

Economic Development & Tourism Strategy

Township of Havelock-Belmont-Methuen



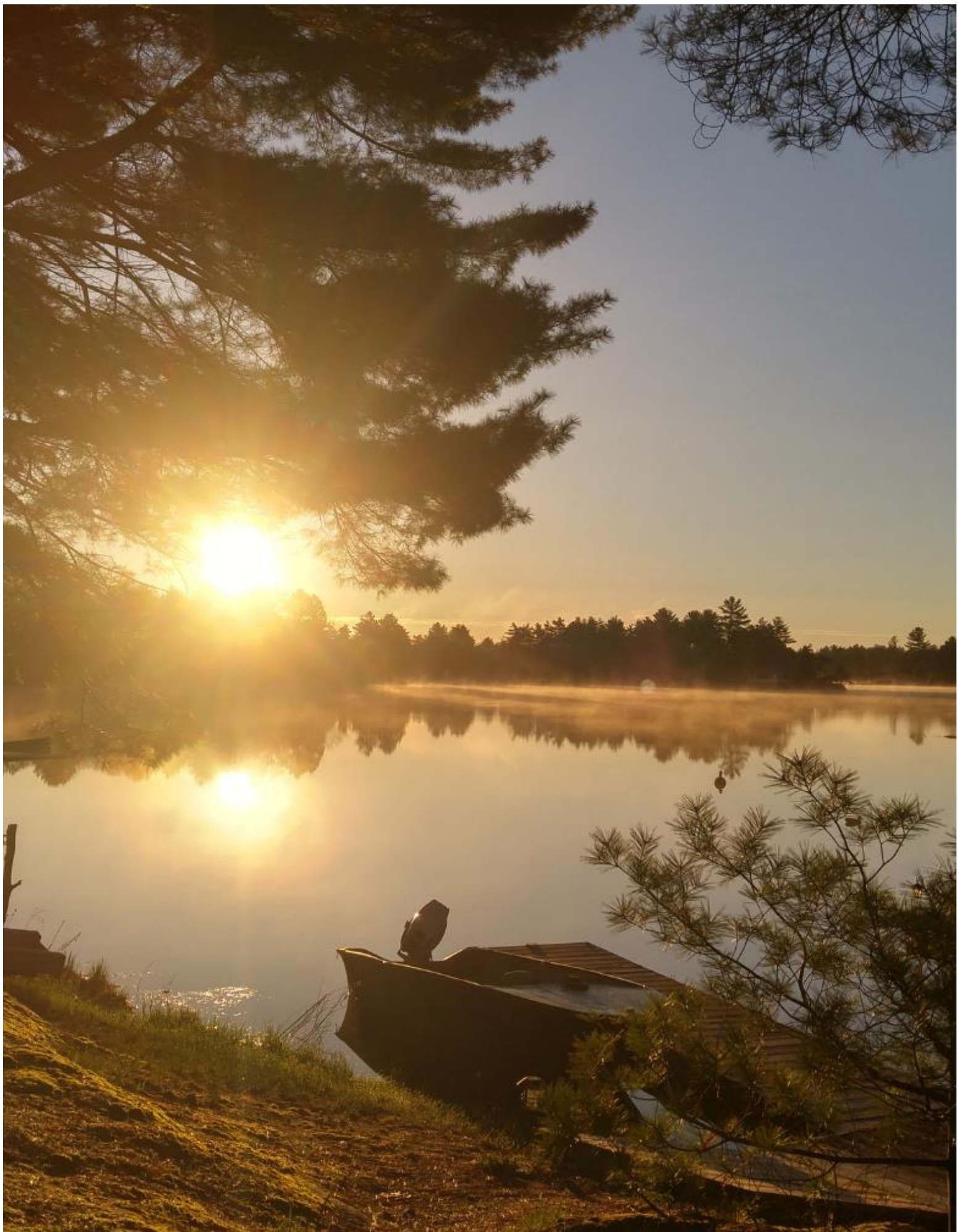
March, 2019





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1. Introduction

Nestled amongst the wilderness and picturesque landscapes of the southern edge of the Canadian Shield, the Township of Havelock-Belmont-Methuen stands like a beacon for comfortable rural living. It is a place where people have traditionally sought refuge from larger urban areas to the south, via simple cottages and quaint retreats, and which has also seen much modernization as people enhance, upgrade or build anew their private paradises. With a permanent population of about 4,500 people and an additional 6,500 seasonal residents, the township is blessed to have influxes of people which tend to contribute regionally to the economy, but they are also seasonal, indicating that a cycle of prosperity and lean times hampers the kind of development and security that would arrive with a larger permanent population.

While the permanent population has slumped, increases in seasonal populations and the prospect of more and more cottagers converting their homes into four-season residences holds the potential to reverse the current negative trend, which is minor (-2.5% over 10 years).

Factoring-in the permanent and seasonal population, the township generally has the appropriate density of population-oriented amenities (retail, personal services, dining establishments, etc.), but the pull of larger urban areas such as Peterborough impact local access to health care, social, and personal services such as lawyers and accountants. Growth in the population over the coming years, particularly in consideration of an increasing senior-aged demographic, suggests local needs for these services will grow, as well as for diversified accommodation options. The township has an active business community, as exemplified via Celebrate Havelock, which brings over 1,000 people to its annual trade show.

Growing outmigration from the Greater Toronto Area stands to impact the township positively, along with the extension of Highway 407 and improvements to highway 115 to the west. Waves of residential development are expected to continue eastward. In addition, the prospect of an express Via Rail line adds to the future value proposition, but currently this opportunity can only be viewed aspirationally, and should not be taken as a confirmed addition.

The township's economy is driven by primary industries, such as mining and farming, but there are opportunities to grow complimentary sectors affiliated with them. Sectors such as construction and wholesale trade are also strong locally because of regional demand. Meanwhile, knowledge industries such as technical experts, engineers, legal, and consulting services lag provincial distributions, as is the case for manufacturing which is a sector that typically has the highest potential for spin-off impacts.

Given the above considerations, it becomes necessary to reflect on what the people and businesses of Havelock-Belmont-Methuen want its economy to look like in the future, and how to get there.

Purpose of the Strategy

This Economic Development and Tourism Strategy functions as a road map for HBM to bring about its vision for the future. The Strategy is predicated on the fact that economic development and tourism planning must be action-oriented, so that specific strategic objectives, goals and actions can be identified and evaluated over time. The Strategy functions on a five-year horizon. Its vision is:

Havelock-Belmont-Methuen brings the celebration of community and natural assets together for a strong and resilient economy that inspires new opportunities and enables equitable and responsible economic growth.



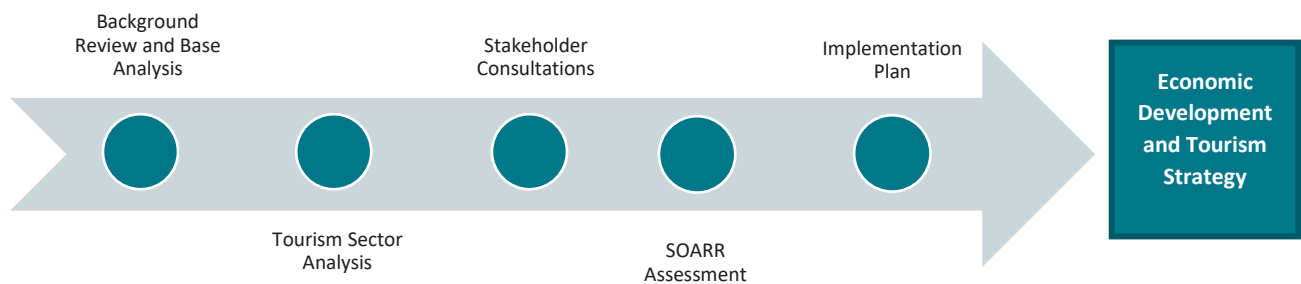
Methodology

The process for undertaking the Economic Development and Tourism Strategy has been as follows:

- **Background Review and Base Analysis:** A background review was conducted of existing documents to understand the current planning and policy context. This was followed by a detailed economic base analysis that studied the local demographic, workforce and industry context. A commercial gap analysis also identified potential opportunities for future business development or attraction to meet population needs in retail and personal services.
- **Tourism Sector Analysis:** An analysis of HBM’s existing tourism assets was conducted, with additional consideration of the ability to build synergies regionally and along Highway 7, finishing with a discussion of external factors influencing the sector and their potential implication for local tourism.
- **Stakeholder Consultations:** An online survey was conducted with 250 local and seasonal residents, and a random sample telephone survey was done with 40 local businesses. In addition, interviews were conducted with various locals or externally-located tourism experts. A series of workshops with business, tourism and community members was held in addition to a workshop with Township Council.
- **SOARR Assessment:** A strengths, opportunities, aspirations, and results (SOAR) assessment was conducted to categorize findings from previous phases into an analytical framework to help inform strategic planning. The SOARR results were then used to identify a value proposition and Vision for HBM’s economy.
- **Implementation Plan:** Taking the SOARR assessment results, this stage identified the strategic objectives and accompanying goals, actions, partnerships, timing, and performance measures to guide the implementation of the Economic Development and Tourism Strategy in the township. Where appropriate, cost considerations were also included as well as potential sources for funding assistance.

These components are also demonstrated in the visual graphic below.

Figure 1: Key Methodological Components of the Economic Development Strategy



Source: MDB Insight, 2019.





2. Background & Stakeholder Engagement

This section presents various forms of data collection associated with the development of the strategy. The sub-sections below can be distinguished as background data, largely supplied via sources such as Statistics Canada and online research into the local and regional context, and data derived via stakeholder engagement. Stakeholder engagement data represent a mix of quantitative data and qualitative data. Summaries of key findings from these different processes are provided below, with detailed versions available in the appendix section.

2.1 Economic Base Analysis – Key Findings

A review was conducted of HBM's socio-economic, labour force and industry composition in the form of a base analysis. It compares change over time between 2006 and 2016 census periods, while also considering potential future trends. In addition to HBM, comparisons were also done for Prince Edward County, Peterborough County, Asphodel-Norwood and the province where appropriate. Key findings from the base analysis include the following:

- The permanent resident population in HBM reflects similar rural trends in population decline of -2.3% between 2006 and 2016 to 4,530; however, with an influx of seasonal residents and increasing indications that many are approaching retirement, there is likely to be a reversal in the trend in the coming years. This will likely continue to drive the median age upward, which is currently 54. At the current trajectory, HBM's median age can be expected to reach 65 by 2030. The seasonal population is currently estimated at about 6,200 people.
- 93% of residences in HBM are single-detached houses, which is the highest among all comparators. The prospect of a seniors' residence building coming to HBM fits as a potential counter to the current dearth of apartment-style or semi-detached housing options. Considering the aging demographic, diversified housing needs to be part of the solution to prevent further population decline. In addition, allowing for densification could facilitate the clustering of more health or other community-oriented services.
- Median income levels for individuals and households in HBM are lower than Prince Edward County, Peterborough County, Asphodel-Norwood and the province at \$28,608 and \$54,571 respectively. This is also likely indicative of the large retirement age population; however, stakeholder consultations also identified that poverty in some households is evident. A possible contributor to increased income levels in the future could be from growth in home-based professional businesses, such as consultants, engineers, or contract-labour. HBM has higher proportions of people that have not completed high school or which only have a high school education (56%), and people with trades diplomas (11%), with lower post-secondary of college or higher. Notably, it is likely that many seasonal residents have higher education levels, which could mitigate the trend if they become permanent.
- Between 2006 and 2016 HBM's labour force participation rate went from 47% to 46%; again, reinforcing the likely sizable retired population. Note that the participation rate is a combination of the unemployment rate (which represents people able to work but who for one reason or other are not working though actively looking) and employment rate (people employed in full-time or part-time work). Other contributors to low participation could include health disability allowance recipients or



social service recipients, but not people receiving employment insurance benefits. In 2016, HBM's unemployment rate was 8%; an increase of 0.6% since 2006. Unemployment is highest in HBM among comparators, also providing some explanation for lower individual and household incomes.

- The most competitive industries for employment in HBM are agriculture, forestry, fishing and hunting, mining, construction, retail trade, and accommodation and food services. Notably, all of these sectors have seen declines in competitiveness, largely due to regional or industry-related shifts or trends as opposed to broader economic trends. In regard to business density, the most competitive sectors are in mining, construction, wholesale trade, retail trade, arts, entertainment and recreation, and public administration. There is low competitiveness in manufacturing, which is a sector that tends to drive positive economic benefits to other sectors, and in professional services, which represent a large section of knowledge capital. Using strengths in mining may help drive opportunities in other parts of the supply chain, such as services or manufacturing of products made from nepheline (an ingredient in glass production).

2.2 Commercial Gap Analysis – Key Findings

A population-oriented commercial gap analysis (gap analysis) was conducted for the Township of Havelock Belmont Methuen (HBM Township from now on) and included comparisons to Belleville and City of Peterborough. The gap analysis juxtaposes the theoretical number of population-oriented businesses against the actual amount of businesses in the same category to determine if there are sufficient businesses relative to the size of the population.

The gap analysis identifies areas where possibilities for future development may exist. It does not represent a conclusive assessment, but instead something that should be combined with other considerations such as ground-truthing, square-footages of existing occupied space, and the awareness of potential threats such as online competition. The purpose of the tool is to expose areas that represent opportunities for further investigation and within this Economic Development Strategy will be combined with other findings.

A gap is defined by a theoretical underrepresentation in a given North American Industry Classification System (NAICS) industry sub-sector, relative to what the per-capita population can theoretically be expected to support. The analysis uses data from Statistics Canada's Census Profiles (2016) and Canadian Business Counts (2017). Population size has been corrected for 2017 based on annual growth rates. Township of HBM is compared to City of Belleville and Peterborough because the market represents the most likely areas of economic leakage. Scores of -1.0 or lower (e.g., -2.0, -3.0, etc.) represent how many businesses are missing, while scores that are positive numbers (e.g., 1.0, 2.0, 3.0, etc.) represent how many businesses the sector is overrepresented by. The analysis used 4-digit NAICS codes and only tracked businesses with employees. Businesses without employees were not included.

The analysis is performed using local and seasonal population count as a base reference (*seasonal population count is only taken half to create an effect of seasonality in the analysis*). Since the Township has substantial attraction and visits by temporary visitors such an analysis provides opportunities to have a closer look at regional and local trends. The detailed report on the results of the analysis is provided in the Appendix. Below, an overview of key findings is presented.



Key Gap Analysis Findings

- Comparison retail such as Home furnishing stores, electronics and appliance store, and clothing stores are theoretically under-supplied (Home furnishing stores are -0.9, electronics and appliance are -1.2; clothing stores is -3.2). There may be room to build more clusters in the sector, but caution is needed as the proliferation of online retail may affect business performance. Niche retailers that work together as a cluster have a stronger opportunity in this space, and can also potentially benefit from both local and by selling their wares online.
- Legal services are underrepresented in both HBM Township and Belleville with gaps of -3.3 and -4.0 respectively. Consequently, people in need for legal assistance are possibly turning to other communities such as Peterborough (overrepresented by 2.2 businesses in this sector). On the other hand, this may be a conducive environment for qualified professionals seeking to establish a business in legal services domain in HBM Township or nearby areas. A similar situation arises for offices of physicians and offices of other health professionals, where locally they are undersupplied and in Peterborough, they are notably over-supplied. With HBM's aging population and more seasonal residents expected to become permanent residents in the coming years, it is likely that there is room in HBM for additional medical-related offices.

Figure 2: Top Gap Sectors

4-Digit NAICS	Industry Groups	Capacity (+/-): HBM	Capacity (+/-): Belleville	Capacity (+/-): Peterborough	Audience Type
7225	Full-service restaurants and limited-service eating places	-8.7	8.4	34.6	Destination / comparison
6211	Offices of physicians	-8.5	10.9	101.1	Convenience
6213	Offices of other health practitioners	-4.2	-0.1	12.1	Convenience
8121	Personal care services	-4.0	2.1	10.0	Comparison
6212	Offices of dentists	-3.6	2.2	1.9	Convenience
5411	Legal services	-3.3	-4.0	2.7	Comparison
4481	Clothing stores	-3.2	23.6	20.8	Comparison
4461	Health and personal care stores	-3.1	12.6	18.2	Convenience
5412	Accounting, tax preparation, bookkeeping and payroll services	-2.6	-6.3	2.2	Comparison
5312	Offices of real estate agents and brokers	-1.8	0.0	-6.2	Comparison
4529	Other general merchandise stores	-1.3	2.3	7.0	Varia
5242	Agencies, brokerages and other insurance related activities	-1.3	2.7	8.5	Comparison
4411	Automobile dealers	-1.3	8.5	5.4	Destination
6244	Child day-care services	-1.2	1.7	1.8	Personal
4431	Electronics and appliance stores	-1.2	8.2	6.6	Comparison

Source: Statistics Canada, Canadian Business Counts, December 2017; Census 2016.



2.3 Tourism Sector Analysis – Key Findings

In order to create a strategy for the township that includes tourism, an environmental scan looking at the current state of tourism-related businesses in the Township has been performed using Canadian Businesses Counts 2017 and the Township's Business directory (2018). As a reminder, Canadian Business Counts are derived from Statistics Canada via data reported to the Canada Revenue Agency in GST submissions from businesses.

A set of carefully selected industry types (6-digit NAIC codes) were separated from the total business counts reporting. The selected industry types represent the Tourism sector of a community more closely and have a higher dependence on the seasonal population and visitors. These industry sectors are further classified according to five different categories; namely retail trade (specialty products), entertainment and recreation, travel services, accommodation and lodging, and food and drinking places. These five categories together create a destination image of a community. Strength in each or most of these sectors empirically corresponds to high tourist count. Findings in each of these sectors are discussed in the sub sections.

Key Findings

Tourism businesses in the retail trade sector of the township are distinguished by two themes, delineated as higher and lower-order goods. Higher-order goods represent items that people are likely to invest large amounts of money into, such as recreational vehicles and such. In this case, they are trailer, all-terrain vehicles, fishing boats and related equipment and parts. Meanwhile, lower order goods are items that people are drawn to because of affordability and variety. In the tourism context these relate to considerations such as arts and crafts shops, trophies, and antique-styled shops.

For entertainment and recreational offerings, the township is rich in natural-outdoor recreation activities such as fishing, hunting, canoeing, and swimming. In addition, a key event that draws tourists from far and wide is the Havelock Jamboree. These signature events and image of a peaceful country-living experience attract attention from a broad audience serving a pivotal role in the local economy. The Jamboree grounds have also been an area of potential interest for potential events in other parts of the year. Indeed, there is interest locally in developing a winter-festival.

In accommodation and lodging services, the township has a high proportion of businesses related to cottages, cabins or temporary accommodation settings, reflecting the popularity of the region as a place to experience the outdoors. There are also a few lodges and a motel, including one which was recently modernized with upgrades to façades, visual aesthetics, and the interiors of a series of rooms. The improvements are immediately discernable, suggesting further uptake of the CIP by other tourism-related businesses could further add to the visual appeal of local businesses while contributing to a more positive impression of the community overall.

Also, an analysis of popular lodging and accommodation sites such as Airbnb produces over 50 results for locations in the HBM-area, with a range of price-points. Airbnb is proving to be an interesting tourism product for areas that may lack some accommodation options, although it is not without controversy.



Regarding food services, the township has a small footprint of national-food chains, instead holding a selection of unique establishments characterized by retro, home-style, and friendly atmospheres; however, some reviews on online platforms indicate poor operating hours.

Finally, there are assets that add to the experience of being in the region such as the Canadian Canoe Museum, Belmont Lake Brewery, the Gut Conservation Area, and numerous regional attractions that add to the broader experience options to retain people in the area.

Overview of Adjacent Destinations

There are several advantages to HBM's location along Highway 7, but one clear one is its ability to connect with other tourism-oriented communities along the popular route. Local assets such as the Jamboree are complimented by other nearby events in other communities during other times of the year, which increase overall awareness of the area and can increase the general length of time people stay in the region.

In addition to the Jamboree, more than ever people are in search of experiences that stimulate the senses. There is a growing presence and interest across Peterborough County's many farms, breweries, and other complimentary sectors. Belmont Lake Brewery is an example of a traditional manufacturing sector that has found additional notoriety due to its tourism appeal. The regional tourism organization, Peterborough & the Kawarthas Tourism, is actively engaged in promoting opportunities to connect various breweries or other specialty goods manufacturers via tourist routes. Traditional industry data do not necessarily capture these nuanced forms of tourism, though they are highly popular and contribute greatly to the appeal of the township to visitors; especially when combined with other regional experiences. Understanding where other breweries or complimentary crafters such as regional cheese makers, candy or confectionary manufacturers, distilleries, or farm-fresh producers exist in neighbouring communities can lead to a stronger referral network.

RTO8, is the regional tourism organization for the Peterborough Region in addition to Northumberland and Kawartha Lakes District. The organization provides special training designed to improve visitor experiences or enhance workforce skills. One example is the Regional Ambassador program, which is designed to assist local businesses with being aware of the various interest types likely to visit HBM and other nearby communities and how to make recommendations about a variety of options to suit people's interests. At a more local level, Peterborough & the Kawarthas Tourism also provides tourism ambassador training. Bringing local tourism operators, including businesses that are only partially tourism-oriented, such as restaurants and local convenience stores or gas stations, can raise awareness of local opportunities for visitors to explore. Importantly, it requires businesses in other communities across the region also be aware of some of HBM's greatest tourism assets, such as Belmont Lake Brewery, Havelock Jamboree, and various lodges and cottage rentals.

Assessment of External Factors

There are different factors that have the potential to impact local tourism in HBM. Understanding them can assist to help anticipate different market behaviours. To frame these considerations appropriately, it is worthwhile to try and understand where the key audiences are located that represent existing or potential future sources of visitors. The most obvious consideration is the Greater Toronto Area and other



urban areas that have people primarily looking for escape from city life, and the form of escape can take any number of forms: cottaging, camping/RVing, adventure-seeking, family leisure, etc. There are also people that come from United States, primarily New York State or other great lakes states. Similarly, there may be people from other provinces visiting the area, often in the midst of experiencing a variety of communities on some form of destination-oriented voyage. Finally, there are visitors from other parts of the Americas, Europe, Asia, and Africa.

Provincially, the trend indicates that 85% of tourism in Ontario is from residents that already live in Ontario, followed by visitors from the United States (9%). There have been successive declines in the proportion of visitors from the United States almost annually, from 23% in 1998 to just 9%. This is largely due to declines in the number of people visiting, not because of increase from other sources. For example, in 1998 there were over 30,000 visitors from the United States that visited Ontario, but by 2016, the number had consistently declined to 12,000; nearly a third of the previous number. The remainder of visitors to the province are from other Canadian provinces or overseas (5% and 2%, respectively).

International travel to HBM is likely minimal, as is the trend for Ontario as a whole, though increasingly outfits from major urban centres where international tourists primarily visit have started conducting excursions that may include portions of Peterborough County and may ultimately be interested in bringing their tourists to HBM for specific assets.

Local assets have different appeals to the various audiences outlined above, and because of that only certain kinds of assets are likely to resonate internationally. For a resident of Toronto, HBM's scenery can be a specific destination, whereas a retired couple from Holland is less likely to know what the difference is between HBM and many other rural, clean, green and natural areas. On the other hand, an annual event such as the Havelock Jamboree not only draws many visitors from across Canada and the United States, but also people from other continents specifically to enjoy the event. The Jamboree is a focal point and something that lasts for a finite period every year, and because of that there is an ability to draw from a broader market.

