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**CHATHAM-KENT DEMOGRAPHIC AND HOUSING  
TRENDS AND PROJECTIONS:  
FINAL REPORT**

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**Prepared by Lapointe Consulting Inc.**

**for the Municipality of Chatham-Kent**

**August, 2003**

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# EXECUTIVE SUMMARY

## INTRODUCTION

Lapointe Consulting Inc., in association with Dillon Consulting, prepared population and housing requirements projections as background for the preparation of an Official Plan for the newly amalgamated City of Chatham-Kent.

## POPULATION AND GROWTH TRENDS

In 2001, the population of Chatham-Kent was 107,709 persons. Since the recession of the early 1990's the City's population has experienced no growth and more recently (between 1996 and 2001) negative growth. Much of the decline in the past five years has taken place in rural areas while the urban population has remained stable. By 2001, the share of the population in the urban centres reached 66% of the population in the new municipalities – up from 64% in 1986. While the former City of Chatham and Tilbury have experienced positive growth, Wallaceburg's population declined as did that of Ridgetown while Dresden's remained stable.

Chatham-Kent's level of natural increase is decreasing so that for the new municipality to grow, it must attract residents from other parts of Ontario or other parts of Canada outside of Ontario or immigrants. On a five-year annual basis, the average number of growth attributed to natural increase was 203 between 1996 and 2000.

Although population growth in Chatham-Kent has been slowing down, the number of households has been increasing. Between 1996 and 2001, the number of households in Chatham-Kent increased by 1.5%. The highest increase in households between 1996 and 2001 was in the former municipalities of Chatham and Tilbury.

Household sizes in Chatham-Kent have been on a steady downward trend declining from 2.8 persons per household in 1986 to 2.5 persons per household in 2001.

As in the rest of Ontario, the age structure of Chatham-Kent is changing. Children and youth have declined from 30% of the population in 1986 to 28% in 2001 while those aged 20 to 44 years of age have decreased from 38% in 1986 to 34% in 2001. At the same time, middle-aged persons (aged 45 to 65 years of age) have increased from 19% of the population in 1986 to 24% in 2001. The latter group – which includes a large component of the baby boom generation – has grown by 5,000 persons between 1986 and 2001 – representing a demand for “move up” housing. Older persons aged 65 years and over have grown from 13% of the population in 1986 to 15% in 2001 – representing an increase of close to 3,000 older persons.

## TRENDS IN RESIDENTIAL DEVELOPMENT

The most complete data available was from Statistics Canada which collects data on residential building permits annually. Data covered the period 1989 to 2001 was obtained. In 1989, the peak of the economic and housing boom in Ontario, saw 535 residential building permits issued for the area covered by Chatham-Kent. Since that peak, permits issued have ranged between 230 to 380 annually. On a 10-year basis (1989-2001), 316 residential permits were issued annually while on a 5-year basis (1997-2001), the average was 303 annually.

There has been a noticeable shift towards single detached dwellings – a trend that has been observed in many other municipalities in Ontario. For example, between 1997 and 2001, 81% of all permits issued were for singles, 4% were for semis, 10% for row housing and 6% for apartments.

## POPULATION PROJECTIONS

The Ontario Ministry of Finance prepared population projections for Kent County in 2000 which covers the area of the new municipality of Chatham-Kent. Under the reference scenario, Chatham-Kent was expected to grow by a mere 3,500 persons over the twenty-year period 2001 to 2021. Under the high growth scenario, Chatham-Kent's population was expected to grow by 7,200 persons or 360 persons per year.

Neither the reference scenario nor the high growth scenario take into account the aggressive economic development strategy which the new municipality of Chatham-Kent is now embracing.

A more appropriate growth management population target should take into account Chatham-Kent's strategy of attracting growth along the 401 corridor by designating additional industrial lands as well as other proactive economic strategies. It is anticipated that these initiatives will stem the outflow of population which started in the early 1990's when the municipality's population began to decline.

Lapointe Consulting has developed three population growth scenarios. The Low projections correspond to the Reference Scenario Projection in the Ministry of Finance Projections. Over the period 2001-2021, the Medium projections assume a compound growth rate for Chatham-Kent of .5%, while the High projections assume a compound growth rate of .6%.

For 2001, Lapointe Consulting used the 2001 Census incremented by an estimated undercount of +3%—in line with the Ministry of Finance Projections, which are based on post-censal estimates. Because of the imminent impact of the closure of the Navistar plant, it is also assumed in the medium and high growth scenarios that higher growth will take place after 2006. After 2006, the effect of the City's proactive approach and the designation of the 401 industrial lands will begin to pay off in the creation of high paid jobs offsetting the loss of Navistar automotive sector jobs. Table 1 below shows the population projections resulting from the three scenarios.

**Table 1: Population Projections: Chatham-Kent, 2001-26**

	2001	2006	2011	2016	2021	Change 2001-21	% Change	20 Yr. Compound Gr. Rate
Low	111,000	113,000	114,800	115,700	116,300	5,300	4.8%	0.23%
5 Yr. Change		2,000	1,800	900	600			
% Change		1.8%	1.6%	0.8%	0.5%			
Medium (.5% growth)	111,000	113,000	115,900	119,400	122,600	11,600	10.5%	0.50%
5 Yr. Change		2,000	2,900	3,500	3,200			
% Change		1.8%	2.6%	3.0%	2.7%			
High (.6% growth)	111,000	113,000	117,000	121,200	125,100	14,100	12.7%	0.60%
5 Yr. Change		2,000	4,000	4,200	3,900			
% Change		1.8%	3.5%	3.6%	3.2%			

*Note: 2001 population based on census plus an estimated undercount.*

**Source: Ontario Ministry of Finance, 2001 Census and Lapointe Consulting Inc.**

The accompanying age distribution for each projection is included in the body of the report. Under most scenarios there is a decline in the 0-19 year age group while other age groups increase – the amount of increase varies with the scenario examined. The highest increases are in the 45-64 age group and the 65+. The age group 45-64 has slower growth after 2011.

## HOUSING REQUIREMENTS

Housing forecasts were developed based on the 3 population growth scenarios described above, and the “propensity” of different age groups to live in particular dwelling types. Highlights of the housing forecasts are:

- Under the Low Growth Scenario, which reflects the Ministry of Finance’s Reference Scenario, 3,545 new housing units would be required over the period 2001-2021 with an average annual demand of 177 new units. Demand for housing would drop off considerably after 2011.
- Under the Medium Growth Scenario, based on the population growing at a compound annual rate of 0.5% between 2001 and 2021, 6,072 new housing units would be required an average annual demand of 330 new units.
- Under the High Growth Scenario, based on the population of Chatham-Kent growing at a compound annual rate of 0.6% between 2001 and 2021, 7,086 new housing units would be required with an average annual demand of 354 new units.
- Under all three scenarios, the bulk of the demand is for low density housing; however, in response to the increase in the older population, there will be increased demand for apartment housing, especially low density units.

**Table 2: Low Growth Scenario Housing Projections for Chatham-Kent 2001-2021**

Dwelling Type	2001-2006		2006-2011		2011-2016		2016-2021		2001-2021	
	5-year	Annual	5-year	Annual	5-year	Annual	5-year	Annual	Total	Annual
Single Detached	1,215	243	1,070	214	321	64	168	34	2,774	139
Semi-Detached	56	11	36	7	11	2	6	1	108	5
Row Housing	143	29	65	13	19	4	10	2	237	12
Low Rise Apartments	89	18	182	36	55	11	29	6	354	18
High Rise Apartments			50	10	15	3	8	2	73	4
<b>Total Dwellings</b>	<b>1,502</b>	<b>300</b>	<b>1,402</b>	<b>280</b>	<b>421</b>	<b>84</b>	<b>220</b>	<b>44</b>	<b>3,545</b>	<b>177</b>

**Table 3: Medium Growth Scenario Housing Projections for Chatham-Kent 2001-2021**

Dwelling Type	2001-2006		2006-2011		2011-2016		2016-2021		2001-2021	
	5-year	Annual	5-year	Annual	5-year	Annual	5-year	Annual	Total	Annual
Single Detached	1,215	243	1,405	281	1,121	224	960	192	4,701	235
Semi-Detached	56	11	47	9	38	8	32	6	172	9
Row Housing	143	29	85	17	68	14	58	12	353	18
Low Rise Apartments	89	18	239	48	191	38	163	33	681	34
High Rise Apartments			66	13	53	11	45	9	164	8
<b>Total Dwellings</b>	<b>1,502</b>	<b>300</b>	<b>1,842</b>	<b>368</b>	<b>1,469</b>	<b>294</b>	<b>1,259</b>	<b>252</b>	<b>6,072</b>	<b>304</b>

**Table 4: High Growth Scenario Housing Projections for Chatham-Kent 2001-2021**

Dwelling Type	2001-2006		2006-2011		2011-2016		2016-2021		2001-2021	
	5-year	Annual	5-year	Annual	5-year	Annual	5-year	Annual	Total	Annual
Single Detached	1,215	243	1,738	348	1,340	268	1,183	237	5,475	274
Semi-Detached	56	11	58	12	45	9	40	8	198	10
Row Housing	143	29	105	21	81	16	71	14	400	20
Low Rise Apartments	89	18	296	59	228	46	201	40	813	41
High Rise Apartments			82	16	63	13	56	11	200	10
<b>Total Dwellings</b>	<b>1,502</b>	<b>300</b>	<b>2,278</b>	<b>456</b>	<b>1,756</b>	<b>351</b>	<b>1,550</b>	<b>310</b>	<b>7,086</b>	<b>354</b>

