated to influence development and economic competitiveness within the local and regional employment market;
- The influence of forecast population changes within Belleville, associated with:
    - Local employment opportunities within the City and the surrounding commuter-shed;
    - Demographic and labour-force impacts associated with an aging population;
    - Forecast housing market demand geared to empty nesters and retirees (i.e., 55+ group); and
    - A brief assessment of housing affordability within the City.

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

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

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

Figure A-1
Approach to Long-Term Population and Housing Growth Projection



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

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

Long-term Population and Household Forecast Approach

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

For comparative purposes, the most recent (Summer 2022) Ministry of Finance (M.O.F.) population projections for the Hastings County Census Division (C.D.) and the City of Belleville 2019 Municipal Comprehensive Review (M.C.R.) have been reviewed and assessed. Recent Statistics Canada 2021 Census population estimates for Hastings County and Belleville were also examined. Historical and forecast population trends have also been considered at the regional and provincial levels relative to Belleville in accordance with historical Census data and approved municipal, regional and provincial forecasts. This analysis provides further insight into the City's potential share of population growth relative to the broader regional market area. Building on the above analysis, a recommended long-term permanent population and housing projection for Belleville has been prepared. This forecast considers growth by age, sex, net migration, births, and deaths from 2021 to 2051.

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

A headship rate is defined as the ratio of primary household maintainers, or heads of households, by major population age group (i.e., cohort).[1] An understanding of historical headship rate trends is important because this information provides insights into household formation trends associated with population growth by age. While major fluctuations in headship rates are not common over time, the ratio of household maintainers per capita varies by population age group. For example, a city with a higher percentage of seniors will typically have a higher household maintainer ratio per capita (i.e., headship rate) compared to a municipality with a younger population. This

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

is because households occupied by seniors typically have fewer children than households occupied by adults under 65 years of age.

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

Forecast trends in households by type (i.e., singles/semi-detached, townhouses, and apartments) and location (built-boundary and remaining greenfield area) have been developed based on the following supply and demand factors:

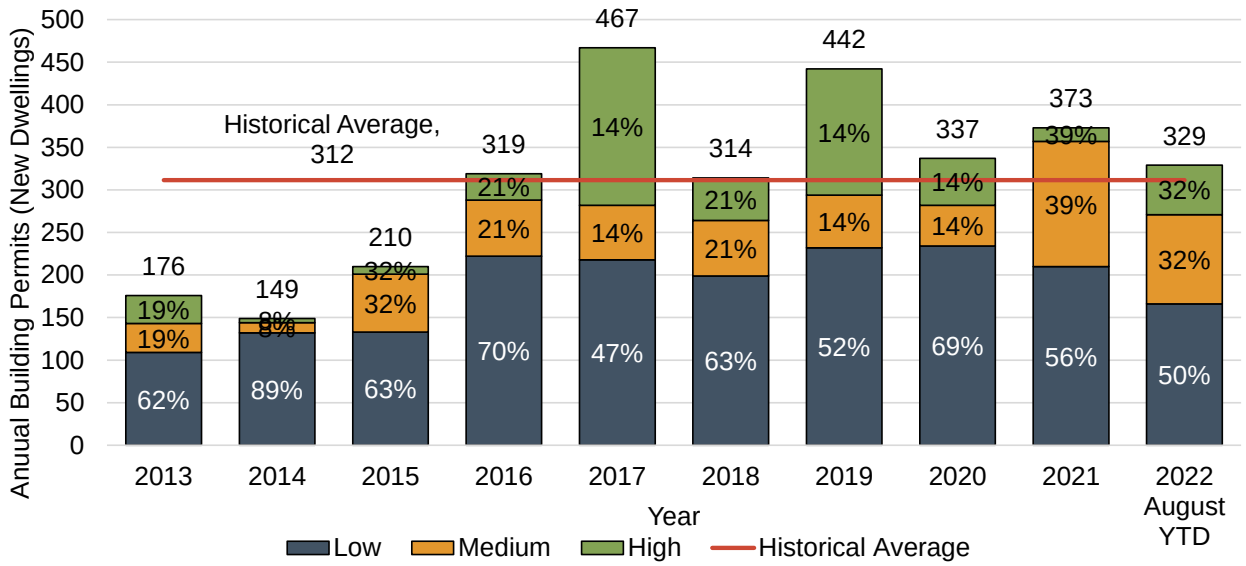
Demand

- Recent trends in historical housing activity by structure based on Census data and building permit activity/housing completions (see Figure A-2);
- Provincial and regional economic conditions influencing housing trends in the City of Belleville, Hastings County and the broader City of Belleville commuter-shed;
- A high-level housing affordability analysis (trends in housing prices and household income); and
- Consideration of the City's appeal to families, empty nesters, and seniors.

Supply

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

Figure A-2
City of Belleville Historical Building Permit Activity by Structure Type,
2013 to 2022 Year to Date (YTD)



Source: Historical building permits provided by the City of Belleville. Figure by Watson & Associates Economists Ltd., 2022.

Appendix B
Population Forecast

Appendix B: Population Forecast

Figure B-1 summarizes historical and forecast population growth by age cohort between 2001 to 2051.