In addition to the above points, there are external factors that impact the ability to attract or maximize tourist visiting:

- Domestic and foreign currencies – The exchange rate between Canada and other currencies can impact willingness to travel in Canada and more specifically in the areas that would bring them to HBM. With the Canadian Dollar performing stronger between 2010 and 2015 than has traditionally been the case, there has been a corresponding decline in visits from the United States. A weaker Canadian dollar tends to be more attractive to investors in general, be they tourists or investors in other forms of business, because they can stretch their domestic currencies farther than if the Canadian dollar is strong.
- Regional Economic Performance – Looking more at Ontario and neighbouring provinces such as Quebec, one has to appreciate that economic performance in general can impact local interest in areas like HBM for their fun and recreation. If unemployment is high, it can have an impact on willingness of people to travel or spend money. During an economic recession, tourism businesses are likely to be constrained as people seek to prioritize spending on other necessities.
- New technology – New technologies are emerging that are disrupting the traditional tourism model. Beyond platforms such as Airbnb, technology is changing the way people make decisions about where they want to travel next, how they want to travel, and what they want to experience. Artificial intelligence is a component not only impacting how places are marketed to specific audiences in



specific locations, but also in adapting to their changing tastes or levels of interest. People can search all over the world for the specific experience they are looking for, but the trade-off is that the market is global. Some local festivals like the Jamboree can break-through to new global markets. Having local businesses be familiar and aware of how these different tools can help them is important, and partnerships with Peterborough & the Kawarthas and RTO8 can potentially help in skills development for these different applications. A good starting point for any local attraction is to ensure it has a Trip Advisor site and that heartfelt attempts are made to drive up satisfaction ratings.

2.4 Online Community Survey – Summary of Findings

A voluntary online survey was conducted with local residents and business owners. In total, 255 people participated in the survey, including 30% being seasonal residents such as cottagers. Also, 13% of respondents were business owners with businesses in HBM, while an additional 9% owned businesses outside of HBM.

Key findings from the survey include the following:

- Local strengths for the economy identified by participants include assets such Highway 7, which brings a high volume of traffic by the area, illustrating an opportunity to draw more people to local businesses or tourist attractions. The Jamboree was another strong tourism-related asset. Another strong asset is the natural beauty, which was viewed as a main reason people are attracted to the area. The Covia Mine and Ethanol Plant were also identified as good economic assets.
- Suggestions for improving the economy include:
 - Increasing marketing/signage along Highway 7
 - Beautification of the township to increase the appeal to first-time visitors
 - Additional activities for children and adults (e.g. splash pads, training programs for youth, skills development opportunities, organized dance, classes, workout space and training equipment)
 - Developing a centre or hub for community engagement, which serves as a main square or focal point
- Elements viewed as most important for economic development include ensuring a mix of diverse businesses across industries, attracting and developing the local workforce, and supporting entrepreneurs to start new businesses, while things like being a top location for new investment and attracting more visitors were ranked lower. The findings imply that there is an interest in taking care of ensuring the community is investment ready, before driving investment attraction either through new businesses or tourists.
- In terms of what is missing in HBM, more restaurants, better roads, availability of gathering spaces, more shopping options, increased local medical services, and increased activities and programs for youth and families. Notably, most of these suggestions relate to quality of place or quality of life enhancements. People were also asked to suggest what was missing that would specifically enhance the tourism appeal and suggestions included organizing more recreational shows, music or outdoor festivals, and increase use of the park area. Beautification was also a key theme as was making use of



Jamboree land for other events throughout the year. Finally, there were also suggestions to make connections to experiences people can be involved with such as farming or farm tours.

The survey concluded with a question that asked for three key words that represented the vision for HBM's economy. The following word-cloud illustrates the results of this activity:

Figure 3: Word-cloud Demonstrating Key Words for a Vision for Economic Development



Top words illustrated by the word-cloud include community, tourism, sustainable, busy, local, job, growing, family, housing, cottage, and diverse. In some instances, words were interconnected, such as community space, community growth, or active community. Because the word community holds such prominence, it stands to reason that economic development is closely tied to community development in HBM. This is made more apparent when taken in consideration with other points illustrated above, regarding quality of place or quality of life. Having a good, strong community that people can feel proud of is viewed as essential to attracting investment and tourists.

2.5 Business Survey – Summary of Findings

A random telephone survey was also conducted with 60 businesses from Havelock-Belmont-Methuen, out of an initial business directory list of approximately 150. Key findings illustrated by the survey, include:

- Most businesses are either somewhat satisfied (50%) or very satisfied (40%) with HBM as a place to own and operate a business, with only 10% being dissatisfied. Moreover, 20% more business indicate improvements in their level of satisfaction than those that indicate declines (most businesses report no difference, at 60%).
- Top rated areas that are most likely to result in increased business satisfaction include:
- When asked which elements of are most essential to a successful economy, businesses most commonly indicated attracting and developing the workforce, encouraging more residential



development (which could also support workforce needs), and supporting entrepreneurs to start new businesses

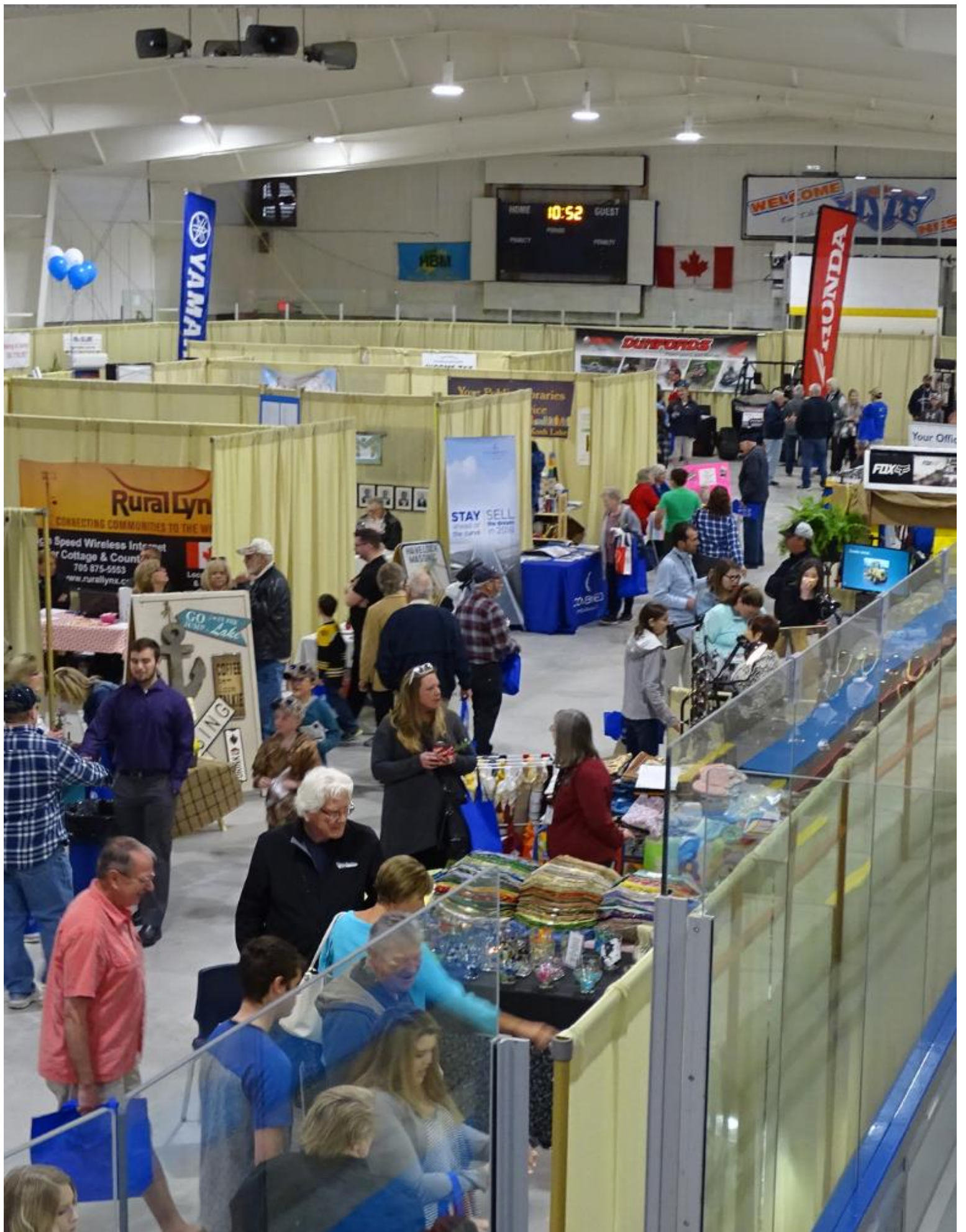
- The survey also found that 28% of businesses were considering expanding within the next two years; however, 15% of businesses are considering relocating outside of HBM. More concerning is that 23% of businesses are considering closing. These findings, along with supporting materials made available to Municipal staff, should provide opportunities for the Township to engage with businesses appropriately. Studying individual responses to specific questions in advance could assist preparations for engagement.

2.6 Focus Group Workshops

During the month of December three community focus groups engaged local businesses, citizens and community organizations in discussions concerning the findings from previous engagement and the background review process. A session was also held with Township Council during the same period to the same end. What emerged were notes that assisted to better contextualize the findings previously uncovered or add clarity to existing gaps. The results of these sessions are provided in the Appendix section of the Strategy.



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3. SOARR Assessment and Strategic Directions

This section takes the results of the previous summaries (and detailed appendix components) into a framework for understanding how they can be looked at critically, and converted into a value proposition for Havelock-Belmont-Methuen (HBM) and strategic directions.

3.1 SOARR Assessment

A SOARR Assessment is a model for reflecting on a base line for strategic planning by studying identified Strengths, Opportunities, Aspirations, Risks and Results (SOARR). It is a forward-looking model, taking elements of what would traditionally be affiliated with a Strengths Weaknesses Opportunities and Threats analysis and using insights gained through stakeholder consultations to inform what is desired for the future and how to know when aspirations have been met. The key concepts underpinning the SOARR model are outlined in the figure below. Each section of the SOARR is outlined in the coming pages.

Figure 4: Key Considerations for a SOARR Analysis



Source: MDB Insight, 2018.



Strengths

S	Strengths What can we build on?	<ul style="list-style-type: none"> What are we doing well? What key achievements are we most proud of? What positive aspects have individuals and enterprises commented on?
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- Community Pride** – There is substantial local pride, as exemplified by recent community-wide collaboration for an outdoor ice-rink.
- Natural assets** – The natural beauty of HBM is undeniable and a source of local pride
- Breweries & custom goods** – Positive connection to broader network of breweries and local goods manufacturers to help draw tourists
- Celebrate Havelock** – The annual tradeshow attracts +1,000 visitors and has almost reached capacity at the Community Centre Arena every Mother’s Day weekend
- Havelock Jamboree** – The Jamboree draws over 10,000 people annually and adds to the profile of the community
- Rail infrastructure** – The Kawartha Lakes Railway, a subdivision of CP Rail, runs between Nepton and Havelock, and the CP Rail Yard in Havelock proper has load/unload capabilities
- Competitive costs** – Comparatively low-cost commercial and residential property
- Trails** – Connection to a broader network of recreational trails allows for attraction of people with disposable incomes
- Community Improvement Plan** – The CIP is in place and can assist local businesses in various property and accessibility improvements
- Leading Sectors:** Mining, agriculture, construction, accommodation and restaurants



Celebrate Havelock Logo

Opportunities

O	Opportunities What are our best possible future opportunities?	<ul style="list-style-type: none"> What changes in demand do we expect to see in the future? What external forces or trends may positively affect development? What are the key areas of untapped potential? What weaknesses or threats can be converted into SMART improvements?
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- Health Cluster** - Foster the clustering of health care services around planned high-density development
- Mining Value Chain** – Grow complimentary manufacturing in nepheline-related products
- More Festivals & Events** – Make use of Jamboree grounds or other local space for events that attract visitors, including a potential winter-time festival
- Expand Celebrate Havelock Brand** – The community already recognizes the brand, and this can be leveraged to have more business-related events throughout the year



- **Identify, Categorize & Market Tourism Assets** – There are only eight tourism assets on the Peterborough & the Kawarthas Tourism website, and there are likely many more businesses, assets or historical sites but they are not identified or categorized, and likely not well-marketed
- **Better Tourism Signage** – There is an opportunity to improve signage relate to tourism assets
- **Improve visual appeal** – Residents indicated there is interest in improving the visual appeal of Havelock in particular to invite more people to explore and improve general quality of place
- **Toronto-Outmigration** – Increasing trends of outmigration indicate opportunities for local residential and potentially commercial development
- **Convert-to-Permanent** – Take advantage of seasonal residents to incentivize permanent residence in the township
- **ATV Visitor Attraction** – Though contentious to some, the economic impact of ATViing is positive for communities and most ATV enthusiasts are have large disposable incomes

Aspirations

A	<p>Aspirations</p> <p>What do we care deeply about achieving?</p>	<ul style="list-style-type: none"> • What are we deeply passionate about? • As a region, what difference do we hope to make (e.g. to residents, for institutions, to businesses)? • What does our preferred future look like?
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- **Diversify Age Groups** – Ensuring all ages see HBM as the place they call home or are attracted to because of its assets
- **Expanded Tourism Sector** – Grow tourism beyond cottage-oriented development
- **Celebrate Community** – Economic development is valued as a component of community development
- **Preserve Natural Assets** – Ensuring the natural environment that is valued by residents and visitors is not negatively compromised
- **Diverse Mix of Businesses** – The community aspires to include a more diverse range of businesses
- **Attracting and Developing Labour** – Attracting skilled labour and finding opportunities for skills development is a local priority
- **Support for Entrepreneurs** – People want to see support for start-up enterprises
- **Business Retention & Expansion** – Ensuring existing businesses in the community are healthy and capable of expanding or scaling-up
- **Infrastructure Enhancements** – To have high quality and investment friendly infrastructure, as well as aesthetically attractive communities



Risks

R	Risks How will we recognize and mitigate or eliminate potential risks?	<ul style="list-style-type: none"> What challenges do we need to be aware of? What policy shifts could impact our aspirations? What contingencies should we have in place to address threats or unexpected consequences?
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- Population decline** – Current trajectory is negative, requiring careful attention to attraction and/or conversion of seasonal residents to permanent ones
- Highway 7 Expansion** – Expansion route may result in bypass around Havelock, impacting visitor numbers
- Commodity values** – The value of nepheline is market-dependent, which could impact local labour via boom-bust cycles
- Lagging Infrastructure** – The rail infrastructure is aging, broadband access is poor in certain areas, and urban infrastructure is worn out presenting challenges for investment readiness
- Automation at local mines** – The industry is trending toward more automation, which will decrease demand for unskilled labour
- Declining Civic Participation** – There is concern that declines have resulted in poor social capital, particularly among youth

Results

R	Results How will we know we are succeeding?	<ul style="list-style-type: none"> What are the key goals we would like to accomplish in order to achieve these results? What meaningful measures will indicate that we are on track toward achieving our goals? What resources are needed to implement our most vital projects and initiatives?
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- Increases in more youth and working-age families to counter large retirement population
- Growth in tourism asset identification and new tourism operations in the township
- Resident and business satisfaction levels
- Industry distribution via Canadian Business Counts or Census updates
- Skill gaps identified and solutions provided
- Median individual and household incomes have increased and no longer lag comparators
- Business consultation and referrals to PKED servicing



3.2 Industry Value Propositions

Strong economic development strategies build on the unique assets and resources of a community; communicating those characteristics to potential investment and development partners to demonstrate unique value propositions. Growing numbers of entrepreneurial 21st century communities use local advantages to spur innovation, investment and job creation, while retaining their cultural and environmental assets. While combining these trends in the economy, the selection of economic development opportunities is rooted in the philosophy that initiatives must ultimately increase the total wealth within a community. This is accomplished in two ways:

1. **Export Development – any initiative that brings new money into the community**

- Starting/attracting a business that sells products/services outside the community
- Attracting visitors who then buy local products/services
- Encouraging existing business to sell their product/service outside the community

2. **Import Substitution – any initiative that keeps money in the community**

- Encourage people and businesses to buy their goods/services locally rather than importing them from another community
- Starting/attracting businesses that recognize leakage and provide a product/service to stop it

HBM has the ability to capitalize on four specific industry growth opportunities that can generate greater export development, while spurring opportunities for the recirculation of wealth within the community. If economic drivers are enhanced in this way, other ancillary businesses will benefit, as will local residents who work in those jobs and spend their money locally.

Export development and import substitution activities bring in the wealth. Other activities are redistributors – they circulate the money within a community. Strong economies bring in new money and then keep it in the community as it moves from business to business.

The four target industries include the following:

- **Manufacturing:** Manufacturing is grossly underrepresented in the township, despite access to abundant raw materials such as nepheline or agricultural products. There are strong opportunities to enhance the value chains associated with mining and agriculture. Significant changes in food products are expected in the coming years to meet changing tastes and market demands, and HBM is situated ideally to draw from a broad regional supply. Synergies are possible between niche food and beverage manufacturing and the tourism sector, adding additional revenue generation opportunities. A focus on automation can be leveraged via Peterborough & the Kawarthas Economic Development (PKED) regional strategic priorities.
- **Health Services:** The community is aging, but there is an intentional thrust for additional family-oriented housing in addition to seniors housing, which could assist in diversifying the age distribution of the community. As these trends take hold following development in newly allotted subdivisions, the need for health services will be enhanced beyond its already apparent local deficit. If the community wants to attract more families and retain seniors, then health care services such as



doctors, other health practitioners, and complimentary retail will be needed. Strengthening this sector would reduce economic leakage.

- **Professional & Technical Services:** There is a major blind-spot in all Census data in that they do not account for seasonal residents that may call HBM home during different times of the year. These people are often well educated and a large subset tend to be in the knowledge economy, brokering their skills in engineering, scientific fields, architecture, law, research, and management consulting to name a few. Given HBM's 6,500 seasonal residents, it makes strategic sense to make concerted efforts to convince more of them to take up residence in the township permanently and assist them with establishing home-office businesses or remote-commuting opportunities. Moreover, increasing the density of such business types can also result in local uptake of their respective services if the conditions and need are apparent. The challenge is ensuring critical infrastructure such as cell phone reception and broadband internet are maximized; however, given the density and general affluence of the demographic a case likely can easily be made for market demand. The attraction of other people from external markets can also help to grow the sector.
- **Tourism Development:** HBM's greatest tourism asset is for the most part utilized for a single purpose: cottaging. Meanwhile, there is a wealth of untapped potential in other aspects of tourism that can also leverage natural assets in new ways. Going beyond the natural gifts to the character of the community, there are also opportunities to harness momentum seen in large attractions such as Havelock Jamboree and bring these and tourist dollars into other parts of the year. Connecting existing and new tourism assets to a broader network of complimentary experiences across the region or along Highway 7 can also help drive growth in the sector and increase visitor numbers. Finally, ensuring potential visitors know what exists requires a local awareness of what assets and operations are here already, and clear means of marketing those things in different forms.

An important consideration associated with some of these opportunities is that HBM does not have to find ways to pursue them on its own. Regional partners such as PKED have complimentary interests in manufacturing, food processing, and professional services and their growth across the county. The figure below relates to a priority matrix that compares each target industry with a series of indicators that explore the following:

- Estimated long-term growth of sector – The estimated long-term national and international expectations for the sector beyond the next five years.
- Complement to existing economic base – The ability of the sector to connect to other sectors of the local economy in a complimentary way for supply chain, servicing, or other resource needs.
- Potential to have a significant impact on the local economy – The ability to generate strong direct and indirect economic impacts by virtue of business growth.
- Current state of the sector – Economic competitiveness of the sector as it stands currently.
- Current ability to capitalize on the sector – The level of confidence with which HBM and its partners are able to act on investment attraction at this moment.
- Desired future state by 2028 – The vision for the sector in 10 year's time, which is intentionally beyond the lifespan of this strategy, so that it can be re-evaluated and adjusted in five years.
- Value proposition for the sector – The stated “wow” factor that will compel investors to take notice of opportunities in the sector in HBM. The audience is the investor, whether local or external.



Figure 5: Value Proposition Matrix for Havelock-Belmont-Methuen

Indicators	Manufacturing	Health Services	Professional & Technical Services	Tourism Development
Estimated Long Term Growth of Sector	Moderate	Strong	Moderate-Strong	Moderate-Strong
Complement to existing local economic base	Strong	Strong	Strong	Strong
Potential to have a significant impact on the local economy	Strong	Moderate-Strong	Moderate	Moderate
Current state of the sector	Low	Low	Low	Strong
Current ability to capitalize on the sector	Strong Complimentary sectors make for opportunities in targeted investment attraction that is commodity specific	Strong New seniors' residential development and growing family-oriented residential development will require more localized health servicing	Strong The audience is there, but many have not yet made the transition to operating out of HBM	Moderate-Strong The full potential is untapped with many opportunities to diversify
Desired future situation by 2028	To expand local inputs from nepheline & agriculture into manufactured goods	To have a stronger per-capita representation of health services	To be a location where people choose for solo entrepreneurial activities long before they are interested in retiring	To have a healthy tourism asset base that exceeds but compliments natural assets and cottage-related tourism
Value proposition for the sector	Come manufacture in Havelock-Belmont-Methuen where business costs are affordable, skilled labour is accessible, and your raw inputs are right here!	120+ new seniors' beds plus a whole subdivision of family-oriented residential development are coming to Havelock-Belmont-Methuen! We're ready for your medical business!	You already have a cottage here. Why not make Havelock-Belmont-Methuen your new home office? We can help!	Tourism businesses wanted! Escape for adventure, tranquility or big-time entertainment! We're the perfect great-outdoors, just 90 minutes from Greater Toronto!

Source: MDB Insight, 2019.



3.3 Strategic Directions

The summary matrix below attempts to develop some potential strategic objectives for the Township and its partners, emanating from the SOARR Assessment conducted above. There are two components to the matrix:

- Aspirations for Havelock-Belmont-Methuen: Across the top of the matrix table are a series of ideas associated with aspirations identified in the SOARR. Aspirations can be understood as key goals for the community.
- Strategic Objectives: Along the left side of the matrix are a series of possible strategic objectives that make sense for Havelock-Belmont-Methuen.

Places where strategic objectives intersect with aspirations have been indicated via a checkmark. The matrix therefore helps illustrate the different ways community aspirations overlap with potential strategic objectives. The proposed Strategic Objectives are:

- **Strategic Objective 1: Focus on Investment Readiness**

This objective relates to concepts that overlap with infrastructure enhancements, cellphone reception and broadband access. It also pertains to tourism readiness, via improved signage and continued promotion of the Community Improvement Plan. Manufacturers are not likely to invest unless they know there is land available to suit their needs. The objective also relates to being proactive about the supply and availability of industrial land or brownfield sites.

- **Strategic Objective 2: Focus on Diversification**

This objective relates to a desire to see a greater diversity of age groups within the community and how to make that happen, including the growth of young families in the area. It also speaks to diversification of businesses in the community to promote those with stronger multiplier effects and compliment strong primary industries such as mining and agriculture, or other sectors that are prime for growth. In effect, it relates to growing the priority industries, including the intentional expansion of the tourism value proposition beyond cottager-populations.

- **Strategic Objective 3: Focus on Support**

This objective focusses on aspects of business or entrepreneurial support that are provided by the Municipality and its partners, as well as important labour force gaps or workforce mobilization. Yet, there are also aspects of the objective that relate to broader considerations for community health that if left unchecked may negatively impact the economy, such as the retention or attraction of youth or young adults to the area.

Transecting all three objectives is a desire to ensure the natural assets that already serve as a source of pride and attraction are not squandered or forsaken. Taking the three strategic objectives together will ensure that growth is balanced, that new opportunities can be generated for export development and import substitution, and that the community can be an active participant in building a strong economy for the future. Each of the three strategic objectives are outlined in the next figure, in comparison to the various aspirations that illustrate how each objective has emerged.



