

# BMA

Management Consulting Inc.

## Municipal Study - 2010



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***Executive Summary***

**SECTION 1: Introduction**

The Executive Summary provides an overview of the analysis contained in the comprehensive 370+ page report. The following table provides a summary of the 83 Ontario municipalities included in the study. Populations range from 6,800 in population to 2.7 million.

<b>Municipalities with populations less than 20,000</b>	<b>Municipalities with populations 20,000 – 49,999</b>	<b>Municipalities with populations 50,000 – 99,999</b>	<b>Municipalities with populations 100,000 or greater</b>
St. Marys Wainfleet The Blue Mountains North Dumfries Wellesley Gravenhurst Lambton Shores Saugeen Shores Central Elgin West Lincoln Niagara-on-the-Lake Tillsonburg Bracebridge Middlesex Centre Pelham Wilmot Thorold Cobourg Huntsville Port Colborne	Woolwich Kingsville King Amherstburg Lincoln Brockville East Gwillimbury Grimsby Prince Edward County Whitchurch-Stouffville Orangeville Leamington Fort Erie Stratford Orillia Lakeshore Woodstock St. Thomas Timmins Quinte West Haldimand Georgina	Belleville Welland Aurora North Bay Halton Hills Caledon Sarnia Kawartha Lakes Sault Ste. Marie Peterborough Milton Newmarket Clarington Niagara Falls Brantford Pickering Ajax	Waterloo Chatham-Kent Thunder Bay Whitby Guelph Kingston Cambridge St. Catharines Barrie Oshawa Greater Sudbury Burlington Richmond Hill Oakville Kitchener Windsor Vaughan Markham London Brampton Hamilton Mississauga Ottawa Toronto

The following provides a summary of the number of municipalities by geographic location:

<b># of Municipalities</b>	<b>Geographic Location</b>
9	Eastern
22	GTA
13	Niagara/Hamilton
5	North
6	Simcoe/Muskoka/Differin
28	Southwest
<b>83</b>	<b>Total</b>

**SECTION 2: Socio-Economic Factors**

This section of the report includes information on population changes land area, density, household incomes, age demographics, assessment information, age and condition of private dwellings and building permit activity to assist in understanding some of the basic facts about each municipality and the overall growth patterns. The executive summary includes excerpts of the socio-economic factors.

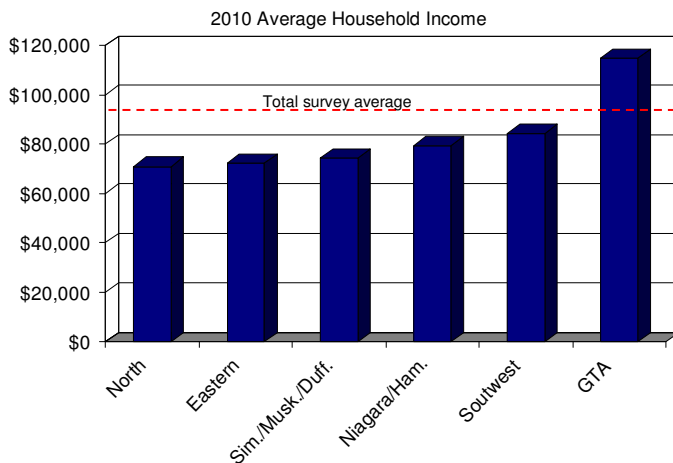
***Population Growth***

As shown in the table, the GTA municipalities experienced the largest population growth from 2006-2009.

2006 - 2009 Population % Growth by Location	
Location	2006-2009 Growth
GTA	12.8%
Simcoe/Muskoka/Dufferin	5.8%
Southwest	5.0%
Eastern	4.5%
Niagara/Hamilton	3.6%
North	2.3%
<b>Survey Average</b>	<b>6.7%</b>

***Household Income***

Personal income is one measure of a community's ability to pay. A higher gross household income will usually mean a lower dependency on governmental services, recreation, and social assistance. Also, credit rating firms use household income as an important measure of a municipality's ability to repay debt. As shown below, the 2010 average household income across the 83 Ontario municipalities was \$88,785. The average household incomes vary by geographic locations.



	2010 Est. Avg. Household Income
North	\$ 71,027
Eastern	\$ 72,286
Simcoe/Muskoka/Dufferin	\$ 74,318
Niagara/Hamilton	\$ 79,446
Southwest	\$ 84,338
GTA	\$ 114,696
<b>Survey Average</b>	<b>\$ 88,785</b>
Median	\$ 80,820
Minimum	\$ 61,270
Maximum	\$ 185,403

**Age and Condition of Private Dwellings**

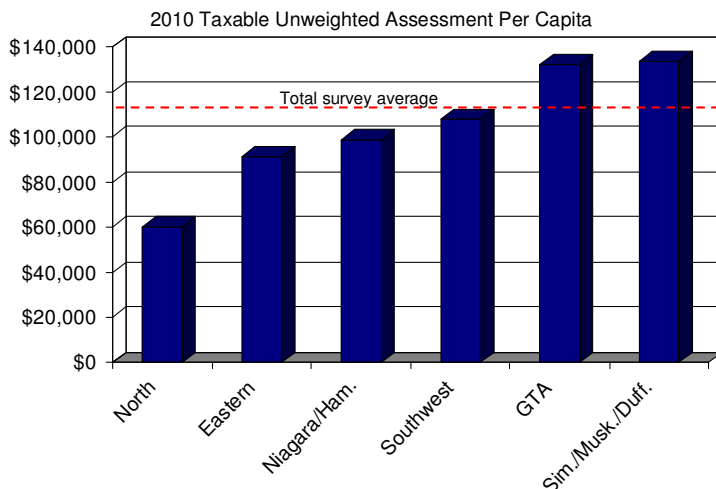
The age and condition of private dwellings provide a general indication of the age of the infrastructure and the growth rate of a municipality. Northern Ontario has the highest percentage of dwellings constructed before 1986 and the highest percentage of dwellings needing major repairs.

Location	% of Dwellings Requiring Major Repair	% of Dwellings Constructed Before 1986
GTA	4.5%	51%
Simcoe/Muskoka/Dufferin	7.1%	61%
Southwest	5.9%	69%
Niagara/Hamilton	6.5%	73%
Eastern	6.5%	68%
North	7.6%	83%

**Assessment**

Unweighted assessment per capita which is a measure of the “richness” of the assessment base ranged significantly across the survey of 83 municipalities, from \$53,470 to \$388,029 (survey average of \$110,103). The following graph reflects the average within each of the geographic locations. The taxable unweighted assessment on a per capita basis in the GTA is over twice that of Northern municipalities.

Assessment growth provides an indication of how the base upon which taxes are levied is changing over time. From 2009—2010, the assessment increased by 6.9% on average across the 83 Ontario municipalities. The Simcoe/Muskoka/Dufferin geographic area experienced the largest increase at 7.9%.

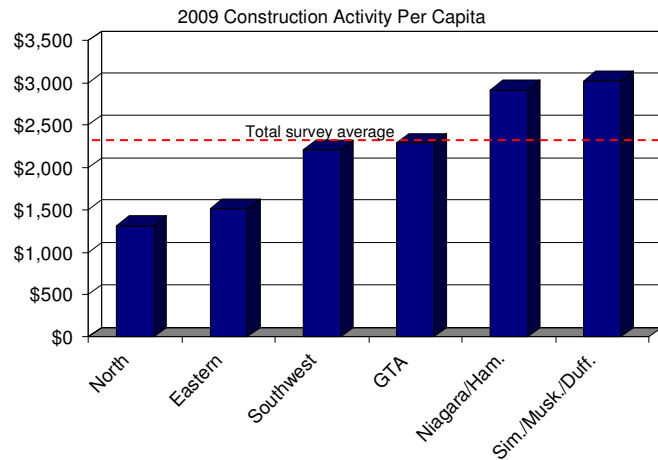


% Change in Unweighted Assessment 2009 - 2010	
Area	% Change
Simcoe/Muskoka/Dufferin	7.9%
Eastern	7.0%
North	7.3%
GTA	7.3%
Niagara/Hamilton	7.7%
Southwest	5.6%
Survey Average	6.9%



**Construction Activity**

Building permits per capita were analyzed to provide a measure of relative building activity in each municipality and across the geographic locations. The range in activity for 2009 across the entire survey of 83 municipalities was \$593 per capita to \$21,071 per capita, with an average of \$2,258.



**SECTION 3: Municipal Financial Indicators**

The Municipal Financial Indicators section of the report includes a number of measures including the financial position, operating surplus, asset consumption ratio, reserves, debt and receivables.

**Municipal Position**

A municipality’s financial position is defined as the total fund balances including equity in business government enterprises less the amount to be recovered in future years associated with long term liabilities. A comparison was made of each municipality’s overall financial position (assets less liabilities) over time. As shown in the table, there is a significant range in municipal financial position across Ontario from a low of negative \$1,790 to a high of \$1,507 per capita.

	Municipal Position Per Capita
Average	\$ 253
Median	\$ 345
Minimum	\$ (1,790)
Maximum	\$ 1,507

**Operating Surplus Ratio**

An operating surplus (deficit) arises when operating revenue exceeds (is less than) operating expenses including amortization. When an operating surplus is achieved, the amount is available for capital expenditure over and above amortization expenses. Municipalities operating with a deficit over several years should ensure that the long range financial plan provides clear direction address the deficit. Identifying the appropriate level of surplus must be done as a long term forward looking planning process that takes into account future capital investment. The operating surplus ratio is the operating surplus (deficit) expressed as a percentage of own source revenues. A negative ratio indicates the percentage increase in total rates that would be required to achieve a break-even result.

	2009 Tax Operating Surplus Ratio	2009 Water Surplus Ratio	2009 Wastewater Surplus Ratio
Average	-6.9%	5.2%	-0.7%
Median	-4.8%	8.6%	3.8%
Minimum	-81.5%	56.2%	-81.6%
Maximum	20.6%	56.2%	47.6%

**Asset Consumption Ratio**

The asset consumption ratio reflects the written down value of the tangible capital assets in relation to the historical costs of the assets. This ratio seeks to highlight the aged condition of the assets and the potential asset replacement needs. A higher ratio may indicate significant replacement needs. However, if assets are renewed and replaced in accordance with an asset management plan a high ratio should not be a cause for concern. The following table reflects the ratio ranges across the survey for tax, water and wastewater assets.

	Tax Asset Consumption Ratio	Water Asset Consumption Ratio	Wastewater Asset Consumption Ratio
Average	35.8%	28.6%	32.1%
Median	37.0%	27.9%	30.3%
Minimum	8.1%	11.6%	15.4%
Maximum	60.7%	54.0%	63.5%

**Reserves**

Reserves are a critical component of a municipality’s long-term financing plan. The table provides the range of reserves as a percentage of own source revenues for tax supported services, water and wastewater.

Reserves as a % of Own Source Revenues			
	2009 Tax Reserves %	2009 Water Reserves %	2009 Wastewater Reserves %
Average	44.7%	35.5%	30.2%
Median	39.9%	21.0%	18.1%
Minimum	7.0%	-40.4%	-122.9%
Maximum	139.1%	192.8%	178.7%

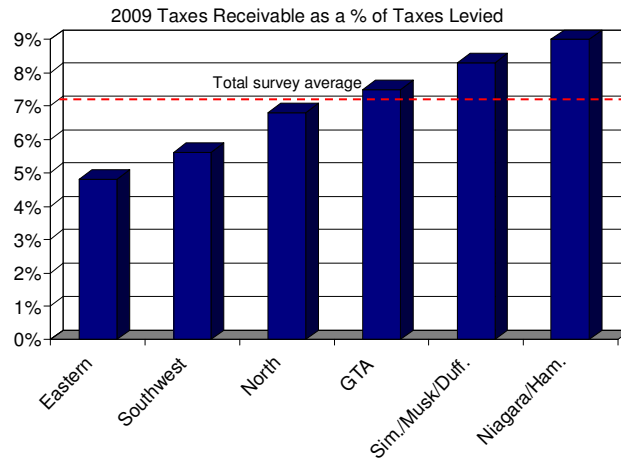
**Debt to Reserve Ratio**

Rating agencies consider a ratio of 1.0 to be financially prudent, whereby for every dollar of debt there is a dollar of reserves. The following table reflects the debt to reserve ration range across the survey.

	2009 Debt to Reserve Ratio
Average	1.0
Median	0.7
Minimum	0.0
Maximum	4.5

**Taxes Receivable**

Every year, a percentage of property owners is unable to pay property taxes. If this percentage increases over time, it may indicate an overall decline in the municipality’s economic health. Additionally, as uncollected property taxes rise, liquidity decreases. If the percentage of uncollected property taxes increases, the municipality should try to identify the causes and devise action strategies. As shown in the graph, there is a significant range by geographic area.



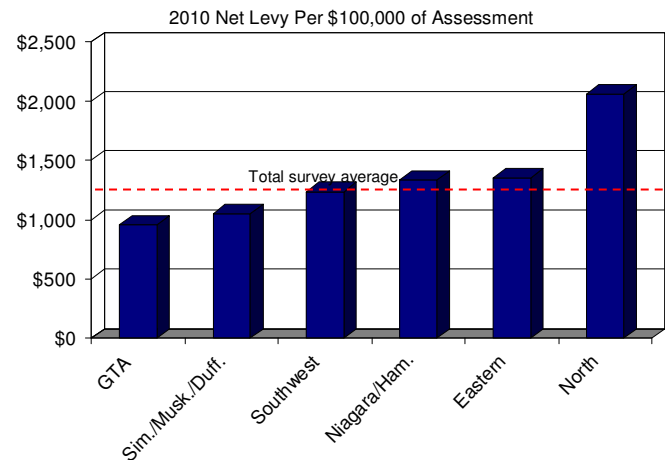
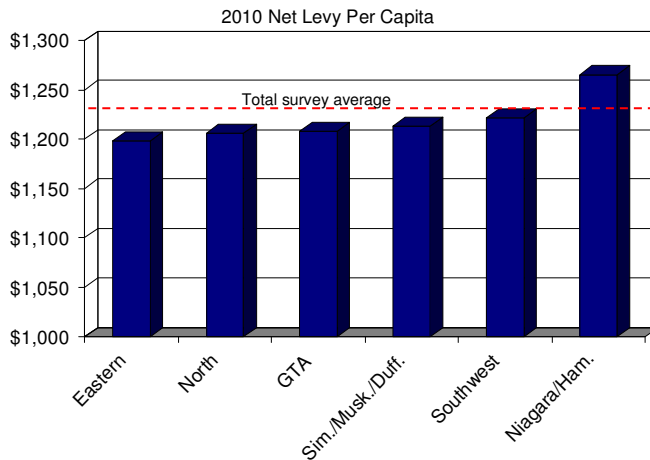
**SECTION 4: Revenue & Expenditure Analysis & MPMPs**

**Net Municipal Levy per Capita**

This analysis does not indicate value for money or the effectiveness in meeting community objectives. Net municipal expenditures per capita may vary as a result of:

- Different service levels
- Variations in the types of services
- Different methods of providing services
- User fee policies
- Age of infrastructure
- What is being collected from rates as opposed to property taxes
- Different assessment composition
- Varying demand for services
- Locational factors
- Demographic differences
- Socio-economic differences
- Urban/rural composition differences

Net municipal levy per capita was calculated using Stats Canada 2009 estimated population and the 2010 municipal levies. The net levy on a per capita basis ranged across the municipalities from \$794 to \$3,000 (with an average of \$1,228 per capita). Net levy per \$100,000 of Assessment is also provided. With a relatively low assessment base, the net levy per \$100,000 of assessment in Northern municipalities is considerably higher than the other geographic locations.



**Net Expenditures per Capita**

The following summarizes the survey average of net expenditures per capita for select municipal services as well as the median, minimum and maximum.

2009 FIRs (Net Expenditures per capita including amortization)	Average	Median	Minimum	Maximum
Transit Conventional	\$ 67	\$ 54	\$ 1	\$ 471
Waste Collection	\$ 11	\$ 13	\$ (62)	\$ 39
Waste Diversion	\$ 22	\$ 22	\$ (9)	\$ 91
Ambulance Services	\$ 39	\$ 36	\$ 14	\$ 71
Social Housing	\$ 87	\$ 78	\$ 2	\$ 245
Library	\$ 40	\$ 41	\$ -	\$ 74
Planning	\$ 21	\$ 19	\$ (3)	\$ 79
Recreation Programs & Facilities	\$ 74	\$ 67	\$ 10	\$ 313

As illustrated above, there is a wide variation across the survey in the cost of municipal services. Certain factors are beyond the control of the municipality such as location, topography, climate conditions, demographics and economic conditions. Factors that a municipality controls include how the service is provided, extent to which user fees are established, service levels and service standards.

***Municipal Performance Measurement Program***

The majority of MPMPs have been included in the report and the following provides a sampling of select MPMPs.