## TABLE OF CONTENTS

<b>Executive Summary</b> .....	<b>i</b>
<b>1 INTRODUCTION</b> .....	<b>1</b>
<b>2 POPULATION GROWTH TRENDS</b> .....	<b>1</b>
2.1 CHANGES IN POPULATION.....	1
2.2 CHATHAM-KENT URBAN CENTRES ' SHARE OF POPULATION IS INCREASING.....	2
<b>3 NATURAL INCREASE AND MIGRATION PATTERNS</b> .....	<b>4</b>
<b>4 HOUSEHOLD GROWTH OUTPACES POPULATION GROWTH</b> .....	<b>5</b>
<b>5 HOUSEHOLD SIZE</b> .....	<b>7</b>
<b>6 AGE DISTRIBUTION</b> .....	<b>7</b>
<b>7 DWELLING COMPLETIONS AND DWELLING PERMITS</b> .....	<b>8</b>
7.1 DWELLING COMPLETIONS FOR THE CHATHAM CA .....	8
7.2 BUILDING PERMITS FOR CHATHAM-KENT .....	9
<b>8 POPULATION PROJECTIONS</b> .....	<b>12</b>
8.1 MINISTRY OF FINANCE POPULATION PROJECTIONS.....	12
8.2 ALTERNATIVE GROWTH SCENARIOS .....	13
<b>9 PROJECTED AGE DISTRIBUTION</b> .....	<b>15</b>
9.1 LOW SCENARIO .....	15
9.2 MEDIUM SCENARIO.....	17
9.3 HIGH SCENARIO .....	19
<b>10 HOUSING FORECASTS</b> .....	<b>21</b>
10.1 OVERVIEW .....	21
10.2 LOW SCENARIO .....	22
10.3 MEDIUM SCENARIO.....	23
10.4 HIGH SCENARIO .....	24

# 1 INTRODUCTION

In 1998 the Municipality of Chatham-Kent was established after Kent County (and its 22 individual municipalities) and the City of Chatham were amalgamated. Dillon Consulting were selected along with a team of consultants to create a new Official Plan for Chatham-Kent. As part of the background analysis for the report and to assist in the preparation of a growth management strategy, Lapointe Consulting Inc. was retained to estimate the future population of the new municipality and to estimate the need for future housing requirements.

In this paper we review the population, household and age distribution patterns that have been observed in Chatham-Kent as well as housing production levels. In addition, we reviewed the population forecasts prepared by the Ontario Ministry of Finance. We determined that they did not take into account the land use growth management and economic development strategies that are being pursued by Chatham-Kent – in particular, the creation of a large employment area near Highway 401. This report presents three alternative population and household growth scenarios for the City as well as associated housing demand. Allocation of growth to individual communities within Chatham-Kent was undertaken through a separate exercise.

## 2 POPULATION GROWTH TRENDS

### 2.1 Changes in Population

Between 1986 and 1991 the population of the Municipality of Chatham-Kent increased by 3,225, or 3%, from 106,370 to 109,595. After 1991 the municipality's population began to decline—losing 245 persons between 1991 and 1996, with a further decline of 1,640 between 1996 and 2001, resulting in a 2001 population of 107,710 or a loss of 1.5% over the most recent five-year period. (See Table 1 on Page 3.)

The City of Chatham and the Towns of Tilbury and Blenheim accounted for most of the growth in Chatham-Kent. Between 1986 and 2001 Chatham grew by almost 2,000 persons, while Tilbury's population increased from 4,190 in 1986 to 4,600 in 2001 and Blenheim's grew from 4,380 in 1986 to 4,795 in 2001. Dresden and Ridgeway experienced stagnant growth while Wallaceburg was the only urban centre whose population declined. In 1986 Wallaceburg's population registered 11,370 but by 2001 its population had declined to 11,114 persons.

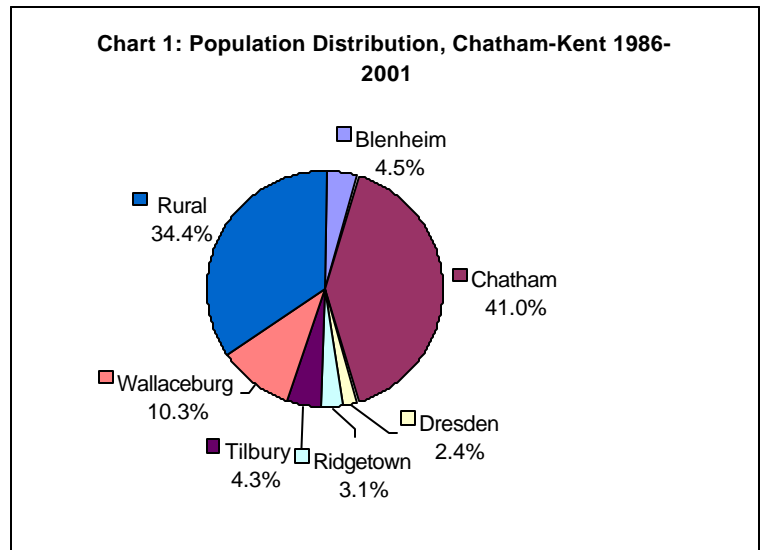
When taken together the population in the urban centres has been growing – from 67,865 in 1986 to 70,604 in 2001 or a growth of 4%. During this same period the rural population declined from 38,515 persons in 1986 to 37,105 in 2001 – a decline of 1,410 persons or 4%. This suggests that growth in the urban centres may be the result of people moving from the rural areas.

While Chatham-Kent's population decreased between 1996 and 2001, the population of the Province as a whole increased by 6% to its current level of 11.4 million people. While the

population growth rate is generally slower in Southwestern Ontario compared to areas closer to the Greater Toronto Area, some areas have experienced relatively high growth rates. For example, the Windsor CMA (census metropolitan area) and Leamington CA (census agglomeration) had growth rates of 7% each; Tilsonburg had a growth rate of just over 6% and London had a growth rate of close to 4%. Niagara-St. Catharines, on the other hand, grew at a relatively slow rate of 1.2%.

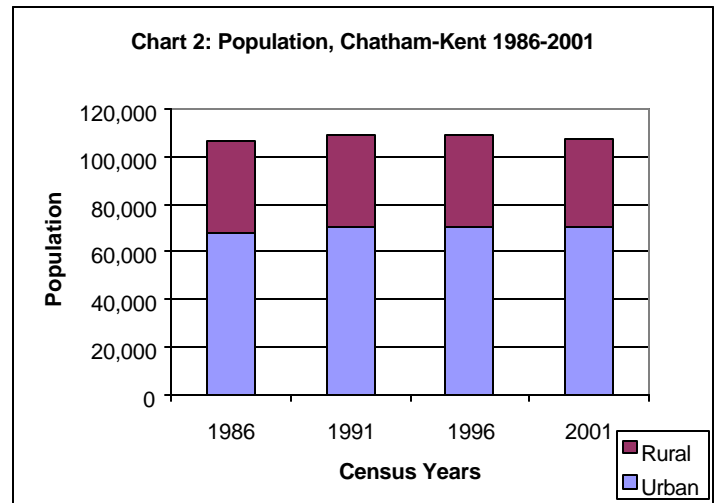
## 2.2 Chatham-Kent Urban Centres' Share of Population is Increasing

As shown in Chart 1, the largest share of the population is contained in the urban centre of Chatham, which accounted for 41% of the Chatham-Kent population in 2001. Wallaceburg accounted for 10%; Blenheim - 4%; Tilbury - 4%; Ridgetown - 3%; and, Dresden - 2%.



Source: Statistics Canada, 2001 Census Data

Altogether urban centres accounted for two-thirds of the population in 2001 while rural areas account for a third as shown in Chart 2 below. Over time, the share of the population in the urban centres has been increasing – from 64% in 1986 to 66% in 2001.



Source: Statistics Canada, 1986-2001 Censuses, and Lapointe Consulting Inc.

**Table 1: Chatham-Kent Population Growth, 1986-2001**

Area		Population	5-year Change	5-year % Change	Annual Average Change	Annual Growth Rate
<b>Chatham-Kent</b>	1986	106,370				
	1991	109,595	3,225	3.0%	645	0.6%
	1996	109,350	-245	-0.2%	-49	0.0%
	2001	107,709	-1,641	-1.5%	-328	-0.3%
<b>Blenheim</b>	1986	4,380				
	1991	4,680	300	6.8%	60	1.3%
	1996	4,873	193	4.1%	39	0.8%
	2001	4,795	-78	-1.6%	-16	-0.3%
<b>Chatham</b>	1986	42,210				
	1991	43,560	1,350	3.2%	270	0.6%
	1996	43,409	-151	-0.3%	-30	-0.1%
	2001	44,156	747	1.7%	149	0.3%
<b>Dresden</b>	1986	2,575				
	1991	2,645	70	2.7%	14	0.5%
	1996	2,589	-56	-2.1%	-11	-0.4%
	2001	2,582	-7	-0.3%	-1	-0.1%
<b>Ridgetown</b>	1986	3,140				
	1991	3,245	105	3.3%	21	0.7%
	1996	3,454	209	6.4%	42	1.3%
	2001	3,358	-96	-2.8%	-19	-0.6%
<b>Tilbury</b>	1986	4,190				
	1991	4,365	175	4.2%	35	0.8%
	1996	4,448	83	1.9%	17	0.4%
	2001	4,599	151	3.4%	30	0.7%
<b>Wallaceburg</b>	1986	11,370				
	1991	11,845	475	4.2%	95	0.8%
	1996	11,772	-73	-0.6%	-15	-0.1%
	2001	11,114	-658	-5.6%	-132	-1.1%
<b>Urban Total</b>	1986	67,865				
	1991	70,340	2,475	3.6%	495	0.7%
	1996	70,545	205	0.3%	41	0.1%
	2001	70,604	59	0.1%	12	0.0%
<b>Rural</b>	1986	38,515				
	1991	39,255	740	1.9%	148	0.4%
	1996	38,805	-450	-1.1%	-90	-0.2%
	2001	37,105	-1,700	-4.4%	-340	-0.9%

Source: Statistics Canada, 1986-2001 Censuses, and Lapointe Consulting Inc.