Figure 6: Strategic Objective and Aspirations Matrix for Havelock-Belmont-Methuen

Strategic Objectives	Aspirations								
	Diversify Age Groups	Expanded Tourism Sector	Celebrate Community	Value Natural Environment	Diverse Mix of Businesses	Attract and Develop Labour	Support Entrepreneur	Business Retention & Expansion	Infrastructure Enhancements
Objective 1: Focus on Investment Readiness									
Objective 2: Focus on Diversification									
Objective 3: Focus on Support									

Source: MDB Insight, 2019. The matrix demonstrates various aspirations which converge within a given strategic objective. The strategic objective represent the big-picture, while the aspirations represent goals that can be framed to drive progress in each strategic objective.





4. Implementation Plan

Converting Strategic Objectives into an action and implementation plan requires a structure that facilitates understanding the complexities of economic development planning. The framework serves as a vehicle for breaking down abstract goals and ideas into actionable steps that can bring about the desired result.

For each strategic objective there is a series of related goals, and each goal is supported by one or more action points. A brief rationale establishes why each goal is relevant. Also identified is the role for the Township, potential partners, and timing and performance measures for each goal. Finally, for each series of goals, notes are provided on potential costs associated with the actions and relevant funding opportunities that may serve as an offset.

The timing is indicated by short (within year 1), medium (year 2 to 3), and long-term (year 4 to 5) categories. In most instances there are multiple times provided, according to different steps of the action plan. Where only one time is given, it is expected that the entire goal be met within the stated timeframe.

The figure below summarizes the strategic objectives and their respective goals. In the action plan that follows, goals are accompanied by detailed actions or steps.

Figure 7: Summary of Strategic Objectives and Corresponding Goals

Objective 1: Focus on Investment Readiness	Enhance cellular phone reception and broadband access across the township
	Bring more industrial lands on line
	Continue to promote the Community Improvement Plan
	Enhance tourism signage
Objective 2: Focus on Diversification	Conduct a targeted investment attraction campaign for manufacturers dealing in nepheline (ceramic) product manufacturing
	Conduct a targeted investment attraction campaign for agrifood processing
	Leverage natural assets for tourism diversification
	Expand tourism-oriented events throughout the year (live music, winter festival, etc.)
	Partner regionally on package or referral components
	Concentrate residential attraction for new subdivision toward families
	Develop investment attraction tools for health care services (private and public)
	Market HBM to young professionals in search of affordable cost of living
Objective 3: Focus on Support	Promote and advise on professional and technical service home-based businesses start-up or relocation
	Continue business retention & expansion programming
	Initiate upskill awareness programming
	Promote involvement in RTO8's Tourism Ambassador training
	Get youth involved and celebrate local champions
	Continue to expand the Celebrate Havelock brand



Figure 8: Strategic Objective 1: Focus on Investment Readiness

Goals	Actions	Timing
Goal 1. Work toward enhancement of cellular phone reception and broadband access across the township	<ul style="list-style-type: none"> ▪ Develop an itemized list of locations where cell phone reception is poor and prioritize areas of greatest density and poorest reception ▪ Undertake an assessment to understand the cost and benefits of prioritized cell phone service ▪ Work with PKED and Eastern Ontario Regional Network (EORN) to prioritize locations of poor broadband access (consultations indicate it is extensive) and a plan for identifying potential nodes for fibre or other broadband solutions ▪ Formalize an action-plan for expanding servicing and make a schedule available that identifies the roll-out timeline <p>Tip: there are tools to statistically evaluate the willingness of tax payers to support infrastructure and other municipal improvements, such as a Tax Sensitivity Calculator¹</p>	Short Short Medium Medium Medium
<p>Rationale: Many existing businesses would benefit from more reliable and competitive cell and internet service, and future investors are likely to demand quality as a precondition.</p> <p>HBM Role: Conduct research, work with regional partners, develop and post schedules</p> <p>Key Partners: County of Peterborough, PKED, EORN</p> <p>Performance Measures: Cell reception itemized list completed and prioritized; costs calculated; implementation plan milestones completed; ratio of cell coverage to black-out zones; # of broadband users</p> <p>Cost & Grant Considerations: Staff time for research (~30 hours for cell, 10 for broadband); infrastructure cost unknown; Tax Sensitivity Calculator (can be used to evaluate and prioritize multiple infrastructure changes) costs \$10,000-\$15,000, depending on recruitment targets</p>		
Goal 2. Bring more industrial lands on line	<ul style="list-style-type: none"> ▪ Identify all existing brownfield sites and prioritize these in short-term marketing including via private land ▪ Conduct a non-residential employment lands needs assessment to understand the potential future demand for industrial land ▪ Make local adjustments to Official Plan and/or Zoning Bylaw ▪ Post the timeline on the Municipal Plan and Zoning page and Economic Development page 	Ongoing Medium Long Long

¹ See for example: MDB Insight, Tax Sensitivity Calculator: <http://www.mdbinsight.com/solutions/tax-sensitivity-calculator>



Goals	Actions	Timing
<p>Rationale: HBM is short on industrial land. Peterborough County is currently conducting its Official Plan update, which will be followed by by-law amendments, representing an opportunity to allocate new industrial land.</p> <p>HBM Role: Lead employment lands assessment; work collaboratively with Peterborough County; update zoning by-law and (if necessary) Official Plan</p> <p>Key Partners: Peterborough County</p> <p>Performance Measures: Study complete; # of acres designated</p> <p>Cost & Grant Considerations: Non-residential employment lands study (~\$20k-\$25k); staff time for project management; potential municipal funding may be available via Rural Economic Development Program</p>		
<p>Goal 3. Continue to promote the Community Improvement Plan</p>	<ul style="list-style-type: none"> ▪ Develop local marketing messaging, including a brochure with links to the corresponding webpage ▪ Send the brochure to all businesses ▪ Add a section to the CIP webpage that lists all previous recipients and if provide before and after pictures, if possible ▪ Work with partners such as the District Chamber of Commerce to post links to CIP information and help promote via their social media platform 	<p>Short</p>
<p>Rationale: The Community Improvement Plan is a strong local asset, but it is not well known.</p> <p>HBM Role: Develop local marketing messaging</p> <p>Key Partners: HBM & District Chamber of Commerce</p> <p>Performance Measures: Brochure complete; # of CIP recipients; \$ awarded; \$ invested by businesses</p> <p>Cost & Grant Considerations: Brochure printing and distribution (\$1,000-\$2,000)</p>		
<p>Goal 4. Enhance visibility of tourism opportunities and experiences</p>	<ul style="list-style-type: none"> ▪ Conduct an exhaustive review of the business directory and outreach campaign to identify all local tourism-related businesses, including operators, arts & culture organizations, tourism-oriented retail (outfitters, gift or souvenir shops), specialty goods manufacturers (food/beverage), accommodation, and annual or regularly scheduled events ▪ Create an asset map and share results with PKED’s tourism office ▪ Support PKED in its forthcoming tourism signage project and contribute to the planning and prioritization process ▪ Leverage the Tourism Information Centre as a primary gate-way to Peterborough County and work with PKED to find ways to reduce the cost of administering the space 	<p>Short</p> <p>Medium</p>
<p>Rationale: Consultations indicated a desire for stronger tourism signage, particularly along Highway 7, to draw visitors to other areas in the township</p> <p>HBM Role: Work in support of PKED</p> <p>Key Partners: PKED’s tourism office (lead)</p> <p>Performance Measures: Asset map complete; sign project initiated by PKED; local business participation; \$ invested by Township; \$ invested by businesses</p> <p>Cost & Grant Considerations: Unknown cost for signage; staff time for asset map (could be volunteer or intern)</p>		



Figure 9: Strategic Objective 2: Focus on Diversification

Goals	Actions	Timing
Goal 1. Conduct a targeted investment attraction campaign for manufacturers dealing in nepheline (ceramic) product manufacturing	<ul style="list-style-type: none"> Work with Covia to determine if there is the potential for expansion into any further degree of product refinement, and if there is assist with expansion-related inquiries or labour force needs. Also, make efforts to generate potential leads from Covia directly. 	Short
	<ul style="list-style-type: none"> Develop an investment prospectus specifically for nepheline product manufacturing <p>Tips: Refer to regional talent pool in addition to local; update HBM website Census Profile link most recent census; list green field and brown field sites; signal interest in automation</p>	Medium
	<ul style="list-style-type: none"> Work with PKED to undertake a lead generation exercise via international markets (Asia, Brazil), targeting firms in growth mode that produce ceramic or other nepheline products 	Medium
	<ul style="list-style-type: none"> Determine the appropriate technical approach to marketing (network introductions work most efficiently) and aggressively market decision makers 	Long
	<ul style="list-style-type: none"> Execute outreach strategy and monitor results 	Long
<p>Rationale: Speculators have already been looking and there are clear benefits to being in proximity to the source and major transportation networks, including rail and highway.</p> <p>HBM Role: Lead Covia engagement; assist PKED in active investment attraction</p> <p>Key Partners: PKED</p> <p>Performance Measures: \$ expansion facilitated (Covia); #leads generated; # leads converted; # investors; \$ investments</p> <p>Cost & Grant Considerations: Prospectus (~\$5,000); staff time (~20 hours/year short; 10 hours/year medium; 20 hours/year long); possible investment incentives via Eastern Ontario Development Fund</p>		
Goal 2. Prepare for investment attraction opportunities in agrifood processing	<ul style="list-style-type: none"> Identify key commodities being produced in HBM and neighbouring municipalities (including those in Hastings County) and identify potential food products that could be created by them Keep an open-line of communications with local agricultural producers and monitor opportunities that reflect investment attraction leads Work with PKED to assist potential agrifood production leads with site selection demands <p>Tip: Be realistic about infrastructure constraints. If options are limited to dry manufacturing or low-water/sewage needs, leverage opportunities in those areas</p>	Short Medium Medium



Goals	Actions	Timing
<p>Rationale: There is strategic interest in agrifood at PKED, but also regional inputs that could elevate HBM. Meanwhile due to limited local resources, space and time, the focus should be on “passive” investment attraction, which means being prepared to assist PKED with lead opportunities but not proactively seeking to attract businesses directly.</p> <p>HBM Role: Study commodities; conduct research; work with PKED site selection within HBM</p> <p>Key Partners: PKED (lead outreach); Peterborough Agricultural Society</p> <p>Performance Measures: Research complete; prospects identified; # leads generated; # leads converted; # investors; \$ investments; # jobs created</p> <p>Cost & Grant Considerations: Staff time (~60-80 hours/year); some research can potentially be done by an intern; possible investment incentives via Eastern Ontario Development Fund</p>		
<p>Goal 3. Leverage natural assets for tourism diversification</p>	<ul style="list-style-type: none"> ▪ Encourage motorized trails² enthusiasts to come to HBM for recreation, excitement, and great accommodation and food options in collaboration with Eastern Ontario Trails Alliance (EOTA); work with EOTA to identify options to promote local businesses on trail system ▪ Develop marketing materials to appeal to alternative accommodation providers to invest in HBM’s great outdoors (consider glamping, pod camping/capsule hotels, boatels, spa-resorts); identify companies that have established such facilities in other places as potential leads and local entrepreneurs or investors ▪ Promote private sector investment in outdoor adventure operations, which could include mountain bike skills parks and courses, guided excursions (fishing, hunting, forging, etc.), zip line parks, outdoor obstacle courses, paint-ball parks, or others <p>Tip: A strong business case would likely require a combination of the above considerations (e.g. skills park, obstacle course, pod camping together), therefore bundling options could appeal to more investors and tourists</p> <ul style="list-style-type: none"> ▪ Explore opportunities for PKED and Ontario East Economic Development Commission (OEEDC) to assist in destination development marketing ▪ Establish an “Invest in Tourism” section on the website to promote investment opportunities ▪ Work with representatives of Ontario Ministry of Tourism, Culture & Sport to evaluate HBM’s annual economic impact of tourism (they have staff that can help populate their TRIEM model) 	<p>Short</p> <p>Medium</p> <p>Medium</p> <p>Medium</p> <p>Medium</p> <p>Medium</p>

² Motorized trails via Eastern Ontario Trails Alliance represent an important tourism driver that generates \$6 million in direct and indirect spending and tax revenue per year in RTO 11 alone, according to Ontario Ministry of Tourism, Culture & Sport’s Tourism Regional Economic Impact Model. Trail users tend to have high disposable incomes and enjoy getting away for weekends, which would pair nicely with additions to existing accommodation options.



Goals	Actions	Timing
<p>Rationale: There is a need to develop more tourism anchors in other ways than cottaging; thereby expanding HBM’s value proposition.</p> <p>HBM Role: Lead the efforts</p> <p>Key Partners: PKED; EOTA; OEEDC (assist with destination development marketing)</p> <p>Performance Measures: # leads; # conversions; \$ invested; # jobs created; website traffic; # visitors; # overnight stays; #trail users; Ontario Ministry of Tourism, Culture & Sport’s TRIEM model of tourism economic impacts</p> <p>Cost & Grant Considerations: Staff time, trail-related work (15 hours/year); marketing materials (~\$2,000); staff time, alternative accommodations (~30 hours/year); staff time, outdoor adventure (~30 hours); staff time website (~10 hours/year); possible incentives are available from Government of Ontario via Tourism Development Fund</p>		
<p>Goal 4. Expand tourism-oriented events throughout the year</p>	<ul style="list-style-type: none"> ▪ Work with regional and private sector partners to ensure a new winter festival is positioned for growth and tourism attraction ▪ Work with organizers of Havelock Community Outdoor Rink to ensure it is assembled annually, and organize an official launch event at the start of each season ▪ Bring back summer concert series in HBM, potentially in conjunction with Havelock Farmer and Artisan Market ▪ Encourage food and beverage establishments or breweries to host live music events ▪ Promote live music events via social media channels 	<p>Short (all phases)</p>
<p>Rationale: Havelock has more to offer throughout the year to draw people into the community while also celebrating local pride.</p> <p>HBM Role: Assist in promoting and funding Winter Festival; advocate for live music options with local food/beverage establishments and farmer’s market</p> <p>Key Partners: Private sector businesses; HBM and District Chamber of Commerce</p> <p>Performance Measures: # of events; # of attendees; social media metrics (likes, shares, comments) qualitative feedback</p> <p>Cost & Grant Considerations: Fire & Ice, staff time (~30 hours/year); Farmer Market music advocacy, staff time, (~10 hours/year); food, beverage & brewery engagement, staff time (~10 hours/year)</p>		
<p>Goal 5. Partner regionally on package or referral components</p>	<ul style="list-style-type: none"> ▪ Work with tourism operators along Highway 7 to develop a network of businesses interested in cross promotion ▪ arrange a round-table discussion to develop a plan for collaborative promotion, with a focus on package coordination ▪ Work with PKED to drive broader pan-regional collaboration along Highway 7 and undertake a promotional campaign marketing the entire route and nearby assets collaboratively 	<p>Medium</p> <p>Medium</p> <p>Long</p>



Goals	Actions	Timing
<p>Rationale: Playing to regional strengths can help increase overall visibility of local tourism assets in HBM. Moreover, there is likely a strong opportunity for marketing Highway 7 as a regional brand that many communities can potentially benefit from.</p> <p>HBM Role: Spearhead initiative, but recruit PKED tourism office, RTO8</p> <p>Key Partners: PKED’s Tourism Office; RTO8</p> <p>Performance Measures: # of business participants; # of visitors; social media metrics; online marketing metrics</p> <p>Cost & Grant Considerations: Staff time (~40-50 hours); level of investment, unknown</p>		
<p>Goal 6. Concentrate residential attraction for new subdivision toward families</p>	<ul style="list-style-type: none"> ▪ Work with developers to ensure new subdivision construction is marketed toward young families ▪ Develop a timeline for launching the program <p>Tip: Consider markets in the City of Peterborough and Greater Toronto Area</p>	<p>Medium</p> <p>Medium</p>
<p>Rationale: A new subdivision is already planned for HBM, but drawing young families to the area will normalize the age distribution and decrease the median age.</p> <p>HBM Role: Lead the initiative</p> <p>Key Partners: Land developer</p> <p>Performance Measures: Promotional materials developed; # of inquiries; # of new families</p> <p>Cost & Grant Considerations: Staff time (~30-40 hours); it should fall to the developer to be the primary marketer, as should the majority of the cost</p>		
<p>Goal 7. Develop investment attraction tools for health care services (private and public)</p>	<ul style="list-style-type: none"> ▪ Develop an investment prospectus that shows the new subdivision, it’s available space, and other nearby space, in addition to demographic projections and other local quality of life benefits ▪ Work with Trent-Hills Family Health Team to facilitate business expansion opportunities within or near the new seniors’ housing facility ▪ Target other health care providers (physio therapy, personal support worker service offices, etc.) to establish local facilities ▪ Promote business expansion opportunities for facilities that end up located within the long-term care facility, to ensure services can be made available to other members and families in the community 	<p>Medium</p>
<p>Rationale: With an influx of families and a new elderly care facility scheduled for development, there will be a need for health care services to accommodate increased local demand.</p> <p>HBM Role: Lead the initiative</p> <p>Key Partners: AEON (long-term care providers), Trent-Hills Family Health Team</p> <p>Performance Measures: Prospectus developed; roster of target prospects built; # of inquiries; # of investors/new businesses/offices; # of employees</p> <p>Cost & Grant Considerations: Prospectus development (~5,000); Staff time (~60-70 hours)</p>		



Goals	Actions	Timing
Goal 8. Market HBM to young professionals in search of affordable cost of living	<ul style="list-style-type: none"> Collect all relevant quality of life data (population, amenities, services, recreation, etc.) and develop an information leaflet or infographic designed for social media <p>Tips: Ensure any results from scheduled broadband improvements are indicated. Specify any resources designed to assist with establishing a home-office.</p> <ul style="list-style-type: none"> Initiate a social media outreach campaign targeting young professionals in the Greater Toronto Area and City of Peterborough to consider HBM for low cost living³, and ensure marketing is scheduled to run during a specific period. Gage metrics and monitor leads, targeting those that express interest with more direct engagement. Monitor the return on investment. 	<p>Medium</p> <p>Long</p>
<p>Rationale: Targeting young professionals for resident attraction accomplished two goals; helps to diversify the age distribution of the population and helps to diversify the economy. Young professionals as solo-entrepreneurs are a strategic sector being targeted by PKED.</p> <p>HBM Role: Lead the effort</p> <p>Key Partners: PKED</p> <p>Performance Measures: # of new residents in professional, scientific or technical services in next Census; # of new businesses established; return on investment, marketing costs to new residents or businesses</p> <p>Cost & Grant Considerations: Staff time (~40 hours/year); social media marketing costs (can vary, but usually ~\$1,000 to \$2,000 per month)</p>		

Figure 10: Strategic Objective 3: Focus on Support

Goals	Actions	Timing
Goal 1. Promote and advise on professional and technical service home-based businesses start-up or relocation	<ul style="list-style-type: none"> Develop a simple infographic displaying the opportunity and advantage for establishing a home-office in HBM Distribute the infographic with annual assessment billing or other municipal mail, as well as ensuring a place on the Economic Development webpage displays the infographic and additional information, such as business consulting services Work with social media pages and local cottage associations to share the infographic and link information Convene at least one information session annually to present the opportunity, demonstrate examples, and answer questions 	<p>Short (all phases)</p> <p>Short (ongoing)</p>

³ Note: Platforms such as Facebook and LinkedIn have highly sophisticated diagnostic tools which can be used to identify specific demographics with specific skills or career affiliations, ensuring messaging gets into the hands of as many prospects from the appropriate office as possible.



Goals	Actions	Timing
<p>Rationale: The likelihood that existing seasonal residents fit this sector is high, and they already love HBM. All that is required is a nudge to get them moving their businesses to HBM permanently.</p> <p>HBM Role: Lead the initiative</p> <p>Key Partners: Local Cottage Associations</p> <p>Performance Measures: # of inquiries; # of new businesses in the sector; information session attendance</p> <p>Cost & Grant Considerations: Infographic (~\$500-~1,000, or internally developed); printing & distribution (~\$800-\$1,000); staff time (~30 hours/year)</p>		
<p>Goal 2. Continue business retention & expansion programming</p>	<ul style="list-style-type: none"> ▪ Follow-up with businesses flagged in previous business survey conducted during this Strategy. For “green flags” study results and offer assistance with expansion needs; for “red flags” (businesses considering relocating, downsizing, or selling), study individual results to understand potential areas of frustration and conduct direct outreach. Be empathetic and supportive and engage in discussions about alternatives or potential solutions ▪ Conduct the business survey bi-annually to monitor trends in satisfaction and identify priorities most likely to result in increased business satisfaction ▪ Prioritize top issues affecting business satisfaction and work collaboratively to develop plans to address them ▪ Continue to conduct targeted visitations of key businesses (large employers, newly arrived businesses, key influencers, etc.) – target 25 businesses ▪ Compile tips and considerations related to business succession planning and ensure they are available and promoted (good succession planning starts about 10 years before retirement) ▪ Initiate an aftercare program to follow-up with new businesses on a scheduled basis and identify potential challenges requiring assistance ▪ Use outreach as an opportunity to promote the CIP ▪ Use business retention & expansion outreach as an opportunity to understand potential supply-chain gaps or leads for investment attraction 	<p>Short (immediate)</p> <p>Medium</p> <p>Medium</p> <p>Short</p> <p>Short</p> <p>Short</p> <p>Medium</p> <p>Medium</p>
<p>Rationale: Good business retention and expansion programming supports existing businesses, enhances perceptions of municipal involvement, and assists in potential investment attraction opportunities.</p> <p>HBM Role: Lead the initiative</p> <p>Key Partners: HBM and District Chamber of Commerce; PKED with succession planning resources</p> <p>Performance Measures: # businesses consulted; satisfaction rate; top issues (tracked over time); # expansions facilitated and \$ invested; # downsizes, relocations, closures prevented; # jobs preserved via intervention; # succession plans assisted with; # of CIP initiatives and \$ of investment; # investment leads generated; # of conversions; \$ investment via lead generation; # new jobs from leads; # visitations; # aftercare visitations</p> <p>Cost & Grant Considerations: staff time (~100-140 hours/year)</p>		



Goals	Actions	Timing
<p>Goal 3. Initiate upskill awareness programming</p>	<ul style="list-style-type: none"> ▪ Work with area social organizations and service providers to understand the kinds of capacity building services offered which could be used for upskilling (e.g. soft skills improvement, computer skills development, accountancy or financial administration training, social media marketing, etc.) – Note some of these may have some form of administration or registration cost ▪ Engage with local employers to identify top skills in need of enhancement, distinguishing between formal post-secondary and informal training needs ▪ Develop a list of the available skills improvement programming, with links to additional information ▪ Work with Fleming College and Trent University to develop a list of certificate programs available for different sectors and ensure information is available on the Municipal website ▪ Promote resources via social media ▪ Work with area employers to raise awareness about available upskilling opportunities employees may desire 	<p>Short (all phases)</p>
<p>Rationale: Workforce development is essential to ensuring existing businesses remain competitive and that employees are positioned for professional and financial growth. Upskilling is the easiest way to ensure the labour force increases loyalty and that personal wealth is improved.</p> <p>HBM Role: Co-lead the initiative locally</p> <p>Key Partners: Employment Planning and Counselling-Peterborough (co-lead), local non-profits, service providers, PKED (can help identify potential resources);</p> <p>Performance Measures: Online engagement with resources; enrollment numbers for programming (wherever data are available); Median individual income has improved (controlling for inflation)</p> <p>Cost & Grant Considerations: Research, staff time (~20 hours, potentially by an intern or volunteer); engagement/awareness building, staff time (~10 hours/year)</p>		
<p>Goal 4. Promote involvement in Peterborough & the Kawarthas Tourism’s regional tourism training program</p>	<ul style="list-style-type: none"> ▪ Work with area businesses that deal heavily with visitor flow to identify candidates for Tourism Ambassador training via PKED’s Tourism Office ▪ Promote onboarding of employees and management of local businesses for Tourism Ambassador training 	<p>Short (all phases)</p>
<p>Rationale: The Ambassador program turns businesses that deal peripherally in tourism (e.g. service stations, local retailers, existing tourism operators) into people that are aware of regional tourism assets that may suite visitors’ interests. The ambassadors serve as soft-marketing for the tourism sector.</p> <p>HBM Role: Lead the awareness building initiative</p> <p>Key Partners: PKED (assist with onboarding; conduct training)</p> <p>Performance Measures: # of Tourism Ambassadors</p> <p>Cost & Grant Considerations: Staff time (~30 hours/year)</p>		