2009 MPMPs (including amortization)	Average	Median	Minimum	Maximum
Fire cost per \$100,000 of assessment	\$ 136	\$ 119	\$ 27	\$ 348
Police cost per \$100,000 of assessment	\$ 284	\$ 272	\$ 2	\$ 532
General Assistance per \$100,000 of assessment	\$ 189	\$ 191	\$ (69)	\$ 566
Roadways Paved costs per lane km	\$ 9,447	\$ 9,340	\$ 1,089	\$ 22,579
Winter Control excluding sidewalks costs per lane km	\$ 2,271	\$ 1,852	\$ 384	\$ 6,381
Parks cost per person	\$ 52	\$ 49	\$ 18	\$ 130

**SECTION 5: Select User Fee and Revenue Information**

The Select User Fee and Revenue Information section of the report includes development charges, building permit fees, tipping fees and transit fares.

***Development Charges***

The following table summarizes the findings for 2010 development charges. Note: some municipalities do not charge any development charges.

2010 Development Charges					
	Residential	Multiples Dwelling 3+	Apartments Units >=2	Non-Residential Commercial Sq. Ft.	Non-Residential Industrial Sq. Ft.
North	\$ 6,738	\$ 4,693	\$ 3,822	\$ 2.98	\$ 1.63
Eastern	\$ 9,076	\$ 6,919	\$ 5,894	\$ 5.63	\$ 4.22
Southwest	\$ 13,536	\$ 10,519	\$ 8,034	\$ 6.43	\$ 5.78
Niagara/Hamilton	\$ 16,385	\$ 11,738	\$ 10,144	\$ 11.70	\$ 4.85
Simcoe/Muskoka/Dufferin	\$ 20,183	\$ 17,598	\$ 13,062	\$ 7.72	\$ 5.46
GTA	\$ 36,881	\$ 30,774	\$ 23,558	\$ 20.63	\$ 11.94
Average	\$ 20,387	\$ 16,386	\$ 12,823	\$ 11.31	\$ 7.25
Median	\$ 16,618	\$ 12,745	\$ 10,316	\$ 10.45	\$ 6.26
Minimum	\$ 2,621	\$ 1,938	\$ 1,635	\$ 0.88	\$ -
Maximum	\$ 48,446	\$ 38,576	\$ 30,085	\$ 32.18	\$ 20.57

### **SECTION 6: Tax Policies**

The relative tax burden in each class of property will be impacted by the type of tax policies implemented in each municipality. As such, an analysis of the 2010 tax policies that impact the relative tax position was completed. This includes an analysis of the tax ratios, the identification of optional classes and also an identification of which municipalities increased or decreased their ratio from 2009-2010. The following table summarizes the range of tax ratios across the survey.

Tax Ratios	Average	Median	Min	Max
Multi-Residential	2.0193	2.0814	1.0000	3.3799
Commercial	1.6985	1.7695	1.0820	3.2500
Industrial	2.2258	2.3162	1.1000	3.4400

### **SECTION 7: Comparison of Relative Taxes**

Like property comparisons were undertaken on 11 property types that were of most interest to the participating municipalities. In order to calculate the relative tax burden of “like” properties, every effort was made to hold constant those factors deemed to be most critical in determining a property’s assessed value. However, given the number of factors used to calculate the assessed value for each property, and the inability to quantify each of these factors, the results should be used to provide the reader with overall trends rather than exact differences in relative tax burdens between municipalities. By selecting multiple property types within each taxing class (e.g. Residential—Detached Bungalow, Executive), and by selecting multiple properties from within each municipality and property subtype, the likelihood of anomalies in the database has been reduced. Every effort was made to select a minimum of 3-8 properties from each municipality and from within each property type.

There are many reasons for differences in relative tax burdens across municipalities and across property classes. These include, but are not limited, to the following:

- The values of like properties varies significantly across municipalities
- The tax ratios in each class and the use of optional classes
- Non-uniform education tax rates in the non-residential classes
- Tax burdens across municipalities also vary based on the level of service provided and the associated costs of providing these services
- Extent to which a municipality employs user fees or has access to other sources of revenues such as dividends from hydro utilities, gaming & casino revenues

**Residential**

Residential Comparison by Location		
Location	Detached Bungalow	Senior Executive
Eastern	\$ 2,704	\$ 5,425
GTA	\$ 3,373	\$ 5,663
Niagara/Hamilton	\$ 3,015	\$ 5,459
North	\$ 2,782	\$ 5,685
Simcoe/Musk./Duff.	\$ 2,694	\$ 5,129
Southwest	\$ 2,591	\$ 5,222
Average	\$ 2,913	\$ 5,434
Median	\$ 2,846	\$ 5,353
Minimum	\$ 1,737	\$ 4,099
Maximum	\$ 4,507	\$ 11,569

**Commercial**

Commercial Properties				
Location	Office per sq.ft.	Neigh. Shopping per sq.ft.	Hotel per suite	Motel per suite
Eastern	\$ 2.86	\$ 3.54	\$ 1,868	\$ 1,373
GTA	\$ 3.18	\$ 3.68	\$ 1,548	\$ 1,254
Niagara/Hamilton	\$ 2.59	\$ 3.38	\$ 2,004	\$ 1,208
North	\$ 2.83	\$ 3.43	\$ 1,966	\$ 1,352
Simcoe/Musk./Duff.	\$ 2.75	\$ 2.73	\$ 2,025	\$ 1,014
Southwest	\$ 2.77	\$ 3.16	\$ 1,819	\$ 1,216
Survey Average	\$ 2.89	\$ 3.36	\$ 1,799	\$ 1,236
Median	\$ 2.89	\$ 3.52	\$ 1,845	\$ 1,214
Minimum	\$ 1.28	\$ 0.60	\$ 670	\$ 337
Maximum	\$ 5.15	\$ 5.07	\$ 3,527	\$ 2,236

**Multi-Residential**

Multi-Residential Comparison by Location		
Location	Walk-Up	Mid/High-Rise
Eastern	\$ 1,408	\$ 1,592
GTA	\$ 1,364	\$ 1,455
Niagara/Hamilton	\$ 1,399	\$ 1,570
North	\$ 1,242	\$ 1,407
Simcoe/Musk./Duff.	\$ 1,208	\$ 1,648
Southwest	\$ 1,270	\$ 1,717
Average	\$ 1,327	\$ 1,555
Median	\$ 1,409	\$ 1,584
Minimum	\$ 468	\$ 689
Maximum	\$ 2,012	\$ 2,594

**Industrial**

Industrial Properties			
Location	Standard per sq.ft.	Large per sq.ft.	Vacant per acre
Eastern	\$ 1.54	\$ 1.40	\$ 2,056
GTA	\$ 2.18	\$ 1.51	\$ 5,643
Niagara/Hamilton	\$ 1.83	\$ 1.13	\$ 2,764
North	\$ 1.72	\$ 1.50	\$ 1,658
Simcoe/Musk./Duff.	\$ 1.17	\$ 1.30	\$ 2,773
Southwest	\$ 1.79	\$ 1.33	\$ 2,104
Survey Average	\$ 1.82	\$ 1.37	\$ 3,261
Median	\$ 1.82	\$ 1.36	\$ 2,720
Minimum	\$ 0.82	\$ 0.44	\$ 563
Maximum	\$ 3.06	\$ 2.24	\$ 9,198

**SECTION 8: Comparison of Water/Sewer Costs**

The establishment of water and sewer rates is a municipal responsibility and the absence of standard procedures across Ontario has resulted in the evolution of a great variety of rate structure formats. There was considerable diversity across the survey in terms of the costs of water/sewer and how services are charged.

Comparison of Water/Sewer Costs by Various Consumptions					
Volume Meter Size	Residential 250 m3 5/8"	Commercial 10,000 m3 2"	Industrial 30,000 m3 3"	Industrial 100,000 m3 4"	Industrial 500,000 m3 6"
Average	\$ 773	\$ 23,420	\$ 68,487	\$ 222,437	\$ 1,095,254
Median	\$ 739	\$ 22,256	\$ 66,387	\$ 218,535	\$ 1,074,432
Minimum	\$ 325	\$ 11,836	\$ 27,423	\$ 65,787	\$ 262,881
Maximum	\$ 1,209	\$ 42,700	\$ 128,100	\$ 427,000	\$ 2,135,000

Municipal decisions on whether the rates are uniform, increasing or decreasing, whether the rate varies by meter size or whether a service charge is levied impacts the relative ranking across the various property types. The following summarizes the most common types of rate structures:

- Uniform Rate Structure—The most common rate structure is the uniform rate for water and wastewater services. A uniform rate structure means that the price per unit remains constant despite consumption and despite the class of user.
- Declining (Regressive) Block Rate Structure—In a declining block rate structure, the unit price of water decreases as the volume consumed increases.
- Inclining (Progressive) Rate Structure—The main objective of an increasing block structure is to encourage conservation. The rates in an inclining (progressive) rate structure increase as consumption increases by establishing thresholds or blocks at which the rate would change.
- Humpback Rate Structure—A humpback rate structure uses a combination of increasing and decreasing block rates: rates first increase, then decrease in steps as consumption increases. This approach targets high volume users, and then provides lower cost for really high volume users.

The following table summarizes the use of various rate structures across the survey of 83 municipalities.

	Water Rate Structure Res.	Water Rate Structure Non- Res.	WW Rate Structure Res.	WW Rate Structure Non- Res.
Uniform	67%	66%	77%	76%
Declining	16%	20%	16%	17%
Inclining	11%	6%	7%	6%
Humpback	6%	8%	0%	1%



**SECTION 9: Property Taxes and Water/Wastewater as a % of Income**

A comparison was made of relative property tax burdens and water/sewer costs on comparable properties against the median household incomes. The report also calculates the total municipal tax burden as a percentage of income available on an average household. As shown below, the ability to pay for municipal services (measured in municipal burden as a percentage of household income) in the GTA is greater than other geographic locations.

Location	Property Taxes as a % of Household Income	Total Municipal Burden as a % of Household Income
Niagara/Hamilton	4.4%	5.5%
Eastern	4.5%	5.5%
Simcoe/Muskoka/Dufferin	4.7%	5.9%
North	4.0%	5.1%
Southwest	4.0%	5.0%
GTA	3.7%	4.3%
Survey Average	4.1%	5.0%
Median	4.1%	5.0%
Minimum	2.8%	3.4%
Maximum	6.3%	7.7%

**SECTION 10: Economic Development Programs**

A summary was completed of programs that municipalities have implemented to promote economic development. This included a review of the following:

- ***Business Retention & Expansion Programs***
- ***Downtown/Area Specific Programs***
- ***Brownfield Redevelopment***
- ***Industrial Parks***

**Custom Executive Summary**

**Executive Summary—City of Sarnia**

**Socio-Economic Factors**

This section of the report includes information on population changes land area, density, household incomes, age demographics, assessment information, age and condition of private dwellings and building permit activity to assist in understanding some of the basic facts about each municipality and the overall growth patterns. The executive summary includes excerpts of the socio-economic factors. The results have been presented to show a comparison to the overall survey average of 83 Ontario municipalities as well as a comparison to the average within the geographic location.

	<b>Sarnia</b>	<b>Survey Average</b>	<b>Southwest Average</b>
Population Density per sq. km.	448	641	550
2001-2009 Population Increase	4.1%	16.7%	12.0%
2009 Building Construction Value per Capita	\$ 1,347	\$ 2,258	\$ 2,210
% Dwellings Requiring Major Repair	8.9%	5.9%	5.9%
% Dwellings Constructed Before 1986	85%	65%	69%
Average Household Income	\$ 80,690	\$ 88,785	\$ 84,338
2010 Unweighted Taxable Assessment Per Capita	\$ 76,545	\$ 110,103	\$ 107,951
2009 - 2010 Change in Unweighted Assessment	6.4%	6.9%	5.6%
% of Residential Assessment	77.5%	79.4%	76.5%

**Population density** indicates the number of residents living in an area. Density readings can lend insight into the age of a city, growth patterns, zoning practices, new development opportunities and the level of multi-family unit housing. **Population growth** will affect the revenue base through their effect on property taxes. As the population increases so does the potential for an increase in the revenue base. As population increases, the expenditures of the municipality may also increase. Another indicator of relative growth is to compare **building construction** on a per capita. An analysis of the **dwellings** has also been included as it provides a general indication of age of the municipality, the infrastructure and the mix of new versus older growth.

**Household income** is one measure of a community’s ability to pay. Credit rating firms use household income as an important measure of a municipality’s ability to repay debt. **Assessment** statistics have been compared to provide an indication of the “richness” of the assessment base in each municipality. Assessment is important because municipalities depend largely on the property tax base for a substantial portion of their revenue. Assessment growth also provides an indication of how the base upon which taxes are levied is changing over time. The proportionate contributions for residential, commercial and industrial tax revenue sources is important to understand.

**Financial Indicators**

The Municipal Financial Indicators section of the report includes a number of measures including the financial position, operating surplus, asset consumption ratio, reserves, debt and receivables. The following table provides highlights from this section of the report.

Financial Indicators	Sarnia	Survey Average
Financial Position per Capita	\$ (254)	\$ 253
Taxes Receivable as a % of Tax Levies	6.2%	7.0%
Surplus Ratio		
Tax Surplus Ratio	-8.7%	-6.9%
Water Surplus ratio	-7.2%	5.2%
Wastewater Surplus Ratio	-6.1%	-0.7%
Asset Consumption Ratio		
Tax Supported Asset Consumption Ratio	34.1%	35.9%
Water Asset Consumption Ratio	31.7%	28.6%
Wastewater Asset Consumption Ratio	40.4%	32.2%

A municipality’s **financial position** is defined as the total fund balances including equity in business government enterprises less the amount to be recovered in future years associated with long term liabilities.

Every year, a percentage of property owners is unable to pay property taxes (**taxes receivable**). If this percentage increases over time, it may indicate an overall decline in the municipality’s economic health. Additionally, as uncollected property taxes rise, liquidity decreases. If the percentage of uncollected property taxes increases, the municipality should try to identify the causes and devise action strategies.

The **asset consumption ratio** shows the written down value of the tangible capita assets to their historical costs. This ratio seeks to highlight the aged condition of the assets and the potential asset replacement needs. A higher ratio may indicate significant replacement needs. However, if assets are renewed and replaced in accordance with an asset management plan a high ratio should not be a cause for concern.

An **operating surplus** (deficit) arises when operating revenue exceeds (is less than) operating expenses including amortization. Identifying the appropriate level of surplus must be done as a long term forward looking planning process that takes into account future capita investment. The operating surplus ratio is the operating surplus (deficit) expressed as a percentage of own source revenues.

Financial Indicators	Sarnia	Survey Average
<b>Reserves</b>		
Reserves as a % Total Own Source Revenues	20.1%	44.7%
Tax Reserves as a % Total Own Source Revenues (Excluding Water/WW)	23.9%	45.8%
Water Reserves as a % Total Own Source Revenues	17.5%	35.5%
Wastewater Reserves as a % Total Own Source Revenues	0.0%	30.2%
<b>Debt</b>		
Tax Debt Interest as a % of Own Source Revenues	1.7%	1.4%
Water Interest Expense as % Total Water Own Source Revenues	9.3%	2.8%
Wastewater Interest Expense as % Total Wastewater Own Source Revenues	9.0%	2.8%
Debt to Reserve Ratio	2.7	1.1

**Reserves** are a critical component of a municipality's long-term financing plan. The purpose for maintaining reserves is to:

- Provide stability of tax rates in the face of variable and uncontrollable factors
- Provide financing for one-time or short term requirements
- Make provisions for replacements/acquisitions of assets/infrastructure
- Provide a source of internal financing
- Ensure adequate cash flows
- Provide flexibility to manage debt levels and protect the municipality's financial position
- Provide for future liabilities incurred in the current year but paid for in the future

An examination of a municipality's **debt**, particularly over time can reveal the municipality's:

- Reliance on debt to finance infrastructure
- Expenditure flexibility (due to fixed costs in the form of debt)
- The amount of additional debt a municipality can absorb

Municipal credit rating agencies recommend a **debt to reserve ratio** of 1.0, in other words, for every \$1 in debt there should be \$1 in reserves.

**Revenue and Expenditures Analysis and MPMPs**

The **net levy** per capita is a measure of the net cost of municipal services on a per person basis. This measure does not indicate value for money or the effectiveness in meeting community needs, however, it is an indication of the cost of service to each municipality. Net levy per \$100,000 of assessment is also provided.

In order to better understand the relative tax position for a municipality, another measure that has been included in the study is a comparison of **net expenditures per capita** on a service by service basis. The majority of **MPMPs** have been included in the report and the following provides a sampling of select MPMPs.