Figure B-1
City of Belleville
Total Historical and Forecast Population by Age Cohort, 2001 to 2051

Cohort	2001	2006	2011	2016	2021	2026	2031	2036	2041	2046	2051
0-19	11,792	11,845	11,085	10,855	11,342	11,593	11,540	11,776	11,838	11,462	11,338
20-34	9,626	10,034	9,682	9,768	10,248	10,914	11,492	12,192	12,458	12,415	12,429
35-44	7,421	6,965	5,885	6,070	6,486	7,060	6,362	6,241	6,534	7,066	7,115
45-54	6,569	7,583	7,844	7,060	6,344	6,575	9,146	9,962	9,207	9,238	9,471
55-64	4,531	5,825	6,745	7,560	8,637	8,541	7,399	7,651	10,087	10,885	10,117
65-74	4,180	4,173	4,576	5,636	7,321	8,513	9,229	9,070	8,110	8,263	10,613
75+	4,215	4,709	4,960	5,143	6,175	7,387	9,100	10,914	12,588	13,813	14,108
Total	**48,330**	**51,130**	**50,780**	**52,090**	**56,550**	**60,580**	**64,270**	**67,810**	**70,820**	**73,140**	**75,190**

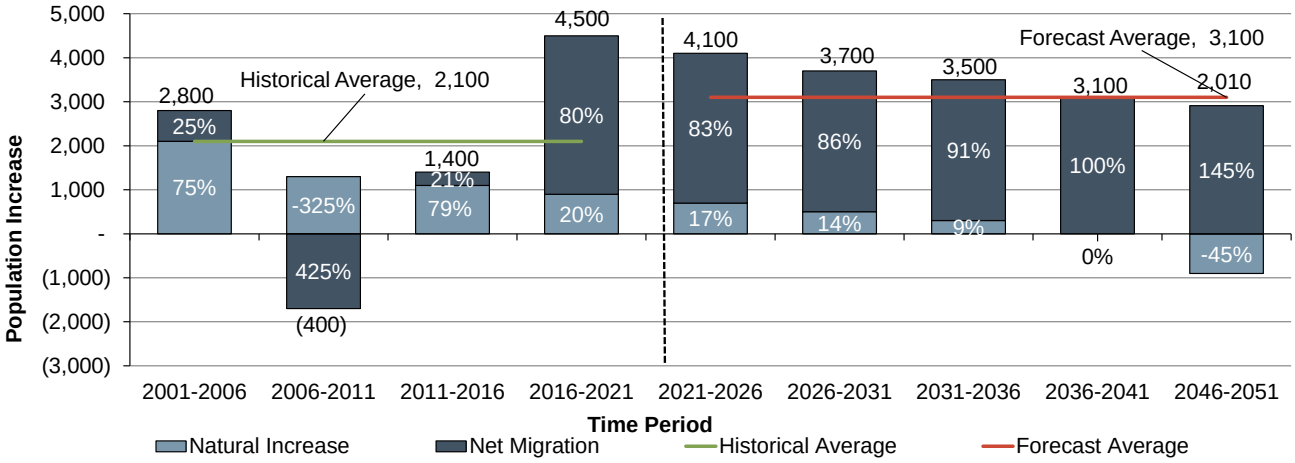
Cohort	2001	2006	2011	2016	2021	2026	2031	2036	2041	2046	2051
0-19	24%	23%	22%	21%	20%	19%	18%	17%	17%	15.7%	15.1%
20-34	20%	20%	19%	19%	18%	18%	18%	18%	18%	17.0%	16.5%
35-44	15%	14%	12%	12%	11%	12%	10%	9%	9%	9.7%	9.5%
45-54	14%	15%	15%	14%	11%	11%	14%	15%	13%	12.6%	12.6%
55-64	9%	11%	13%	15%	15%	14%	12%	11%	14%	14.9%	13.5%
64-74	9%	8%	9%	11%	13%	14%	14%	13%	11%	11.3%	14.1%
75+	9%	9%	10%	10%	11%	12%	14%	16%	18%	19%	19%
Total	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100.0%**	**100.0%**

Note: Figures may not add precisely due to rounding.
Note: Population includes the net Census undercount estimated at 2.7%.
Source: 2001 to 2021 Derived from Statistics Canada, Demography Division, by Watson & Associates Economists Ltd. 2021 to 2051 forecast by Watson & Associates Economists Ltd., 2022.

Figure B-2 summarizes historical and forecast population change trends from 2001 to 2051, categorized by natural increase and estimated net migration. The following trends can be seen:

- The most recent 2016 to 2021 period represents a significant increase in growth compared to the previous 2001 to 2016 period. Between 2016 and 2021, the City increased by 4,500 residents, with net migration responsible for 80% of growth;
- The most recent 2016 to 2021 growth period is expected to be higher than all forecast periods over the next 30 years; and
- Over the 2021 to 2051 period, net migration levels are anticipated to remain well above historical levels. In contrast, population change associated with natural increase is anticipated to decline and become negative by 2046 period due to the aging of the City's population.

Figure B-2
City of Belleville
Historical and Forecast Population Change by Natural Increase and Estimated Net Migration, 2001 to 2051



Source: Derived from Statistics Canada, Demography Division. 2001-2021 estimated by Watson & Associates Economists Ltd., 2022.
Note: Includes Census undercount of approximately 2.7%.