Goals	Actions	Timing
<p>Goal 5. Get youth involved and celebrate local champions</p>	<ul style="list-style-type: none"> ▪ Convene a roundtable meeting with local civic organizations and develop a series of initiatives that actively engage youth, not as a service user, but as an integral part of the organizations' ongoing activities ▪ Prioritize the various activities and develop a schedule for programming ▪ Work with local education providers to help promote opportunities to get involved with civic organizations ▪ Devise an outreach campaign to promote opportunities to get involved ▪ Recognize involvement regularly in formal (awards, profiles, etc.) and informal ways (thanks, appreciation receptions, etc.) <p>Rationale: Social capital used to be enhanced by early involvement in community activities and civic organizations (e.g. Lion's Club), and there is a lack of sincere programming that involves youth in these organizations, resulting in a decline in interest or ownership for the community youth grow up in. The issue is national in scope, but local solutions can help reverse the trend and reinvigorate youth buy-in for HBM and a sense of pride in the community.</p> <p>HBM Role: Initiate, but do not lead</p> <p>Key Partners: Lions Club, Belmont Women's Institute, Cordova Mines Recreation Association, Havelock-Belmont-Methuen Community Policing, Havelock-Belmont-Methuen Historical Society, Havelock-Belmont-Methuen Seniors, Havelock Odd Fellows, and others</p> <p>Performance Measures: # of initiatives; # youth involved</p> <p>Cost & Grant Considerations: Minimal staff time</p>	<p>Short (all phases)</p>
<p>Goal 6. Continue to expand the Celebrate Havelock brand</p>	<ul style="list-style-type: none"> ▪ Used the Celebrate Havelock logo as a stamp of endorsement for events that feature high numbers of businesses or organizations ▪ In addition to the Trade Show, arrange other business-oriented events, such as workshops, networking events, lunch-and-learn sessions, and use the Celebrate Havelock brand in their promotion ▪ Consider having another theme-related trade show, potentially geared toward seasonal residents or featuring arts and culture ▪ Ensure youth are engaged at the tradeshow, as opportunities to understand the diversity of career opportunities in the region <p>Rationale: Celebrate Havelock is already very successful, so why not leverage the brand for other business or community-oriented events throughout the year.</p> <p>HBM Role: Lead the initiative</p> <p>Key Partners: Local businesses, Chamber of Commerce</p> <p>Performance Measures: # of events; # of businesses; # of attendees</p> <p>Cost & Grant Considerations: Staff time, materials, advertising/promotions ~\$10,000-\$12,000</p>	<p>Short (ongoing)</p>



4.1 Going Forward

The above strategy is extensive and will take time to initiate and develop. In order to maximize the potential for meeting the identified goals there are several recommendations provided for going forward:

1. Recognize that not all municipal roles affiliated with the Strategy necessarily pertain to the existing Deputy Clerk/Economic Development Officer. While many initiatives are expected to be led or initiated by this person, there may be other municipal staff more suitable for others (e.g. planning and development regarding zoning bylaw updates, community services with youth engagement initiatives, or an employee that may have skill sets related to communications or marketing)
2. Develop a workplan for the first year that is comprehensive (noting that some goals have multiple steps that may begin with activities within the first year), log the estimated time requirement, and allocate the role to one or more staff
3. Ensure performance measures are implemented and that methods are undertaken to be able to track them appropriately
4. Study any recommended funding sources illustrated in the implementation plan and determine who they pertain to (some can be for the municipality, while others can be for businesses)





Appendix

Economic Base Analysis

The economic base analysis provides an overview of community’s demographic, socio-economic and economic structure. The base analysis compares the region with reference areas to find areas of opportunities and strengths. Where possible the analysis looks into most recent and previous census to draw trends in the key areas. These trends are also compared against the comparator regions to gauge the degree of growth.

Such analysis combined with ground research forms the backbone of the economic development strategy. The analysis also helps to have a targeted ground research strategy.

This economic base analysis presents an overview of the socio-economic, labour force and industry composition in the region of Havelock-Belmont- Methuen (HBM). Results are derived from the following sources:

- Statistics Canada, Census Profile, 2016
- Statistics Canada, Census Profile, 2006
- Statistics Canada, Canadian Business Counts, December 2017

For a more comprehensive understanding of the community, HBM is compared against its select neighbours and province as a whole. This is to make sure that any regional strengths or areas of growth opportunity are easily discernible.

Please note, the National household Survey, 2011, for HBM is suppressed; therefore, census 2006 is used instead to draw a 10-year trend average from the most recent census (2016). Comparators used in the analysis include Prince Edward County, Peterborough County, Asphodel-Norwood and the province.

Population

HBM’s population has seen modest declines of approximately 100 people between 2006 and 2016 (4,637 to 4,530). In 2016, its population was recorded as 4,530 people, which is theoretically equal to an approximate increase of one person per year since 2011 (population in 2011 was 4,523). 2016’s population constitutes a decline of 2.3% over the 10-year period.

Figure 11: Total Population Trend in HBM, Peterborough County, Prince Edward County and Ontario, 2006-2016.

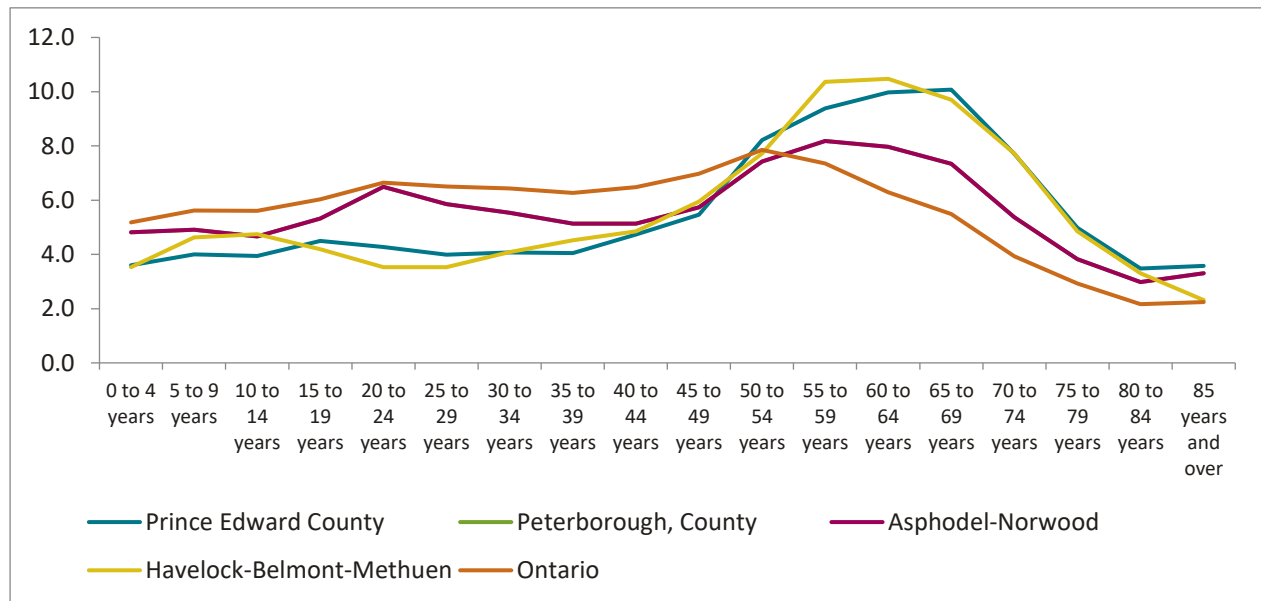
Characteristics	Prince Edward County, City	Peterborough, County	Asphodel-Norwood	Havelock-Belmont-Methuen	Ontario
Population 2006	25,496	133,080	4,247	4,637	12,160,282
Population 2011	25,258	134,928	4,041	4,523	12,851,821
Population 2016	24,735	138,236	4,109	4,530	13,448,494
% change (2006 to 2016)	-3.0%	3.9%	-3.2%	-2.3%	10.6%

Source: Statistics Canada; 2006, 2011 and 2016 Census Profile



Figure 12 shows the distribution of age-groups. It can be seen that the population percentage for HBM is denser among the age intervals representing 50 years and more. However, in comparison, this is a regional trend which can be observed in Prince Edward County and Peterborough County as well. It is also noted that, by the percentage distribution, HBM has an underrepresentation of age group between 15-44 compared to the other regions. Meanwhile, Figure 13 plots the median age for each region as noted in the relevant census. The graphs depict that HBM's population median age has increased by 5 years and have surpassed the median age of the province by 13 years. Note that the population decline and rising median age of the township runs into the risk of a possible scarcity of a younger labour force in coming decades. Moreover, if population trends continue, the median age in HBM could reach 65 within the next 11 years.

Figure 12: Distribution of Age Groups



Source: Statistics Canada; 2016 Census Profile

Figure 13: Median Age of Population for HBM, Price Edward County, Peterborough County and Ontario-Tabular version

Year	Prince Edward County	Peterborough, County	Asphodel-Norwood	HBM	Ontario
Median age of the population-2006 (years)	48	44	44.9	49	39
Median age of the population-2016 (years)	55	47	47.4	54	41

Source: Statistics Canada; 2006 Census Profile, 2016 Census Profile.



Dwelling Characteristics

The vast majority of population in HBM (93%) dwells in single detached homes, making it the highest proportion among the comparators including the province (54%). Next most populated house type in HBM is noted to be, apartments with fewer than five storeys (4%). Together these dwelling types covers 97% of the total population in HBM.

Figure 14: HBM Occupied Dwellings by Type, Percentage of Overall Population

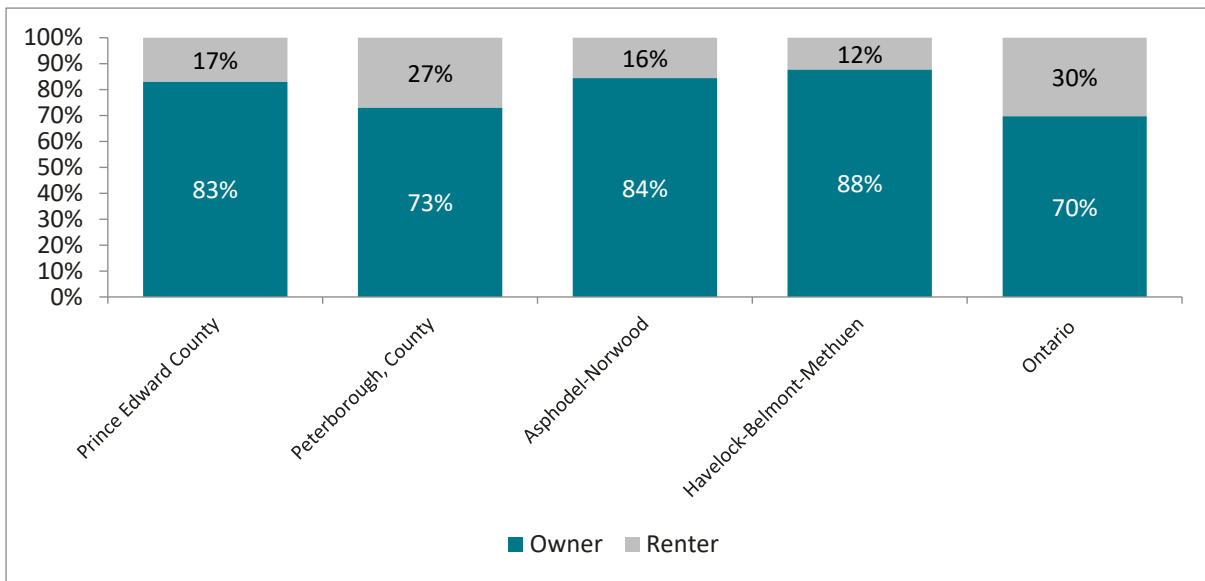
	Prince Edward County	Peterborough, County	Asphodel-Norwood	Havelock-Belmont-Methuen	Ontario
Single-detached house	86%	72%	83%	93%	54%
Apartment in a building that has five or more storeys	0%	4%	0%	0%	17%
Semi-detached house	2%	2%	8%	1%	6%
Row house	3%	5%	2%	0%	9%
Apartment or flat in a duplex	1%	5%	0%	1%	3%
Apartment in a building that has fewer than five storeys	7%	11%	1%	4%	10%
Other single-attached house	1%	0%	5%	0%	0%
Movable dwelling	1%	0%	0%	0%	0%

Source: Statistics Canada; 2016 Census Profile

Figure 13 suggests that in HBM 12% of dwellings are occupied by renters against a 30% provincial average; however, this is likely owing to the rural area of the township.



Figure 15: Occupied Dwellings by Type, Percentage of Overall Population



Source: Statistics Canada; 2016 Census Profile.

Figure 16 tabulates the average house prices of HBM and the comparators. The values suggest that HBM houses are less expensive compared to houses in Prince Edward and Peterborough County region, with an approx. gap of \$ 60,000* in 2016.

Based on the latest census (2016), average dwelling prices in HBM is \$292,983 which is \$46,478 less compared to the regional average of Peterborough County. It is noted that the rent prices in HBM community observed the highest upward trend since 2006 (+49% rise) surpassing the provincial value by 19%. However, in terms of dollar values, median house rents (2016) in HBM are approximately at par with comparing areas (in the range of 900s).

Figure 16: Average Dwelling and Median Shelter Costs for Rented Dwellings

	Prince Edward County	Peterborough County	Asphodel-Norwood	Havelock-Belmont-Methuen, Township	Ontario
Average value of owned dwelling (\$) -2006	254,565	241,391	194,644	190,396	297,479
Average value of dwellings (\$) -2016	367,103	339,461	295,225	292,983	506,409
% change in average house value	44%	41%	51%	54%	70%
Median monthly payments for rented dwellings (\$) -2006	676	751	677	613	801
Median monthly shelter costs for rented dwellings (\$) -2016	920	949	804	912	1045
% change in Median Rent	36%	26%	18%	49%	30%

Source: Statistics Canada; 2006 Census Profile, 2016 Census Profile.



Income

Economic activity of a community is closely tied with the amount of disposable income its residents can spare. This section looks at the income characteristics of HBM such as median age of individual and households alongside the comparators.

The figure below suggests that median income of HBM has consistently remained lower than the provincial median income. The income growth is noted to be 30% since 2005 tax year; which is similar to the comparing regions of Prince Edward County (29%) and Peterborough County (29%). Based on the census (2016), HBM median individual annual income is \$4,931 lower than the provincial median and \$3,354 by median income of other comparators.



Figure 17: Median Total Individual Income

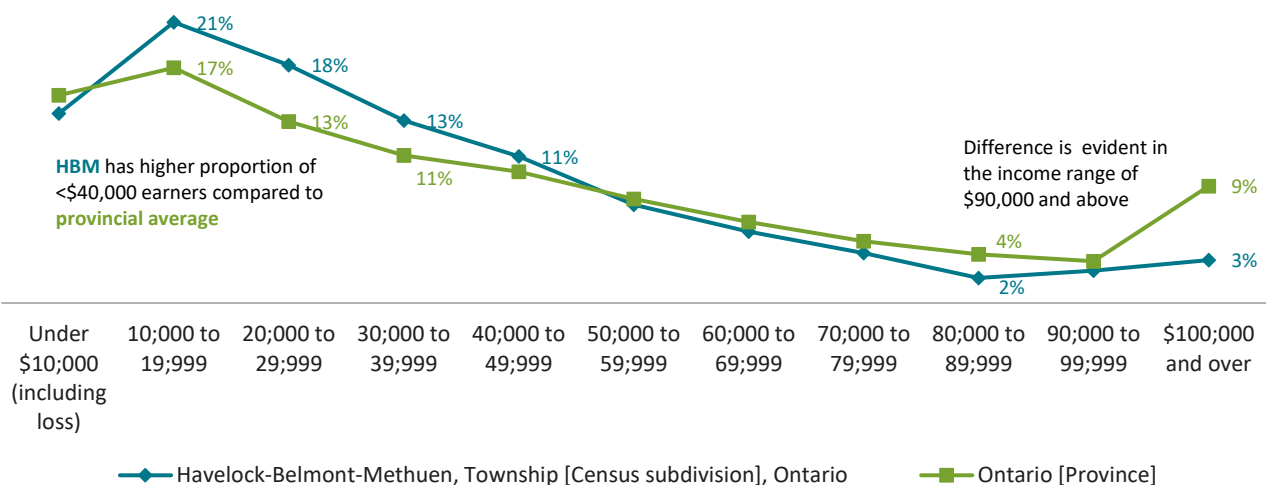
	Prince Edward County	Peterborough, County	Asphodel-Norwood	Havelock-Belmont-Methuen	Ontario
Median total income (\$) - 2005	24,840	24,730	22,382	21,948	27,258
Median total income (\$) - 2015	32,133	31,792	32,283	28,608	33,539
Net Change (%)	29%	29%	44%	30%	23%
Median income in 2005 - All private households (\$) - 2005	53,287	51,660	49,166	41,682	60,455
Median total income of households in 2015 (\$)	66,140	64,437	65,024	54,571	74,287
% Change	24%	25%	32%	31%	23%

Source: Statistics Canada; 2006, 2016 Census Profile.

Shifting to the subject of median household income, once again HBM's median household income is \$19,716 less than the provincial value (2016) and approximately \$10,000 less than the comparing regions.

When it comes to the distribution of these income values, Figure 18 plots the individual incomes in HBM against increasing income intervals. The figure depicts that HBM has a higher proportion of individuals with \$40,000 or less annual income. However, the township closely follows the broader provincial trend for income brackets between \$50,000 and \$80,000 (*difference within +/-2%*). The separation in income intervals after \$90,000 is apparent (township has an underrepresentation of 100,000 and above earners by -6%). Note that similar trend is noticed in Household income distribution, Figure 19. Understanding the distribution of annual incomes and ultimately purchasing power of the Township population may prove beneficial in designing any prospective business viability study.

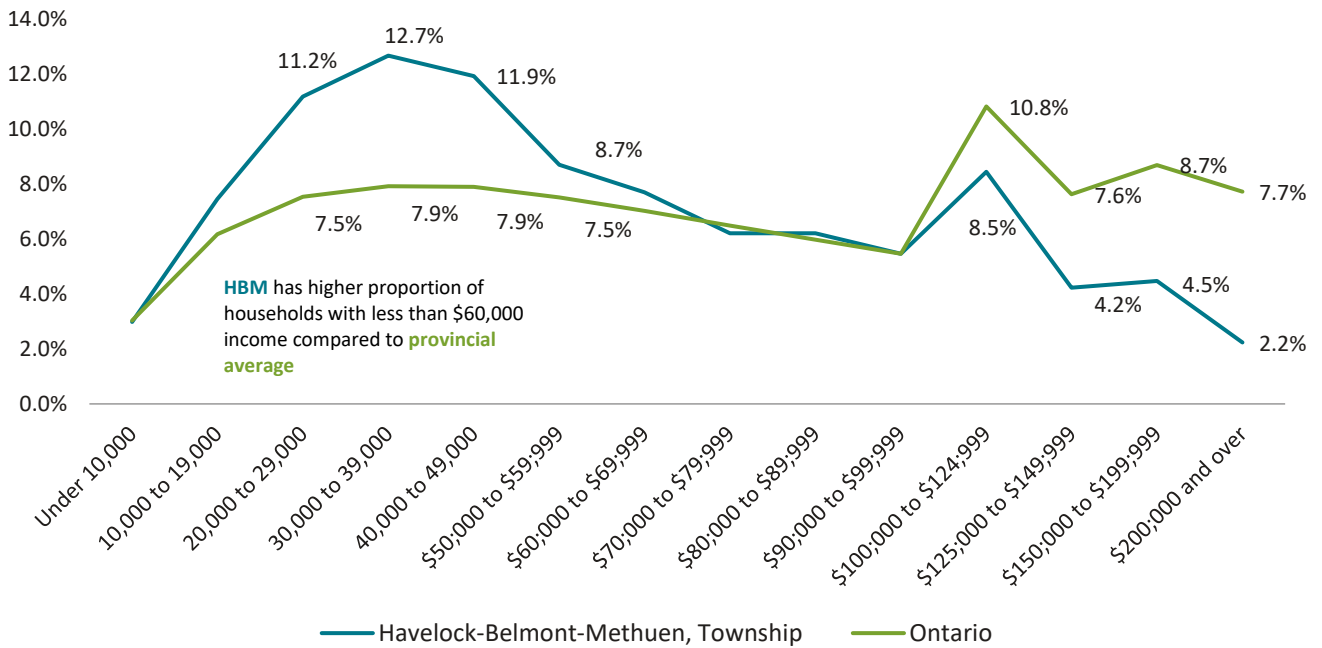
Figure 18: Individual Income Distribution, Percentage of Overall Population



Source: Statistics Canada; 2016 Census Profile.



Figure 19: Household Income Distribution (2015) , Percentage of Overall Population



Source: Statistics Canada; 2016 Census Profile.

Education

Education attainment can be looked at as an important descriptor of labour force capacity. Figure 20 below summarizes skilled labour proportions for comparator areas, which is composed of those people that have completed an apprenticeship, trade certificate, or college or university degree, diploma or certificate. The skilled labour composition of HBM has a difference of -12% when it comes to the provincial average of 55% in 2016; however, a positive 4% increase in the skilled labour force is noted between the years 2006 and 2016 in HBM.

Figure 20: Proportion of Population (ages 25 to 64 years) with Post-Secondary or Apprenticeship Education (Skilled Labour)

For Age group 15 years and over	Prince Edward County, City	Peterborough, County	Asphodel-Norwood	HBM	Ontario
% of Skilled Labour in 2006	49%	48%	43%	39%	51%

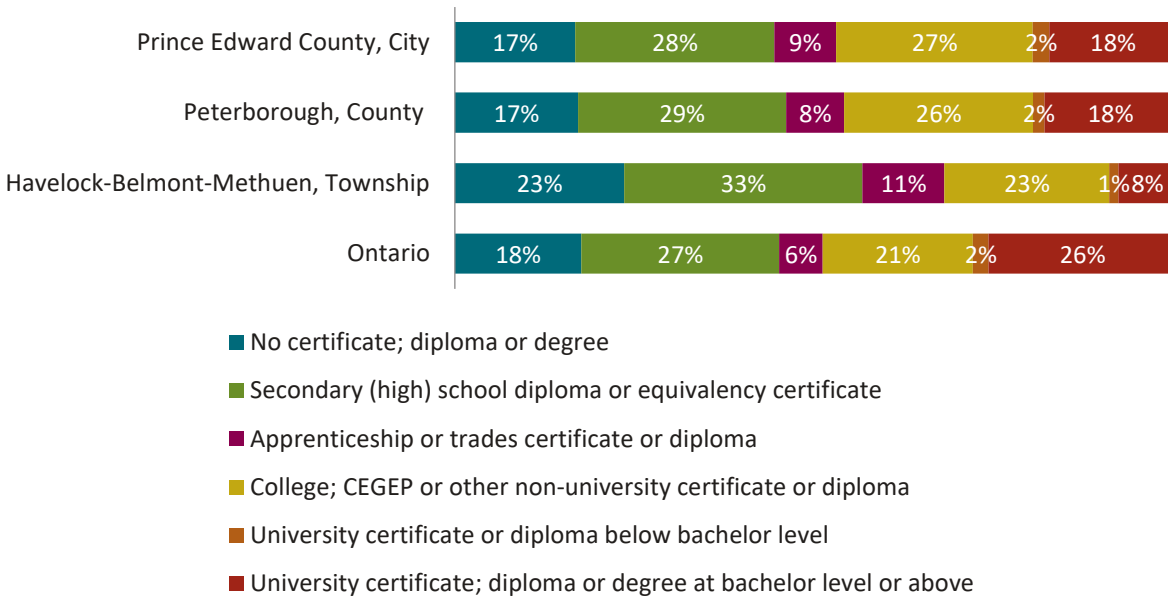


For Age group 15 years and over	Prince Edward County, City	Peterborough, County	Asphodel-Norwood	HBM	Ontario
% of Skilled Labour in 2016	56%	54%	55%	43%	55%

Source: Statistics Canada; 2016 Census Profile.