2010 Net Municipal Levy	Sarnia	Survey Average	Median	Minimum	Maximum
Net Municipal Levy per Capita	\$ 1,208	\$ 1,228	\$ 1,208	\$ 794	\$ 3,000
Net Municipal Levy per \$100,000 Unweighted CVA	\$ 1,579	\$ 1,223	\$ 1,189	\$ 697	\$ 2,330
2009 FIRs (Net per capita including amortization)	Sarnia	Municipal Survey Average	Median	Minimum	Maximum
Transit Conventional	\$ 47	\$ 67	\$ 54	\$ 1	\$ 471
Waste Collection	\$ 11	\$ 11	\$ 13	\$ (62)	\$ 39
Waste Diversion	\$ 23	\$ 22	\$ 22	\$ (9)	\$ 91
Library	\$ 4	\$ 40	\$ 41	\$ -	\$ 74
Planning	\$ 1	\$ 21	\$ 19	\$ (3)	\$ 79
Recreation Programs & Facilities	\$ 32	\$ 74	\$ 67	\$ 10	\$ 313
2009 MPMPs (including amortization)	Sarnia	Municipal Survey Average	Median	Minimum	Maximum
Fire cost per \$100,000 of assessment	\$ 285	\$ 136	\$ 119	\$ 27	\$ 348
Police cost per \$100,000 of assessment	\$ 328	\$ 284	\$ 272	\$ 2	\$ 532
General Assistance per \$100,000 of assessment	\$ 328	\$ 189	\$ 191	\$ (69)	\$ 566
Roadways Paved costs per lane km	\$ 5,043	\$ 9,447	\$ 9,340	\$ 1,089	\$ 22,579
Parks cost per person	\$ 68	\$ 52	\$ 49	\$ 18	\$ 130

**Taxes and Comparison of Relative Taxes**

The purpose of this section of the report is to undertake “like” property comparisons across each municipality and across various property types. In total, 11 property types were defined based on those property types that were of most interest to the participating municipalities. There are many reasons for differences in relative tax burdens across municipalities and across property classes. These include, but are not limited, to the following:

- The values of like properties varies significantly across municipalities
- The tax burden within a municipality varies based on the tax ratios used and the use of optional classes
- Non-uniform education tax rates in the non-residential classes
- Level of service provided and the associated costs
- Extent to which a municipality employs user fees
- Access to other sources of revenues such as dividends from hydro utilities, gaming & casino revenues

Municipality	Detached Bungalow	Senior Executive	Walk Up Apartment	Mid/High Rise	Office Building /sq. ft.	Neigh. Shopping /sq. ft.
Sarnia	\$ 2,744	\$ 4,720	\$ 1,282	\$ 1,846	\$ 1.71	\$ 3.89
Survey Average	\$ 2,913	\$ 5,435	\$ 1,327	\$ 1,555	\$ 2.89	\$ 3.36
Southwest Average	\$ 2,591	\$ 5,222	\$ 1,270	\$ 1,717	\$ 2.77	\$ 3.16

Municipality	Hotels /Suite	Motels /Suite	Industrial Standard	Industrial Large	Industrial Vacant Land
Sarnia	\$ 831	\$ 1,330	\$ 1.82	\$ 1.11	\$ 1,775
Survey Average	\$ 1,799	\$ 1,236	\$ 1.82	\$ 1.37	\$ 3,261
Southwest Average	\$ 1,819	\$ 1,216	\$ 1.79	\$ 1.33	\$ 2,104

**2010 Comparison of Water and Sewer User Costs**

A comparison was made of water/sewer costs in each municipality. In order to put into perspective the impact of water/sewer costs on the overall burden to a property owner, typical consumptions were estimated for property types that followed predictable patterns. The following table summarizes the costs in the municipality for water and sewer on typical annual consumption against the overall survey average.

Water/Sewer	Sarnia	Survey Average
Residential - 250 m3	\$ 930	\$ 773
Commercial - 10,000 m3	\$ 11,836	\$ 23,420
Industrial - 30,000 m3	\$ 27,423	\$ 68,487
Industrial - 100,000 m3	\$ 65,787	\$ 222,437
Industrial - 500,000 m3	\$ 262,881	\$ 1,095,254
Industrial - 1,000,000 m3	\$ 478,761	\$ 2,177,392

**2010 Property Taxes and Water/Wastewater Costs as a % of Income**

This section of the report provides a comparison of the availability of gross household income to fund municipal services on a typical household. This provides a measure of affordability within each community.

	Sarnia	Survey Average	Southwest Average
Property Taxes as a % of Household Income	3.4%	4.1%	4.0%
Water/Sewer + Taxes as a % of Household Income	4.6%	5.0%	5.0%

**Economic Development Programs**

A summary was completed of programs that municipalities have implemented to promote economic development.



***Introduction***

**Introduction**

For the past ten years, BMA Management Consulting Inc. has annually completed a municipal comparative study on behalf of participating Ontario municipalities. The analysis was completed using the most recent information available as provided by the participating municipalities including:

- 2010 current value assessment
- 2010 tax policies
- 2010 levy by-laws
- 2010 development charges
- 2010 water/sewer rates
- 2009 FIRs (as available)
- 2009 MPMP Reports
- 2010 User Fees
- Economic development programs

**83 Ontario municipalities, representing in excess of 84% of the population.**

Populations	Number of Municipalities
100,000 or greater	24
50,000 - 99,999	17
20,000 - 49,999	22
less than 20,000	20
<b>Total</b>	<b>83</b>

To facilitate the analysis, given the significant volume of information included in the report, the information is also accessible through BMA's online password protected database. This provides the participating municipalities with the ability to select only those municipalities that are of interest and to focus on specific areas of interest. The database also provides the ability to analyze trends, with data available from 2003—2010. The database can be accessed from the BMA website: **www.bmaconsult.com**. This information can be downloaded from the website into Excel to allow municipalities the ability to track their progress over time and to focus their analysis on specific comparators which can be incorporated into reports and presentations.

For more information please feel free to contact:

**BMA Management Consulting Inc.**

139 Markland St., Hamilton, L8P 2K3

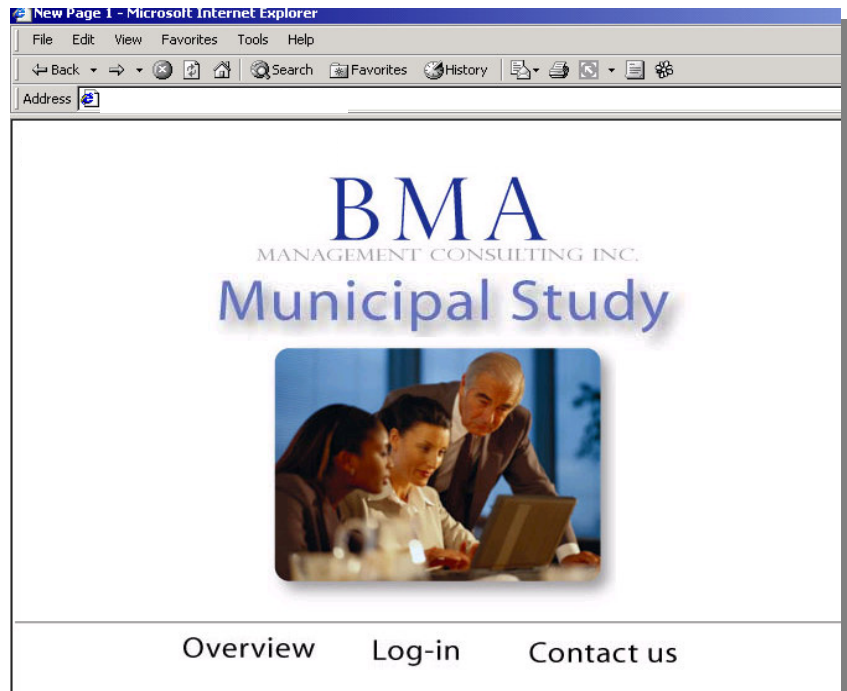
Phone (905) 528-3206

Fax (905) 528-3210

bma@on.aibn.com

Contacts: Jim Bruzzese or Catherine Minshull

**Municipal Study Database**



Municipal Study - Windows Internet Explorer

http://www.bmaconsult.com/MCD/template.htm

AVG Secure Search

File Edit View Favorites Tools Help

Search Favorites History

Address

Municipal Study

User Name: BMA

**municipal study**

**Municipal Profile - Population**

Year: All Municipalities: All

% Change ('01 - '05)	2006 Population	% Change ('01 - '06)	BMA Est 2007 Population	FP Est 2008 Population	FP % Change ('06 - '08)	SC Est 2009 Population	SC % Change ('06 - '09)
16.5%	90,167	22.3%	93,553	96,939	7.5%	96,898	7.5%
6.7%	21,748	6.9%	21,956	22,163	1.9%	22,409	3.0%
19.5%	47,629	18.6%	48,948	50,268	5.5%	52,540	10.3%
25.3%	128,430	23.8%	132,411	136,393	6.2%	136,233	6.1%
6.2%	48,821	6.2%	49,063	49,304	1.0%	51,015	4.5%
5.9%	15,652	13.8%	16,003	16,355	4.5%	16,214	3.6%
	24,039	8.1%	24,421	24,803	3.2%	25,505	6.1%
27.2%	433,806	33.3%	443,827	453,848	4.6%	480,749	10.8%

Done

### ***Why Participate in a Study?***

The study identifies both key quantifiable indicators and selective environmental factors that should be considered as part of a comprehensive evaluation of a local municipality's financial condition. Use of the study over a number of years provides trends to allow decision makers to monitor selected indicators over time. Trend analysis helps to provide interpretative context. Additional context can come from comparing a municipality's own experience with the experience of other municipalities. While the study includes 83 municipalities, it is recommended that the users take advantage of the online database to focus on similar municipalities.

Many of the analytic techniques included in the report mirror approaches used by credit rating agencies and are also used by the International City/County Management Association (ICMA). The information contained in this report can help local municipalities analyze and interpret financial, economic and demographic trends. Trend analysis is critical to truly understand and evaluate a municipality's financial condition and to provide early warning signals of potential or emerging financial problems.

It is anticipated that the consolidation of the financial and economic indicators contained in the Municipal Study will achieve the following goals and objectives:

- To help municipal decision-makers in assessing market conditions
- To understand the unique characteristics of each municipality
- To understand the relationship between various controllable and uncontrollable factors in addressing a municipality's competitive opportunities and challenges
- To develop a database of material that can be updated in future years to assess progress and establish targets
- To create awareness of the trends and the potential need to modify policies
- To assist in aligning municipal decisions in property taxation with other economic development programs and initiatives
- To assist municipalities in developing a long term strategy for property taxation to achieve municipal competitive objectives in targeted property classes
- To create a baseline source of information that will assist municipalities in addressing specific areas of concern and to gain a better understanding of how other municipalities have addressed similar concerns
- To understand the impact of reassessment and growth
- To identify areas that may require further review (e.g. service levels, user fees, service delivery)

***Municipalities Represented in the Study***

Ajax	King	Quinte West
Amherstburg	Kingston	Richmond Hill
Aurora	Kingsville	Sarnia
Barrie	Kitchener	Saugeen Shores
Belleville	Lakeshore	Sault Ste. Marie
Bracebridge	Lambton Shores	St. Catharines
Brampton	Leamington	St. Marys
Brantford	Lincoln	St. Thomas
Brockville	London	Stratford
Burlington	Markham	The Blue Mountains
Caledon	Middlesex Centre	Thorold
Cambridge	Milton	Thunder Bay
Central Elgin	Mississauga	Tillsonburg
Chatham-Kent	Newmarket	Timmins
Clarington	Niagara Falls	Toronto
Cobourg	Niagara-on-the-Lake	Vaughan
East Gwillimbury	North Bay	Wainfleet
Fort Erie	North Dumfries	Waterloo
Georgina	Oakville	Welland
Gravenhurst	Orangeville	Wellesley
Greater Sudbury	Orillia	West Lincoln
Grimsby	Oshawa	Whitby
Guelph	Ottawa	Whitchurch-Stouffville
Haldimand	Pelham	Wilmot
Halton Hills	Peterborough	Windsor
Hamilton	Pickering	Woodstock
Huntsville	Port Colborne	Woolwich
Kawartha Lakes	Prince Edward County	

## *Socio Economic Indicators*



## ***Socio Economic Indicators***

A complete assessment of local governments financial condition should include socio economic factors. Socio economic indicators help decision-makers understand the impacts of resource management decisions. An examination of local economic and demographic characteristics can identify the following situations:

- A decline in the tax base as measured by population, property value, employment, or business activity
- A need to shift public service priorities because of a change in the age or income of residents or in the type or density of physical development

An evaluation of socio-economic factors contributes to the development of sound financial policies. The ***Socio Economic Factors*** section of the report includes the following information to assist municipalities in understanding some basic facts about each municipality included in the study.

- ***Population Statistics (2001-2009)***
- ***Population Growth Projections***
- ***Age Demographics***
- ***% of Dwellings Constructed Before and After 1986***
- ***% of Dwellings Requiring Major Repair***
- ***Average Household Income***
- ***Land Area and Density***
- ***Assessment Per Capita***
- ***Change in Unweighted Assessment 2006-2010***
- ***Assessment Composition By Class***
- ***Consolidated Unweighted Assessment (Residential vs. Non-Residential)***
- ***Shift in Tax Burden—Unweighted to Weighted Residential Assessment***
- ***Building Construction Activity (Residential, Non-Residential)***

**Population Statistics (sorted highest to lowest population)**

<b>Municipality</b>	<b>2001 Population</b>	<b>2006 Population</b>	<b>2009 Population (Estimate)</b>	<b>% Change 2006 - 2009</b>
Toronto	2,481,494	2,503,281	2,677,708	7.0%
Ottawa	774,072	812,129	882,477	8.7%
Mississauga	612,925	668,549	758,646	13.5%
Hamilton	490,268	504,559	530,420	5.1%
Brampton	325,428	433,806	490,695	13.1%
London	336,539	352,395	376,481	6.8%
Markham	208,615	261,573	299,418	14.5%
Vaughan	182,022	238,866	271,212	13.5%
Windsor	208,402	216,473	222,251	2.7%
Kitchener	190,399	204,668	222,139	8.5%
Oakville	144,738	165,613	185,632	12.1%
Richmond Hill	132,030	162,704	185,059	13.7%
Burlington	150,836	164,415	184,538	12.2%
Greater Sudbury	155,219	157,857	164,913	4.5%
Oshawa	139,051	141,590	155,932	10.1%
Barrie	103,710	128,430	137,555	7.1%
St. Catharines	129,170	131,989	137,102	3.9%
Cambridge	110,372	120,371	130,203	8.2%
Kingston	114,195	117,207	123,914	5.7%
Guelph	106,170	114,943	123,099	7.1%
Whitby	87,413	111,184	121,032	8.9%
Thunder Bay	109,016	109,140	110,984	1.7%
Chatham-Kent	107,341	108,177	109,858	1.6%
Waterloo	86,543	97,475	105,775	8.5%
Ajax	73,753	90,167	98,022	8.7%
Pickering	87,139	87,838	96,180	9.5%
Brantford	86,417	90,192	95,285	5.6%
Niagara Falls	78,815	82,184	85,031	3.5%
Clarington	69,834	77,820	84,604	8.7%
Newmarket	65,788	74,295	84,327	13.5%
Milton	31,471	62,323	81,000	30.0%
Peterborough	71,446	74,898	78,238	4.5%
Sault Ste. Marie	74,566	74,948	76,809	2.5%
Kawartha Lakes	69,179	74,561	76,592	2.7%
Sarnia	70,876	71,419	73,751	3.3%
Caledon	50,605	57,050	64,406	12.9%
Halton Hills	48,184	55,289	61,799	11.8%
North Bay	52,771	53,966	55,196	2.3%
Aurora	40,167	47,629	53,847	13.1%
Welland	48,402	50,331	52,199	3.7%
Belleville	46,029	48,821	50,764	4.0%
Georgina	39,263	42,346	48,053	13.5%
Haldimand	43,728	45,212	46,387	2.6%
Quinte West	41,366	42,697	43,942	2.9%
Timmins	43,686	42,997	43,274	0.6%
St. Thomas	33,303	36,110	38,198	5.8%