### 3 NATURAL INCREASE AND MIGRATION PATTERNS

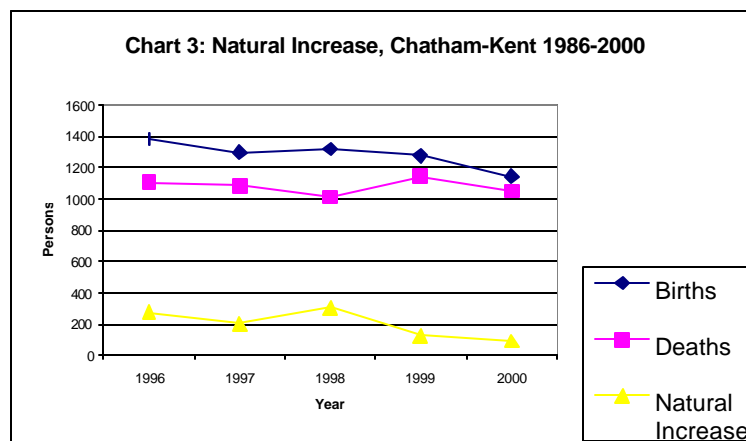
As Table 2 below shows, the number of births in Chatham-Kent has been gradually decreasing since 1996 reflecting the declining number of women in the age-bearing categories. The number of deaths on the other hand has been more or less constant. The net result is that there has been a gradual decrease in the level of natural increase in Chatham-Kent over the past five-year period. These trends are likely to continue as the population structure continues to age. Over the five-year period, 1996 to 2000, there were an average of 1,284 births and an average of 1,081 deaths resulting in an average annual increase of 203 persons due to natural increase.

However the natural increase of slightly more than 1,000 persons between 1996 and 2001 was outweighed by the 2,660 people estimated to have left the municipality over the same period, with the result that the municipality's population actually declined from 109,350 in 1996 to 107,710 in 2001. Note: (As the population actually decreased between 1996 and 2001, this can be only accounted for by people leaving which more than offset natural increase.)

**Table 2: Level of natural Increase in Chatham-Kent, 1996 to 2000**

	Births	Deaths	Natural Increase
1996	1,384	1,108	276
1997	1,295	1,088	207
1998	1,321	1,012	309
1999	1,275	1,147	128
2000	1,146	1,050	96
5-Yr. Total	6,421	5,405	1,016
Average	1,284	1,081	203

Source: Statistics Canada, 1986-2001 Censuses, and Lapointe Consulting Inc.

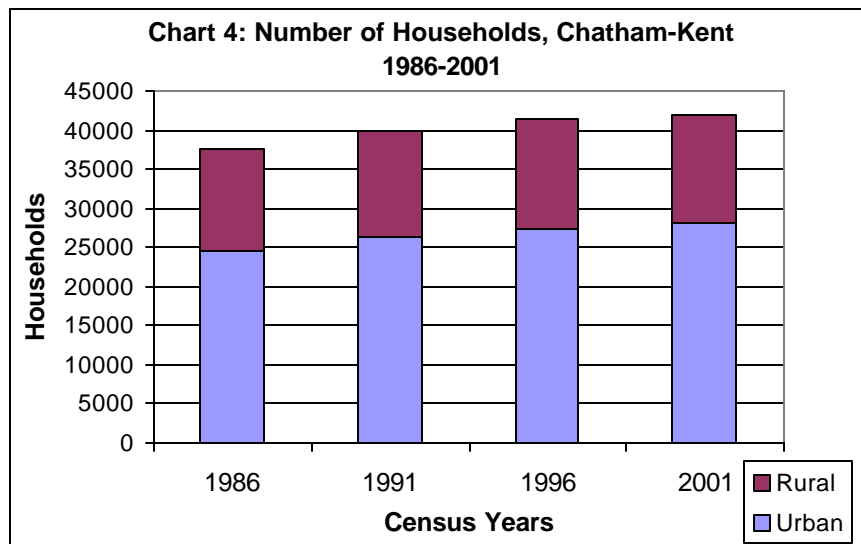


Source: Ontario Office of the Registrar General and Lapointe Consulting

## 4 HOUSEHOLD GROWTH OUTPACES POPULATION GROWTH

Despite the slower population growth that has recently been experienced in Chatham-Kent, the number of households has been growing. This is true for all periods and holds true for all areas – both urban and rural.

Between 1986 and 2001, the number of households in Chatham-Kent grew from 37,470 to 41,945– an increase of 4,475 or 298 on an annual basis. (Refer to Table 3.) Over the last 10 years the number of households increased by 212 annually. In the five-year period from 1996 to 2001—when the population in Chatham-Kent actually dropped by 1,640 persons — the number of households still grew by 615 from 41,330 to 41,945—an increase of about 1.5%.



The urban centres with the highest population growth—Chatham, Blenheim and Tilbury—also had the greatest increase in the number of households. For example, between 1996 and 2001, Chatham added 653 households representing an increase of nearly 4%; Tilbury grew by almost 8% adding another 129 new households, while Blenheim added 32 representing an increase of just under 2% over 1996.

Wallaceburg and the rural centres—whose populations declined between 1996 and 2001—also experienced declines in household growth. In 2001 the number of households in Wallaceburg decreased by 40 fewer than in 1996 - almost 1%. The number of households in the rural centres experienced a similar decline decreasing by 1.3% between 1996 and 2001.

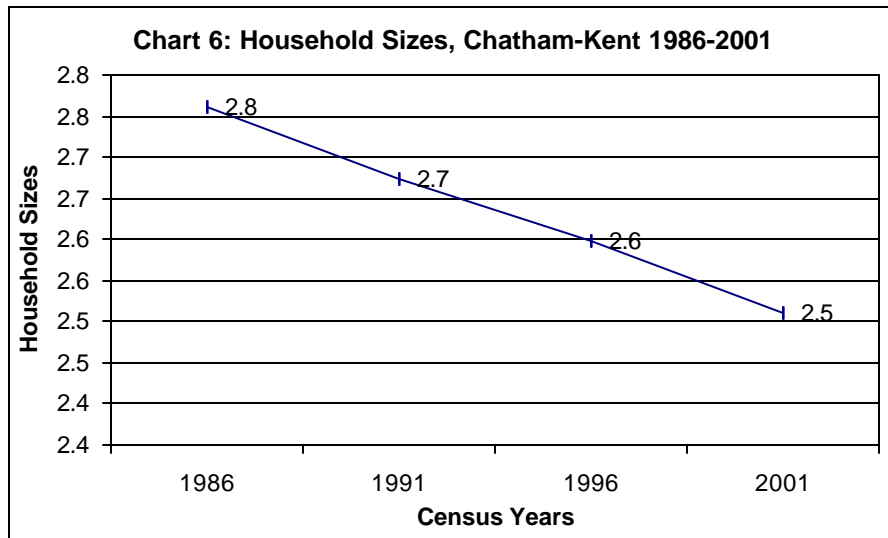
**Table 3: Household Growth in Chatham-Kent,  
1986-2001**

		# of Households	5-year Change	5-year % Change	Annual Average	Compound Growth Rate
Chatham-Kent	1986	37,470				
	1991	39,825	2,355	6.3%	471	1.2%
	1996	41,331	1,506	3.8%	301	0.7%
	2001	41,945	614	1.5%	123	0.3%
Blenheim	1986	1,605				
	1991	1,800	195	12.1%	39	2.3%
	1996	1,878	78	4.3%	16	0.9%
	2001	1,910	32	1.7%	6	0.3%
Chatham	1986	15,280				
	1991	16,400	1,120	7.3%	224	1.4%
	1996	16,967	567	3.5%	113	0.7%
	2001	17,620	653	3.8%	131	0.8%
Dresden	1986	935				
	1991	980	45	4.8%	9	0.9%
	1996	1,014	34	3.5%	7	0.7%
	2001	1,020	6	0.6%	1	0.1%
Ridgetown	1986	1,175				
	1991	1,230	55	4.7%	11	0.9%
	1996	1,345	115	9.3%	23	1.8%
	2001	1,360	15	1.1%	3	0.2%
Tilbury	1986	1,475				
	1991	1,595	120	8.1%	24	1.6%
	1996	1,666	71	4.5%	14	0.9%
	2001	1,795	129	7.7%	26	1.5%
Wallaceburg	1986	4,120				
	1991	4,395	275	6.7%	55	1.3%
	1996	4,500	105	2.4%	21	0.5%
	2001	4,460	(40)	-0.9%	-8	-0.2%
Urban Total	1986	24,590				
	1991	26,400	1,810	7.4%	362	1.4%
	1996	27,370	970	3.7%	194	0.7%
	2001	28,165	795	2.9%	159	0.6%
Rural	1986	12,880				
	1991	13,425	545	4.2%	109	0.8%
	1996	13,961	536	4.0%	107	0.8%
	2001	13,780	(181)	-1.3%	-36	-0.3%

Source: Statistics Canada, 1986-2001 Census, and Lapointe Consulting Inc.,

## 5 HOUSEHOLD SIZE

As shown below in Chart 6, the average household size for Chatham-Kent has been declining gradually from 2.8 persons per household in 1986 to 2.5 persons per household in 2001.