Figure 21 shows the population percentage by level of education attained (25 to 64 years). Looking at HBM, the percentage of skilled labours with a university education is 8% which is less more than three times lower than the provincial average (26%). Peterborough County’s proportion is 18%. The most prevalent education type in HBM is secondary school (33%) followed by no formal education category (23%), together representing 56% of the labour force). The limited number of high skilled labour with university education in the community may pose challenges for setting up businesses which may require such skills in abundance such as (engineers, doctors etc.). However, the community is noted to have a strong presence of skilled trade workers compared with other regions (11%). This may prove to be beneficial for the local employers, such as those in mining or manufacturing.

Figure 21: Highest Level of Education Attainment (Ages 25 to 64 years), % of the Population – Detailed Categories



Source: Statistics Canada; 2016 Census Profile.

People’s major field of study in HBM is architecture; engineering; and related technologies (this education type represents 14% of skilled labour force) followed by health and related fields (8%). Other strong fields of education are Business; management and public administration (7%) and Social and behavioural sciences and law (5%).



Figure 22: Major Field of Study (Ages 25 to 64), Percentage of the Skilled Labour Work Force 2016

	Prince Edward County, City	Peterborough County	Asphodel-Norwood	HBM	Ontario
No postsecondary certificate; diploma or degree	38.7%	36.9%	52.5%	52.5%	34.9%
Education	3.5%	4.2%	1.9%	1.9%	3.4%
Visual and performing arts; and communications technologies	2.6%	1.9%	1.1%	1.1%	2.7%
Humanities	2.7%	3.1%	1.1%	1.1%	3.7%
Social and behavioral sciences and law	8.2%	7.7%	5.2%	5.2%	9.0%
Business; management and public administration	11.4%	10.8%	7.3%	7.3%	14.2%
Physical and life sciences and technologies	1.9%	2.5%	0.9%	0.9%	2.6%
Mathematics; computer and information sciences	1.4%	1.8%	1.7%	1.7%	3.5%
Architecture; engineering; and related technologies	11.7%	12.2%	13.8%	13.8%	12.1%
Agriculture; natural resources and conservation	2.0%	1.9%	1.1%	1.1%	1.1%
Health and related fields	10.8%	11.9%	8.2%	8.2%	9.2%
Personal; protective and transportation services	5.2%	5.2%	5.2%	5.2%	3.6%
Other	0.0%	0.0%	0.0%	0.0%	0.0%

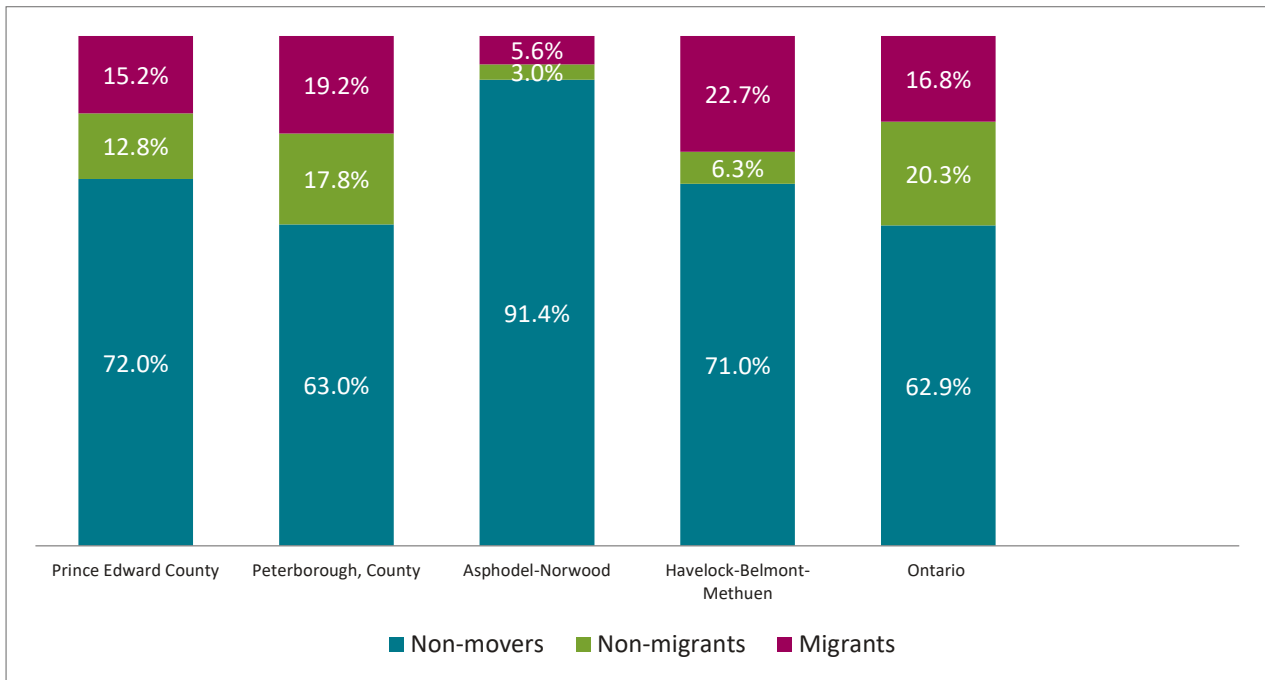
Source: Statistics Canada; 2016 Census Profile



Mobility

The movement of people within a community or to the community from somewhere else constitutes mobility. Statistics Canada tracks this in two ways, by asking if a household has moved within the past year and asking if a household has moved within the past five years. As of 2016, the majority of people in HBM (71%) had either stayed where they were five years earlier or moved somewhere in the same community hence marked as 'Non-movers'. On the flip side, 29% households have moved into HBM within the past 5 years with the equal ratio (5%) of non-migrants (moved within same census sub-division) and migrants (moved from outside the census subdivision or country).

Figure 23: Mobility Characteristics 5 years ago, 2016



Source: Statistics Canada; 2016 Census Profile

Figure 24: Mobility Characteristics 5 years ago, 2016 (Tabular Version)

	Prince Edward County	Peterborough	Asphodel-Norwood	HBM, Township	Ontario
Non-movers	16,695	80,960	3,615	3,110	7,887,825
Non-migrants	2,980	22,870	120	275	2,545,875
Migrants	3,520	24,605	220	995	2,112,340

Source: Statistics Canada; 2016 Census Profile



Labour Force

According to the standard definition set by Statistics Canada, the employed are persons having a job or business, whereas the unemployed are without work, are available for work, and are actively seeking work. Together the unemployed and the employed constitute the labour force.

Between 2006 and 2016, HBM's labour force seemed to have followed the broader county-wide trend of reduction in labour force by losing approx. 265 workers, which translates to about 12.8% decreament between 2006 and 2016.

Figure 25: Labour Force Size

	Prince Edward County, City	Peterborough, County	Asphodel-Norwood	Havelock-Belmont- Methuen, Township	Ontario
In the labour force- 2006	12,570	68,870	2135	2,065	6,587,580
In the labour force- 2016	11,530	68,180	2080	1,800	7,141,675
Net Change	-1040	-690	-55	-265	55,4095
% change	-8.3%	-1.0%	-2.6%	-12.8%	8.4%

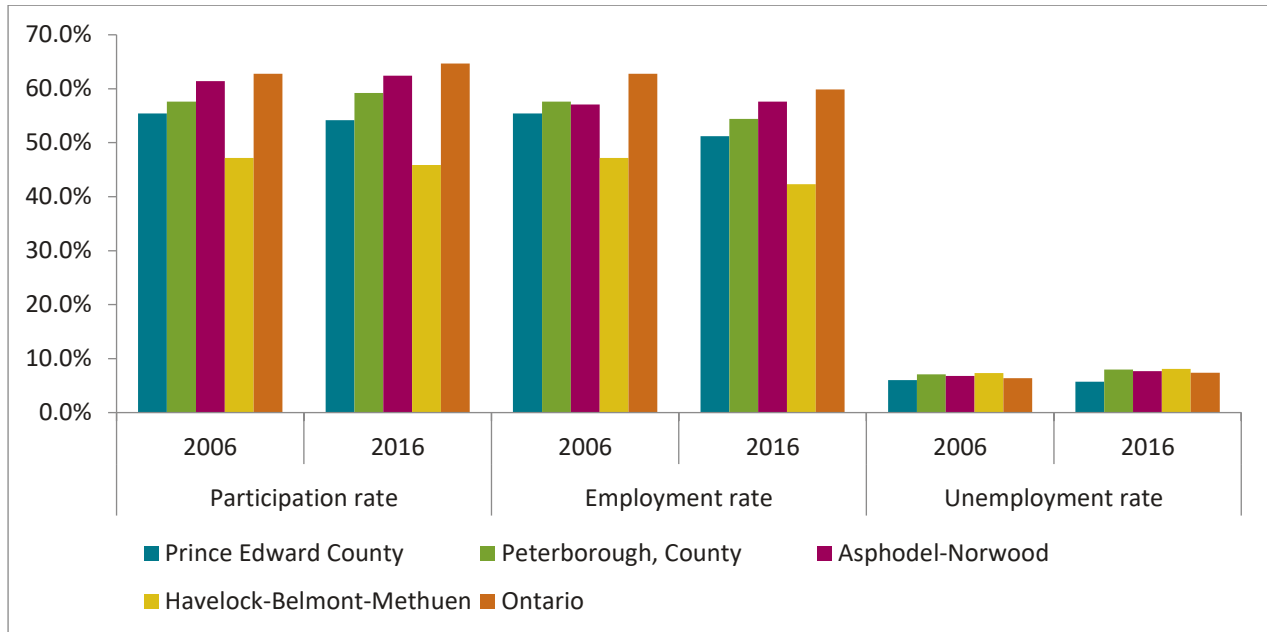
Source: Statistics Canada; 2016 Census Profile.

Looking at Figure 25 , the employment rate in HBM slipped from 47% in 2006 to 42% in 2016. Also the rate remained lower in HBM than that of the comparing regions in 2016.

Also notable from the figure is the decline in participation rate of HBM by 1% (dropped from 47% in 2006 to 46% in 2016). However, a similar decline of 1% is also noted for Prince Edward County. The participation rate is pivotal because out of the total population qualified to enter the labour market (aged 15 and over) it says what proportion is actually either employed or actively looking for employment. Therefore, the results suggest that in HBM there were either same or slightly fewer people looking for work in 2016 compared to 2006 (note that people looking for work can also include those receiving employment insurance). The more notable finding however is that the majority of the population are not in the labour force at all, indicating a large retiree population.



Figure 26: Labour Force Status, Percentage of Population



Source: Statistics Canada; Census Profile 2006; Census Profile, 2016.

Turning to the class of worker, 82% of the labour force in HBM are employees, whereas 18% are self-employed. This composition of self-employed workers is 6% higher than both, the provincial average and that of Peterborough County as a whole.

Figure 27: Class of Worker Ratio

	Prince Edward County	Peterborough, County	Asphodel-Norwood	Havelock-Belmont-Methuen	Ontario
Employee	79%	88%	84%	82%	88%
Self-employed	21%	12%	16%	18%	12%

Source: Statistics Canada; 2016 Census Profile

Employment by Industry

The figure below shows the number of people working in each North American Industry Classification System (NAICS) sector, as noted in the census 2006 and 2016. The following table has been put together to understand the loss and gain of the labour force in each industry sector between the census years. Most notably, declines are evident in the sector of agriculture related and manufacturing industries, followed by sector of transportation and warehousing (-50 workers). Sectors that saw notable growth over this period include information and cultural industries (gained 30 workers), closely followed by public administration (25 workers).



Figure 28: Labour Force by Industry (Number of People)

North American Industry Classification System (NAICS) 2012	Labour Force - 2006	Labour Force - 2016	Net (+/-)
Agriculture; forestry; fishing and hunting	95	35	-60
Mining; quarrying; and oil and gas extraction	80	55	-25
Utilities	25	10	-15
Construction	250	215	-35
Manufacturing	215	155	-60
Wholesale trade	75	70	-5
Retail trade	290	255	-35
Transportation and warehousing	150	100	-50
Information and cultural industries	0	30	30
Finance and insurance	25	45	20
Real estate and rental and leasing	30	45	15
Professional; scientific and technical services	75	75	0
Management of companies and enterprises	0	0	0
Administrative and support; waste management and remediation services	80	70	-10
Educational services	110	75	-35
Health care and social assistance	215	195	-20
Arts; entertainment and recreation	20	25	5
Accommodation and food services	170	160	-10
Other services (except public administration)	70	80	10
Public administration	50	75	25

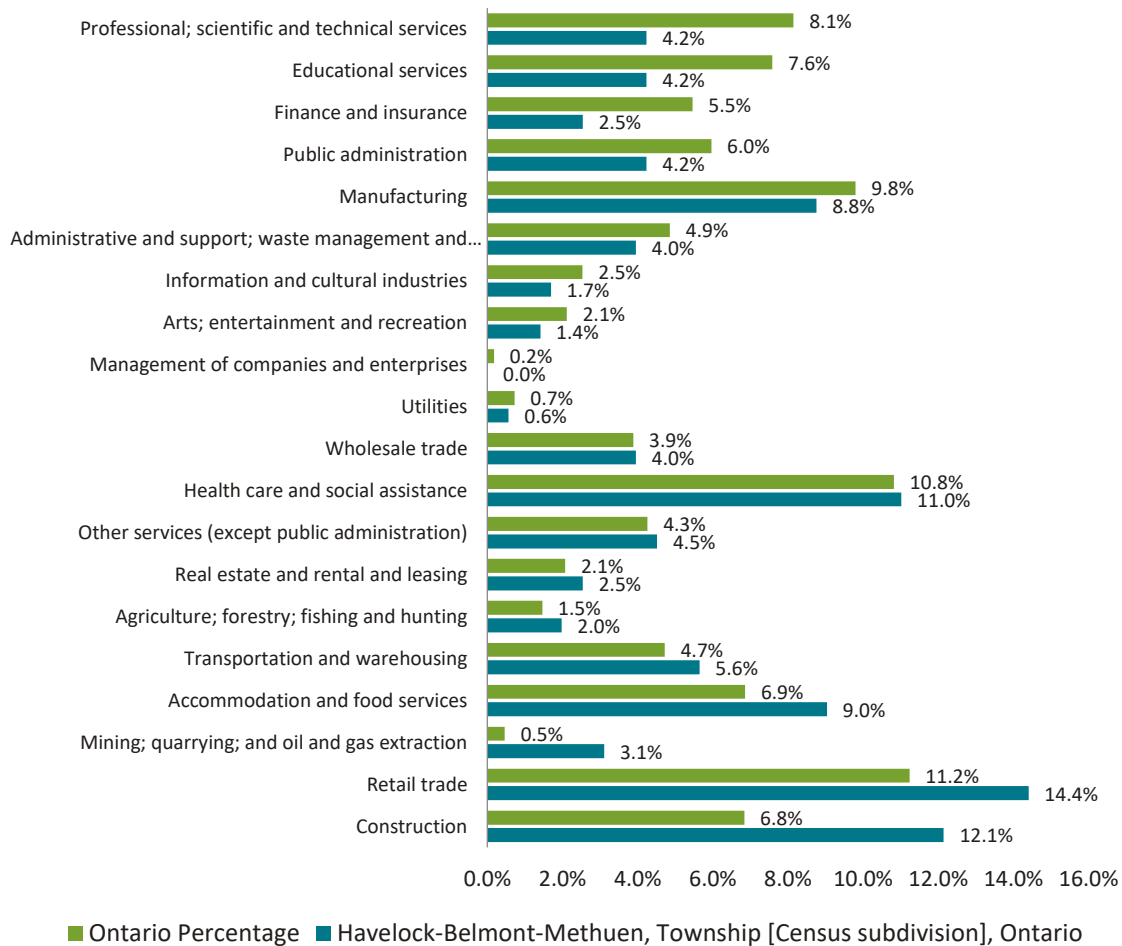
Source: Statistics Canada; Census Profile, 2016; Census Profile, 2016

In the next section Figure 29 calculates the difference of workforce percentages between HBM and Ontario for each industry type. This help determines that the HBM has larger proportions of its labour force than the Province concentrated in construction (5.3% more than the provincial ratio), retail trade (3.2% more) and accommodation and food services (2.2% more).

On the contrary, HBM has a lower percentage of its workforce in the industry sector of Professional, scientific and technical services (-3.9% less than the provincial ratio) and Educational services (-3.3%). This disparity in numbers can be either hint towards lack of related businesses in the community or scarcity of workers needed to work in relevant industries. In either case, further study is suggested looking into the imbalance.



Figure 29: Distribution of Labour Force



Source: Statistics Canada; 2016 Census Profile.

Despite the insight gleaned from the above, further analytical tools allow for an assessment of industry competitiveness relative to the overall province, and these can prove insightful for understanding what industries make sense to promote for further growth or monitoring for potential declines.

A location quotient (LQ) analysis explains which industries employ a competitively higher proportion of people than the province. A score of 1.25 or greater represents a sector of relative strength, a score between 0.75 and 1.25 represents a sector that is on par with the province (1.0 represents perfect parity), and a score below 0.75 represents a sector of comparative weakness. Also pertinent are the trends over time and their direction, which indicate that potential opportunities or threats need to be addressed. Based on the above considerations, the following observations emerge from the data in the figure below:



- Competitive sectors in HBM include agriculture; forestry; fishing and hunting (*though it has experience declines since 2006*), mining and oil and gas extraction, construction, transportation, retail trade, accommodation and food services.
- Moderate or high competing sectors experiencing growth include manufacturing, wholesale trade, real estate and rental and leasing, administrative and support services, other services (except public administration) and health care and social assistance.
- Notable declines are in industries such as mining and oil and gas extraction (change in LQ since 2006 = -3.35), and agriculture, forestry, fishing and hunting (-1.31). The mining trend is one to be watched as the current Nephton mine is slated to close by 2020, but another one is expecting to expand.

Figure 30: Employment Location Quotient (LQ) Analysis – Concentration of Employed Labour Force by Industry

Industry Type for Havelock-Belmont-Methuen	LQ 2006	Strength	LQ 2016	Strength	Change	Trend
Agriculture, forestry, fishing and hunting	2.66	High	1.35	High	-1.31	Declining
Mining and oil and gas extraction	10.05	High	6.70	High	-3.35	Declining
Utilities	1.59	High	0.77	Moderate	-0.82	Declining
Construction	2.08	High	1.78	High	-0.30	Declining
Manufacturing	0.76	Moderate	0.89	Moderate	0.13	Growing
Wholesale trade	0.78	Moderate	1.02	Moderate	0.24	Growing
Retail trade	1.29	High	1.28	High	-0.01	Stable
Transportation and warehousing	1.56	High	1.20	Moderate	-0.36	Declining
Information and cultural industries	0.00	Low	0.67	Low	0.67	Growing
Finance and insurance	0.25	Low	0.47	Low	0.21	Growing
Real estate and rental and leasing	0.76	Moderate	1.23	Moderate	0.47	Growing
Professional, scientific and technical services	0.51	Low	0.52	Low	0.01	Stable
Management of companies and enterprises	0.00	Low	0.00	Low	0.00	Stable
Administrative and support, waste management and remediation services	0.81	Moderate	0.81	Moderate	0.00	Stable
Educational services	0.81	Moderate	0.56	Low	-0.25	Declining
Health care and social assistance	1.12	Moderate	1.02	Moderate	-0.11	Declining
Arts, entertainment and recreation	0.45	Low	0.67	Low	0.21	Growing
Accommodation and food services	1.31	High	1.32	High	0.01	Stable
Other services (except public administration)	0.74	Low	1.06	Moderate	0.32	Growing
Public administration	0.46	Low	0.71	Low	0.25	Growing

Source: Statistics Canada; 2016 Census Profile. Adapted by MDB Insight.

The figure below presents the results of another analytical tool called a **shift-share analysis**. The shift-share articulates the factors which drive changes in employment through three primary considerations:

- Reference Area Growth Effect: The impact that changes in the overall broader economy at the provincial level have had on local employment in a given sector, leading to an increase or decrease in local employment.
- Industrial Mix Effect: The impact that changes among different industries of the economy have had on local employment in a given sector, leading to an increase or decrease in local employment.



- Differential Shift: The impact that local factors have had on increases or decreases in local employment (i.e. changes that cannot be explained by those in the reference area growth effect or industrial mix effect).

The data below indicates the following:

- Overall, changes in the labour force were driven by decline in regional growth effect (i.e. effect of HBM's economy), the declines were mostly driven by local factors under the differential shift (-410). In total, the gains and declines resulted in a net decrease of 225 jobs for HBM residents.
- Only a few industries experienced any upward trend. Among those, most evident are public administration (mainly due to local factors but industrial and reference area growth also contributed positively), finance and insurance, and real estate and lending (again due to local drivers mostly).
- Declines are most evident in agriculture, forestry, fishing and hunting (due to both local and regional factors) and also manufacturing (mostly due to industry changes with some effect of local factors), transportation and warehousing (predominantly due to local factors).

Figure 31: HBM / Ontario Shift Share Analysis

North American Industry Classification System (2012) - HBM	Area Growth Effect	Industrial Mix Effect	Differential Shift	Total
Agriculture, forestry, fishing and hunting	7	-17	-50	-60
Mining and oil and gas extraction	6	16	-47	-25
Utilities	2	-2	-15	-15
Construction	19	41	-95	-35
Manufacturing	17	-68	-8	-60
Wholesale trade	6	-15	4	-5
Retail trade	22	3	-60	-35
Transportation and warehousing	12	-1	-61	-50
Information and cultural industries	0	0	NA	NA
Finance and insurance	2	3	15	20
Real estate and rental and leasing	2	2	11	15
Professional, scientific and technical services	6	10	-15	0
Management of companies and enterprises	0	0	NA	NA
Administrative and support, waste management and remediation services	6	0	-16	-10
Educational services	8	16	-59	-35
Health care and social assistance	17	34	-70	-20
Arts, entertainment and recreation	2	-1	4	5
Accommodation and food services	13	13	-36	-10
Other services (except public administration)	5	-7	12	10
Public administration	4	6	16	25
Total	156	33	-470	-285

Business Counts



Statistics Canada's Canadian Business Counts provides a record of business establishments by industry sector and size. This data is collected from the Canadian Revenue Agency (CRA). The Canadian Business Counts data records business counts as either "Without Employees" or "With Employees." The establishments in the "Without Employees" category include the self-employed (i.e. those who do not maintain an employee payroll but may have a workforce consisting of contracted workers, family members or business owners). It should be noted that the Canadian Business Counts data use the Canada Revenue Agency as a primary resource in establishment counts; therefore, businesses without a business number or indicating annual sales less than \$30,000 are not included.

Those businesses with employees are further divided into group sizes. The largest group is 200 employees or more. Typically, Canadian Business Counts have a 200 to 499 group and 500 employees or more group, but these have been combined into 200+ to save on space and because there were no businesses in these higher denominations for HBM.