Source: Stats Canada 2009 estimated populations

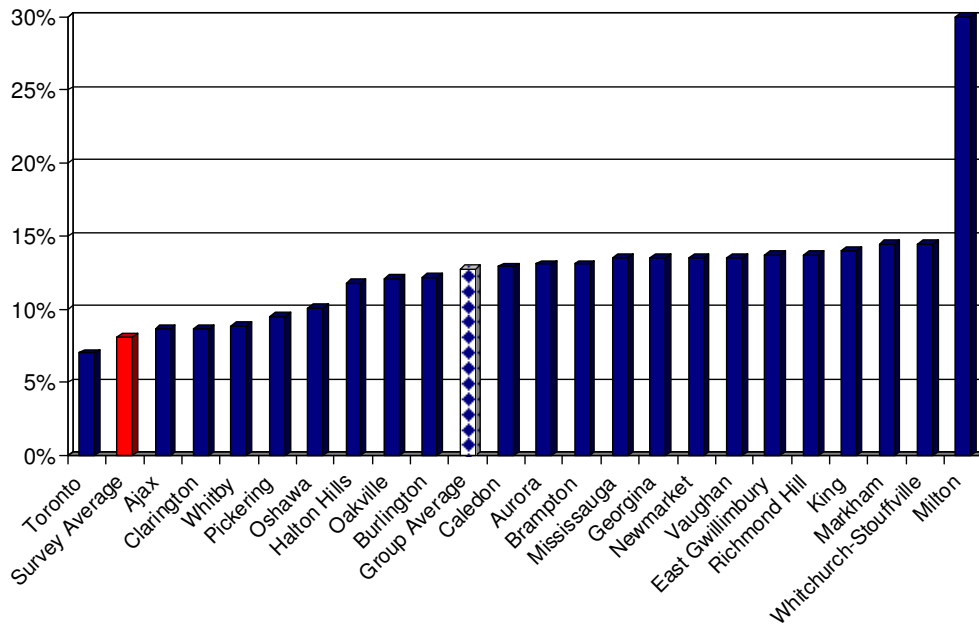


***Population Statistics (cont'd) (sorted highest to lowest population)***

<b>Municipality</b>	<b>2001 Population</b>	<b>2006 Population</b>	<b>2009 Stats Canada Estimated Population</b>	<b>% Change 2006 - 2009</b>
Woodstock	33,269	35,480	36,916	4.0%
Lakeshore	28,746	33,245	34,002	2.3%
Orillia	29,121	30,259	32,834	8.5%
Stratford	29,780	30,461	31,485	3.4%
Fort Erie	28,143	29,925	30,958	3.5%
Leamington	27,138	28,833	29,600	2.7%
Orangeville	25,248	26,925	28,631	6.3%
Whitchurch-Stouffville	22,008	24,390	27,929	14.5%
Prince Edward County	24,901	25,496	26,251	3.0%
Grimsby	21,297	23,937	24,751	3.4%
East Gwillimbury	20,555	21,069	23,953	13.7%
Brockville	21,375	21,957	22,944	4.5%
Lincoln	20,612	21,722	22,412	3.2%
Amherstburg	20,339	21,748	22,283	2.5%
King	18,533	19,487	22,212	14.0%
Kingsville	19,619	20,908	21,526	3.0%
Woolwich	18,201	19,658	21,303	8.4%
Port Colborne	18,450	18,599	19,299	3.8%
Huntsville	17,338	18,280	19,054	4.2%
Cobourg	17,172	18,210	19,007	4.4%
Thorold	18,048	18,224	18,869	3.5%
Wilmot	14,866	17,097	18,505	8.2%
Pelham	15,272	16,155	16,747	3.7%
Middlesex Centre	14,242	15,589	16,511	5.9%
Bracebridge	13,751	15,652	16,264	3.9%
Tillsonburg	14,052	14,822	15,486	4.5%
Niagara-on-the-Lake	13,839	14,587	15,192	4.1%
West Lincoln	12,268	13,167	13,525	2.7%
Central Elgin	12,293	12,723	13,420	5.5%
Saugeen Shores	11,388	11,720	12,006	2.4%
Lambton Shores	10,571	11,150	11,576	3.8%
Gravenhurst	10,899	11,046	11,564	4.7%
Wellesley	9,365	9,789	10,514	7.4%
North Dumfries	8,769	9,063	9,764	7.7%
The Blue Mountains	6,116	6,825	7,177	5.2%
St. Marys	6,293	6,617	6,823	3.1%
Wainfleet	6,258	6,601	6,823	3.4%
<b>Survey Average</b>	<b>9,412,891</b>	<b>10,111,903</b>	<b>10,933,065</b>	<b>8.1%</b>
<b>Ontario Average</b>	<b>11,410,046</b>	<b>12,665,300</b>	<b>13,069,200</b>	<b>3.2%</b>

Source: Stats Canada 2009 estimated populations.

**GTA Municipalities—% change in population 2006-2009**

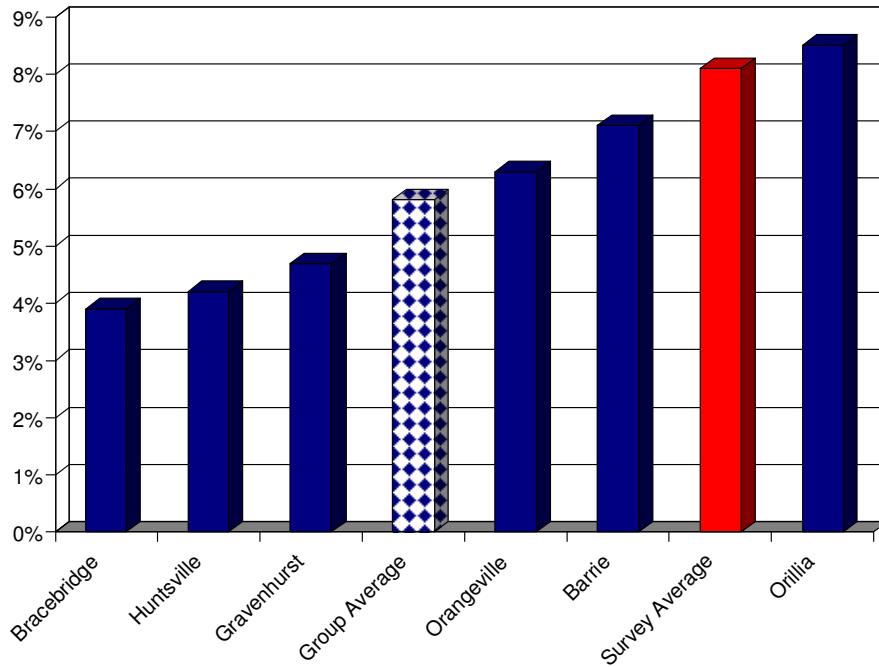


GTA municipalities increased on average 12.8% between 2006-2009, compared with the total survey average of 8.1%.

**GTA Municipalities—% change 2001-2009**

Municipality	% Change 2001 - 2006	% Change 2006 - 2009
Toronto	0.9%	7.0%
Ajax	22.3%	8.7%
Clarington	11.4%	8.7%
Whitby	27.2%	8.9%
Pickering	0.8%	9.5%
Oshawa	1.8%	10.1%
Halton Hills	14.7%	11.8%
Oakville	14.4%	12.1%
Burlington	9.0%	12.2%
Caledon	12.7%	12.9%
Aurora	18.6%	13.1%
Brampton	33.3%	13.1%
Mississauga	9.1%	13.5%
Georgina	7.9%	13.5%
Newmarket	12.9%	13.5%
Vaughan	31.2%	13.5%
East Gwillimbury	2.5%	13.7%
Richmond Hill	23.2%	13.7%
King	5.1%	14.0%
Markham	25.4%	14.5%
Whitchurch-Stouffville	10.8%	14.5%
Milton	98.0%	30.0%
<b>Average</b>	<b>17.9%</b>	<b>12.8%</b>

**Simcoe/Muskoka/Dufferin—% change in population 2006-2009**



Simcoe/Muskoka and Dufferin area average population growth of 5.8% was lower than the total survey average of 8.1%. Orillia experienced growth of 8.5% during this period of time.

**Simcoe/Muskoka/Dufferin—% change in population 2001-2009**

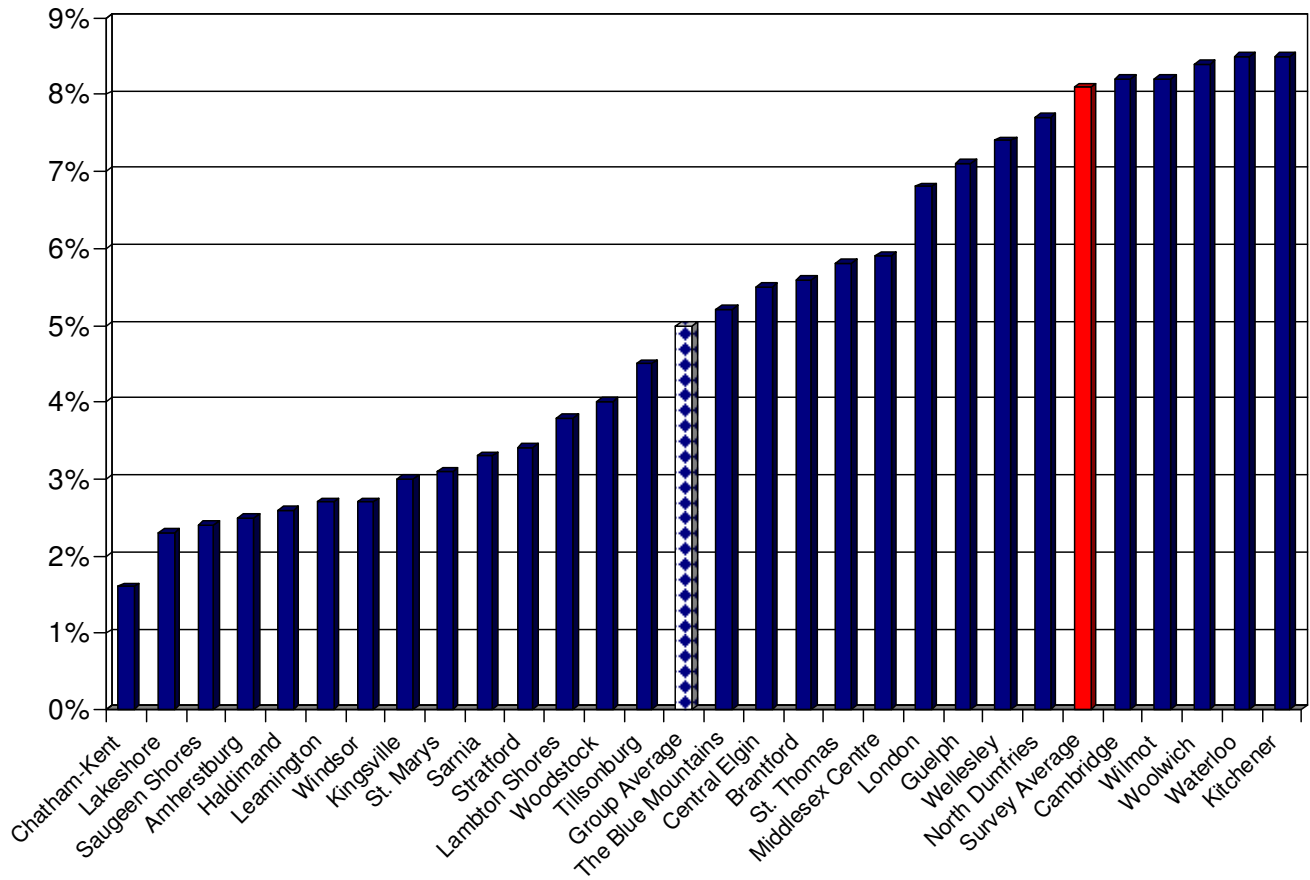
Municipality	% Change 2001 - 2006	% Change 2006 - 2009
Bracebridge	13.8%	3.9%
Huntsville	5.4%	4.2%
Gravenhurst	1.3%	4.7%
Orangeville	6.6%	6.3%
Barrie	23.8%	7.1%
Orillia	3.9%	8.5%
Average	9.2%	5.8%

**Southwest—% change in population 2006-2009**

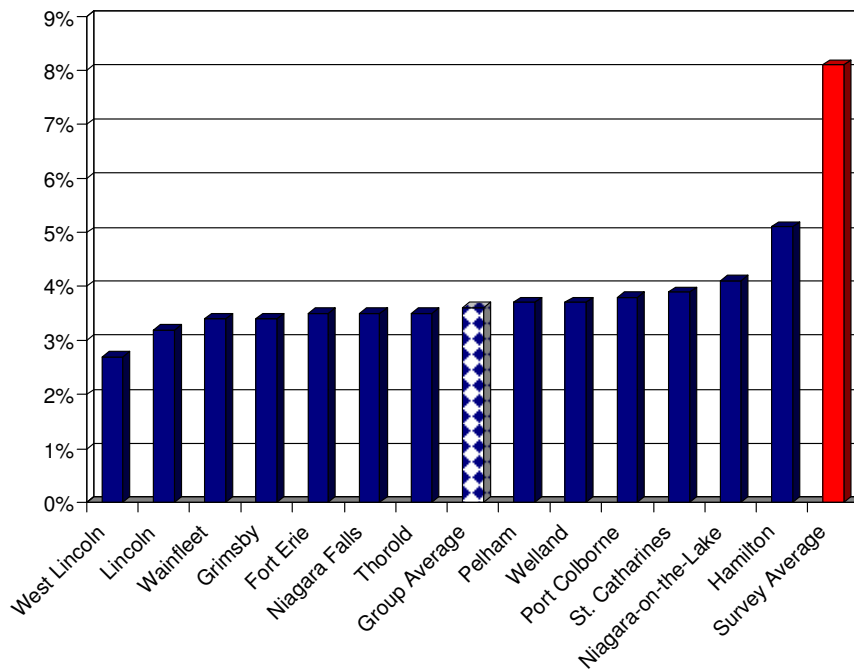
The Southwest location average of 5.0% from 2006-2009 was lower than the total survey average of 8.1%.

<b>Municipality</b>	<b>% Change 2001-2006</b>	<b>% Change 2006 - 2009</b>
Chatham-Kent	0.8%	1.6%
Lakeshore	15.7%	2.3%
Saugeen Shores	2.9%	2.4%
Amherstburg	6.9%	2.5%
Haldimand	3.4%	2.6%
Leamington	6.2%	2.7%
Windsor	3.9%	2.7%
Kingsville	6.5%	3.0%
St. Marys	5.1%	3.1%
Sarnia	0.8%	3.3%
Stratford	2.3%	3.4%
Lambton Shores	5.5%	3.8%
Woodstock	6.6%	4.0%
Tillsonburg	5.5%	4.5%
The Blue Mountains	11.6%	5.2%
Central Elgin	3.5%	5.5%
Brantford	4.4%	5.6%
St. Thomas	8.4%	5.8%
Middlesex Centre	9.5%	5.9%
London	4.7%	6.8%
Guelph	8.3%	7.1%
Wellesley	4.5%	7.4%
North Dumfries	3.4%	7.7%
Cambridge	9.1%	8.2%
Wilmot	15.0%	8.2%
Woolwich	8.0%	8.4%
Waterloo	12.6%	8.5%
Kitchener	7.5%	8.5%
<b>Average</b>	<b>6.5%</b>	<b>5.0%</b>

**Southwest—% change in population 2006-2009**



**Niagara/Hamilton—% change in population between 2006-2009**

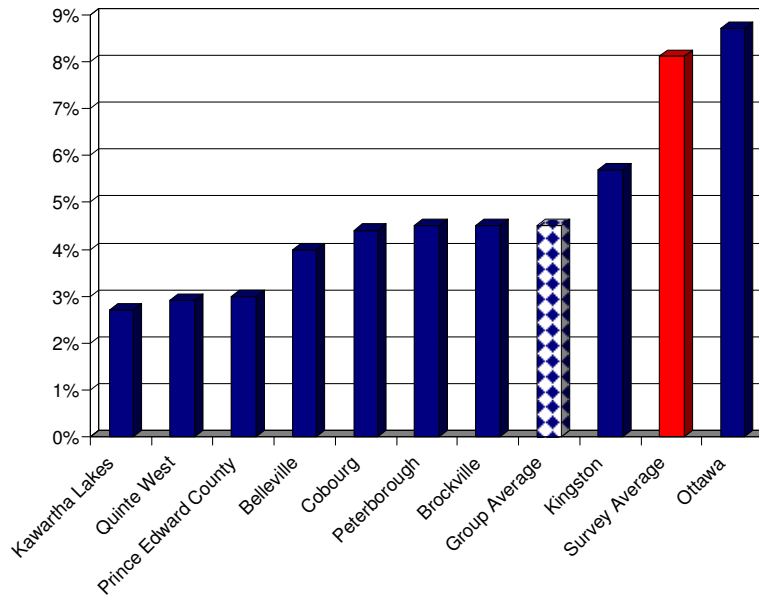


All Niagara municipalities experienced growth rates less than the total survey average. The location average was 3.6%, compared to the total survey average of 8.1%.