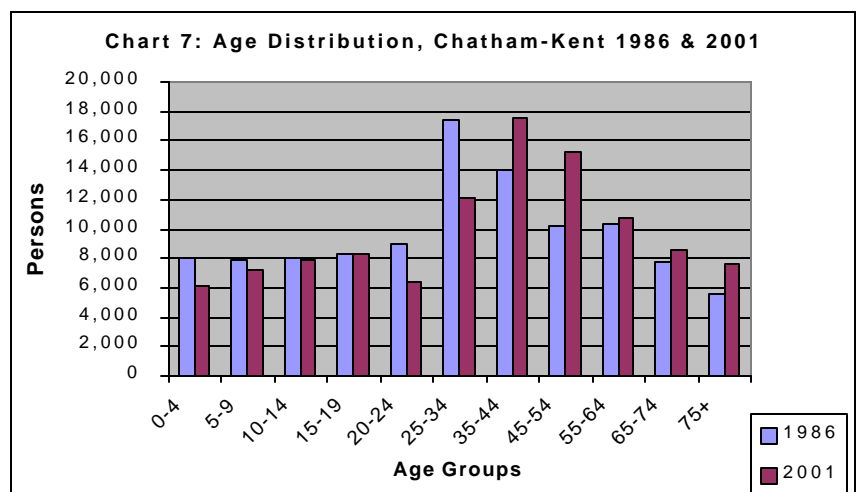


Source: Statistics Canada, 1986-2001 Censuses

## 6 AGE DISTRIBUTION

Table 4 and Chart 7 below shows the changes in the age distribution of the population in Chatham-Kent between 1986 and 2001. The major trends are as follows:

- Children and youth aged 0-19 years of age have declined from 30% of the population in 1986 to 28% in 2001. This age group has experienced an absolute decline in numbers.
- The two groups with the largest increase in numbers are the 35-44 year olds and the 45-54 year olds. This increase reflects the aging of the baby boom generation born between 1945 and 1965.



Source: 1986-2001 Statistics Canada

- There has been a decline in the number of younger adults (20-24 year olds) reflecting the out-migration of younger workers.
- Older persons aged 65 and over have grown from 13% of the population in 1986 to 15% in 2001. This group increased by 2,800 persons between 1986 and 2001.

**Table 4: Age Distribution for Chatham-Kent, 1986-2001**

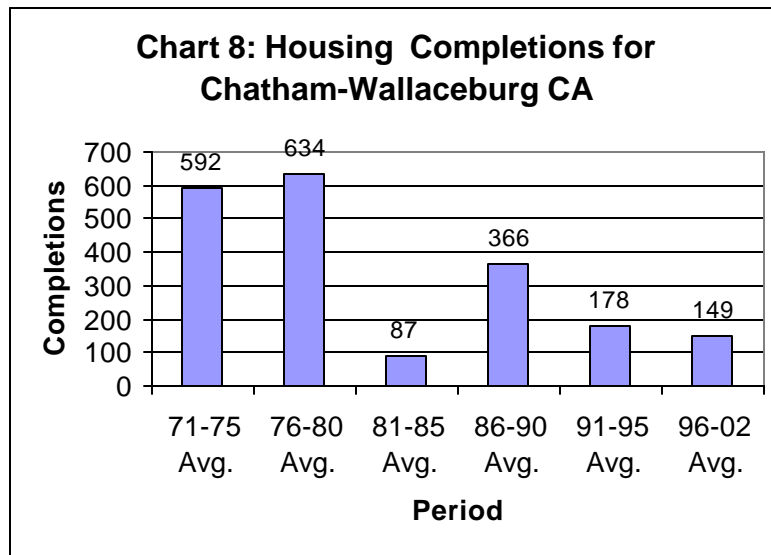
Age	1986		1991		1996		2001	
	Total	%	Total	%	Total	%	Total	%
0-4	8,020	7.5%	7,630	7.0%	7,050	6.4%	6,150	5.7%
5-9	7,910	7.4%	8,465	7.7%	7,785	7.1%	7,190	6.7%
10-14	7,995	7.5%	8,155	7.4%	8,400	7.7%	7,865	7.3%
15-19	8,270	7.8%	8,085	7.4%	8,025	7.3%	8,270	7.7%
0-19	32,195	30.3%	32,335	30.4%	31,260	29.4%	29,475	27.7%
20-24	8,960	8.4%	7,075	6.5%	6,810	6.2%	6,380	5.9%
25-34	17,365	16.3%	17,665	16.1%	15,060	13.8%	12,170	11.3%
35-44	13,950	13.1%	16,095	14.7%	17,080	15.6%	17,515	16.3%
20-44	40,275	37.9%	40,835	38.4%	38,950	36.6%	36,065	33.9%
45-54	10,215	9.6%	11,390	10.4%	13,530	12.4%	15,280	14.2%
55-64	10,275	9.7%	9,870	9.0%	9,735	8.9%	10,685	9.9%
45-64	20,490	19.3%	21,260	20.0%	23,265	21.9%	25,965	24.4%
65-74	7,805	7.3%	8,730	8.0%	8,970	8.2%	8,535	7.9%
75+	5,605	5.3%	6,435	5.9%	6,900	6.3%	7,680	7.1%
65+	13,410	12.6%	15,165	14.3%	15,870	14.9%	16,215	15.2%
Total	106,370	100.0%	109,595	100.0%	109,345	100.0%	107,720	100.0%

Source: 1986-2001 Census

## 7 DWELLING COMPLETIONS AND DWELLING PERMITS

### 7.1 Dwelling Completions for the Chatham CA

The following data on residential has been obtained from Canada Mortgage and Housing Corporation. Data on completions was only available for the Chatham Census Agglomeration which was redefined in 1998 to include the former City of Chatham, the former Township of Chatham and the Town of Wallaceburg but prior to that included just the City of Chatham and Chatham Township. To make the data comparable, we have included the completions for Wallaceburg to the earlier data. Refer to Table A1 in the Appendix.



*Notes:*

1. All periods are 5-year periods except 1996-2002 - a 7-year period.
2. In order to make the data consistent, we have added Wallaceburg to Chatham CA for the years prior to 1998.

*Source: CMHC London Office and Lapointe Consulting Inc.*

While during the 1970's the Chatham CA averaged around 600 dwelling completions annually during the first half of the 1980's (which included the recession of the early 1980's), the average level of completions fell to just 87. During the boom period in the second half of the 1980's completions climbed once again – this time to an average of 366 per year. During the severe recession of the early 1990's completions dropped again to 178 on an annual average basis. However, while the rest of Ontario has benefited from the stronger economic growth during the latter part of the 1990's and into 2000, 2001 and 2002, residential completions in the Chatham CA have continued at a pace that is slightly below that of the recessionary period in the early 1990's.

Of the average annual 149 completions for the period 1996-2001, 120 of them were single detached dwellings representing 80% of the completions in the Chatham CA. Semi-Detached housing represented 6% of completions while row housing accounted for 5% and apartments 9%. There has been a notable decline in the level of row housing and apartment completions in recent years in part due to the termination of non-profit housing programs.

## **7.2 Building Permits for Chatham-Kent**

Table 5 below provides a summary of the distribution of building permits in Chatham-Kent across the former municipalities. The majority of residential building permits issued were in the former City of Chatham which accounted for 47% of all permits, followed by Wallaceburg which accounted for 18% of permits. Blenheim, Tilbury and Ridgeway all accounted for approximately 6% of completions.

Table A2 in the Appendix shows the distribution of building permits by municipality for the period 1989-1997.

**Table 5: Distribution of Building Permits In Chatham-Kent, 1989-1997**

	1989-1997 Nine-Year Average				Total
	Single	Double	Row	Apartment	Residential
Kent County	242 67.5%	9 2.6%	28 7.9%	79 22.0%	359 100.0%
Chatham, C	111 65.0%	6 3.6%	16 9.6%	37 21.8%	171 100.0%
Chatham, TP	13 100.0%	0 0.0%	0 0.0%	0 0.0%	13 100.0%
Wallaceburg, T	19 49.6%	3 6.8%	3 6.8%	14 36.8%	39 100.0%
Blenheim, T	13 64.2%	0 0.0%	1 6.4%	6 29.4%	21 100.0%
Tilbury, T	17 81.5%	0 1.1%	1 3.2%	3 14.3%	21 100.0%
Ridgetown, T	8 37.8%	0 2.2%	6 28.1%	7 31.9%	21 100.0%
Dresden, T	5 51.9%	0 0.0%	0 0.0%	4 48.1%	9 100.0%
Wheatley, VL	3 45.5%	0 0.0%	1 21.8%	2 32.7%	6 100.0%
All Others	53 91.2%	0 0.0%	0 0.0%	5 8.8%	58 100.0%

*Source: Statistics Canada, Special Tabulation*

Table 6 below shows the distribution of dwelling permits issued between 1989 and 2001 for the former Count of Kent and the new municipality of Chatham-Kent. The number of permits issued peaked in 1989 with 536 building permits issued. In other years the number of permits were often in the range of 300 to 380 permits although during some years they fell below 300 units.

As can be seen from the data below, the overall number of building permits issued has hovered around 300+ over the past ten years. There has been a slight decline in building permits issued due to the cancellation of the non-profit and co-operative housing programs. As a result there has been a shift towards single family dwellings in the latter part of the 1990's. For example, over the past 5-year period (1997-2001), 81% of all residential permits were issued for single detached dwellings, 4% for doubles, 10% for rows and 6% apartments.