Focussing primarily at the "Sub-Total, classified" numbers and industry breakdowns, the analysis has found that:

- As per Canadian Business Count 2017, over half of all businesses in HBM have no employees (69%), with two (2) businesses employing 50 people or more
- Sectors with largest sized businesses include Construction (20 firms with employees), Retail trade (16 firms with employees), and other services (except public administration-8 businesses with employees)



Figure 32: Business Counts in Ontario by Industry and Number of Employees

Industry	Total	Without Employees	With Employees	1-4	5-9	10-19	20-49	50-99	100+
Total	296	206	90	57	15	9	7	2	0
Unclassified	25	22	3	3	0	0	0	0	0
Sub-total, classified	271	184	87	54	15	9	7	2	0
Agriculture, forestry, fishing and hunting	19	17	2	2	0	0	0	0	0
Mining and oil and gas extraction	2	0	2	0	0	0	0	2	0
Utilities	1	1	0	0	0	0	0	0	0
Construction	47	27	20	14	5	0	1	0	0
Manufacturing	12	9	3	0	2	0	1	0	0
Wholesale trade	12	5	7	5	1	0	1	0	0
Retail trade	29	13	16	6	2	6	2	0	0
Transportation and warehousing	11	9	2	2	0	0	0	0	0
Information and cultural industries	3	2	1	1	0	0	0	0	0
Finance and insurance	12	10	2	1	0	1	0	0	0
Real estate and rental and leasing	41	38	3	3	0	0	0	0	0
Professional, scientific and technical services	20	14	6	6	0	0	0	0	0
Management of companies and enterprises	2	1	1	0	1	0	0	0	0
Administrative and support, waste management and remediation services	11	7	4	4	0	0	0	0	0
Educational services	3	3	0	0	0	0	0	0	0
Health care and social assistance	3	2	1	1	0	0	0	0	0
Arts, entertainment and recreation	7	5	2	1	1	0	0	0	0
Accommodation and food services	16	10	6	0	3	2	1	0	0
Other services (except public administration)	19	11	8	8	0	0	0	0	0
Public administration	1	0	1	0	0	0	1	0	0

Source: Statistics Canada, Canadian Business Counts, December 2017.



The figure below presents the distribution of businesses with employees in HBM, where Construction firms hold the highest proportion of businesses operating in HBM at 23%, followed by Retail Trade (18.4%), Other services (except public administration) (9.20%) and whole sale trade (8.05%).

Figure 33: Businesses by Industry, Percentage of Total Businesses with Employees

North American Industry Classification System (2012)	% Distribution		% Distribution	
	Without Employees	of Without Employees Businesses	With Employees	of With Employees Businesses
11 - Agriculture, forestry, fishing and hunting	17	9%	2	2%
21 - Mining and oil and gas extraction	0	0%	2	2%
22 - Utilities	1	1%	0	0%
23 - Construction	27	15%	20	23%
31-33 - Manufacturing	9	5%	3	3%
41 - Wholesale trade	5	3%	7	8%
44-45 - Retail trade	13	7%	16	18%
48-49 - Transportation and warehousing	9	5%	2	2%
51 - Information and cultural industries	2	1%	1	1%
52 - Finance and insurance	10	5%	2	2%
53 - Real estate and rental and leasing	38	21%	3	3%
54 - Professional, scientific and technical services	14	8%	6	7%
55 - Management of companies and enterprises	1	1%	1	1%
56 - Administrative and support, waste management and remediation services	7	4%	4	5%
61 - Educational services	3	2%	0	0%
62 - Health care and social assistance	2	1%	1	1%
71 - Arts, entertainment and recreation	5	3%	2	2%
72 - Accommodation and food services	10	5%	6	7%
81 - Other services (except public administration)	11	6%	8	9%
91 - Public administration	0	0%	1	1%
Total	184	100%	87	100%

Source: Statistics Canada; Canadian Business Counts December 2017



Again, using the location quotient analysis, where 1.25 or greater represents strength, 0.75 to 1.25 represents proximity to the Provincial distribution, and below 0.75 represents low competitiveness, the sectors with the higher concentration of businesses than the province in HBM include Mining and oil and gas extraction (*LQ noted 12.71*), Construction (2.07), Wholesale trade (1.56). Areas with the potential to be grown include Manufacturing (0.73), Transportation and warehousing (0.35), Information and cultural industries (0.72), Educational services (0.00), Healthcare and Social assistance (0.12), and other industries with LQ lower than 0.75 as highlighted below. (Please note that other pertinent factors should also be looked-at in conjunction before considering growing the sectors).

Figure 34: Business Count Location Quotients – Concentration of Businesses with Employees by Industry HBM / Ontario

North American Industry Classification System (2012)	LQ-Without Employees	Strength-Without Employees	LQ-With Employees	Strength-With Employees
Agriculture, forestry, fishing and hunting	2.17	High	1.13	Moderate
Mining and oil and gas extraction	0.00	Low	12.71	High
Utilities	2.03	High	0.00	Low
Construction	1.51	High	2.07	High
Manufacturing	2.68	High	0.73	Low
Wholesale trade	1.28	High	1.56	High
Retail trade	1.51	High	1.54	High
Transportation and warehousing	0.85	Moderate	0.35	Low
Information and cultural industries	0.69	Low	0.72	Low
Finance and insurance	0.68	Low	0.59	Low
Real estate and rental and leasing	0.78	Moderate	0.79	Moderate
Professional, scientific and technical services	0.53	Low	0.48	Low
Management of companies and enterprises	0.45	Low	1.92	High
Administrative and support, waste management and remediation services	0.98	Moderate	1.00	Moderate
Educational services	1.43	High	0.00	Low
Health care and social assistance	0.19	Low	0.12	Low
Arts, entertainment and recreation	1.48	High	1.63	High
Accommodation and food services	3.54	High	0.99	Moderate
Other services (except public administration)	1.09	Moderate	1.02	Moderate
Public administration	0.00	Low	3.94	High

Source: Statistics Canada; Canadian Business Counts December 2017. Adapted by MDB Insight.



Commercial Gap Analysis Detailed Results

A population-oriented commercial retail and service gap analysis (gap analysis) was conducted for the Township of Havleock Belmont Methuen and included comparisons to City of Belleville and Peterborough. The gap analysis compares the theoretical number of population-oriented businesses against the actual amount of businesses in the same category to determine if there are sufficient businesses relative to the size of the population.

Using a population base from the 2016 Census, the annual growth rate from the 2011 to 2016 census period was used to calculate the estimated 2017 populations for Township of HBM, City of Belleville and City of Peterborough. The 2017 population is used to obtain a per-capita estimate of how many businesses in a given four-digit North American Industry Classification System (NAICS) subsector can be supported by the local population. The per-capita estimate of businesses for each community is referred to as the theoretical capacity. By comparing the actual amount of businesses in each NAICS category to the theoretical capacity the gap is identified. Gaps are labeled as Capacity (+/-), where negative values represent an under-representation of businesses in the sector, relative to what the population can theoretically support. A positive value means that the sector has an over-representation. The analysis has focussed exclusively on businesses that have one or more employees and therefore excludes sole-proprietorships.

Gaps are tracked on a one-to-one basis, meaning that a category with a score of +/- 1 represents a gap or surplus of one business for the sector. Meanwhile, a score of +/-3 represents a gap or surplus of three businesses, and so forth. A score of zero (0) means the ideal number of businesses relative to the category size already exists for the community. Gaps are presented in numbers rounded to one decimal place. As an example, the *Electronic and appliance stores* sector has a theoretical capacity of 1.2 retailers in that category, but has none stores with employees, which means HBM Township is under-capacity by -1.2 businesses, or approximately 1 business.

Comparisons were made to City of Belleville and City of Peterborough because these communities represent the most likely sources of economic leakage due to people purchasing goods or services outside of the community.

Type of Audience

Different kinds of population-oriented businesses have different kinds of audiences. These are typically classified as destination-oriented, comparison-oriented, or convenience oriented. Destination-oriented businesses rely on patrons from broader geography, often beyond the actual community. They are often sought specifically for the good or service they offer, which is typically a higher-order good or service (i.e., something people are willing to spend larger amounts of money on). Examples of destination-oriented businesses are automotive dealers, gambling industries, and traveler accommodations.

Comparison-oriented businesses have clients that are interested in comparing similar products or brands. A cluster of comparison businesses could produce a destination as well, but the main audience is normally local, with some exceptions for specific niches within clothing and accessory retail, specialty goods, and upscale restaurants. Examples of comparison businesses are electronics and appliance stores, clothing and other accessory stores, legal and accounting services, and dentist.

Finally, convenience-oriented businesses rely on people that are in the area or passing by as their key audience. Examples are health and personal care stores (i.e., pharmacies), grocery stores, corner-stores or gas stations, and personal and household goods repair and maintenance.



Limitations of the Analysis

The commercial gap analysis represents a theoretical model based on mathematics and does not account for the possibility of anomalies or a definite conclusion relative to investment opportunities. Instead, it must be treated as one of several tools used to help understand where growth potential possibly exists in the Township.

Because the model uses Statistics Canada's Canadian Business Counts, it is being based on businesses that have indicated they are in a particular industry through declarations made to the Canada Revenue Agency. There is a possibility that the actual number of businesses is not exactly the same in Canadian Business Counts as in other business directories, primarily because:

- Some businesses in Canadian Business Counts are unclassified
- Only businesses that generate more than \$30,000 per year are compelled to make declarations to the Canada Revenue Agency
- Many home-based businesses may not, for various reasons, be incorporated

Therefore, the results of the analysis are a starting point for deeper opportunity investigation rather than conclusive evidence of specific opportunities.

Gap Analysis Results

The results of the gap analysis are summarized in Figure 36, according to businesses categories that registered a gap of -0.8 or greater. This is because -.8 approximates -1 sufficiently to indicate the possibility the need for a particular business type.

General Retail

According to Statistics Canada, retail industry is the industry which is primarily engaged in selling consumer goods and related services through stores to the general public

Analysis of HBM retail industry reveals that electronics and appliance stores are underrepresented in HBM (capacity of -1.2), meaning that the population size can make use of an additional pertinent business unit. However, it is also noted that both Belleville and Peterborough are oversupplied in this section by an additional 6+ units which may be causing economic leakage effects.

HBM Township has a stronger presence of automobile retail sector, primarily in '*Other motor vehicle dealers*' (exceeding the ideal per capita count by having an additional ~2 businesses), also theoretically the Township has a self-sufficient supply of automotive parts, accessories and tire stores (0.2). Compared to Belleville and Peterborough, Belleville also serves as an attractive market in an automotive retail domain with an over-supply of 8.5 and 1.6 enterprises of automotive dealers and other automotive dealers respectively. However, it is noted that automotive repair maintenance services are underrepresented in HBM by at least one (-0.8) unit. Although, it is possible that the already registered auto-maintenance facilities in HBM Township (4, according to 2017 business counts) might have an extensive service capability to suffice the Township's needs. Further study into this is therefore advisable.



Comparison retails such as clothing stores, shoes, jewelry, luggage, and leather goods and accessories are under-supplied (clothing stores (-3.2); shoes are -0.7; jewelry, luggage, and leather goods stores are -0.7). Sporting goods, hobby, and musical instrument dealers are also under-represented by -1.1 business units. There may be room to build more clusters in the sector, but caution is needed as the threat from online retail continues to rise. Niche retailers that work together as a cluster have a stronger opportunity in this space, and can also potentially benefit from both local and online retail.

A possible solution is to combine some elements of convenience associated with these different retail options with other strong retail or people-oriented services, such as a café that sells some music accessories, or a vintage thrift store that also sells select hobby items. In other words, expanding the value proposition of some other form of retail or service to include aspects of these may fill local demands, while placing a less direct strain on a specific kind of retail. Combining these kinds of retail with food service is also a growing trend, which may also promote HBM Township as a destination for both local and seasonal population.

Professional Services for Residents

This sector primarily involves businesses and occupations providing Professional services in the tertiary sector of the economy requiring special training in the arts, sciences or some other kind of specialized knowledge domain.

Legal services are underrepresented in both HBM Township and City of Belleville with gaps of -3.3 and -4.0 respectively. Consequently, people in need for legal aid are possibly turning to other communities to seek help, such as; City of Peterborough is overrepresented by 2.7 legal services business units. On the other hand, this may be a conducive environment for qualified professionals seeking to establish a business in legal services domain.

Furthermore, Health-care related services as a cluster include various specific sectors, some of which are more sales oriented while others are more service oriented. Health and personal care stores (i.e., pharmacies) are identified as under-represented (-3.1). It should be noted that the high median age of the Township population may suggest that these forms of health care services are likely to be in greater demand. Both, City of Belleville and City of Peterborough are found to be self-sufficient in the cluster of health services mainly office of physicians, dentist and other health practitioners (e.g. chiropractors, physio/occupational/speech therapists, etc.).

Arts & Entertainment, Accommodation & Food

Several business types in this section are limited by population count of HBM Township. However, it is noted that the Township is under-supplied in the areas of Traveller accommodation and full-service restaurants by 1 and 8.7 less businesses respectively. However, Belleville and City of Peterborough has an over-supply of full-service restaurants by 8.4 and 34.6 businesses respectively. The under-supply of these destination-oriented businesses with employees in the Township once again may hint towards economic leakage in this business domain.

The Township was found at par in Special food services (-0.1) (e.g., mobile food services, caterers, etc.). This subsection comprises of establishments primarily engaged in providing food services at the customer's location, at a location designated by the customer, or from a motorized vehicle or non-motorized cart.



Figure 35: Population-Based Commercial Gap Analysis for HBM Township & Comparators, 2018

Source: Statistics Canada, Census Profiles, 2016; Canadian Business Counts, 2017; Modified by MDB Insight, 2018. Values highlighted in green represent a gap in capacity of more than -0.8.

Table A: Population count and change rates used in the analysis are described below:

Region	2011 Population	2016 Population	5 year growth	Annual Growth/decline	Estimated 2017 population
HBM	4523	4530	0.15%	0.03%	4531
HBM Tourism Adjusted Pop.					7631*
Belleville	49454	50716	2.55%	0.51%	50975
City of Peterborough	78698	81032	2.97%	0.59%	81513
Ontario	12,851,821	13,448,494	4.64%	0.93%	13573369

* HBM Township's estimated population in 2017 is added with 50% of 6,200 (HBM township seasonal population count, source <https://www.hbmtwp.ca/en/doing-business/community-profile.aspx?mid=10127#>). The value is taken half to include the effect of 'seasonality' in the rise in population for only a portion of a year.



Figure 36: Commercial gap analysis tabular view

4-Digit NAICS	Industry Groups	# of Businesses in Ontario	# of People Per Business in Ontario	Theoretical Capacity: HBM Township	Actual Number in HBM Township	Capacity (+/-): HBM Township	Theoretical Capacity: Belleville	Actual Number in Belleville	Capacity (+/-): Belleville	Theoretical Capacity: City of Peterborough	Actual Number in City of Peterborough	Capacity (+/-): City of Peterborough	Audience Type
4411	Automobile dealers	2270	0.0002	1.3	0	-1.3	8.5	17	8.5	13.6	19	5.4	Destination
4412	Other motor vehicle dealers	647	0.0000	0.4	3	2.6	2.4	4	1.6	3.9	1	-2.9	Destination
4413	Automotive parts, accessories and tire stores	1365	0.0001	0.8	1	0.2	5.1	8	2.9	8.2	12	3.8	Comparison
4421	Furniture stores	1315	0.0001	0.7	0	-0.7	4.9	5	0.1	7.9	11	3.1	Comparison
4422	Home furnishings stores	1633	0.0001	0.9	0	-0.9	6.1	8	1.9	9.8	17	7.2	Comparison
4431	Electronics and appliance stores	2069	0.0002	1.2	0	-1.2	7.8	16	8.2	12.4	19	6.6	Comparison
4441	Building material and supplies dealers	2315	0.0002	1.3	2	0.7	8.7	10	1.3	13.9	16	2.1	Comparison
4442	Lawn and garden equipment and supplies stores	533	0.0000	0.3	0	-0.3	2.0	3	1.0	3.2	7	3.8	Comparison
4451	Grocery stores	5076	0.0004	2.9	2	-0.9	19.1	19	-0.1	30.5	35	4.5	Convenience
4452	Specialty food stores	2486	0.0002	1.4	1	-0.4	9.3	11	1.7	14.9	15	0.1	Destination / comparison
4453	Beer, wine and liquor stores	1421	0.0001	0.8	2	1.2	5.3	6	0.7	8.5	10	1.5	Convenience
4461	Health and personal care stores	7289	0.0005	4.1	1	-3.1	27.4	40	12.6	43.8	62	18.2	Convenience
4471	Gasoline stations	2468	0.0002	1.4	2	0.6	9.3	6	-3.3	14.8	12	-2.8	Convenience
4481	Clothing stores	5695	0.0004	3.2	0	-3.2	21.4	45	23.6	34.2	55	20.8	Comparison
4482	Shoe stores	1284	0.0001	0.7	0	-0.7	4.8	9	4.2	7.7	9	1.3	Comparison
4483	Jewellery, luggage and leather goods stores	1288	0.0001	0.7	0	-0.7	4.8	8	3.2	7.7	8	0.3	Comparison
4511	Sporting goods, hobby and musical instrument stores	1941	0.0001	1.1	0	-1.1	7.3	19	11.7	11.7	25	13.3	Destination / comparison
4513	Book stores and news dealers	354	0.0000	0.2	0	-0.2	1.3	4	2.7	2.1	4	1.9	Comparison
4521	Department stores	219	0.0000	0.1	0	-0.1	0.8	1	0.2	1.3	3	1.7	Comparison
4531	Florists	633	0.0000	0.4	0	-0.4	2.4	2	-0.4	3.8	7	3.2	Convenience



4-Digit NAICS	Industry Groups	# of Businesses in Ontario	# of People Per Business in Ontario	Theoretical Capacity: HBM Township	Actual Number in HBM Township	Capacity (+/-): HBM Township	Theoretical Capacity: Belleville	Actual Number in Belleville	Capacity (+/-): Belleville	Theoretical Capacity: City of Peterborough	Actual Number in City of Peterborough	Capacity (+/-): City of Peterborough	Audience Type
4532	Office supplies, stationery and gift stores	1162	0.0001	0.7	0	-0.7	4.4	6	1.6	7.0	8	1.0	Comparison
4533	Used merchandise stores	557	0.0000	0.3	0	-0.3	2.1	8	5.9	3.3	7	3.7	Comparison
4541	Electronic shopping and mail-order houses	735	0.0001	0.4	1	0.6	2.8	1	-1.8	4.4	3	-1.4	Comparison
5121	Motion picture and video industries	1940	0.0001	1.1	0	-1.1	7.3	2	-5.3	11.7	6	-5.7	Convenience
5221	Depository credit intermediation	3073	0.0002	1.7	1	-0.7	11.5	12	0.5	18.5	19	0.5	Convenience
5241	Insurance carriers	599	0.0000	0.3	0	-0.3	2.2	3	0.8	3.6	1	-2.6	Comparison
5242	Agencies, brokerages and other insurance related activities	4085	0.0003	2.3	1	-1.3	15.3	18	2.7	24.5	33	8.5	Comparison
5312	Offices of real estate agents and brokers	3198	0.0002	1.8	0	-1.8	12.0	12	0.0	19.2	13	-6.2	Comparison
5411	Legal services	7711	0.0006	4.3	1	-3.3	29.0	25	-4.0	46.3	49	2.7	Comparison
5412	Accounting, tax preparation, bookkeeping and payroll services	6460	0.0005	3.6	1	-2.6	24.3	18	-6.3	38.8	41	2.2	Comparison
6211	Offices of physicians	16809	0.0012	9.5	1	-8.5	63.1	74	10.9	100.9	202	101.1	Convenience
6212	Offices of dentists	6346	0.0005	3.6	0	-3.6	23.8	26	2.2	38.1	40	1.9	Convenience
6213	Offices of other health practitioners	7481	0.0006	4.2	0	-4.2	28.1	28	-0.1	44.9	57	12.1	Convenience
6232	Residential developmental handicap, mental health and substance abuse facilities	1646	0.0001	0.9	0	-0.9	6.2	12	5.8	9.9	10	0.1	Destination
6239	Other residential care facilities	852	0.0001	0.5	0	-0.5	3.2	4	0.8	5.1	14	8.9	Destination
7111	Performing arts companies	425	0.0000	0.2	0	-0.2	1.6	1	-0.6	2.6	3	0.4	Destination
7112	Spectator sports	154	0.0000	0.1	0	-0.1	0.6	2	1.4	0.9	0	-0.9	Destination
7113	Promoters (presenters) of performing arts, sports and similar events	376	0.0000	0.2	1	0.8	1.4	1	-0.4	2.3	1	-1.3	Destination
7114	Agents and managers for artists, athletes, entertainers and other public figures	164	0.0000	0.1	0	-0.1	0.6	0	-0.6	1.0	1	0.0	Destination



4-Digit NAICS	Industry Groups	# of Businesses in Ontario	# of People Per Business in Ontario	Theoretical Capacity: HBM Township	Actual Number in HBM Township	Capacity (+/-): HBM Township	Theoretical Capacity: Belleville	Actual Number in Belleville	Capacity (+/-): Belleville	Theoretical Capacity: City of Peterborough	Actual Number in City of Peterborough	Capacity (+/-): City of Peterborough	Audience Type
7115	Independent artists, writers and performers	938	0.0001	0.5	0	-0.5	3.5	1	-2.5	5.6	5	-0.6	Destination
7121	Heritage institutions	299	0.0000	0.2	0	-0.2	1.1	0	-1.1	1.8	4	2.2	Destination
7131	Amusement parks and arcades	160	0.0000	0.1	0	-0.1	0.6	1	0.4	1.0	1	0.0	Destination
7132	Gambling industries	159	0.0000	0.1	0	-0.1	0.6	0	-0.6	1.0	0	-1.0	Destination
7139	Other amusement and recreation industries	3364	0.0002	1.9	1	-0.9	12.6	12	-0.6	20.2	18	-2.2	Destination
7211	Traveller accommodation	1767	0.0001	1.0	0	-1.0	6.6	7	0.4	10.6	5	-5.6	Destination
7212	Recreational vehicle (RV) parks and recreational camps	772	0.0001	0.4	0	-0.4	2.9	1	-1.9	4.6	3	-1.6	Destination
7213	Rooming and boarding houses	82	0.0000	0.0	0	0.0	0.3	2	1.7	0.5	0	-0.5	Destination
7223	Special food services	1919	0.0001	1.1	1	-0.1	7.2	12	4.8	11.5	21	9.5	Comparison
7224	Drinking places (alcoholic beverages)	712	0.0001	0.4	0	-0.4	2.7	5	2.3	4.3	8	3.7	Comparison
7225	Full-service restaurants and limited-service eating places	24381	0.0018	13.7	5	-8.7	91.6	100	8.4	146.4	181	34.6	Destination / comparison
8111	Automotive repair and maintenance	8620	0.0006	4.8	4	-0.8	32.4	33	0.6	51.8	45	-6.8	Comparison
8112	Electronic and precision equipment repair and maintenance	721	0.0001	0.4	0	-0.4	2.7	2	-0.7	4.3	4	-0.3	Convenience
8114	Personal and household goods repair and maintenance	1394	0.0001	0.8	0	-0.8	5.2	5	-0.2	8.4	13	4.6	Convenience
8121	Personal care services	7159	0.0005	4.0	0	-4.0	26.9	29	2.1	43.0	53	10.0	Comparison
8122	Funeral services	622	0.0000	0.3	0	-0.3	2.3	7	4.7	3.7	8	4.3	Destination
8123	Dry cleaning and laundry services	1080	0.0001	0.6	0	-0.6	4.1	5	0.9	6.5	8	1.5	Convenience



Tourism Sector Analysis

In order to create a strategy for the township that includes tourism, an environmental scan looking at the current state of tourism-related businesses in the Township has been performed using Canadian Businesses Counts 2017 and the Township's Business directory (2018). As a reminder, Canadian Business Counts are derived from Statistics Canada via data reported to the Canada Revenue Agency in GST submissions from businesses.