**Niagara/Hamilton—% change in population 2001-2009**

Municipality	% Change 2001 - 2006	% Change 2006 - 2009
West Lincoln	7.3%	2.7%
Lincoln	5.4%	3.2%
Wainfleet	5.5%	3.4%
Grimsby	12.4%	3.4%
Fort Erie	6.3%	3.5%
Niagara Falls	4.3%	3.5%
Thorold	1.0%	3.5%
Pelham	5.8%	3.7%
Welland	4.0%	3.7%
Port Colborne	0.8%	3.8%
St. Catharines	2.2%	3.9%
Niagara-on-the-Lake	5.4%	4.1%
Hamilton	2.9%	5.1%
Average	4.9%	3.6%

**Eastern—% change in population between 2006-2009**

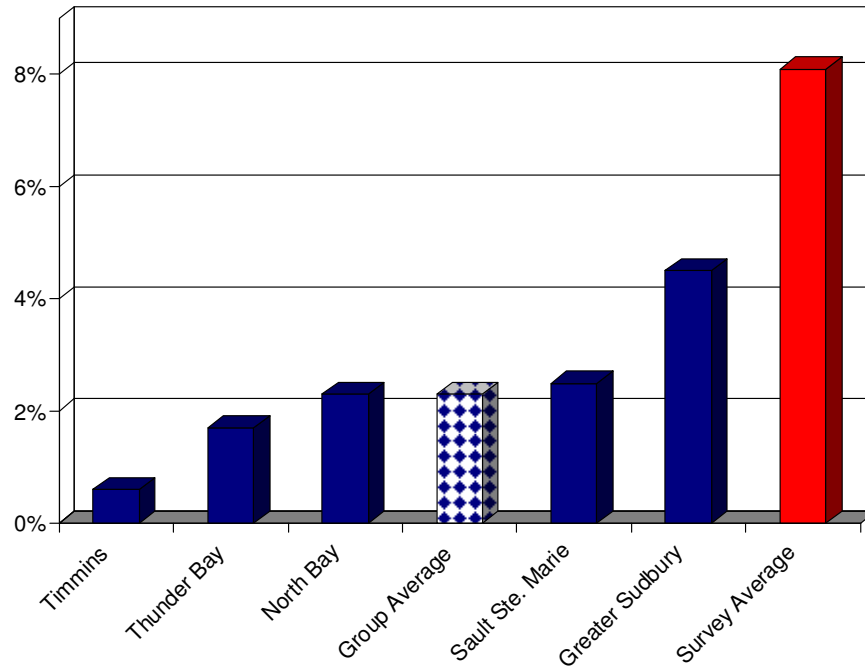


Ottawa is the fastest growing municipality in the survey of eastern Ontario municipalities. The Eastern survey average population growth was 4.5% from 2006-2009 compared with the total survey average of 8.1%.

**Eastern—% change in population 2001-2009**

Municipality	% Change 2001 - 2006	% Change 2006 - 2009
Kawartha Lakes	7.8%	2.7%
Quinte West	3.2%	2.9%
Prince Edward County	2.4%	3.0%
Belleville	6.1%	4.0%
Cobourg	6.0%	4.4%
Peterborough	4.8%	4.5%
Brockville	2.7%	4.5%
Kingston	2.6%	5.7%
Ottawa	4.9%	8.7%
Average	4.5%	4.5%

**Northern—% change in population between 2006-2009**



The Northern survey average population growth was 2.3% from 2006-2009, compared with the total survey average of 8.1%.

**Northern—% change in population 2001-2009**

Municipality	% Change 2001 - 2006	% Change 2006 - 2009
Timmins	-1.6%	0.6%
Thunder Bay	0.1%	1.7%
North Bay	2.3%	2.3%
Sault Ste. Marie	0.5%	2.5%
Greater Sudbury	1.7%	4.5%
<b>Average</b>	<b>0.6%</b>	<b>2.3%</b>



**High Growth Municipalities**

Municipality	Location	% Change 2006 - 2009
Milton	GTA	30.0%
Whitchurch-Stouffville	GTA	14.5%
Markham	GTA	14.5%
King	GTA	14.0%
Richmond Hill	GTA	13.7%
East Gwillimbury	GTA	13.7%
Vaughan	GTA	13.5%
Newmarket	GTA	13.5%
Georgina	GTA	13.5%
Mississauga	GTA	13.5%
Brampton	GTA	13.1%
Aurora	GTA	13.1%
Caledon	GTA	12.9%
Burlington	GTA	12.2%
Oakville	GTA	12.1%
Halton Hills	GTA	11.8%
Oshawa	GTA	10.1%
Pickering	GTA	9.5%
Whitby	GTA	8.9%
Clarington	GTA	8.7%
Ajax	GTA	8.7%
Ottawa	Eastern	8.7%
Kitchener	Southwest	8.5%
Waterloo	Southwest	8.5%
Orillia	Simcoe/Musk./Duff.	8.5%
Woolwich	Southwest	8.4%
Wilmot	Southwest	8.2%
Cambridge	Southwest	8.2%
North Dumfries	Southwest	7.7%
Wellesley	Southwest	7.4%
Barrie	Simcoe/Musk./Duff.	7.1%
Guelph	Southwest	7.1%
Toronto	GTA	7.0%
London	Southwest	6.8%
Orangeville	Simcoe/Musk./Duff.	6.3%
Middlesex Centre	Southwest	5.9%
St. Thomas	Southwest	5.8%
Kingston	Eastern	5.7%
Brantford	Southwest	5.6%
Central Elgin	Southwest	5.5%
Hamilton	Niagara/Hamilton	5.1%

The table above reflects the municipalities that experienced an increase of 5% or greater in population between 2006 and 2009.

**Slow Growth Municipalities**

Municipality	Location	% Change 2006 - 2009
Quinte West	Eastern	2.9%
Kawartha Lakes	Eastern	2.7%
West Lincoln	Niagara/Hamilton	2.7%
Windsor	Southwest	2.7%
Leamington	Southwest	2.7%
Haldimand	Southwest	2.6%
Sault Ste. Marie	North	2.5%
Amherstburg	Southwest	2.5%
North Bay	North	2.3%
Lakeshore	Southwest	2.3%
Thunder Bay	North	1.7%
Chatham-Kent	Southwest	1.6%
Timmins	North	0.6%

The table above includes those municipalities with population increases of less than 3%, between 2006 and 2009.

***Ontario Population Projections Update 2009-2036—Excerpts from Ministry of Finance***

- Ontario’s population is projected to experience healthy growth over the next 27 years, rising 36.6 per cent.
- Over the projection period, net migration will account for 68% of total population growth.
- The population aged 65 and over is projected to more than double from 1.8 million, or 13.7 per cent of the population in 2009 to 4.2 million, or 23.4 per cent, in 2036.

**Age pyramid of Ontario’s population, 2009 and 2036**

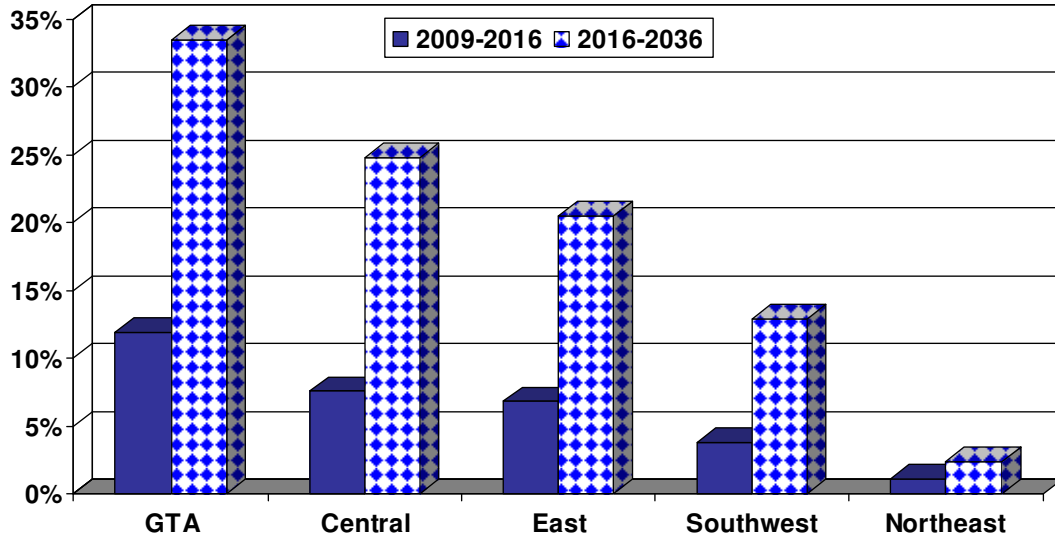


Sources: Statistics Canada, 2009, and Ontario Ministry of Finance projections.

- The growth in the share and number of seniors will accelerate over the 2011-2031 period as baby boomers begin to turn age 65. After 2031, the growth in seniors will slow significantly.
- The number of children under age 15 will be relatively stable around 2.3 million, before rising to almost 2.8 million by 2036.

- The working-age population, ages 15–64, is projected to grow from 9.1 million in 2009 to 10.8 million by 2036. This age group is projected to decline as a share of total population, falling from 69.4 per cent in 2009 to 60.7 per cent by 2036.
- Regions of Ontario are projected to experience varying rates of population growth. The Greater Toronto Area (GTA), comprised of the City of Toronto and the regional municipalities of Durham, Halton, Peel and York, will be by far the fastest-growing region. The GTA's share of Ontario population is projected to rise from 46.8% in 2009 to 51.2% in 2036.
- Peel alone is projected to see its population increase 930,000 over 2009-36. Halton is projected to be the fastest-growing census division in Ontario over the projection period, with growth of 90.2 per cent to 2036.
- Migration is the most important determinant of population growth for Ontario as a whole and for most regions. Net migration gains, whether from international sources, other parts of Canada or other regions of Ontario, are projected to continue to be the major source of population growth for almost all census divisions.
- Large urban areas, especially the GTA, which receive most of the international migration to Ontario are projected to grow strongly. For other regions such as Central Ontario, the continuation of migration gains from other parts of the province will be a key source of growth. Some census divisions of Northern Ontario receive only a small share of international migration and have been experiencing net out-migration, mostly among youth, which reduces both current and future population growth.
- The population of Central Ontario is projected to grow by 974,000 or 34.3 per cent by 2026. Three census divisions surrounding the GTA will continue to experience population growth significantly above the provincial average; they are Simcoe at 55.6 per cent, Waterloo at 51.8 per cent and Dufferin at 47.2 per cent.
- The population of Eastern Ontario is projected to grow 28.7 per cent over the projection period. Ottawa is expected to grow fastest. The rest of Eastern Ontario will also grow, but below the provincial average. The census division of Stormont, Dundas and Glengarry is projected to experience population decline over 2009-2036.
- The population of Southwestern Ontario is projected to grow from 1.60 million in 2009 to 1.87 million in 2036. Growth rates within Southwestern Ontario will vary, with Middlesex and Elgin growing fastest (33.9 per cent and 27.2 per cent respectively). Chatham-Kent and Perth are projected to be relatively stable over the 2009-2036 period.
- The population of Northern Ontario is projected to be relatively stable with a slight increase of 1.9 per cent. The Northeast is projected to see growth of 3.6 per cent while the Northwest is projected to decline by 2.2 per cent.
- All regions will see a shift to an older age structure. Regions where natural increase and net migration are projected to become or remain negative will see the largest in age structure.

**Projection Population Increases, Ontario Regions  
2009-2016 and 2016-2036**



Source: Ministry of Finance

**Proportionate Share of Total Ontario Population**

Area	2009	2016	2036	% Change
GTA	46.8%	48.2%	51.2%	9.4%
Central	21.8%	21.5%	21.4%	-1.8%
East	13.1%	12.9%	12.3%	-6.1%
Southwest	12.2%	11.7%	10.5%	-13.9%
Northeast	4.3%	4.0%	3.3%	-23.3%

As shown above, it is projected that the GTA will continue to experience the highest percentage of population growth from 2009 to 2036. By 2036, it is projected that the GTA will comprise over 50% of the Ontario population.

**Age Demographics**

The age profile of a population may affect municipal expenditures. For example, expenditures may be affected by seniors requiring higher public service costs and families with young children demanding services for recreational, and related programs.

Municipality	0-19	20-64	65+
Belleville/Quinte West	23%	60%	17%
Brockville CA	21%	59%	20%
Cobourg	19%	55%	26%
Kawartha Lakes	20%	59%	21%
Kingston	20%	63%	17%
Ottawa	23%	65%	13%
Peterborough	20%	60%	20%
Prince Edward County	18%	59%	23%
<b>Eastern Average</b>	<b>21%</b>	<b>60%</b>	<b>19%</b>
Ajax	28%	63%	8%
Aurora	28%	62%	10%
Brampton	28%	64%	8%
Burlington	23%	61%	16%
Caledon	28%	63%	10%
Clarington	27%	61%	11%
East Gwillimbury	25%	64%	11%
Georgina	26%	62%	12%
Halton Hills	28%	62%	11%
King	24%	62%	14%
Markham	23%	65%	12%
Milton	25%	66%	9%
Mississauga	25%	64%	11%
Newmarket	27%	63%	10%
Oakville	27%	61%	12%
Oshawa	23%	63%	14%
Pickering	26%	64%	10%
Richmond Hill	25%	64%	11%
Toronto	21%	65%	14%
Vaughan	26%	63%	11%
Whitby	27%	63%	10%
Whitchurch-Stouffville	23%	60%	17%
<b>GTA Average</b>	<b>26%</b>	<b>63%</b>	<b>11%</b>
Fort Erie	22%	60%	18%
Grimsby	23%	61%	16%
Hamilton	23%	62%	15%
Lincoln	25%	57%	18%
Niagara Falls	22%	61%	18%
Niagara-on-the-Lake	19%	57%	25%
Pelham	23%	60%	17%
Port Colborne	20%	59%	22%
St. Catharines	21%	61%	18%
Thorold	22%	63%	15%
Welland	21%	61%	17%
West Lincoln	29%	60%	10%
<b>Niagara/Hamilton Average</b>	<b>22%</b>	<b>60%</b>	<b>17%</b>

Municipality	0-19	20-64	65+
North Bay	21%	62%	16%
Sault Ste. Marie	20%	61%	19%
Sudbury	22%	63%	15%
Thunder Bay	21%	62%	17%
Timmins	25%	62%	13%
<b>North Average</b>	<b>22%</b>	<b>62%</b>	<b>16%</b>
Barrie	26%	62%	12%
Bracebridge	21%	60%	19%
Gravenhurst	18%	60%	22%
Huntsville	21%	60%	19%
Orangeville	27%	62%	11%
Orillia	21%	59%	20%
<b>Simcoe/Musk./Duff. Average</b>	<b>22%</b>	<b>60%</b>	<b>17%</b>
Amherstburg	25%	62%	12%
Brantford	24%	61%	15%
Cambridge	26%	62%	12%
Central Elgin	23%	63%	14%
Chatham-Kent	24%	59%	16%
Guelph	23%	64%	13%
Haldimand	27%	60%	13%
Kingsville/Leamington	25%	60%	15%
Kitchener	23%	65%	12%
Lakeshore	27%	63%	10%
Lambton Shores	18%	58%	24%
London	22%	64%	14%
Middlesex Centre	26%	60%	14%
Sarnia	22%	61%	18%
Saugeen Shores	19%	61%	20%
St. Thomas	24%	61%	15%
Stratford	23%	61%	16%
Tillsonburg	20%	56%	23%
Waterloo	23%	66%	11%
Wilmot	25%	60%	15%
Windsor	23%	62%	15%
Woodstock	23%	60%	16%
Woolwich	25%	60%	15%
<b>Southwest Average</b>	<b>24%</b>	<b>61%</b>	<b>15%</b>
<b>Average</b>	<b>23%</b>	<b>61%</b>	<b>15%</b>
<b>Median</b>	<b>23%</b>	<b>61%</b>	<b>15%</b>
<b>Minimum</b>	<b>18%</b>	<b>55%</b>	<b>8%</b>
<b>Maximum</b>	<b>29%</b>	<b>66%</b>	<b>26%</b>

Source—FP Canadian Demographics 2010

**% of Dwellings Built Before and After 1986, Condition of Dwellings**

This statistic has been included as it provides a general indication of age of the municipality, the infrastructure and the mix of new versus older growth.

<b>Location Average</b>	<b>% of Dwellings Requiring Major Repair</b>	<b>% Dwellings Constructed before 1986</b>
GTA Average	4.5%	50.9%
Simcoe/Musk/Duff. Average	7.1%	60.5%
Eastern Average	6.5%	68.4%
Southwest Average	5.9%	68.6%
Niagara/Hamilton Average	6.5%	72.7%
North Average	7.6%	83.0%

As shown above, there are significant differences across the geographic locations in terms of the age of the dwellings (which is reflected above in the % of dwellings constructed before 1986). The following tables provide the detail for each of the municipalities surveyed. The high, mid, low ranking is against the entire set of municipal comparators.