**Table 6: Residential Permits Issued by Type for the County of Kent/Chatham-Kent, 1989-2001**

	Single	Double	Row	Apartments	Total
1989	303	8	0	224	535
	56.6%	1.5%	0.0%	41.9%	100.0%
1990	222	0	47	99	368
	60.3%	0.0%	12.8%	26.9%	100.0%
1991	142	6	68	94	310
	45.8%	1.9%	21.9%	30.3%	100.0%
1992	184	17	30	84	315
	58.4%	5.4%	9.5%	26.7%	100.0%
1993	198	10	62	52	322
	61.5%	3.1%	19.3%	16.1%	100.0%
1994	321	16	24	19	380
	84.5%	4.2%	6.3%	5.0%	100.0%
1995	233	4	18	41	296
	78.7%	1.4%	6.1%	13.9%	100.0%
1996	252	12	0	61	325
	77.5%	3.7%	0.0%	18.8%	100.0%
1997	325	12	5	36	378
	86.0%	3.2%	1.3%	9.5%	100.0%
1998	226	4	11	43	284
	79.6%	1.4%	3.9%	15.1%	100.0%
1999	265	16	42	6	329
	80.5%	4.9%	12.8%	1.8%	100.0%
2000	225	16	47	2	290
	77.6%	5.5%	16.2%	0.7%	100.0%
2001	181	8	39	2	230
	78.7%	3.5%	17.0%	0.9%	100.0%
1989-2001	3,085	129	394	765	4,374
Ave. 89-01	237	10	30	59	336
10 yr. Ave.	242	12	28	35	316
	76.5%	3.7%	8.8%	11.0%	100.0%
5 yr. Ave.	245	11	29	18	303
	80.9%	3.7%	9.5%	5.9%	100.0%

## 8 POPULATION PROJECTIONS

### 8.1 Ministry of Finance Population Projections

The most recent projections prepared by the Ontario Ministry of Finance were developed in 2000. These projections, which were prepared for geographic areas within the Province for the period 1999 to 2028<sup>1</sup>, assume that most of the growth over the next twenty year period (2001 to 2021) will go to the Greater Toronto Area (Peel, Durham, Halton, York and Toronto) and the Central Region which together account for 84% of Ontario's population growth over this period. Southwestern Ontario is anticipated to grow by 174,900 over the next twenty years and account for 6.5% of the Province's population growth.

As in shown in Table 7 below , Southwestern Ontario is expected to grow from 1,525,200 in 2001 to 1,700,100 persons in 2021 – an increase of 174,900 persons (11.5% growth over the 25-year period or a compound growth rate of .5% ). Within Southwestern Ontario, Lambton, Kent and Huron all have the lowest growth rates while Elgin County, Essex, Oxford and Perth.

**Table 7: Ministry of Finance Reference Scenario for Southwestern Ontario**

	2001E	2021	Change 2001-2021	% Change	Compound Rate	% of SW Change
Southwestern	1,525.2	1,700.1	174.9	11.5%	0.5%	100.0%
Lambton	131.3	134.0	2.7	2.1%	0.1%	1.5%
Huron	61.2	62.6	1.4	2.3%	0.1%	0.8%
Kent	112.8	116.3	3.5	3.1%	0.2%	2.0%
Bruce	66.8	71.9	5.1	7.6%	0.4%	2.9%
Grey	90.9	98.1	7.2	7.9%	0.4%	4.1%
Middlesex	414.0	450.9	36.9	8.9%	0.4%	21.1%
Perth	75.6	84.8	9.2	12.2%	0.6%	5.3%
Oxford	103.3	119.7	16.4	15.9%	0.7%	9.4%
Essex	383.7	457.3	73.6	19.2%	0.9%	42.1%
Elgin	85.5	104.4	18.9	22.1%	1.0%	10.8%

*Note: 2001 represent the Ministry of Finance's estimate for 2001*

*Source: Ministry of Finance, Ontario Population Projections,1999-2028; 2000 and Lapointe Consulting estimates of growth rates*

Under the reference scenario developed by the Ministry of Finance, Chatham-Kent is expected to grow by a mere 3,500 over the next twenty-year period 2001-2021 (or 175 persons per year) or 3.1% and a compound rate of .2% per annum. Under the high scenario, Chatham-Kent's population grows to 120,100 by 2021 representing an increase of 7,200 persons (or 360 persons per year) or 6.5% and a compound growth rate of .3%. Neither the reference scenario nor the high scenario take into account the aggressive economic development strategy which the new municipality of Chatham-Kent is now embracing.

<sup>1</sup> Source: Ontario Ministry of Finance. (2000). Ontario Population Projections, 1999-2028

**Table 8: Projected Population Growth for Chatham-Kent,  
2001-2021**

Chatham-Kent	Population Projections					2001-2021 Change	% Change	Compound Growth
	2001	2006	2011	2016	2021			
Reference	112.8	113.8	114.8	115.7	116.3	3.5	3.1%	0.2%
High	112.9	114.5	116.4	118.3	120.1	7.2	6.3%	0.3%

*Source: Ontario Ministry of Finance and Lapointe Consulting Inc.*

## 8.2 Alternative Growth Scenarios

A more appropriate growth management population target should take into account Chatham-Kent's strategy of attracting growth along the 401 corridor by designating additional industrial lands as well as other proactive economic strategies. It is anticipated that these initiatives will stem the outflow of population which started in the early 1990's when the municipality's population began to decline. Furthermore, our projections had to take into account the lower 2001 population for Chatham-Kent (even after a 3% undercount was added in) compared to the Ministry of Finance projections. The medium and high projections were designed to reflect the success of the City's proactive growth management and economic development strategies after 2006.<sup>2</sup> As described below and in Table 9, Lapointe Consulting has developed three population growth scenarios:

### Low Growth Scenario:

- is based on the Ministry of Finance projections of .2% over the twenty-year period 2001-2021. This scenario does not take into account the economic development strategies that are being adopted by Chatham-Kent and is therefore, considered a worst case scenario.

### Medium Growth Scenario:

- assumes an average annual growth rate of .5% over the twenty-year period 2001-2021 and is based on the assumption that the economic development strategies adopted by Chatham-Kent will be effective in reducing out-migration and will result in attracting new residents. This level is more in line with the overall growth rate of South-western Ontario as a whole as prepared by the Ministry of Finance.

### High Growth Scenario:

- assumes a slightly higher growth rate of .6% compared to the medium growth rate and is based on a somewhat more optimistic level of success in economic growth and diversification.

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<sup>2</sup> During the period when the projections were undertaken, the closing of the Navistar plant was announced as were various plans to keep it open. As there were no final plans in the works to keep the plant open, we had to assume that the closure would take place.

**Table 9: Population Projections: Chatham-Kent, 2001-26**

	2001	2006	2011	2016	2021	Change 2001-21	% Change	20 Yr. Compound Gr. Rate
Low	111,000	113,000	114,800	115,700	116,300	5,300	4.8%	0.23%
5 Yr. Change		2,000	1,800	900	600			
% Change		1.8%	1.6%	0.8%	0.5%			
Medium (.5% growth)	111,000	113,000	115,900	119,400	122,600	11,600	10.5%	0.50%
5 Yr. Change		2,000	2,900	3,500	3,200			
% Change		1.8%	2.6%	3.0%	2.7%			
High (.6% growth)	111,000	113,000	117,000	121,200	125,100	14,100	12.7%	0.60%
5 Yr. Change		2,000	4,000	4,200	3,900			
% Change		1.8%	3.5%	3.6%	3.2%			

*Note: 2001 population based on census plus an estimated undercount of 3%.*

*Source: Ontario Ministry of Finance, 2001 Census and Lapointe Consulting Inc.*

The low projections, which are based on the Ministry of Finance’s reference scenario, result in a 4.8% increase representing 5,300 persons over the twenty year period 2001 to 2021, or a compound growth rate of .23% per annum.

Under the medium projections, based on an annual compound growth rate of .5%, will result in a population of 122,600 in 2021 representing an overall increase of 10.5% or 11,600 over the twenty year period from 2001 to 2021.

Under the high projections, which are based on an annual compound growth rate of .6%, the Chatham-Kent population will grow to 125,100 persons in 2021, representing an overall increase of 12.7% or 14,100 people over the period 2001 to 2021.

The medium and high projections are more in line with the municipality’s aggressive growth management strategy and are not unrealistically high when compared to growth in other parts of South-western Ontario.