A set of carefully selected industry types (6-digit NAIC codes) were separated from the total business counts reporting. The selected industry types represent the Tourism sector of a community more closely and have a higher dependence on the seasonal population and visitors. These industry sectors are further classified according to five different categories; namely retail trade (specialty products), entertainment and recreation, travel services, accommodation and lodging, and food and drinking places. These five categories together create a destination image of a community. Strength in each or most of these sectors empirically corresponds to high tourist count. Findings in each of these sectors are discussed in the sub sections.

Detailed Findings

The township of HBM is blessed with a high tourist count. Its convenient location, natural beauty in the form of lakes, marinas, conservation areas, and four-season recreational activities makes it a desired spot among nature lovers and anyone seeking to experience country living while enjoying beautiful scenery. One of the most prominent township attractions for tourists is the Havelock Jamboree, the biggest live country music and camping festival in Canada. The township also has a substantial number of cottagers who prefer spending seasons in the area. The Township estimates the seasonal population of the township was 6,200 people⁴, which is about 1.5 times the local population.

In this section, the current offerings of the township for its tourists are looked at. The section sub-categorize the experiences of tourists in the following five business categories. These five business categories are supposedly geared more towards enhancing the Tourism experience.

- Retail Trade –Retail products that are likely more enticing to Tourists such as gift shops, antique stores, and cultural goods shops.
- Entertainment and Recreation
- Travel Services- Transportation network and availability of guided tours in the Township.
- Accommodation and Lodging –Places to stay primarily overnight such as hotels, camping grounds, bed and breakfast.
- Food and Drink- includes restaurants, cafes, drinking places, etc.

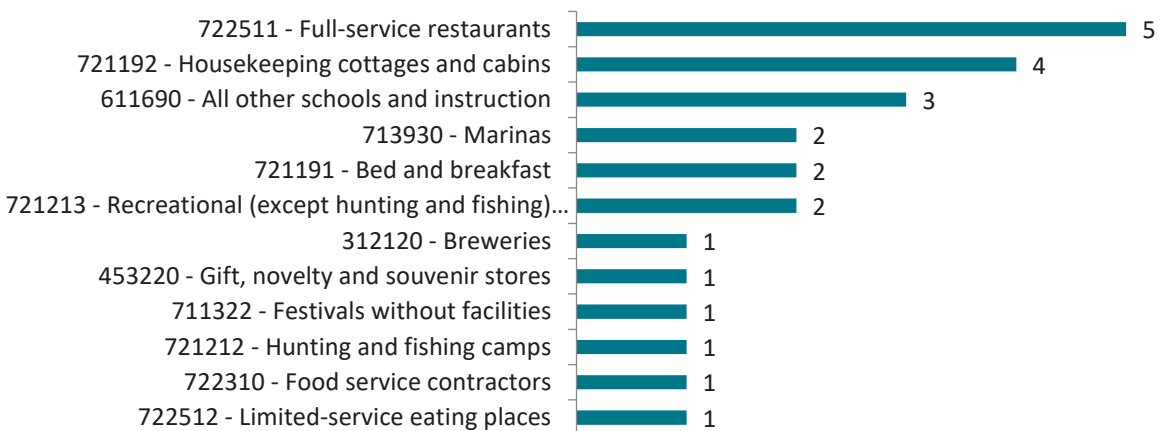
⁴ Township of Havelock-Belmont-Methuen, Community Profile: https://www.hbmtwp.ca/en/doing-business/community-profile.aspx?_mid_=10127



Methodology

Using the Statistics Canada Business Count 2017 data and the HBM's business directory (2018), a list of carefully selected industry types that are closer to tourism products and services are identified for analysis 6-digit NAICS codes. These businesses capture a broad range of traits that make up a healthy tourism industry sector such as specialty retail products, accommodation facilities, transportation services, and food and drinking places. An employee count is also listed with the businesses to compare the relative size of operations. The highest interval representing employee count is 50+, this is the truncated version of the original business count data set which goes up to 500+ businesses interval. The truncation has been performed since no business in the Township employ 50 people or more.

Figure 37: Counts of Tourism Related Businesses in Township of HBM





Location of HBM Township

Figure 38 Havelock Belmont Methuen Google Map view



Source: Google Maps, accessed November 26, 2018.

The Township is conveniently located on TransCanada highway 7 between Toronto and Ottawa which is a busy and popular travel path through the region.

By Greyhound Canada bus:

Greyhound is an inter-city bus service which serves a broad range of destinations. Greyhound Canada makes daily stops in Havelock both going east and the west. This increases accessibility and exposure to travelers going to other cities.

Retail and Gift Shop attractions for Tourists



Local residents and travelers both benefit from a strong and well serviced general-retail sector. This section looks at the retail offerings beyond the basic necessities and focuses on products and services that are likely more appealing to visitors. This may include any specific gift stores, antique places, and products and services unique to HBM Township history, geography or culture. They also include higher-order goods, such as retailers of recreational equipment (boats, ATVs, etc.).

From the analysis, the businesses found in this category can be sub-divided into higher-order and lower-order goods. Note that higher order and lower order do not pertain to quality, but instead the distance people are willing to travel to get it and price they are willing to pay. Lower order goods include gift, novelty, and souvenir stores, of which there is one, but the business directory also suggests there are other businesses that also fit within the category. These include, Cluttered Treasures offering clothing and traditional artifacts, Forma Pottery, The Cottage, and High Spring trading post offering unique products



made out of pottery and leather products respectively. Also, recently established is the Havelock Farmer & Artisan Market, which draws a significant regional crowd every Friday evening during summer and early fall.

For higher-order goods, the township has businesses specializing in the sale (and possibly rental) of land and water recreational products, such as ATVs, fishing boats, etc. In addition, trailer sales stores.

Figure 39: Count for Businesses related to Speciality Retail Products

Total	Without employees	Total, employees	with				
			1-4	5-9	10-19	20-49	50+
453220 - Gift, novelty and souvenir stores	1	1	0	0	0	0	0

Entertainment and Recreation



The availability of entertainment and recreational activities in a community is a strong pull force when it comes to attracting more visitors. The Township is rich in natural/outdoor recreation activities such as fishing, hunting, canoeing, and swimming. The availability of an abundance of natural lakes and corresponding associations that take care of these natural sites ensure a pleasant and consistent experience for its visitors.

In terms of entertainment, the township is home to Canada’s biggest live country music and camping festival, “Havelock Jamboree,” which attracts audiences in the thousands into the region, amusing audiences of wide ages and tastes. These signature events attract attention to the broad region, serving as a key marketing and economic tool for the township.

The table below refers to five (6-digitNAICS) codes linked with this section. These include businesses engaged in activities from hunting to amusement parks and gambling industries. According to 2017 business counts, HBM Township has a total of six businesses operating in this category, and four of them operate without employees. The leading sectors are marinas and festival-related activities.

The township also has several non-profit clubs related to various sports and Trails that deal with flourishing sporting and trailing activities such as Havelock Figure Skating Club, Havelock Minor Softball, Havelock Minor Hockey, Havelock Minor Soccer, and the Havelock ATV club.

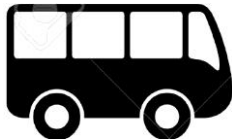
In addition to the Jamboree, there are other positive amenities such as marinas, campgrounds and resorts. Also, just outside the township is the Norwood Fair, which likely has a positive spillover impact on Havelock.



Figure 40: Count for Entertainment and Recreation-Related Businesses

Industry Type	Total	Without employees	Total, with employees	1-4	5-9	10-19	20-49	50+
711322 - Festivals without facilities	1	0	1	0	1	0	0	0
713930 - Marinas	2	1	1	1	0	0	0	0
721212 - Hunting and fishing camps	1	1	0	0	0	0	0	0
721213 - Recreational (except hunting and fishing)	2	2	0	0	0	0	0	0

Transportation



In general, easy access to all corners of the community and the presence of guided tour services can add quality of a tourists’ stay. In such a rural area as HBM, the ability to cater to public transit needs is limited due to the low population density. Moreover, because most people come to enjoy the tranquility of the region, it is unlikely that bus tours would be a viable business model for HBM-alone; however, when taken together with other neighbouring communities, the value proposition and viability may be enhanced. Currently, there are no bus tours or public transit options in HBM exclusively, but there is a Greyhound stop in Havelock. In addition, there has been talk for about five years of the possibility of Via Rail installing an express-route between Ottawa and Toronto that may stop in Havelock, or at the very least Peterborough. A scan of neighbouring and regional municipalities (such as Peterborough) has found that there are no regional tour operators, though there are travel agencies that book tours to other locations outside of the region.

With a growing presence and interest across Peterborough County’s many farms, breweries, and other complimentary sectors, more than ever, people are in search of experiences that allow opportunities that stimulate the senses. Belmont Lake Brewery is an example of a traditional manufacturing sector that has found additional notoriety due to its tourism appeal. The regional tourism organization, Peterborough & the Kawarthas Tourism, is actively engaged in promoting opportunities to connect various breweries or other specialty goods manufacturers via tourist routes. The data below do not necessarily capture these nuanced forms of tourism, though they are highly popular and contribute greatly to the appeal of the township to visitors; especially when combined with other regional experiences.

Figure 41 Count for Transportation and Travel Services Related Businesses

Industry Type	Total	Without employees	Total, with employees	1-4	5-9	10-19	20-49	50+
487110 - Scenic and sightseeing transportation, land	0	0	0	0	0	0	0	0
487210 - Scenic and sightseeing transportation, water	0	0	0	0	0	0	0	0
487990 - Scenic and sightseeing transportation, other	0	0	0	0	0	0	0	0



Accommodation and lodging



For overnight stayers of the Township, this sector is of high interest as it deals with the food, shelter and services needs of the lodger. An analysis on popular lodging and accommodation sites such as Airbnb results in over 50 rental options, with a range of prices and accommodation types.

As the Business Count data shows, the township has a high proportion of businesses related to cottages, cabins or temporary accommodation settings. This is in line with the fact that high seasonal population of the Township visits for a temporary vacation stay.

While analyzing the marketing websites of a few township lodges, it was noted that most are located on the lake-side offering access to beautiful scenery, fishing, boating and kayaking activities as strong value-adds. The township also consists of a motel called 'Moonlight Motel' which has 12 units and capable of accommodating 36 peoples at the time of writing. Despite the existence of several small resorts and a motel, Canadian Business Counts results indicate there aren't any such businesses in the township, suggesting a discrepancy. While there are also no casinos, the recent addition of the Shoreline Casino in Peterborough is likely to produce some job opportunities for locals in HBM.

Figure 42: Counts for Accommodation Services Related Businesses

Industry Type	Total	Without employees	Total, with employees					
				1-4	5-9	10-19	20-49	50+
721111 - Hotels	0	0	0	0	0	0	0	0
721112 - Motor hotels	0	0	0	0	0	0	0	0
721113 - Resorts	0	0	0	0	0	0	0	0
721114 - Motels	0	0	0	0	0	0	0	0
721120 - Casino hotels	0	0	0	0	0	0	0	0
721191 - Bed and breakfast	2	2	0	0	0	0	0	0
721192 - Housekeeping cottages and cabins	4	4	0	0	0	0	0	0
721198 - All other traveller accommodation	0	0	0	0	0	0	0	0
721211 - Recreational vehicle (RV) parks and campgrounds	1	2	0	0	0	0	0	0
721212 - Hunting and fishing camps	1	1	0	0	0	0	0	0
721213 - Recreational (except hunting and fishing) and vacation camps	2	2	0	0	0	0	0	0
721310 - Rooming and boarding houses	0	0	0	0	0	0	0	0



Food and Drink



There is no doubt that good food and drink options play a vital role in enhancing the experience of both the local and seasonal populations. A rich and diverse offering of food choices ensures repeat and added spending from visitors. The figure below tabulates the types of food service establishments in HBM Township.

A total of 7 businesses relating to drinking places and full-service restaurants are recorded in 2017. The most popular employee size is 5-9 among food places. These employees may include both Chefs and servers; however one full-service restaurant with 20-49 employees is also noted. Some of the popular 4+ star restaurants according to google reviews include Ang’s Dinner, Cross Roads Restaurant, Havelock Garden Restaurants, Planet Pita, Station Pizza, Station Restaurant, Subway, The Ranch Restaurant, and Woody Burger & Pizzeria. Together they offer a variety of international and traditional cuisine to its customers.

The dearth of big-multi national chains suggest that the strength of the HBM Township food sector is its 60s-retro restaurant settings, home-style food, and friendly staff. On the other hand, a common critique is that local food establishments do not have accommodating hours of operation. Some restaurants close at 8:00pm or even 2:00 pm. In addition, passive marketing of these food places is also noted as many first-time visitors cited that they found the restaurants while traveling through the highway and later on became repeat customers. While to a given extent this gives eating options the feel of “treasures” or “best kept secrets”, there are probably opportunities to increase awareness of these unique eating options via cross-promotions or signage. Also noted is the unavailability of dedicated drinking and socializing bars commonly represented under NAICS code 722410 - Drinking places (alcoholic beverages).

Figure 43: Count for Food, Drinking Places and Related Businesses

Industry Type	Total	Without employee s						
		Total, with employees	1-4	5-9	10-19	20-49	50+	
722310 - Food service contractors	1	0	1	0	0	1	0	0
722511 - Full-service restaurants	5	1	4	0	2	1	1	0
722512 - Limited-service eating places	1	0	1	0	1	0	0	0
722410 - Drinking places (alcoholic beverages)	0	0	0	0	0	0	0	0

Other Assets of Interest

There are assets that add to the experience of being in the region such as the Canadian Canoe Museum, Belmont Lake Brewery, the Gut Conservation Area, and numerous other attractions that add to a broader experience and help to retain people in the region.



Case Study – Havelock Winter-Time Festival

During the Strategic Planning development process, a community initiative started, ultimately gaining momentum and inspiring national recognition and notoriety. What began as a simple community-led initiative to build an outdoor skating rink in December of 2018 galvanized the community, spurring corporate sponsorships toward a fund-raising campaign aimed at paying for the supplies to build the outdoor rink. Within a matter of weeks momentum behind the effort had grown so much that media outlets from across Ontario reported on it. The rink was built and the province and even country got behind the effort. Havelock Outdoor Community Rink's Facebook page gained over 16,000 unique views within its first month, and the #HBMPROUD hashtag was adopted and shared widely.

Building on the sense of community spirit and strong media attention, the members of the community have begun organizing a winter festival to celebrate the community while growing tourism attraction to the area. Though only now in development for February of 2019, the festival has already gained positive support.

The potential for this or similar events to draw external interest and attendance exemplifies the pragmatism and spirit with which dedicated communities come together to make things happen. This kind of mobilization does not happen in all communities. Havelock-Belmont-Methuen is unique. Moreover, it is the kind of compliment to other festivals in the summer that can help expand the tourism season into other parts of the year.

Online Community Survey Analysis

The Community online survey 2018 was conducted in an attempt to include the perspectives, critiques, and ideas of the HBM Township residents (both seasonal and permanent residents) in the making of Economic and Tourism Strategy 2019-2023.

The survey had a total of ten (10) questions that were drafted in consultation with Township staff. Most questions in the survey were open-ended, allowing for people to share their own thoughts on a given topic. In total, 255 people participated in the survey, including 30% being seasonal residents such as cottagers.

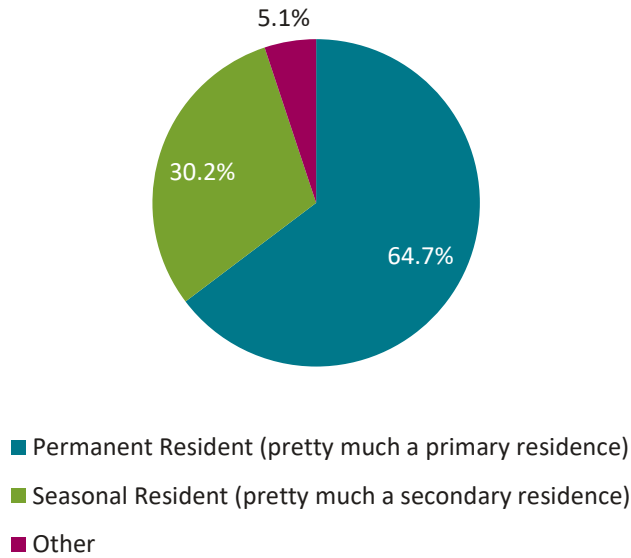
The results of the survey are presented in an aggregated form and visualized where applicable by each question type. Where possible, comments on emergent themes and summary of responses are also presented.

Q-1) Please select one of the following that best describes you:

In order to gain a holistic view of the responses, Question number 1 and 2 helps us to identify the persona of the participants. As shown in the figure below, majority (65%) of the responders are permanent residents of the Township, whereas 30% are seasonal residents. The remaining 5% were people who either work around the town or own land, cottager(s), or other properties in the area.



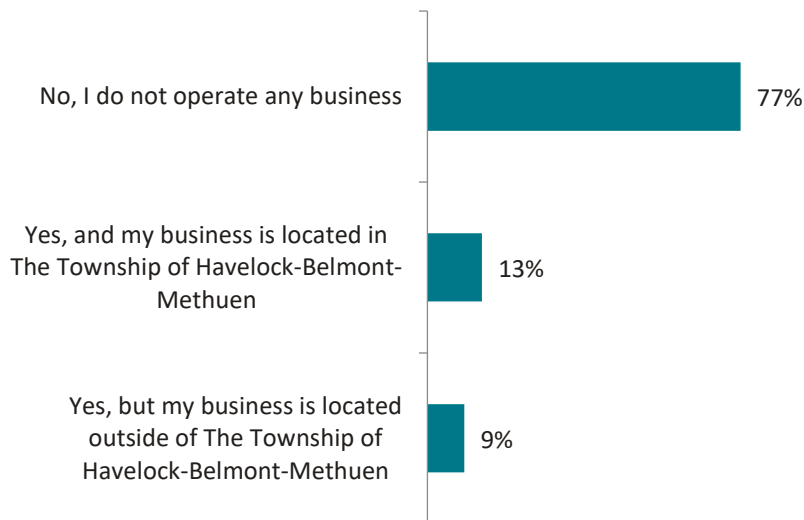
Figure 44: Proportion of Respondents by Residence Type



Q-2) Are you a business owner?

77% of the responders were not business owners, and 13% were business owners with business operating in the Township. Finally, 9% were business owners, but their businesses operate outside the Township.

Figure 45: Proportion of Respondents by Source of Income



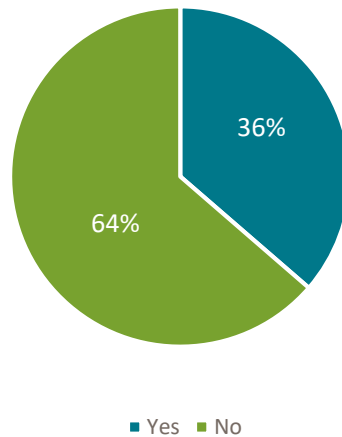


Q-3) Would you ever consider moving or expanding your business to Havelock-Belmont-Methuen?

Number of people responded = 22

36% responders expressed interest in moving or expanding their business to HBM Township while 64% were not in the favor.

Figure 46: Proportion of Respondents who would wish to move their business in HBM township



Q-4) If you responded "yes" to the above question and are interested in assistance with this process, please leave your name and email address below and Brian Grattan, Deputy Clerk/Economic Development Officer, will arrange to contact you. Only your name and email will be shared with Brian; the rest of the survey results will remain confidential.

Number of people responded = 2

Two People shared their consent to further have a conversation with the Township contact person and discuss any possible options. For confidentiality reasons, the names are not listed here.

Q-5) What do you see as Township of Havelock-Belmont-Methuen's greatest assets or strengths when it comes to the local economy?



Number of people responded = 122

Here the responders were provided an opportunity to express their opinion about the strengths they believe the Township possesses which can be used to leverage economic growth opportunities.

The paragraphs below summarized the response and common themes;

Responders believe that the high traffic count passing highway 7 provides an opportunity to grow HBM economy to a larger market than its conventional boundaries.

Secondly, Majority of the participants cited the *natural beauty of the township as a strong selling point*. Lakes were mentioned predominantly as a beautiful and relaxing get away from busy urban lives. A related point to this in the responses was the availability of outdoor recreational activities such as fishing, canoeing, and camping responders. Together they act as a strong appeal to potential Tourists.

In addition to strengths, the responders also acknowledged the role of the Unimin mine (now Covie Mine), and Ethanol production as a pivotal asset and job creator for the economy.

Figure 47: Word cloud showing most frequent words representing assets of the HBM Township



Q-6) Are there any key programs, services, or infrastructure that the Municipality should add or change to improve or maximize these assets and strengths?

Number of people responded = 118

In conjunction with question 5 here responders were provided an opportunity to let the Township know of any suggestions that can further enhance the strengths or alleviate some of the weakness of these assets.



While each individual expressed their own opinion about the future steps to maximize the township, some of the common themes emergent from the answers can be grouped as follows;

Increased Marketing along the Highway 7 since we saw from earlier responses that people acknowledge the strategic location of the township as one of the strongest assets, hence they see Highway 7 as a great potential for growing and want to see more marketing targeted towards travelers who are passing by. The suggestions included more marketing boards and social media presence. The positive impact of the Farmer Market and its successes was also commended by a few.

Beautification of the Township: A few people pointed out on the looks of the township as not appealing to first-time visitors. In conjunction with the looks point, they believe that some work can be considered to repair and build more roads; specially mentioned street was George St. Longer garbage dump hours was also requested.

Additional activities for Children and adults: Several responses expressed the need of increased activities for children, such as the installation of a splash pad in a township park, training programs for youth such as cooking and other basic skills. However, it's noted that the Township has several organized sports clubs that may offer routine events but there was also an emphasis on more casual meeting places. Some people mentioned that organizing activities like dance classes, gym training, etc. will open up more jobs in the form of trainers, life guards, and maintenance staff in the Township.

Creating a Centre for Community Engagement: An interesting point noted in the responses was the desire for a central place in the township which can serve as a hub for community engagement activities. Township residents and both Tourists could utilize it to meet fellow residents often; this could serve as a central place for increased activities for both children and adults such as fitness area, pool(s), splash pad and other in-class training programs for youth and adults. Responders believe that such a central facility will encourage increased spending in the Township instead of people driving to the nearest YMCA, causing economic leakage.

Q-7) We want to understand what elements of an economy are most important to you. Below are several aspects of the economy. By dragging the different aspects around, what order of importance do you think they should be ranked in from most important to least important?

Number of people responded = 143

The options for the above question included;

Having a diverse mix of businesses across industries, Attracting and developing the local workforce, Being a top location for new investment, Supporting entrepreneurs to start new businesses, Encouraging more residential development, Attracting more visitors and tourists to enjoy our township.

A high weighted score means a high ranking by the responder.



Figure 48 Weighted score by Individual Responses (Important Economic growth factors)



The majority (25%) responded that they would like to see a mix and diverse set of businesses across the industries, this is to say that township residents have basic goods easily accessible which may reduce their travel times out of town, thus reducing economic leakage. The second option pertains to the increased workforce. Understanding the importance of new businesses, the Township residents believe that it is of critical importance to have a diversified workforce ready to support any relevant type of business setup or expansion.

Remaining points relates to seeing an increased business activity of the Township, by increased residential development and tourist attraction.

Q-8) What products or services are missing that you think should be available in Havelock-Belmont-Methuen? (Please leave up to three suggestions)

Number of people responded = 106

This question helps Township residents to think of the top 3 suggestions they have to fill any gaps present in HBM offerings.

Some of the common suggestions in each category are summarized below:



Suggestion 1:

- Participants expressed **increasing the number of Restaurants** with wider cuisine offerings (please note that restaurants were also found under- represented according to Commercial Gap analysis)
- Better Maintenance of Roads, especially cottage and fire route roads.
- Availability of gathering places such as Indoor swimming pool and training programs for youths.