<b>Municipality</b>	<b>% of Dwellings Requiring Major Repair</b>	<b>% of Dwellings Requiring Major Repair</b>	<b>% Dwellings Constructed before 1986</b>	<b>% Dwellings Constructed before 1986</b>
<b>GTA Average</b>	<b>4.5%</b>		<b>50.9%</b>	
Vaughan	2.5%	low	24%	low
Richmond Hill	3.0%	low	29%	low
Whitby	3.5%	low	38%	low
Markham	3.0%	low	41%	low
Clarington	4.6%	low	41%	low
Aurora	3.5%	low	41%	low
Ajax	3.5%	low	41%	low
Brampton	3.6%	low	45%	low
Newmarket	4.3%	low	45%	low
Caledon	4.6%	low	48%	low
Milton	3.3%	low	48%	low
Oakville	3.4%	low	49%	low
Pickering	4.0%	low	49%	low
Mississauga	4.3%	low	54%	low
Whitchurch-Stouffville	5.0%	mid	56%	low
Georgina	8.2%	high	56%	low
Halton Hills	4.5%	low	58%	mid
East Gwillimbury	5.2%	mid	62%	mid
Burlington	4.7%	low	62%	mid
King	6.5%	mid	73%	mid
Oshawa	7.0%	high	77%	high
Toronto	7.8%	high	81%	high

Source: Statistics Canada—2006

**% of Dwellings Built Before and After 1986, Condition of Dwellings (cont'd)**

<b>Municipality</b>	<b>% of Dwellings Requiring Major Repair</b>	<b>% of Dwellings Requiring Major Repair</b>	<b>% Dwellings Constructed before 1986</b>	<b>% Dwellings Constructed before 1986</b>
<b>Niagara/Hamilton Average</b>	<b>6.5%</b>		<b>72.7%</b>	
Lincoln	5.2%	mid	57%	low
Grimsby	3.9%	low	63%	mid
Niagara-on-the-Lake	4.6%	low	64%	mid
Pelham	4.4%	low	64%	mid
West Lincoln	7.5%	high	64%	mid
Thorold	5.4%	mid	73%	mid
Fort Erie	8.5%	high	76%	high
Hamilton	7.4%	high	77%	high
Niagara Falls	6.8%	high	78%	high
Welland	7.4%	high	79%	high
Wainfleet	8.4%	high	82%	high
St. Catharines	6.3%	mid	82%	high
Port Colborne	9.0%	high	87%	high
<b>Eastern Average</b>	<b>6.5%</b>		<b>68.4%</b>	
Quinte West	3.0%	low	29%	low
Cobourg	6.1%	mid	66%	mid
Ottawa	6.3%	mid	67%	mid
Kawartha Lakes	7.4%	high	71%	mid
Kingston	6.6%	mid	72%	mid
Prince Edward County	6.4%	mid	72%	mid
Peterborough	8.1%	high	76%	high
Belleville	7.2%	high	79%	high
Brockville	7.6%	high	83%	high
<b>North Average</b>	<b>7.6%</b>		<b>83.0%</b>	
Greater Sudbury	7.8%	high	80%	high
North Bay	8.4%	high	82%	high
Thunder Bay	7.1%	high	83%	high
Timmins	7.9%	high	84%	high
Sault Ste. Marie	6.7%	mid	86%	high
<b>Simcoe/Musk/Duff. Average</b>	<b>7.1%</b>		<b>60.5%</b>	
Barrie	4.0%	low	38%	low
Orangeville	5.3%	mid	55%	low
Huntsville	8.2%	high	61%	mid
Bracebridge	7.2%	high	65%	mid
Gravenhurst	8.6%	high	69%	mid
Orillia	9.1%	high	75%	high

**% of Dwellings Built Before and After 1986, Condition of Dwellings (cont'd)**

<b>Municipality</b>	<b>% of Dwellings Requiring Major Repair</b>	<b>% of Dwellings Requiring Major Repair</b>	<b>% Dwellings Constructed before 1986</b>	<b>% Dwellings Constructed before 1986</b>
<b>Southwest Average</b>	<b>5.9%</b>		<b>68.6%</b>	
Lakeshore	4.9%	low	53%	low
Waterloo	3.9%	low	54%	low
North Dumfries	5.7%	mid	55%	low
Wilmot	5.3%	mid	57%	low
Middlesex Centre	5.1%	mid	61%	mid
Cambridge	5.9%	mid	62%	mid
Guelph	5.2%	mid	63%	mid
Tillsonburg	5.3%	mid	65%	mid
Amherstburg	5.8%	mid	65%	mid
The Blue Mountains	5.8%	mid	66%	mid
Lambton Shores	6.0%	mid	68%	mid
Kitchener	5.7%	mid	69%	mid
Wellesley	4.9%	low	69%	mid
Woodstock	5.1%	mid	69%	mid
St. Marys	5.5%	mid	70%	mid
Central Elgin	6.2%	mid	71%	mid
Kingsville	5.1%	mid	71%	mid
Saugeen Shores	5.7%	mid	71%	mid
Leamington	5.3%	mid	71%	mid
Woolwich	4.0%	low	71%	mid
Haldimand	8.0%	high	72%	mid
London	6.0%	mid	73%	mid
St. Thomas	8.4%	high	75%	high
Brantford	6.5%	mid	77%	high
Windsor	6.4%	mid	78%	high
Stratford	6.9%	high	78%	high
Chatham-Kent	7.5%	high	83%	high
Sarnia	8.9%	high	85%	high



**Average Household Income**

Household income is one measure of a community's ability to pay for services in a municipality. A higher gross household income will usually mean a lower dependency on governmental services, recreation, and social assistance. A comparison across municipalities may indicate the economic well-being of residents. The following table provides the estimated average household income in 2010 for each of the municipalities.

Municipality	2010 Est. Avg. Household Income	2010 Est. Avg. Household Income
King	\$ 185,403	high
Aurora	\$ 143,760	high
Oakville	\$ 143,656	high
Whitchurch-Stouffville	\$ 138,304	high
Caledon	\$ 130,869	high
Woolwich	\$ 125,357	high
Vaughan	\$ 123,800	high
East Gwillimbury	\$ 121,857	high
Halton Hills	\$ 117,127	high
Middlesex Centre	\$ 115,748	high
Markham	\$ 112,832	high
Richmond Hill	\$ 111,849	high
Newmarket	\$ 110,694	high
Milton	\$ 110,597	high
Burlington	\$ 108,310	high
Pickering	\$ 107,879	high
Whitby	\$ 107,376	high
Pelham	\$ 107,298	high
Lakeshore	\$ 104,691	high
Ajax	\$ 102,809	high
Saugeen Shores	\$ 102,506	high
Waterloo	\$ 100,835	high
Mississauga	\$ 100,827	high
Wilmot **	\$ 99,899	high
Grimsby	\$ 99,559	high
North Dumfries**	\$ 98,838	high
Clarington	\$ 98,065	high
Niagara-on-the-Lake	\$ 97,534	high
Amherstburg	\$ 96,244	mid
Ottawa	\$ 95,462	mid
Central Elgin	\$ 93,760	mid
Brampton	\$ 93,732	mid
Toronto	\$ 89,519	mid
Lincoln	\$ 87,793	mid
Kingsville **	\$ 87,343	mid
West Lincoln	\$ 86,030	mid
Cambridge	\$ 85,514	mid
Orangeville	\$ 85,199	mid
Guelph	\$ 85,054	mid
Georgina	\$ 82,930	mid
Oshawa	\$ 81,116	mid
Leamington	\$ 80,820	mid
Sarnia	\$ 80,690	mid

\*\* 2006 Stats Canada adjusted

Municipality	2010 Est. Avg. Household Income	2010 Est. Avg. Household Income
Barrie	\$ 80,660	mid
Kitchener	\$ 80,375	mid
Wellesley **	\$ 80,126	mid
Bracebridge	\$ 79,915	mid
Hamilton	\$ 78,087	mid
Haldimand	\$ 77,245	mid
London	\$ 77,218	mid
Thorold	\$ 75,770	mid
Greater Sudbury	\$ 75,633	mid
Kingston	\$ 75,095	mid
Timmins	\$ 74,418	mid
Prince Edward County	\$ 74,117	mid
Huntsville	\$ 73,578	mid
Stratford	\$ 72,906	low
Kawartha Lakes	\$ 72,512	low
Woodstock	\$ 72,048	low
Cobourg	\$ 71,109	low
Brantford	\$ 70,952	low
St. Thomas	\$ 70,240	low
Tillsonburg	\$ 69,995	low
St. Catharines	\$ 69,291	low
Thunder Bay	\$ 69,148	low
Windsor	\$ 69,043	low
Niagara Falls	\$ 68,603	low
Sault Ste. Marie	\$ 68,584	low
Chatham-Kent	\$ 68,482	low
Brockville	\$ 68,439	low
Wainfleet **	\$ 68,438	low
North Bay	\$ 67,351	low
Lambton Shores	\$ 67,174	low
Belleville	\$ 66,683	low
Peterborough	\$ 65,811	low
Port Colborne	\$ 65,786	low
Orillia	\$ 65,285	low
The Blue Mountains **	\$ 65,208	low
Welland	\$ 64,704	low
Fort Erie	\$ 63,900	low
St. Marys **	\$ 63,165	low
Quinte West **	\$ 61,347	low
Gravenhurst	\$ 61,270	low
<b>Average</b>	\$ 88,785	
<b>Median</b>	\$ 80,820	
<b>Minimum</b>	\$ 61,270	
<b>Maximum</b>	\$ 185,403	

***Land Area and Density***

Population density indicates the number of residents living in an area (usually measured by square kilometre). Density readings can lend insight into the age of a city, growth patterns, zoning practices, new development opportunities and the level of multi-family unit housing. High population density can also indicate whether a municipality may be reaching build-out, as well as service and infrastructure needs, such as additional public transit or street routes.

Density also affects the cost of municipal goods and services. Some communities have compact boundaries and high population density, making the provision of public services, such as street maintenance, fire and police protection, typically less costly per household.

However, as stated by the ICMA in their publication “Evaluating Financial Condition,” the cost function can take on a “U” shape when population becomes extremely high. The reason is probably that densely populated central cities often bear the burden of social problems that may make the per-person costs of municipal service high.

There is a significant degree of variability across the survey in terms of land area and density. The following table summarizes some of the largest municipalities in the study in terms of land area:

<b>Municipality</b>	<b>Land Area (Square Km)</b>	<b>2009 Population Density per Sq. Kilometre</b>
Greater Sudbury	3,201	52
Kawartha Lakes	3,059	25
Timmins	2,962	15
Ottawa	2,778	318
Chatham-Kent	2,458	45
Haldimand	1,252	37
Hamilton	1,117	475
Prince Edward County	1,050	25
Huntsville	703	27
Caledon	687	94
Toronto	630	4,251

The table on the next page is sorted by population density per sq. km. For every square kilometre, the City of Timmins has 15 residents compared with the City of Toronto that has 4,251. The City of Timmins has the third largest land area in the survey but the lowest density.

Source: 2009 Stats Canada estimated population

**Land Area and Density (sorted by population density)**

Municipality	Land Area (Square Km)	2009 Population Density per Sq. Kilometre	Density Ranking	Municipality	Land Area (Square Km)	2009 Population Density per Sq. Kilometre	Density Ranking
Timmins	2,962	15	low	Ottawa	2,778	318	mid
Gravenhurst	518	22	low	Thunder Bay	328	338	mid
Prince Edward County	1,050	25	low	Sault Ste. Marie	222	346	mid
The Blue Mountains	287	25	low	Grimsby	69	359	mid
Kawartha Lakes	3,059	25	low	Niagara Falls	210	405	mid
Bracebridge	617	26	low	Pickering	232	415	mid
Huntsville	703	27	low	Sarnia	165	448	mid
Middlesex Centre	588	28	low	Hamilton	1,117	475	mid
Wainfleet	217	31	low	St. Marys	12	569	mid
West Lincoln	388	35	low	Welland	81	644	mid
Lambton Shores	331	35	low	Tillsonburg	22	704	mid
Haldimand	1,252	37	low	Whitby	147	826	mid
Wellesley	278	38	low	Woodstock	44	839	mid
Chatham-Kent	2,458	45	low	Cobourg	22	849	mid
Central Elgin	280	48	low	London	421	894	high
Greater Sudbury	3,201	52	low	Vaughan	274	992	high
North Dumfries	187	52	low	Burlington	186	994	high
Lakeshore	530	64	low	Oshawa	146	1,071	high
Woolwich	326	65	low	Aurora	50	1,086	high
King	333	67	low	St. Thomas	35	1,091	high
Wilmot	264	70	low	Brockville	21	1,093	high
Saugeen Shores	171	70	low	Orillia	29	1,132	high
Kingsville	247	87	low	Cambridge	113	1,154	high
Quinte West	494	89	low	Stratford	25	1,259	high
Caledon	687	94	low	Brantford	72	1,332	high
East Gwillimbury	245	98	low	Oakville	139	1,340	high
Leamington	262	113	low	Peterborough	58	1,349	high
Niagara-on-the-Lake	133	114	low	Markham	213	1,406	high
Amherstburg	186	120	mid	Guelph	87	1,420	high
Pelham	126	132	mid	St. Catharines	96	1,428	high
Whitchurch-Stouffville	207	135	mid	Ajax	67	1,463	high
Lincoln	163	138	mid	Windsor	147	1,512	high
Clarington	611	138	mid	Kitchener	137	1,623	high
Port Colborne	122	158	mid	Waterloo	64	1,650	high
Georgina	288	167	mid	Barrie	77	1,787	high
North Bay	315	175	mid	Richmond Hill	101	1,834	high
Fort Erie	166	186	mid	Orangeville	16	1,839	high
Belleville	247	206	mid	Brampton	267	1,841	high
Milton	367	221	mid	Newmarket	38	2,215	high
Halton Hills	276	224	mid	Mississauga	289	2,625	high
Thorold	83	227	mid	Toronto	630	4,251	high
Kingston	450	275	mid				
				<b>Total Survey Average</b>	421	641	
				<b>Total Survey Low</b>	12	15	
				<b>Total Survey High</b>	3,201	4,251	

Source: Statistics Canada

***Assessment Per Capita (Sorted by Unweighted Assessment)***

Assessment per capita statistics have been compared to provide an indication of the “richness” of the assessment base in each municipality. This measure is important in understanding the relationship to tax rates. Assessment is important because municipalities depend largely on the property tax base for a substantial portion of their revenue. Weighted assessment reflects the basis upon which property taxes are levied after applying the tax ratios to the various property classes to the unweighted assessment. The following tables provide the unweighted assessment per capita to indicate the richness of the assessment base, the weighted assessment per capita which is the base upon which taxes are levied.

<b>Municipality</b>	<b>2010 Unweighted CVA/Capita</b>	<b>2010 Weighted CVA/Capita</b>	<b>Relative Position Unweighted CVA/Capita</b>	<b>Relative Position Weighted CVA/Capita</b>
The Blue Mountains	\$ 388,029	\$ 387,262	high	high
Gravenhurst	\$ 222,207	\$ 222,818	high	high
Whitchurch-Stouffville	\$ 198,798	\$ 197,313	high	high
Niagara-on-the-Lake	\$ 191,634	\$ 200,371	high	high
King	\$ 183,658	\$ 173,735	high	high
Vaughan	\$ 180,669	\$ 189,011	high	high
Oakville	\$ 170,250	\$ 188,312	high	high
Huntsville	\$ 156,179	\$ 157,111	high	high
Caledon	\$ 151,057	\$ 151,755	high	high
Lambton Shores	\$ 149,779	\$ 142,868	high	high
Richmond Hill	\$ 148,583	\$ 151,582	high	high
Bracebridge	\$ 147,753	\$ 148,294	high	high
Saugeen Shores	\$ 143,348	\$ 142,696	high	high
Markham	\$ 141,974	\$ 146,158	high	high
North Dumfries	\$ 140,839	\$ 153,249	high	high
Aurora	\$ 139,052	\$ 141,999	high	high
Toronto	\$ 137,673	\$ 225,235	high	high
Middlesex Centre	\$ 135,567	\$ 111,067	high	mid
East Gwillimbury	\$ 132,981	\$ 129,840	high	high
Burlington	\$ 132,164	\$ 151,814	high	high
Milton	\$ 130,585	\$ 144,433	high	high
Woolwich	\$ 125,743	\$ 132,403	high	high
Mississauga	\$ 125,079	\$ 141,919	high	high
Halton Hills	\$ 122,277	\$ 130,235	high	high
Newmarket	\$ 116,004	\$ 119,903	high	mid
Kawartha Lakes	\$ 115,632	\$ 113,647	high	mid
Wilmot	\$ 115,423	\$ 113,352	high	mid
Ottawa	\$ 112,897	\$ 136,741	mid	high
Lakeshore	\$ 111,998	\$ 109,509	mid	mid
Ajax	\$ 107,531	\$ 115,681	mid	mid
Pelham	\$ 107,167	\$ 108,047	mid	mid
Wellesley	\$ 106,938	\$ 93,925	mid	low
Pickering	\$ 106,625	\$ 114,942	mid	mid
Grimby	\$ 106,190	\$ 113,698	mid	mid
Whitby	\$ 106,163	\$ 115,732	mid	mid
Prince Edward County	\$ 105,813	\$ 101,489	mid	mid