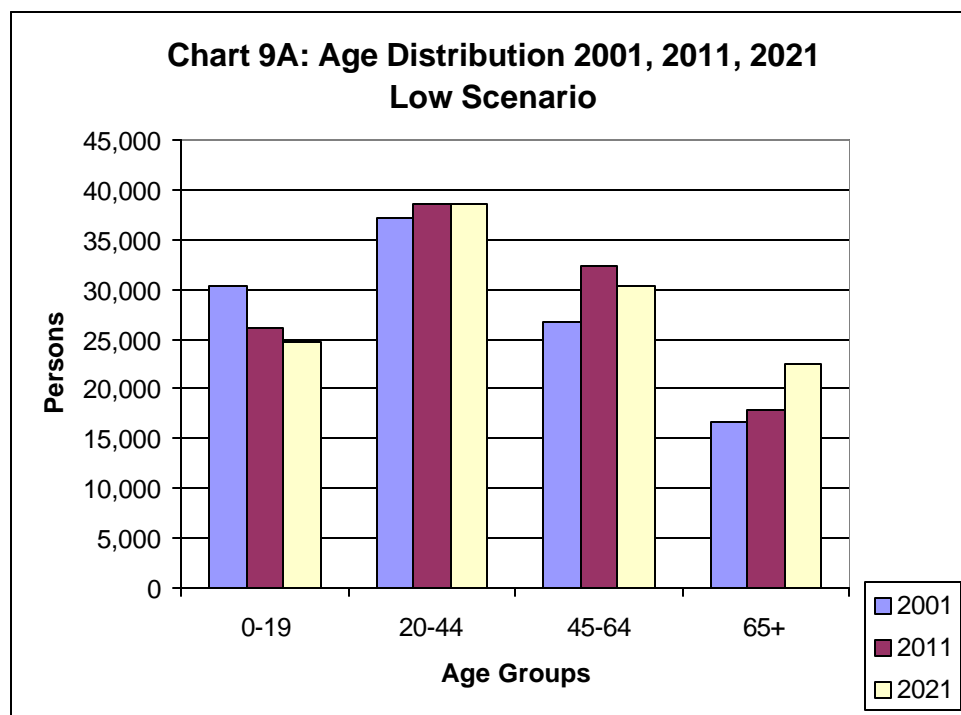
## 9 PROJECTED AGE DISTRIBUTION

In the following section the population projected for Chatham-Kent is provided for each of the three scenarios.

### 9.1 Low Scenario

The following Low Scenario age distribution is based on the age distribution in the Ontario Ministry of Finance projections. The following highlights the anticipated changes:

- The number of children and youth (0-19 years of age) is projected to decline from 27% of the population in 2001 to 21% in 2021 and the absolute number declines from 30,370 to 24,720.
- The number of “younger” adults aged 20-44 is projected to remain constant in the range of 33% of the population although the number in this age group actually increases from 37,170 to 38,650 persons.
- Those aged 45-64 years of age are expected to increase from 26,760 persons to 30,390—representing an increase of 13.5%. This group will grow from 24% in 2001 to 26% in 2021.
- The number of persons aged 65 years and over is expected to increase from 16,700 to 22,540 persons representing an increase from 15% of the population in 2001 to 19% in 2021.



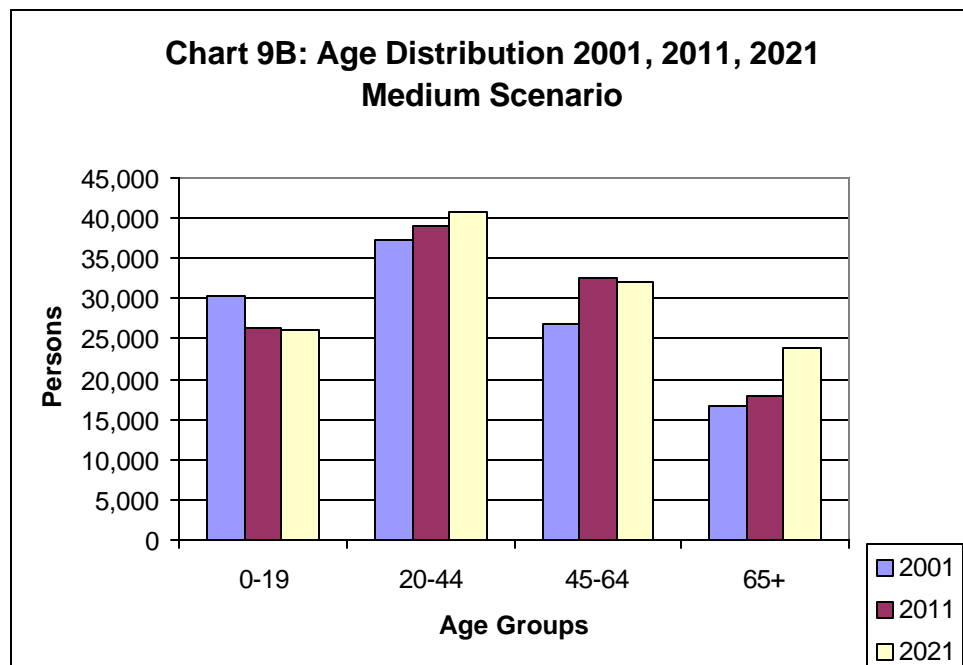
**Table 10 a: Low Scenario Projected Age Distribution for Chatham-Kent, 2001-2021**

Age	2001		2011		2021	
	Total	%	Total	%	Total	%
0-4	6,340	5.7%	6,190	5.4%	6,100	5.2%
5-9	7,410	6.7%	5,970	5.2%	6,280	5.4%
10-14	8,100	7.3%	6,330	5.5%	6,260	5.4%
15-19	8,520	7.7%	7,570	6.6%	6,080	5.2%
0-19	30,370	27.4%	26,060	22.7%	24,720	21.3%
20-24	6,570	5.9%	7,990	7.0%	6,440	5.5%
25-29	5,940	5.4%	8,440	7.4%	7,630	6.6%
30-34	6,610	6.0%	8,240	7.2%	8,000	6.9%
35-39	8,730	7.9%	6,930	6.0%	8,410	7.2%
40-44	9,320	8.4%	7,040	6.1%	8,170	7.0%
20-44	37,170	33.5%	38,640	33.7%	38,650	33.2%
45-49	8,180	7.4%	8,690	7.6%	6,840	5.9%
50-54	7,570	6.8%	8,850	7.7%	6,860	5.9%
55-59	5,910	5.3%	7,700	6.7%	8,350	7.2%
60-64	5,100	4.6%	7,020	6.1%	8,340	7.2%
45-64	26,760	24.1%	32,260	28.1%	30,390	26.1%
65-69	4,490	4.0%	5,220	4.5%	7,000	6.0%
70-74	4,300	3.9%	4,120	3.6%	5,960	5.1%
75-79	3,650	3.3%	3,250	2.8%	3,990	3.4%
80-84	2,320	2.1%	2,570	2.2%	2,670	2.3%
85+	1,940	1.7%	2,690	2.3%	2,920	2.5%
65+	16,700	15.0%	17,850	15.5%	22,540	19.4%
Total	111,000	100.0%	114,800	100.0%	116,300	100.0%

## 9.2 Medium Scenario

The following Medium Scenario age distribution is based on a 0.5% compound annual growth rate and distributed by age according to projections prepared by the Ontario Ministry of Finance. The following highlights the changes in age distribution over the projection period 2001-2021:

- The number of children and youth (0-19 years of age) is projected to decrease by 14% from 30,370 in 2001 to 26,060 in 2021.
- The number of adults aged 20-44 is projected to increase by 9.6% from 37,170 in 2001 to 40,740 in 2021.
- Those aged 45-64 years of age are expected to increase from 26,760 persons in 2001 to 32,030 in 2021—representing an increase of 20%. Most of this growth occurs between 2001 and 2011. An increase in this age group should result in continued household growth and demand for “move up” housing.
- The number of persons aged 65 years and over is expected to increase by 42% from 16,700 in 2001 to 23,760 in 2021.



**Table 10 b: Medium Scenario Projected Age Distribution for Chatham-Kent, 2001-2021**

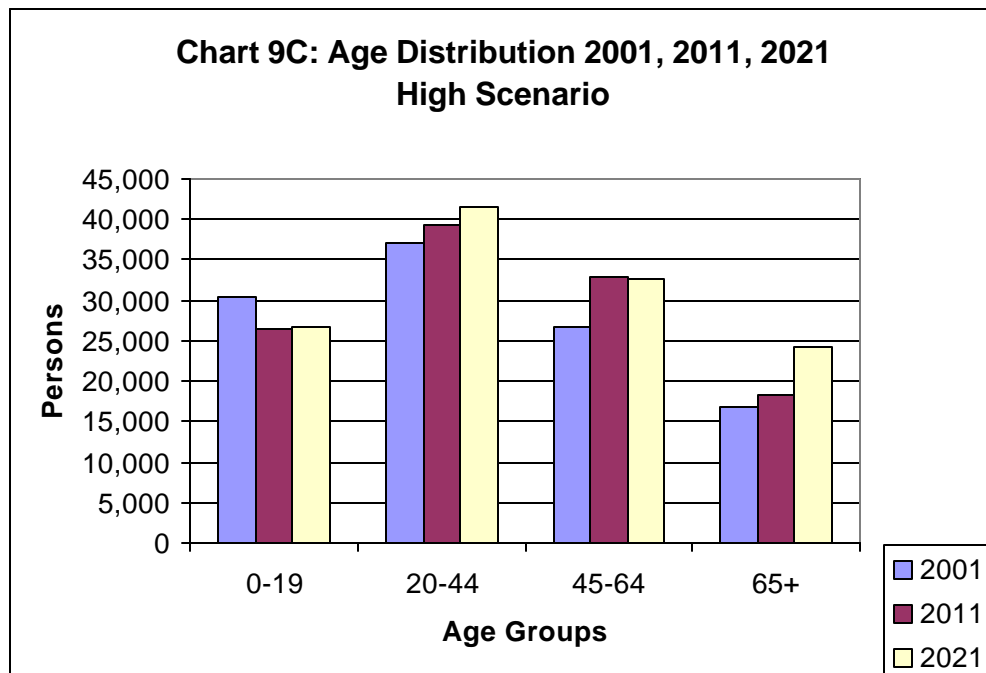
Age	2001		2011		2021	
	Total	%	Total	%	Total	%
0-4	6,340	5.7%	6,250	5.4%	6,430	5.2%
5-9	7,410	6.7%	6,030	5.2%	6,620	5.4%
10-14	8,100	7.3%	6,390	5.5%	6,600	5.4%
15-19	8,520	7.7%	7,640	6.6%	6,410	5.2%
0-19	30,370	27.4%	26,310	22.7%	26,060	21.3%
20-24	6,570	5.9%	8,070	7.0%	6,790	5.5%
25-29	5,940	5.4%	8,520	7.4%	8,040	6.6%
30-34	6,610	6.0%	8,320	7.2%	8,430	6.9%
35-39	8,730	7.9%	7,000	6.0%	8,870	7.2%
40-44	9,320	8.4%	7,110	6.1%	8,610	7.0%
20-44	37,170	33.5%	39,020	33.7%	40,740	33.2%
45-49	8,180	7.4%	8,770	7.6%	7,210	5.9%
50-54	7,570	6.8%	8,930	7.7%	7,230	5.9%
55-59	5,910	5.3%	7,770	6.7%	8,800	7.2%
60-64	5,100	4.6%	7,090	6.1%	8,790	7.2%
45-64	26,760	24.1%	32,560	28.1%	32,030	26.1%
65-69	4,490	4.0%	5,270	4.5%	7,380	6.0%
70-74	4,300	3.9%	4,160	3.6%	6,280	5.1%
75-79	3,650	3.3%	3,280	2.8%	4,210	3.4%
80-84	2,320	2.1%	2,590	2.2%	2,810	2.3%
85-89	1,940	1.7%	2,720	2.3%	3,080	2.5%
65+	16,700	15.0%	18,020	15.5%	23,760	19.4%
Total	111,000	100.0%	115,910	100.0%	122,590	100.0%