Suggestion 2:

- More stores which will broaden the offering of the Township shopping options; however, no unique type of product(s) was requested more often than others instead responses had a diverse range of answers such as, clothing stores, grocery stores, second-hand stores.
- Increased availability of full-time Doctors and medical services.

Suggestion 3:

- Arrangement of additional activities and programs for youth and family-oriented programs.

Q-9) Now thinking about tourism specifically, are there any types of new events, activities or products that you would like to see that would be good for potentially attracting more tourists? (Please leave up to three suggestions)

Number of people responded = 96

Suggestion 1:

- In the top suggestions, participants suggested **organizing more recreational shows such as** hobby shows, music festivals that will also help in increased utilization of the park area. With the same frequency participants also commented on the success of previous farmer market and would be happy to see its continuation.

Suggestion 2:

- Request for area and street cleaning and more shops and restaurants in the downtown
- Request for utilizing the Jamboree land for more events

Suggestion 3:

- In the last set of suggestions some creative ideas were noted from the responses such as offering bed and breakfast showcasing small township experience, farm tours, farmers or flea market, family-oriented events and organizing small fairs for families and children.



Q-10) When you think about the future economy of Havelock-Belmont-Methuen, what three words best describe what comes to mind for you?

Figure 49: Word Cloud for Top Three words Representing HBM Township future





Business Satisfaction Survey

A random telephone survey was conducted of businesses in Havelock-Belmont-Methuen. In total, out of approximately 150 listed businesses from the local business directory, 40 were surveyed; resulting in a margin of error 13%, 19 times out of 20.

The combined overall satisfaction is very high at 90% . The net impact of changes over the past year is +20.

Overall Business Satisfaction



Business Satisfaction Past 12 Months

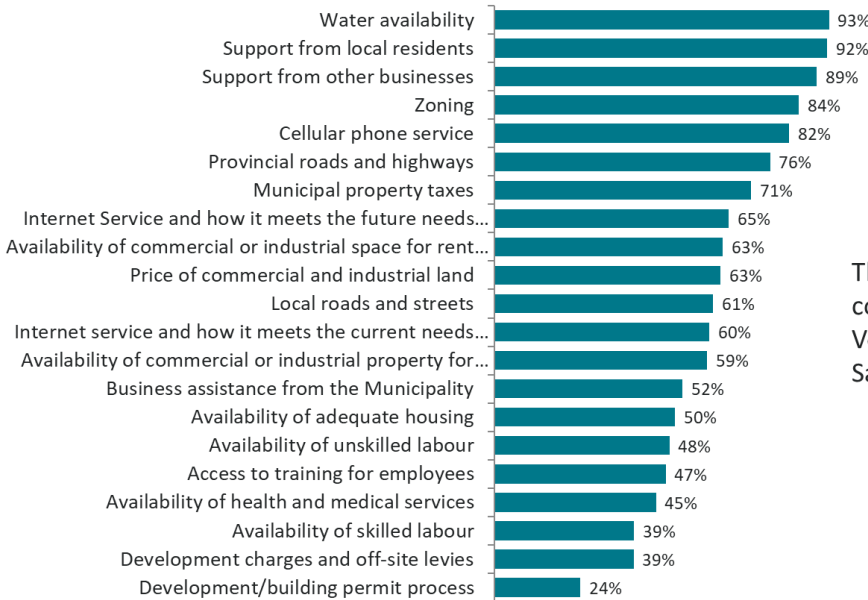


Net Improvement score = % more positive (30%) - % more negative (10%) = +20

Respondents n=40



Performance of Business factors



The Ranking is a combination of Very Satisfied and Satisfied



Respondents n=40 (note base sizes vary and excludes don't know)

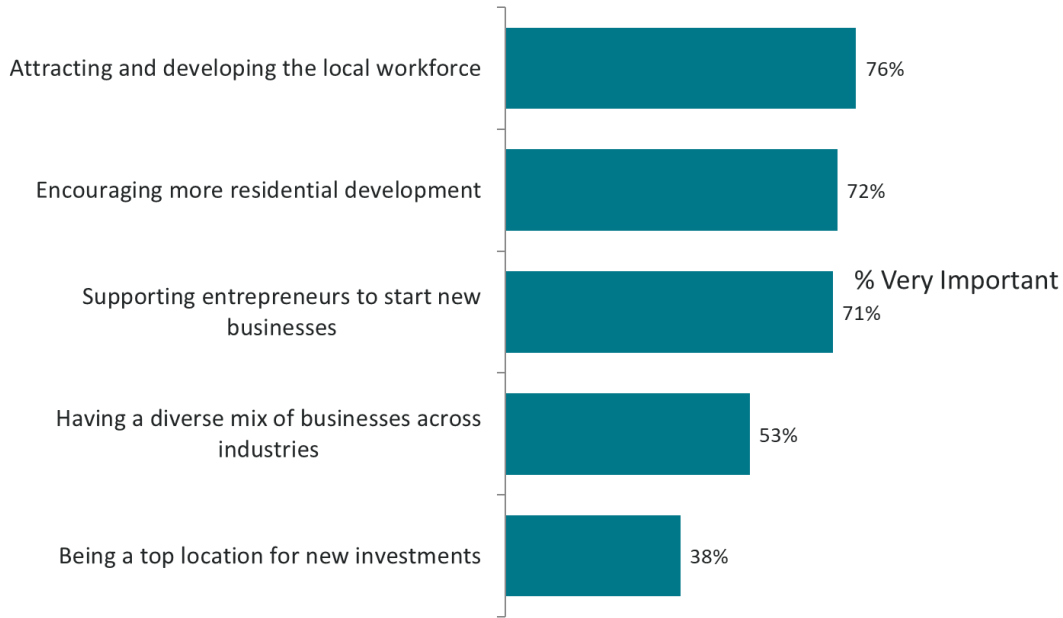
Priority Table

Community Factors	Performance	Importance	Priority
Cellular phone service	59%	7.75	1
Business assistance from the Municipality	52%	5.76	2
Availability of commercial or industrial space for rent or lease	63%	6.48	3
Access to training for employees	47%	4.11	4
Local roads and streets	61%	5.33	5
Availability of skilled labour	39%	3.15	6
Availability of adequate housing	50%	3.76	7
Development/building permit process	24%	2.07	8
Development charges and off-site levies	39%	2.50	9
Availability of unskilled labour	48%	2.72	10
Zoning	84%	7.45	11
Municipal property taxes	71%	3.69	12
Price of commercial and industrial land	63%	2.44	13
Provincial roads and highways	76%	2.94	14
Cellular phone service	82%	2.72	15
Support from other businesses	89%	3.87	16
Water availability	93%	4.32	17
Availability of health and medical services	45%	0.47	18
Support from local residents	92%	3.26	19
Internet service and how it meets the current needs of your business	60%	0.01	20
Internet Service and how it meets the future needs and/or growth of your business	65%	0.01	21



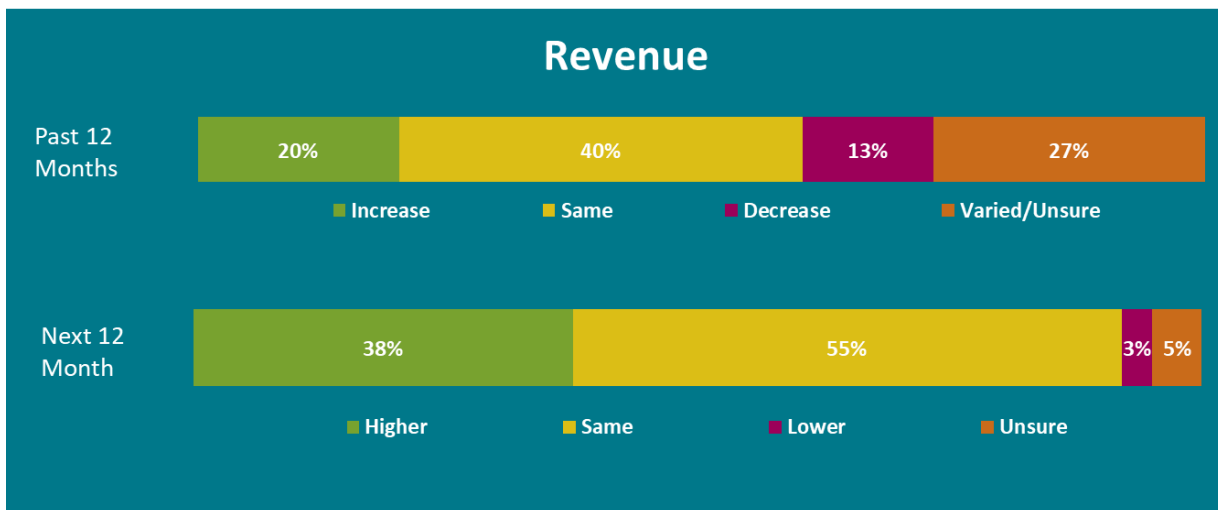


Most important elements of a successful economy



Respondents n=40

Sales and Business Outlook



Respondents n=40



Future Plans

Plans to...	% Yes	Follow up Questions (note small base sizes)
Expand within next 2 years	28%	<ul style="list-style-type: none">• 3 are experiencing difficulties• 2 have reasons why HBM will not be considered
Relocate outside HBM	15%	<ul style="list-style-type: none">• All 6 say more than 6 months from now
Downsize	15%	<ul style="list-style-type: none">• All 6 say downsizing will occur more than 6 months from now
Close	23%	<ul style="list-style-type: none">• 1 say they will close within next 6 months• 8 say the business will close more than 6 months from now
Sell	23%	<ul style="list-style-type: none">• 2 say they will sell within the next 6 months• 7 say they will sell more than 6 months from now

Respondents n=40



Focus Group Notes

Tuesday, December 11, 2018. 10am-12pm - HBM Tourism Stakeholder Workshop

Attendance: 6

Based on what we've seen so far, is there anything that has surprised you? Anything confirm what you may have already thought?

- Tourism months are not captured properly in statistics
- Seasonal residents spending the majority of their time in HBM but are represented in a nearby urban centre
- How to get Jamboree visitors to stay longer, spend more, see/do other things?
- It's difficult to compete with free summer festivals and events – Canada 150 events were difficult to compete with in 2017

What are some of Havelock-Belmont-Methuen's competitive advantages that don't show in these figures or numbers?

- Jamboree as driving force of the tourism economy
- Community organizations are being sustained by Jamboree weekend fundraising contributions
- The Norwood Fair brings cottagers back up for the late-season weekend
- Attempted to run a rock show/concert series; Canada 150 summer (free concerts) created too much competition to sustain the Rock Show
- Peterborough has two free concerts/week – it's hard to compete with that
- Advantage over surrounding municipalities: Half a dozen or more clean, clear lakes. Great waterfronts.
- Construction growth in town shows potential
- In summer, Belmont Brewery averages 150 customers/day. It's busy all summer.
- People come to HBM to visit the High Spring Trading Post; restaurants, lakes
- Tourists often ask about outfitter rentals; lessons
- Lakes are somewhat separate; but you could portage a canoe

Thinking about some of the data and trends, how do we shift some of our challenges into opportunities?

- Note about how snowmobiling and ATVing are big in winter
- Vintage car show was very busy/successful the one year it was held – could hold more festivals and events throughout the summer months? - Could hold a fair on the Jamboree grounds
* Jamboree staff/owners would need more resources to run more events
- Farmer market was successful in bringing visitors, having people stop in HBM – organized in partnership with the Township (standalone committee). Avg \$3-5,000 in sales for vendors on a Friday night. Trying to have primarily Ag producers (60%, 40% artisans).



- Signage is not currently adequate; working on regional signage presently. TODs (highway) signage is expensive
- Beautifying Havelock; needs more greenery on the main strip
- Ideas: Train tour? Winter/Havelock Holiday Train? – Alliston-based train tour- note about a guy in Alliston who runs a train tour...

Community Survey Discussion Notes

- Need more accommodations here to draw visitors. People have to stay elsewhere and can only do day time activities here; Jamboree works because people can bring their own accommodations & park on grounds. There are some transient RV/camp sites in town, most are seasonal.
- Lots of rental cottages; people invest in properties to rent out. Lots of Airbnbs. Seem to have grown significantly in the last 5 years. Crown land camping spots can be competitive.
- Not enough for tourists to do when they come, not enough during shoulder seasons
- Concerns about putting existing shops/restaurants out of business with competition
- Is there room in the market for a different type of restaurant? A pub style restaurant?

Priority	What needs to happen? Who needs to be involved?
Cellular phone service	<ul style="list-style-type: none"> ▪ Generally seems to be getting better; depends on the provider.
Business assistance from the Municipality	<ul style="list-style-type: none"> ▪ Has gotten better (more supportive) over time. Assistance/support in navigating municipal system has been positive. CFDC in Peterborough has been great.
Availability of commercial or industrial space for rent or lease	
Access to training for employees	<ul style="list-style-type: none"> ▪ Workforce is difficult overall. Seasonal employees are sometimes unreliable. Not enough talent. ▪ This has been a difficult year to retain employees
Local roads and streets	



Tuesday, December 11, 2018. 1pm-3pm - HBM Business Stakeholder Workshop

Attendance: 9

Based on what we've seen so far, is there anything that has surprised you? Anything confirm what you may have already thought?

- Surprised at low level of arts, culture and recreation employment activity. Surrounding towns (Warkworth, Perth, Picton) have become arts and culture destinations, why not us?
- Refuted idea that there aren't enough accommodations from previous session: there are places to stay – a couple b&bs, Moonlight Motel. Opportunities with Airbnb
- Observations about volunteers not just being retirees; they are often young people gaining experience

What are some of Havelock-Belmont-Methuen's competitive advantages that don't show in these figures or numbers?

- Lower property tax rate, lower real estate costs. More property for less, privacy
- Traffic (less than the Muskokas)
- Water quality (lakes)
- Subdivision, long term care facility coming
- Farmers and Artisan market – quality standards for “local.” There is an opportunity to influence people with underutilized land to grow food (from Elmer Buchanan)
- Geographic location between Ottawa, Toronto. Close enough to urban centres, but low cost of doing business. 407 highway is an advantage
- Natural resources; approved quarries are a major source of employment

Thinking about some of the data and trends, how do we shift some of our challenges into opportunities?

- Opportunity related to mining – rail. Improve the rail line that could increase imports and exports through the township; ethanol plant. (local paint, toothpaste?)
- Opportunity for growth in cohousing; attracting retirees who want to be near children in Toronto.
- Could tap into the expertise of people who retire here. Highly skilled folks with time on their hands
- Municipally owned/partnered utilities for better internet access
- Access to recreational facilities for older folks, need for more & year round opportunities.
- Utilize the toboggan hill



Priority	What needs to happen? Who needs to be involved?
Cellular phone service	<ul style="list-style-type: none"> ▪ Some areas have extremely good cell/internet service; any service provider is only going to do what makes good business sense. Businesses need incentives to put up towers/increase infrastructure. ▪ Municipal leaders should be taking leadership role to work with providers to improve service
Business assistance from the Municipality	<ul style="list-style-type: none"> ▪ Business hubs in other communities; often municipally owned. Meet up place to connect with business community, find synergies. Peterborough has some business hubs, but that's too far. ▪ Municipal business directory should be more user friendly; Chamber isn't doing much for business exposure, or selling its membership advantages ▪ Assistance with grants and economic development is good. But not enough volunteers ▪ CIP in Havelock is picking up steam
Availability of commercial or industrial space for rent or lease	<ul style="list-style-type: none"> ▪ Lots of space available, but the condition or built form isn't always appropriate. No industrial space. Minimal serviced land. ▪ Industrial land is in rural areas, which isn't always ideal
Access to training for employees	<ul style="list-style-type: none"> ▪ There used to be courses through the library. Not much else. Used to be a community hub with employment planning and counselling ▪ Some community organizations are active providing employment services to residents. Businesses could partner to provide skills training opportunities to groups for cost sharing ▪ Find out what skills are in demand, connect with learning opportunities
Local roads and streets	<p>In constant improvement. Generally, roads are an issue everywhere. It's costly. Residential streets are looking great; George Street is an issue because it's a County road. Not a lot of businesses left on it, so incentives to fix it don't exist. Buildings on George St are in rough shape, having trouble attracting businesses</p>



Visions Exercise

- Employment for family-aged people
- Exploit natural resources to increase tourism to the area – expand beyond private cottage ownership model
- Retail – become self-sufficient.
- Railway – increase industry
- Residential development
- Job creation
- Investment in youth
 - Splash pad
 - Activities
- Expansion in industrial land (serviced)
- Crisis shelter
- Accessibility
- Funding for rural transportation
- High speed (internet?) in the County
- Affordable
- Things to do are needed
- Swimming pool year round
- Theatre
- Night school courses
- Shopping
- Economic self-sustainability
- Return to a “local economy”
- Local butcher, dairy, clothing, etc.
- Nature, art and cultural destination that attract remote knowledge workers with young families and retirees interested in quality of life
- Larger population to compete on increased services sector and business sector
- Making Havelock the town a destination instead of an obligation for people to shop.
- Add independent shops that will attract tourists and residents to shop local.
- More housing subdivisions
- Supportive development



- Fix healthcare and social assistance
- One had concerns about limited lands available for housing developments; that municipality isn't recognizing the value of residential development & is not zoning lands appropriately.
- Needs more investment in youth; splash parks
- Missing from HBM: women's crisis sheltering

Tuesday, December 11, 2018. 10am-12pm - HBM Council Workshop

Based on what we've seen so far, is there anything that has surprised you? Anything confirm what you may have already thought?

- HBM is one of the most aged populations in Canada
- Long term care facility will fill up fast – which means housing will open up
- Biggest challenge moving forward is identifying what we want this community to look like. GTA migrants (cottagers) have a different vision for the community than year-round residents. Need to bridge those visions.
-Should concentration be on cottagers or growing the town for year-round?
- Difficult to keep cost of living as low as it is while developing community amenities that are in demand by new residents (lakeside garbage pick-up; children's' programming)
- Need to harness skills/knowledge of people who already live here/who are moving here from the city

What are some of Havelock-Belmont-Methuen's competitive advantages that don't show in these figures or numbers?

- Low taxes – 5th in the County
- Long term care facility
- Train if it comes to fruition – will open us up to more people
- Biogas operations, new plant at the mine – big project. Should attract skilled professionals. *automation may decrease jobs but may increase wages.
- Rail track not at full capacity; need to work with Via Rail to upgrade the infrastructure. It currently runs at 10kph

Community Survey Notes

- For a town our size, the offering of activities and programs for families might be sufficient already.
- There are lots of amenities and programs we have that people don't know about. There is a communication gap.
- Lack of resources (money, volunteer base) to invest in big ticket items like pool, splash pad
- The train cuts off half of main street, that's a weakness



- Property owners may not invest without some investment in the infrastructure on George St
- Should the highway be made the downtown instead of George St?
- We're widely recognized for the Jamboree – they're good at running it & business savvy
- Farms being purchased as B&B's as opposed to exclusively farming is a promising new trend

Visions Exercise

- Need to tap into population of working folks who are in Toronto 2 days a week, Havelock the rest
- Feels there are lots of eating places in town – is there room in the market for a high-end restaurant? People readily go elsewhere for high end restaurants
- 2,500-3,000 more people than population stats would show (cottager population)
- Need bigger box stores, or a regional chain, like Giant Tiger in town
- Via Rail should expand tourism
- Ideally in 10 years Havelock will have addressed George Street appearance/beautification items; road quality issues
- Higher end restaurants
- Infrastructure improvements – more amenities to attract families
- The business community wants to encourage more residential development!

Wednesday, December 12, 2018. 8am-10am - HBM Business Workshop

Attendance: 17

What are some of Havelock-Belmont-Methuen's competitive advantages that don't show in these figures or numbers?

- Lost two grades at the grade school; has hit the community hard
- On statistics: population 4,530, but 6,800 tax bills sent out (from the CAO)
- Should we have compared HBM with Marmora, Norwood, Campbellford?
- Questions – why was PEC a comparator community?
- The lakes. They're an untapped resource, there are 15ish within the region. They're beautiful, clean, good access, some are surrounded by Crown land, good fishing. Amazing watershed that filters the waters. Most lakes are limestone, so they aren't affected by acid rain. Jack Lake is very deep, holds lake trout, is part of a bigger system.
- Mathison property – has ATV and snowmobile trails, 250 acres of forest. Deer, swans.
- Underutilized Rotary Park – 70 acres. Could be turned into something amazing. Revenue from the tower to maintain it.
- Entrepreneurial spirit is high in HBM. Idea about a Facebook page to showcase one business per week. Create connections between local businesses and cottagers.
- Sam's Place is a business that draws people from outside; Belmont Lake Brewery



- Lots of artisans north of 7 – untapped potential.

Thinking about some of the data and trends, how do we shift some of our challenges into opportunities?

- 4 season lakes – how to increase visitation to year-round. Largest visitor market are relatives of people who have cottage. Major opportunities on Hwy 7 of travelers from Ottawa to Toronto
- Brand Havelock, and build some tourism assets that would draw people in
- Unique retail stores attract visitors; artisan shops, clothing stores, Farmer Market
- Inevitable growth; how can we grow the ‘right’ way?
- Create a community that keeps people in, give them a reason to stay.
- More housing – if local contractors are used to build houses, we can stimulate local economy
- Township should create areas of housing growth.
- The ground water is great. Clear & cold.
- A local shopping incentive program may help retain wealth and grow community spirit
- ATV tourism brings people from all over – bring more people in for recreation opportunities so they can see the beauty of HBM. Accessibility for ATVs is fragmented
- More recognition for businesses.
- Find a way to connect education opportunities to those who could benefit – PKED Starter Company Plus program. Has services in HBM
- HWY 7 corridor is an opportunity – beautify this corridor. Storefront investment programs? First impressions are important
- CIP & incentive programs for storefront revitalization
- How can we get landlords thinking about potential increase in property values if they improve their buildings?
- The mine is pretty stable – increase transportation up the #46
- The Highway 46 is a dangerous highway with the trucks and the railroad tracks. That might need improvement
- Fairly mature workforce – big changes will be due to retirement
- Skilled and unskilled labour – High school or college + on the job training. Some skilled labour will increase but won’t be a huge step
- Covia (mine) is increasing brand awareness locally; lots of local residents don’t know what’s in their backyard. Is there an opportunity to distribute mining product locally?

Discussion Notes

- The Town won’t address absentee landlords, meth labs.



- Cost of living in HBM is a strength. Mom Connect group – young mothers who have relocated to HBM because of low cost of living who are doing great community work
- Comment about how the population of HBM hasn't changed, while mining activity has. Covia mine used to have two open pit quarries, and now there is only one.
- A diverse mix of businesses is ideal and needed
- E-Alerts from Township have been great for seasonal residents; could there be a B-Alerts for businesses so businesses know where to look for resources?
- PKED Tourism does asset mapping – seems to be a lack of knowledge of PKEDs services. Need to connect tourism operators with PKED to ensure tourism destinations in HBM are on the map
- In 1976 the banks favoured Campbellford and wouldn't lend in Havelock

Community Survey Thoughts – Dec 12

- Restaurants – some are not nice enough to be attractive/welcoming
- In tourism, food is the pinnacle of everything *from PKED Tourism rep
- The gazebo near Home Hardware is where the farmers market is held
- Splashpad, swimming area? Is that always the answer?
- Should the municipality put in a stop light at Oak St to make people stop?
- Stakeholders feel that the Town isn't investing properly to receive any returns
- Some thoughts about the plan to bypass Norwood and Havelock when they expand Highway 7. Will that have an impact on our communities?
- The Rail Line is bad infrastructure – only goes 10kph
- Need for more engaged politicians – feeling that politicians are complacent
- Volunteers need to be willing to take ownership of the community. People don't want to pay higher taxes but they want more amenities
- Lions Club has been responsible for lots of growth