**Assessment Per Capita (Sorted by Unweighted Assessment ) (cont'd)**

<b>Municipality</b>	<b>2010 Unweighted CVA/Capita</b>	<b>2010 Weighted CVA/Capita</b>	<b>Relative Position Unweighted CVA/Capita</b>	<b>Relative Position Weighted CVA/Capita</b>
Wainfleet	\$ 105,371	\$ 99,098	mid	mid
Lincoln	\$ 105,304	\$ 108,312	mid	mid
Waterloo	\$ 105,011	\$ 124,092	mid	high
Brampton	\$ 102,473	\$ 110,163	mid	mid
Central Elgin	\$ 99,408	\$ 91,393	mid	low
Guelph	\$ 99,123	\$ 122,856	mid	high
Niagara Falls	\$ 98,304	\$ 125,338	mid	high
Georgina	\$ 96,957	\$ 96,222	mid	low
Barrie	\$ 96,849	\$ 104,156	mid	mid
Clarington	\$ 96,272	\$ 99,588	mid	mid
Fort Erie	\$ 94,523	\$ 103,752	mid	mid
Kingsville	\$ 94,054	\$ 84,922	mid	low
Cobourg	\$ 92,218	\$ 106,618	mid	mid
Orangeville	\$ 90,862	\$ 100,209	mid	mid
West Lincoln	\$ 90,471	\$ 86,450	mid	low
St. Marys	\$ 89,918	\$ 106,973	mid	mid
Haldimand	\$ 89,718	\$ 92,106	mid	low
Kingston	\$ 88,274	\$ 108,488	mid	mid
Cambridge	\$ 88,041	\$ 107,724	mid	mid
Orillia	\$ 87,156	\$ 105,662	low	mid
Stratford	\$ 86,588	\$ 108,599	low	mid
Amherstburg	\$ 86,419	\$ 85,275	low	low
Hamilton	\$ 85,578	\$ 105,614	low	mid
Oshawa	\$ 82,642	\$ 93,371	low	low
Peterborough	\$ 82,627	\$ 97,830	low	low
Woodstock	\$ 81,812	\$ 105,890	low	mid
Kitchener	\$ 81,658	\$ 97,941	low	low
Thorold	\$ 81,273	\$ 94,082	low	low
Leamington	\$ 80,178	\$ 73,360	low	low
Tillsonburg	\$ 80,025	\$ 99,223	low	mid
St. Catharines	\$ 79,711	\$ 92,705	low	low
London	\$ 79,538	\$ 96,220	low	low
Chatham-Kent	\$ 78,655	\$ 74,521	low	low
Sarnia	\$ 76,545	\$ 91,675	low	low
Brantford	\$ 76,427	\$ 97,386	low	low
Belleville	\$ 76,195	\$ 99,013	low	low
Port Colborne	\$ 74,137	\$ 84,596	low	low
Brockville	\$ 73,558	\$ 93,650	low	low
Quinte West	\$ 73,372	\$ 85,293	low	low
North Bay	\$ 69,322	\$ 83,542	low	low
Windsor	\$ 67,329	\$ 88,271	low	low
St. Thomas	\$ 64,500	\$ 79,428	low	low
Greater Sudbury	\$ 64,236	\$ 80,266	low	low
Welland	\$ 64,114	\$ 72,828	low	low
Thunder Bay	\$ 59,590	\$ 75,432	low	low
Timmins	\$ 54,485	\$ 67,700	low	low
Sault Ste. Marie	\$ 53,470	\$ 65,124	low	low
<b>Average</b>	\$ 110,103	\$ 119,170		
<b>Median</b>	\$ 99,123	\$ 107,724		
<b>Minimum</b>	\$ 53,470	\$ 65,124		
<b>Maximum</b>	\$ 388,029	\$ 387,262		

**Taxable Assessment Per Capita**  
*(Grouped by Location, sorted by unweighted assessment)*

<b>Municipality</b>	<b>2010 Unweighted CVA/Capita</b>	<b>2010 Weighted CVA/Capita</b>	<b>% Change Unweighted/ Weighted</b>	<b>Relative Position Unweighted CVA/Capita</b>
<b>Eastern Average</b>	<b>\$ 91,176</b>	<b>\$ 104,752</b>		
Quinte West	\$ 73,372	\$ 85,293	16.2%	low
Brockville	\$ 73,558	\$ 93,650	27.3%	low
Belleville	\$ 76,195	\$ 99,013	29.9%	low
Peterborough	\$ 82,627	\$ 97,830	18.4%	low
Kingston	\$ 88,274	\$ 108,488	22.9%	mid
Cobourg	\$ 92,218	\$ 106,618	15.6%	mid
Prince Edward County	\$ 105,813	\$ 101,489	-4.1%	mid
Ottawa	\$ 112,897	\$ 136,741	21.1%	mid
Kawartha Lakes	\$ 115,632	\$ 113,647	-1.7%	high
<b>GTA Average</b>	<b>\$ 132,248</b>	<b>\$ 142,225</b>		
Oshawa	\$ 82,642	\$ 93,371	13.0%	low
Clarington	\$ 96,272	\$ 99,588	3.4%	mid
Georgina	\$ 96,957	\$ 96,222	-0.8%	mid
Brampton	\$ 102,473	\$ 110,163	7.5%	mid
Whitby	\$ 106,163	\$ 115,732	9.0%	mid
Pickering	\$ 106,625	\$ 114,942	7.8%	mid
Ajax	\$ 107,531	\$ 115,681	7.6%	mid
Newmarket	\$ 116,004	\$ 119,903	3.4%	high
Halton Hills	\$ 122,277	\$ 130,235	6.5%	high
Mississauga	\$ 125,079	\$ 141,919	13.5%	high
Milton	\$ 130,585	\$ 144,433	10.6%	high
Burlington	\$ 132,164	\$ 151,814	14.9%	high
East Gwillimbury	\$ 132,981	\$ 129,840	-2.4%	high
Toronto	\$ 137,673	\$ 225,235	63.6%	high
Aurora	\$ 139,052	\$ 141,999	2.1%	high
Markham	\$ 141,974	\$ 146,158	2.9%	high
Richmond Hill	\$ 148,583	\$ 151,582	2.0%	high
Caledon	\$ 151,057	\$ 151,755	0.5%	high
Oakville	\$ 170,250	\$ 188,312	10.6%	high
Vaughan	\$ 180,669	\$ 189,011	4.6%	high
King	\$ 183,658	\$ 173,735	-5.4%	high
Whitchurch-Stouffville	\$ 198,798	\$ 197,313	-0.7%	high
<b>Niagara/Hamilton Average</b>	<b>\$ 98,752</b>	<b>\$ 107,299</b>		
Welland	\$ 64,114	\$ 72,828	13.6%	low
Port Colborne	\$ 74,137	\$ 84,596	14.1%	low
St. Catharines	\$ 79,711	\$ 92,705	16.3%	low
Thorold	\$ 81,273	\$ 94,082	15.8%	low
Hamilton	\$ 85,578	\$ 105,614	23.4%	low
West Lincoln	\$ 90,471	\$ 86,450	-4.4%	mid
Fort Erie	\$ 94,523	\$ 103,752	9.8%	mid
Niagara Falls	\$ 98,304	\$ 125,338	27.5%	mid
Lincoln	\$ 105,304	\$ 108,312	2.9%	mid
Wainfleet	\$ 105,371	\$ 99,098	-6.0%	mid
Grimsby	\$ 106,190	\$ 113,698	7.1%	mid
Pelham	\$ 107,167	\$ 108,047	0.8%	mid
Niagara-on-the-Lake	\$ 191,634	\$ 200,371	4.6%	high

***Taxable Assessment Per Capita (cont'd)***  
***(Grouped by Location, sorted by unweighted assessment)***

<b>Municipality</b>	<b>2010 Unweighted CVA/Capita</b>	<b>2010 Weighted CVA/Capita</b>	<b>% Change Unweighted/ Weighted</b>	<b>Relative Position Unweighted CVA/Capita</b>	<b>Relative Position of Household Income</b>
<b>North Average</b>	<b>\$ 60,221</b>	<b>\$ 74,413</b>			
Sault Ste. Marie	\$ 53,470	\$ 65,124	21.8%	low	low
Timmins	\$ 54,485	\$ 67,700	24.3%	low	low
Thunder Bay	\$ 59,590	\$ 75,432	26.6%	low	low
Greater Sudbury	\$ 64,236	\$ 80,266	25.0%	low	mid
North Bay	\$ 69,322	\$ 83,542	20.5%	low	low
<b>Simcoe/Musk./Duff. Average</b>	<b>\$ 133,501</b>	<b>\$ 139,709</b>			
Orillia	\$ 87,156	\$ 105,662	21.2%	low	low
Orangeville	\$ 90,862	\$ 100,209	10.3%	mid	mid
Barrie	\$ 96,849	\$ 104,156	7.5%	mid	mid
Bracebridge	\$ 147,753	\$ 148,294	0.4%	high	mid
Huntsville	\$ 156,179	\$ 157,111	0.6%	high	low
Gravenhurst	\$ 222,207	\$ 222,818	0.3%	high	low
<b>Southwest Average</b>	<b>\$ 107,951</b>	<b>\$ 114,792</b>			
St. Thomas	\$ 64,500	\$ 79,428	23.1%	low	low
Windsor	\$ 67,329	\$ 88,271	31.1%	low	low
Brantford	\$ 76,427	\$ 97,386	27.4%	low	low
Sarnia	\$ 76,545	\$ 91,675	19.8%	low	mid
Chatham-Kent	\$ 78,655	\$ 74,521	-5.3%	low	low
London	\$ 79,538	\$ 96,220	21.0%	low	mid
Tillsonburg	\$ 80,025	\$ 99,223	24.0%	low	low
Leamington	\$ 80,178	\$ 73,360	-8.5%	low	mid
Kitchener	\$ 81,658	\$ 97,941	19.9%	low	mid
Woodstock	\$ 81,812	\$ 105,890	29.4%	low	low
Amherstburg	\$ 86,419	\$ 85,275	-1.3%	low	mid
Stratford	\$ 86,588	\$ 108,599	25.4%	low	low
Cambridge	\$ 88,041	\$ 107,724	22.4%	mid	mid
Haldimand	\$ 89,718	\$ 92,106	2.7%	mid	mid
St. Marys	\$ 89,918	\$ 106,973	19.0%	mid	low
Kingsville	\$ 94,054	\$ 84,922	-9.7%	mid	mid
Guelph	\$ 99,123	\$ 122,856	23.9%	mid	mid
Central Elgin	\$ 99,408	\$ 91,393	-8.1%	mid	mid
Waterloo	\$ 105,011	\$ 124,092	18.2%	mid	high
Wellesley	\$ 106,938	\$ 93,925	-12.2%	mid	mid
Lakeshore	\$ 111,998	\$ 109,509	-2.2%	mid	high
Wilmot	\$ 115,423	\$ 113,352	-1.8%	high	mid
Woolwich	\$ 125,743	\$ 132,403	5.3%	high	high
Middlesex Centre	\$ 135,567	\$ 111,067	-18.1%	high	high
North Dumfries	\$ 140,839	\$ 153,249	8.8%	high	high
Saugeen Shores	\$ 143,348	\$ 142,696	-0.5%	high	high
Lambton Shores	\$ 149,779	\$ 142,868	-4.6%	high	low
The Blue Mountains	\$ 388,029	\$ 387,262	-0.2%	high	mid

**Unweighted Assessment Trends 2007-2010**

The tables on the next several pages reflect the change in unweighted assessment from 2007-2010. The changes between 2007-2008 largely reflect the impact of growth as there was no reassessment. 2008-2009 and 2009-2010 includes the impact of reassessment as well as growth. The table has been sorted from low to high for the 2009-2010 % change in assessment.

Communities experiencing population and economic growth are likely to experience short-run increases in property values. This is because, in the short run, the housing supply is fixed and the increase in demand created by growth will force prices up. Declining areas are more likely to see a decrease in the market value of properties or a slower than average increase in property values.

Municipality	% Change 2007 - 2008	% Change 2008 - 2009	% Change 2009 - 2010	Relative Ranking % increase 2009-2010
Windsor	0.7%	-6.1%	0.9%	low
Leamington	2.1%	2.6%	2.6%	low
Amherstburg	1.9%	0.5%	2.7%	low
Kingsville	N/A	N/A	2.9%	low
Thunder Bay	0.2%	1.1%	3.1%	low
Kingston	1.4%	9.7%	3.2%	low
Pickering	0.7%	0.5%	3.5%	low
Chatham-Kent	0.8%	4.8%	3.9%	low
Middlesex Centre	1.9%	6.0%	4.3%	low
Central Elgin	2.9%	5.0%	5.0%	low
Oshawa	1.5%	5.7%	5.0%	low
Tillsonburg	3.2%	6.7%	5.0%	low
Whitby	2.1%	5.9%	5.5%	low
Port Colborne	1.7%	5.5%	5.6%	low
Ajax	3.1%	8.7%	5.6%	low
Stratford	1.3%	5.5%	5.7%	low
Guelph	3.6%	8.6%	5.8%	low
London	2.0%	7.0%	5.8%	low
Ottawa	1.7%	6.6%	5.8%	low
St. Thomas	3.6%	7.9%	5.9%	low
Clarington	2.8%	7.0%	5.9%	low
St. Catharines	0.5%	5.4%	6.0%	low
Peterborough	2.6%	7.2%	6.1%	low
Welland	1.2%	6.8%	6.2%	low
Halton Hills	2.2%	8.2%	6.3%	low
Newmarket	2.1%	7.3%	6.3%	low
Sarnia	1.3%	7.4%	6.4%	mid
Thorold	0.3%	6.5%	6.5%	mid
Brampton	2.5%	8.1%	6.6%	mid
Georgina	1.4%	5.2%	6.6%	mid
Cambridge	2.1%	7.3%	6.6%	mid
Kawartha Lakes	1.4%	7.6%	6.7%	mid
Waterloo	1.4%	7.5%	6.7%	mid
North Dumfries	2.7%	8.2%	6.7%	mid
Caledon	0.8%	9.7%	6.8%	mid
Brantford	3.0%	8.0%	6.8%	mid
Brockville	0.9%	7.0%	6.8%	mid
Cobourg	2.6%	7.5%	7.0%	mid
Prince Edward County	N/A	9.0%	7.0%	mid
Haldimand	N/A	N/A	7.0%	mid

Municipality	% Change 2007 - 2008	% Change 2008 - 2009	% Change 2009 - 2010	Relative Ranking % increase 2009-2010
Richmond Hill	2.2%	7.5%	7.0%	mid
Fort Erie	1.0%	6.3%	7.0%	mid
Toronto	1.1%	7.4%	7.1%	mid
Burlington	1.4%	8.9%	7.1%	mid
Kitchener	2.9%	7.2%	7.1%	mid
Barrie	2.7%	6.7%	7.1%	mid
Mississauga	0.9%	7.5%	7.1%	mid
Wainfleet	1.3%	7.5%	7.2%	mid
Orangeville	1.3%	7.9%	7.2%	mid
North Bay	1.4%	7.7%	7.3%	mid
Markham	2.7%	7.5%	7.6%	mid
Pelham	1.5%	8.0%	7.6%	mid
East Gwillimbury	1.9%	5.8%	7.7%	high
Belleville	1.3%	8.1%	7.7%	high
Hamilton	1.3%	7.4%	7.8%	high
Sault Ste. Marie	0.8%	7.8%	7.9%	high
Niagara-on-the-Lake	1.7%	7.8%	8.0%	high
Grimsby	2.5%	8.6%	8.0%	high
West Lincoln	3.8%	7.2%	8.0%	high
Huntsville	1.9%	7.9%	8.0%	high
King	0.8%	6.2%	8.1%	high
Timmins	1.7%	7.3%	8.2%	high
Wilmot	3.5%	9.2%	8.2%	high
Aurora	3.6%	6.7%	8.3%	high
Oakville	2.1%	9.2%	8.4%	high
Lincoln	1.4%	8.4%	8.6%	high
Bracebridge	1.9%	9.2%	8.6%	high
Gravenhurst	1.4%	8.4%	8.6%	high
Wellesley	2.2%	8.7%	8.6%	high
Vaughan	4.1%	9.0%	9.3%	high
Woolwich	3.0%	8.9%	9.7%	high
Whitchurch-Stouffville	7.4%	11.6%	9.9%	high
Greater Sudbury	1.9%	15.5%	10.3%	high
Quinte West	N/A	16.4%	12.5%	high
Milton	8.0%	15.7%	13.9%	high
Niagara Falls	2.0%	5.1%	14.0%	high
<b>Average</b>	2.1%	7.3%	6.9%	
<b>Median</b>	1.9%	7.5%	7.0%	
<b>Minimum</b>	0.2%	-6.1%	0.9%	
<b>Maximum</b>	8.0%	16.4%	14.0%	