Source: Ontario Ministry of Finance and Lapointe Consulting Inc.

### 9.3 High Scenario

The following High Scenario age distribution is based on a 0.6% compound annual growth rate and distributed by age according to projections prepared by the Ontario Ministry of Finance. The following highlights the changes in age distribution over the projection period 2001-2021:

- The number of children and youth (0-19 years of age) is projected to decrease by 12% from 30,370 in 2001 to 26,590 in 2021.
- The number of adults aged 20-44 is projected to increase by 12% from 37,170 in 2001 to 41,590 in 2021.
- Those aged 45- 64 years of age are expected to increase from 26,760 persons in 2001 to 32,690 in 2021—representing an increase of 22 %. Most of the growth occurs between 2001 and 2011. An increase in this age group should result in continued household growth and demand for “move up” housing.
- The number of persons aged 65 years and over is expected to increase by 45% from 16,700 in 2001 to 24,240 in 2021.



**Table 10 c: High Scenario Projected Age Distribution for Chatham-Kent, 2001-2021**

Age	2001		2011		2021	
	Total	%	Total	%	Total	%
0-4	6,340	5.7%	6,310	5.4%	6,560	5.2%
5-9	7,410	6.7%	6,080	5.2%	6,760	5.4%
10-14	8,100	7.3%	6,450	5.5%	6,730	5.4%
15-19	8,520	7.7%	7,710	6.6%	6,540	5.2%
0-19	30,370	27.4%	26,550	22.7%	26,590	21.3%
20-24	6,570	5.9%	8,140	7.0%	6,930	5.5%
25-29	5,940	5.4%	8,600	7.4%	8,210	6.6%
30-34	6,610	6.0%	8,400	7.2%	8,610	6.9%
35-39	8,730	7.9%	7,060	6.0%	9,050	7.2%
40-44	9,320	8.4%	7,170	6.1%	8,790	7.0%
20-44	37,170	33.5%	39,370	33.7%	41,590	33.2%
45-49	8,180	7.4%	8,860	7.6%	7,360	5.9%
50-54	7,570	6.8%	9,020	7.7%	7,380	5.9%
55-59	5,910	5.3%	7,850	6.7%	8,980	7.2%
60-64	5,100	4.6%	7,150	6.1%	8,970	7.2%
45-64	26,760	24.1%	32,880	28.1%	32,690	26.1%
65-69	4,490	4.0%	5,320	4.5%	7,530	6.0%
70-74	4,300	3.9%	4,200	3.6%	6,410	5.1%
75-79	3,650	3.3%	3,310	2.8%	4,290	3.4%
80-84	2,320	2.1%	2,620	2.2%	2,870	2.3%
85-89	1,940	1.7%	2,740	2.3%	3,140	2.5%
65+	16,700	15.0%	18,190	15.5%	24,240	19.4%
Total	111,000	100.0%	116,990	100.0%	125,110	100.0%

## 10 HOUSING FORECASTS

### 10.1 Overview

Housing forecasts were developed based on the 3 population growth scenarios described above, and the “propensity” of different age groups to live in particular dwelling types.<sup>3</sup> Highlights of the housing forecasts, described in more detail below are:

- Under the Low growth scenario, which reflects the Ministry of Finance’s Reference Scenario, 3,545 new housing units would be required over the period 2001-2021 with an average annual demand of 177 new units. Demand for housing would drop off considerably after 2011.
- Under the Medium growth scenario, based on the population growing at a compound annual rate of 0.5%, 6,072 new housing units would be required over the period 2001-2021 with an average annual demand of 330 new units.
- Under the High growth scenario, based on the population of Chatham-Kent growing at a compound annual rate of 0.6%, 7,086 new housing units would be required over the period 2001-2021 with an average annual demand of 354 new units.

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<sup>3</sup> Applying housing propensities to the 2006 population resulted in housing that far exceeded recent construction levels and was therefore adjusted downwards. The increase for all other periods was based on applying housing propensities to generate overall housing demand.

## 10.2 Low Scenario

Table 9A, below, shows the housing production that is expected to result from a low growth scenario based on the Ministry of Finance population projections. Under the Low Growth Scenario, the main features of housing demand over the next twenty years are:

- An additional 3,545 dwellings will be constructed during the period 2001-2021 with an annual average demand of 177 over the 20-year period.
- Single detached home construction of 2,774 units during the period 2001-2021 will account for just over three quarters (78%) of all new residential units, with an average of 139 single detached homes being built annually.
- Three hundred and forty-five (345) semis and row housing units will be built during the period 2001-2021, representing an annual average of just 17 units.
- Apartment construction—both low-rise and high-rise—will total 427 units over the period 2001-2021, with an average of 22 apartment units being constructed each year.
- A slowing of the growth in the population of persons aged 20-44—considered the “first-time” buyers age group—and an actual decline after 2011 in the population of persons aged 45-64—considered the “move-up” buyers age group will result in a gradual slowing of demand for new housing after 2011.

**Table 11a: Low Growth Scenario Housing Projections for Chatham-Kent 2001-2021**

Dwelling Type	2001-2006		2006-2011		2011-2016		2016-2021		2001-2021	
	5-year	Annual	5-year	Annual	5-year	Annual	5-year	Annual	Total	Annual
Single Detached	1,215	243	1,070	214	321	64	168	34	2,774	139
Semi-Detached	56	11	36	7	11	2	6	1	108	5
Row Housing	143	29	65	13	19	4	10	2	237	12
Low Rise Apartments	89	18	182	36	55	11	29	6	354	18
High Rise Apartments			50	10	15	3	8	2	73	4
<b>Total Dwellings</b>	<b>1,502</b>	<b>300</b>	<b>1,402</b>	<b>280</b>	<b>421</b>	<b>84</b>	<b>220</b>	<b>44</b>	<b>3,545</b>	<b>177</b>

*Source: Lapointe Consulting Inc.*

### 10.3 Medium Scenario

Table 9B, below, shows the housing production that is expected to result from a medium growth scenario based on 0.5% compound annual growth rate in population. Under the Medium Growth Scenario, the main features of housing demand over the next twenty years are:

- An additional 6,072 dwellings will be constructed during the period 2001-2021 or 304 units on an annual average basis.
- Single detached home construction of 4,701 units during the period 2001-2021 will account for just over three quarters (77%) of all new residential units, with an average of 235 single detached homes being required annually.
- Five hundred and twenty-five (525) semis and row housing units will be built during the period 2001-2021, representing an annual average of 27 units.
- Apartment construction—both low-rise and high-rise—will total 845 units over the period 2001-2021, with an average of 42 apartment units being constructed each year. With 14% of new residential construction, apartments will represent the next largest component of growth after single-detached dwellings.
- A slowing of the growth in the population of persons aged 20-44—considered the “first-time” buyers age group—and in the population of persons aged 45-64—considered the “move-up” buyers age group will result in a gradual slowing of demand for new housing after 2011.

**Table 11b: Medium Growth Scenario Housing Projections for Chatham-Kent 2001-2021**

Dwelling Type	2001-2006		2006-2011		2011-2016		2016-2021		2001-2021	
	5-year	Annual	5-year	Annual	5-year	Annual	5-year	Annual	Total	Annual
Single Detached	1,215	243	1,405	281	1,121	224	960	192	4,701	235
Semi-Detached	56	11	47	9	38	8	32	6	172	9
Row Housing	143	29	85	17	68	14	58	12	353	18
Low Rise Apartments	89	18	239	48	191	38	163	33	681	34
High Rise Apartments			66	13	53	11	45	9	164	8
<b>Total Dwellings</b>	<b>1,502</b>	<b>300</b>	<b>1,842</b>	<b>368</b>	<b>1,469</b>	<b>294</b>	<b>1,259</b>	<b>252</b>	<b>6,072</b>	<b>304</b>

## 10.4 High Scenario

Table 9C, below, shows the housing production that is expected to result from a high growth scenario based on 0.6% compound annual growth rate in population. Under the High Growth Scenario, the main features of housing demand over the next twenty years are:

- An additional 7,086 dwellings will be constructed during the period 2001-2021 representing 381 units on an annual basis.
- Single detached home construction of 5,474 units required during the period 2001-2021 will account for just over three quarters (77%) of all new residential units, with an average of 274 single detached homes being required annually.
- Five hundred and ninety-eight (598) semis and row housing units will be built during the period 2001-2021, representing an annual average of 30 units.
- Apartment construction—both low-rise and high-rise—will total 1,013 units over the period 2001-2021, with an average of 51 apartment units being constructed annually. With 14% of new housing required, apartments will represent the next largest housing demand after detached dwellings.
- A slowing of the growth in the population of persons aged 20-44—considered the “first-time” buyers age group—and in the population of persons aged 45-64—considered the “move-up” buyers age group will result in a gradual slowing of demand for new housing after 2011.

**Table 11c: High Growth Scenario Housing Projections for Chatham-Kent 2001-2021**

Dwelling Type	2001-2006		2006-2011		2011-2016		2016-2021		2001-2021	
	5-year	Annual	5-year	Annual	5-year	Annual	5-year	Annual	Total	Annual
Single Detached	1,215	243	1,738	348	1,340	268	1,183	237	5,475	274
Semi-Detached	56	11	58	12	45	9	40	8	198	10
Row Housing	143	29	105	21	81	16	71	14	400	20
Low Rise Apartments	89	18	296	59	228	46	201	40	813	41
High Rise Apartments			82	16	63	13	56	11	200	10
<b>Total Dwellings</b>	<b>1,502</b>	<b>300</b>	<b>2,278</b>	<b>456</b>	<b>1,756</b>	<b>351</b>	<b>1,550</b>	<b>310</b>	<b>7,086</b>	<b>354</b>

## **APPENDICES**

**Table A1: Completions, Chatham CA, 1976-2002**

Year	Singles			Semi-Detached			Row Housing			Apartments			Grand Total		
	Chatham City/Twp.	Wallaceburg	Chatham CA	Chatham City/Twp.	Wallaceburg	Chatham CA	Chatham City/Twp.	Wallaceburg	Chatham CA	Chatham City/Twp.	Wallaceburg	Chatham CA	Chatham City/Twp.	Wallaceburg	Chatham CA
1976	225	71	296	2	18	20	12	19	31	328	52	380	567	160	727
1977	191	35	226	8	8	16	0	0	0	135	52	187	334	95	429
1978	251	48	299	4	2	6	61	33	94	269	132	401	585	215	800
1979	173	32	205	2	22	24	0	0	0	442	22	464	617	76	693
1980	73	23	96	2	12	14	0	0	0	413	0	413	488	35	523
<b>76-80 Avg.</b>	<b>183</b>	<b>42</b>	<b>224</b>	<b>4</b>	<b>12</b>	<b>16</b>	<b>15</b>	<b>10</b>	<b>25</b>	<b>317</b>	<b>52</b>	<b>369</b>	<b>518</b>	<b>116</b>	<b>634</b>
% by Type	35.2%	36.0%	35.4%	0.7%	10.7%	2.5%	2.8%	9.0%	3.9%	61.3%	44.4%	58.2%	100.0%	100.0%	100.0%
1981	25	18	43	6	0	6	0	0	0	60	0	60	91	18	109
1982	7	1	8	2	0	2	0	0	0	3	0	3	12	1	13
1983	50	1	51	0	0	0	0	0	0	0	0	0	50	1	51
1984	81	10	91	0	0	0	0	0	0	0	0	0	81	10	91
1985	122	17	139	2	0	2	0	0	0	32	0	32	156	17	173
<b>81-85 Avg.</b>	<b>57</b>	<b>9</b>	<b>66</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>0</b>	<b>19</b>	<b>78</b>	<b>9</b>	<b>87</b>
% by Type	73.1%	100.0%	76.0%	2.6%	0.0%	2.3%	0.0%	0.0%	0.0%	24.4%	0.0%	21.7%	100.0%	100.0%	100.0%
1986	133	37	170	2	0	2	48	30	78	35	0	35	218	67	285
1987	152	37	189	6	0	6	110	0	110	158	48	206	426	85	511
1988	146	29	175	6	0	6	89	50	139	98	18	116	339	97	436
1989	134	40	174	10	2	12	30	50	80	47	0	47	221	92	313
1990	128	34	162	4	0	4	39	0	39	81	0	81	252	34	286
<b>86-90 Avg.</b>	<b>139</b>	<b>35</b>	<b>174</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>63</b>	<b>26</b>	<b>89</b>	<b>84</b>	<b>13</b>	<b>97</b>	<b>291</b>	<b>75</b>	<b>366</b>
% by Type	47.6%	47.2%	47.5%	1.9%	0.5%	1.6%	21.7%	34.7%	24.4%	28.8%	17.6%	26.5%	100.0%	100.0%	100.0%
1991	61	15	76	2	8	10	50	0	50	6	0	6	119	23	142
1992	67	18	85	4	6	10	0	14	14	89	0	89	160	38	198
1993	88	8	96	10	4	14	50	0	50	61	0	61	209	12	221
1994	138	26	164	10	4	14	0	0	0	2	4	6	150	34	184
1995	129	12	141	0	0	0	0	0	0	2	0	2	131	12	143
<b>91-95 Avg.</b>	<b>97</b>	<b>16</b>	<b>112</b>	<b>5</b>	<b>4</b>	<b>10</b>	<b>20</b>	<b>3</b>	<b>23</b>	<b>32</b>	<b>1</b>	<b>33</b>	<b>154</b>	<b>24</b>	<b>178</b>
% by Type	62.8%	66.4%	63.3%	3.4%	18.5%	5.4%	13.0%	11.8%	12.8%	20.8%	3.4%	18.5%	100.0%	100.0%	100.0%
1996	130	5	135	10	0	10	0	4	4	16	12	28	156	21	177
1997	122	22	144	10	0	10	0	0	0	6	24	30	138	46	184
1998	157	11	168	4	0	4	9	0	9	2	0	2	172	11	183
1999	N/A	N/A	144	N/A	N/A	0	N/A	N/A	0	N/A	N/A	32	N/A	N/A	176
2000	N/A	N/A	108	N/A	N/A	18	N/A	N/A	4	N/A	N/A	0	N/A	N/A	130
2001	N/A	N/A	54	N/A	N/A	8	N/A	N/A	13	N/A	N/A	0	N/A	N/A	75
2002			85			8			24			0			117
<b>96-02 Avg.</b>	<b>N/A</b>	<b>N/A</b>	<b>120</b>	<b>N/A</b>	<b>N/A</b>	<b>8</b>	<b>N/A</b>	<b>N/A</b>	<b>8</b>	<b>N/A</b>	<b>N/A</b>	<b>13</b>	<b>N/A</b>	<b>N/A</b>	<b>149</b>
% Type	N/A	N/A	80.4%	N/A	N/A	5.6%	N/A	N/A	5.2%	N/A	N/A	8.8%	N/A	N/A	100.0%

Source: CMHC and Lapointe Consulting calculations

Table A2: Building Permits

		Single	Semi	Row	Apartment	Total
Blenheim	89	30	0	0	35	65
	90	15	0	0	2	17
	91	14	0	0	0	14
	92	8	0	0	0	8
	93	11	0	0	0	11
	94	16	0	12	2	30
	95	8	0	0	16	24
	96	10	0	0	0	10
	97	8	0	0	0	8
	Chatham	89	135	6	0	103
90		100	0	41	55	196
91		55	2	50	65	172
92		79	11	0	74	164
93		95	6	52	4	157
94		159	8	0	4	171
95		120	4	0	12	136
96		120	10	0	19	149
97		138	8	5	0	151
Dresden		89	7	0	0	0
	90	2	0	0	0	2
	91	1	0	0	0	1
	92	5	0	0	4	9
	93	6	0	0	3	9
	94	4	0	0	3	7
	95	3	0	0	13	16
	96	6	0	0	16	22
	97	8	0	0	0	8
Ridgetown	89	9	0	0	24	33
	90	9	9	0	0	0
	91	5	0	4	29	38
	92	6	0	30	0	36
	93	6	0	6	6	18
	94	11	0	6	0	17
	95	9	0	6	0	15
	96	5	0	0	0	5
	97	10	4	0	0	14
Tilbury	89	11	2	0	0	13
	90	8	0	6	17	31
	91	4	0	0	0	4
	92	12	0	0	6	18
	93	9	0	0	0	9
	94	12	0	0	4	16
	95	16	0	0	0	16
	96	37	0	0	0	37
	97	45	0	0	0	45
Wallaceburg	89	51	0	0	62	113
	90	16	0	0	0	16
	91	13	4	14	0	31
	92	18	6	0	0	24
	93	11	4	0	26	41
	94	29	8	6	6	49
	95	10	0	4	0	14
	96	6	2	0	24	32
	97	21	0	0	12	33

		Single	Semi	Row	Apartment	Total
Chatham TP	89	22	0	0	0	22
	90	13	0	0	55	196
	91	9	0	0	0	172
	92	79	11	0	74	164
	93	95	6	52	4	157
	94	159	8	0	4	171
	95	120	4	0	12	136
	96	120	10	0	19	149
	97	138	8	5	0	151
	Chatham-Kent	89	303	8	0	224
90		222	0	47	99	369
91		142	6	68	94	324
92		184	17	30	84	324
93		198	10	62	52	326
94		321	16	24	19	381
95		233	4	18	41	300
96		252	12	0	61	327
97		325	12	5	36	384

Source: Statistics Canada