**Unweighted Assessment Trends 2007-2010 (Grouped by Location, sorted by 2009-10)**

<b>Municipality</b>	<b>% Change 2007 - 2008</b>	<b>% Change 2008 - 2009</b>	<b>% Change 2009 - 2010</b>	<b>Relative Ranking % increase 2009-2010</b>
<b>Eastern Average</b>	<b>1.7%</b>	<b>8.8%</b>	<b>7.0%</b>	
Kingston	1.4%	9.7%	3.2%	low
Ottawa	1.7%	6.6%	5.8%	low
Peterborough	2.6%	7.2%	6.1%	low
Kawartha Lakes	1.4%	7.6%	6.7%	mid
Brockville	0.9%	7.0%	6.8%	mid
Cobourg	2.6%	7.5%	7.0%	mid
Prince Edward County	N/A	9.0%	7.0%	mid
Belleville	1.3%	8.1%	7.7%	high
Quinte West	N/A	16.4%	12.5%	high
<b>GTA Average</b>	<b>2.5%</b>	<b>7.7%</b>	<b>7.3%</b>	
Pickering	0.7%	0.5%	3.5%	low
Oshawa	1.5%	5.7%	5.0%	low
Whitby	2.1%	5.9%	5.5%	low
Ajax	3.1%	8.7%	5.6%	low
Clarington	2.8%	7.0%	5.9%	low
Halton Hills	2.2%	8.2%	6.3%	low
Newmarket	2.1%	7.3%	6.3%	low
Brampton	2.5%	8.1%	6.6%	mid
Georgina	1.4%	5.2%	6.6%	mid
Caledon	0.8%	9.7%	6.8%	mid
Richmond Hill	2.2%	7.5%	7.0%	mid
Toronto	1.1%	7.4%	7.1%	mid
Burlington	1.4%	8.9%	7.1%	mid
Mississauga	0.9%	7.5%	7.1%	mid
Markham	2.7%	7.5%	7.6%	mid
East Gwillimbury	1.9%	5.8%	7.7%	high
King	0.8%	6.2%	8.1%	high
Aurora	3.6%	6.7%	8.3%	high
Oakville	2.1%	9.2%	8.4%	high
Vaughan	4.1%	9.0%	9.3%	high
Whitchurch Stouffville	7.4%	11.6%	9.9%	high
Milton	8.0%	15.7%	13.9%	high
<b>Niagara/Hamilton Average</b>	<b>1.5%</b>	<b>7.0%</b>	<b>7.7%</b>	
Port Colborne	1.7%	5.5%	5.6%	low
St. Catharines	0.5%	5.4%	6.0%	low
Welland	1.2%	6.8%	6.2%	low
Thorold	0.3%	6.5%	6.5%	mid
Fort Erie	1.0%	6.3%	7.0%	mid
Wainfleet	1.3%	7.5%	7.2%	mid
Pelham	1.5%	8.0%	7.6%	mid
Hamilton	1.3%	7.4%	7.8%	high
Niagara-on-the-Lake	1.7%	7.8%	8.0%	high
Grimsby	2.5%	8.6%	8.0%	high
West Lincoln	3.8%	7.2%	8.0%	high
Lincoln	1.4%	8.4%	8.6%	high
Niagara Falls	2.0%	5.1%	14.0%	high

***Unweighted Assessment Trends 2007-2010 (Grouped by Location, sorted by 2009-10)***

<b>Municipality</b>	<b>% Change 2007 - 2008</b>	<b>% Change 2008 - 2009</b>	<b>% Change 2009 - 2010</b>	<b>Relative Ranking % increase 2009- 2010</b>
<b>North Average</b>	<b>1.2%</b>	<b>7.9%</b>	<b>7.3%</b>	
Thunder Bay	0.2%	1.1%	3.1%	<b>low</b>
North Bay	1.4%	7.7%	7.3%	<b>mid</b>
Sault Ste. Marie	0.8%	7.8%	7.9%	<b>high</b>
Timmins	1.7%	7.3%	8.2%	<b>high</b>
Greater Sudbury	1.9%	15.5%	10.3%	<b>high</b>
<b>Simcoe/Musk./Duff. Average</b>	<b>1.9%</b>	<b>8.0%</b>	<b>7.9%</b>	
Barrie	2.7%	6.7%	7.1%	<b>mid</b>
Orangeville	1.3%	7.9%	7.2%	<b>mid</b>
Huntsville	1.9%	7.9%	8.0%	<b>high</b>
Bracebridge	1.9%	9.2%	8.6%	<b>high</b>
Gravenhurst	1.4%	8.4%	8.6%	<b>high</b>
<b>Southwest Average</b>	<b>2.3%</b>	<b>6.0%</b>	<b>5.6%</b>	
Windsor	0.7%	-6.1%	0.9%	<b>low</b>
Leamington	2.1%	2.6%	2.6%	<b>low</b>
Amherstburg	1.9%	0.5%	2.7%	<b>low</b>
Kingsville	N/A	N/A	2.9%	<b>low</b>
Chatham-Kent	0.8%	4.8%	3.9%	<b>low</b>
Middlesex Centre	1.9%	6.0%	4.3%	<b>low</b>
Central Elgin	2.9%	5.0%	5.0%	<b>low</b>
Tillsonburg	3.2%	6.7%	5.0%	<b>low</b>
Stratford	1.3%	5.5%	5.7%	<b>low</b>
Guelph	3.6%	8.6%	5.8%	<b>low</b>
London	2.0%	7.0%	5.8%	<b>low</b>
St. Thomas	3.6%	7.9%	5.9%	<b>low</b>
Sarnia	1.3%	7.4%	6.4%	<b>mid</b>
Cambridge	2.1%	7.3%	6.6%	<b>mid</b>
Waterloo	1.4%	7.5%	6.7%	<b>mid</b>
North Dumfries	2.7%	8.2%	6.7%	<b>mid</b>
Brantford	3.0%	8.0%	6.8%	<b>mid</b>
Haldimand	N/A	N/A	7.0%	<b>mid</b>
Kitchener	2.9%	7.2%	7.1%	<b>mid</b>
Wilmot	3.5%	9.2%	8.2%	<b>high</b>
Wellesley	2.2%	8.7%	8.6%	<b>high</b>
Woolwich	3.0%	8.9%	9.7%	<b>high</b>

**Unweighted Assessment Composition (Sorted Alphabetically)**

Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests
Ajax	86.7%	1.5%	9.2%	2.1%	0.2%	0.2%	0.0%
Amherstburg	84.5%	1.0%	5.9%	1.9%	0.5%	6.2%	0.0%
Aurora	85.1%	1.2%	11.0%	2.4%	0.1%	0.2%	0.0%
Barrie	77.8%	3.3%	16.0%	2.6%	0.2%	0.1%	0.0%
Belleville	69.6%	5.6%	20.4%	2.9%	0.4%	1.0%	0.0%
Bracebridge	87.9%	1.1%	9.1%	1.1%	0.6%	0.1%	0.3%
Brampton	78.2%	2.4%	14.0%	5.0%	0.2%	0.3%	0.0%
Brantford	76.0%	4.4%	14.0%	5.3%	0.3%	0.1%	0.0%
Brockville	72.5%	5.6%	17.7%	3.8%	0.4%	0.0%	0.0%
Burlington	78.6%	3.5%	13.6%	3.8%	0.3%	0.3%	0.0%
Caledon	81.4%	0.3%	8.2%	5.0%	0.1%	4.6%	0.4%
Cambridge	74.8%	3.9%	14.3%	6.6%	0.2%	0.2%	0.0%
Central Elgin	78.7%	0.1%	4.2%	0.7%	0.4%	15.8%	0.1%
Chatham-Kent	59.9%	2.2%	10.0%	2.1%	0.9%	24.9%	0.0%
Clarington	85.8%	0.8%	6.3%	2.7%	0.5%	3.8%	0.2%
Cobourg	79.1%	3.7%	14.4%	2.6%	0.2%	0.1%	0.0%
East Gwillimbury	83.3%	0.3%	8.6%	2.2%	0.2%	5.2%	0.2%
Fort Erie	87.0%	1.3%	8.6%	1.7%	0.4%	0.9%	0.0%
Georgina	90.7%	1.1%	5.4%	0.4%	0.2%	2.0%	0.1%
Gravenhurst	90.4%	0.8%	7.5%	0.4%	0.7%	0.1%	0.1%
Greater Sudbury	79.0%	4.3%	12.7%	3.4%	0.4%	0.1%	0.1%
Grimsby	88.9%	0.8%	7.4%	1.3%	0.2%	1.5%	0.0%
Guelph	78.8%	4.6%	11.1%	5.2%	0.2%	0.0%	0.0%
Haldimand	78.2%	0.9%	5.2%	4.0%	1.3%	10.3%	0.0%
Halton Hills	86.0%	1.2%	6.8%	3.4%	0.2%	2.4%	0.1%
Hamilton	80.2%	4.9%	10.7%	2.2%	0.5%	1.5%	0.0%
Huntsville	84.4%	0.9%	12.1%	1.4%	0.9%	0.1%	0.3%
Kawartha Lakes	86.2%	1.4%	5.4%	0.7%	0.1%	6.0%	0.3%
King	87.0%	0.2%	3.4%	0.8%	0.4%	7.8%	0.3%
Kingston	78.3%	6.3%	13.5%	1.2%	0.4%	0.4%	0.0%
Kingsville	72.6%	0.8%	6.5%	2.0%	0.5%	17.6%	0.0%
Kitchener	77.5%	7.5%	12.4%	2.4%	0.0%	0.1%	0.0%
Lakeshore	78.6%	0.1%	4.5%	4.7%	0.8%	11.3%	0.0%
Lambton Shores	77.8%	0.6%	7.3%	0.3%	0.3%	13.6%	0.0%
Leamington	64.7%	1.9%	10.8%	2.5%	0.6%	19.4%	0.0%
Lincoln	79.4%	0.6%	6.4%	2.9%	0.6%	10.0%	0.0%
London	79.0%	5.8%	12.7%	1.6%	0.3%	0.6%	0.0%
Markham	80.9%	0.8%	15.3%	2.7%	0.1%	0.2%	0.0%
Middlesex Centre	65.1%	0.3%	3.7%	0.7%	4.1%	26.0%	0.0%
Milton	79.5%	1.0%	12.5%	4.6%	0.6%	1.7%	0.1%
Mississauga	70.8%	3.5%	20.5%	5.0%	0.1%	0.0%	0.0%
Newmarket	80.9%	1.8%	14.0%	3.1%	0.1%	0.0%	0.0%
Niagara Falls	64.1%	2.7%	31.3%	1.2%	0.4%	0.4%	0.0%
Niagara-on-the-Lake	78.3%	0.4%	11.8%	0.9%	0.5%	8.2%	0.0%
North Bay	75.9%	5.1%	15.5%	1.9%	1.5%	0.0%	0.0%
North Dumfries	71.2%	0.1%	9.0%	6.8%	4.6%	8.2%	0.1%
Oakville	84.0%	1.9%	11.0%	2.7%	0.2%	0.1%	0.0%
Orangeville	81.3%	2.6%	12.9%	3.0%	0.2%	0.0%	0.0%

**Unweighted Assessment Composition (cont'd)**

Municipality	Multi-						
	Residential	Residential	Commercial	Industrial	Pipelines	Farmlands	Forests
Orillia	75.2%	5.1%	17.8%	1.6%	0.2%	0.0%	0.0%
Oshawa	78.4%	5.0%	13.1%	2.8%	0.2%	0.5%	0.0%
Ottawa	76.2%	6.1%	15.6%	1.3%	0.2%	0.6%	0.0%
Pelham	91.0%	1.1%	3.0%	0.1%	0.7%	4.0%	0.0%
Peterborough	78.3%	6.7%	13.1%	1.7%	0.2%	0.1%	0.0%
Pickering	83.9%	0.7%	12.1%	2.2%	0.2%	0.8%	0.0%
Port Colborne	83.7%	2.8%	6.9%	4.3%	0.6%	1.7%	0.0%
Prince Edward County	86.6%	1.1%	4.5%	0.7%	0.2%	6.9%	0.0%
Quinte West	75.7%	2.5%	12.0%	6.4%	0.8%	2.6%	0.0%
Richmond Hill	86.3%	1.3%	10.3%	1.9%	0.1%	0.1%	0.0%
Sarnia	77.5%	4.1%	13.0%	3.6%	0.6%	1.2%	0.0%
Saugeen Shores	89.1%	1.3%	6.5%	0.2%	0.2%	2.6%	0.0%
Sault Ste. Marie	76.4%	4.5%	14.4%	4.1%	0.5%	0.0%	0.0%
St. Catharines	79.8%	4.7%	13.0%	1.6%	0.2%	0.6%	0.0%
St. Marys	79.2%	1.6%	11.1%	7.8%	0.3%	0.0%	0.0%
St. Thomas	79.8%	4.3%	11.1%	4.2%	0.3%	0.3%	0.0%
Stratford	79.5%	4.5%	11.3%	4.2%	0.2%	0.2%	0.0%
The Blue Mountains	91.8%	0.1%	5.1%	0.3%	0.2%	2.3%	0.2%
Thorold	81.0%	1.9%	9.2%	5.1%	1.1%	1.7%	0.0%
Thunder Bay	76.4%	3.7%	16.2%	3.3%	0.4%	0.0%	0.0%
Tillsonburg	79.3%	3.2%	11.6%	5.2%	0.3%	0.3%	0.1%
Timmins	74.6%	2.3%	15.3%	7.1%	0.5%	0.2%	0.1%
Toronto	71.9%	8.0%	18.1%	1.9%	0.1%	0.0%	0.0%
Vaughan	75.0%	0.2%	16.7%	7.6%	0.1%	0.3%	0.0%
Wainfleet	85.6%	0.0%	1.9%	0.5%	0.5%	11.3%	0.1%
Waterloo	79.7%	5.1%	11.6%	3.3%	0.2%	0.1%	0.0%
Welland	84.7%	3.9%	8.8%	1.8%	0.4%	0.2%	0.0%
Wellesley	67.9%	0.2%	2.8%	4.0%	0.2%	24.8%	0.0%
West Lincoln	78.2%	0.4%	3.6%	1.4%	1.7%	14.6%	0.1%
Whitby	83.5%	2.0%	11.1%	2.6%	0.2%	0.5%	0.0%
Whitchurch Stouffville	87.4%	0.8%	6.3%	2.3%	0.2%	2.8%	0.1%
Wilmot	81.2%	0.9%	4.7%	1.6%	0.4%	11.2%	0.1%
Windsor	72.0%	4.8%	18.6%	4.4%	0.0%	0.1%	0.0%
Woodstock	75.0%	2.7%	12.7%	8.9%	0.3%	0.4%	0.0%
Woolwich	71.7%	0.9%	11.0%	3.9%	0.4%	12.0%	0.0%
<b>Average</b>	79.4%	2.5%	10.8%	2.9%	0.5%	3.8%	0.0%
<b>Median</b>	79.1%	1.9%	11.1%	2.6%	0.3%	0.6%	0.0%
<b>Minimum</b>	59.9%	0.0%	1.9%	0.1%	0.0%	0.0%	0.0%
<b>Maximum</b>	91.8%	8.0%	31.3%	8.9%	4.6%	26.0%	0.4%

**Top 10 Municipalities With Proportion of Unweighted Assessment  
Per Type of Assessment**

Municipality	Residential
The Blue Mountains	91.8%
Pelham	91.0%
Georgina	90.7%
Gravenhurst	90.4%
Saugeen Shores	89.1%
Grimsby	88.9%
Bracebridge	87.9%
Whitchurch Stouffville	87.4%
King	87.0%
Fort Erie	87.0%

Municipality	Multi-Residential
Toronto	8.0%
Kitchener	7.5%
Peterborough	6.7%
Kingston	6.3%
Ottawa	6.1%
London	5.8%
Belleville	5.6%
Brockville	5.6%
Orillia	5.1%
North Bay	5.1%

Municipality	Commercial
Niagara Falls	31.3%
Mississauga	20.5%
Belleville	20.4%
Windsor	18.6%
Toronto	18.1%
Orillia	17.8%
Brockville	17.7%
Vaughan	16.7%
Thunder Bay	16.2%
Barrie	16.0%

Municipality	Industrial
Woodstock	8.9%
St. Marys	7.8%
Vaughan	7.6%
Timmins	7.1%
North Dumfries	6.8%
Cambridge	6.6%
Quinte West	6.4%
Brantford	5.3%
Tillsonburg	5.2%
Guelph	5.2%

Municipality	Farmlands
Middlesex Centre	26.0%
Chatham-Kent	24.9%
Wellesley	24.8%
Leamington	19.4%
Kingsville	17.6%
Central Elgin	15.8%
West Lincoln	14.6%
Lambton Shores	13.6%
Woolwich	12.0%
Wainfleet	11.3%

**2010 Shift In Tax Burden—Unweighted to Weighted Residential Assessment  
(sorted by % change )**

Municipality	Residential Unweighted Assessment	Residential Weighted Assessment	Change % Unweighted to Weighted
Toronto	71.9%	44.0%	-38.9%
Windsor	72.0%	54.9%	-23.7%
Belleville	69.6%	53.6%	-23.0%
Woodstock	75.0%	58.0%	-22.7%
Niagara Falls	64.1%	50.3%	-21.6%
Brantford	76.0%	59.6%	-21.5%
Brockville	72.5%	57.0%	-21.5%
Thunder Bay	76.4%	60.3%	-21.0%
Stratford	79.5%	63.4%	-20.3%
Greater Sudbury	79.0%	63.3%	-20.0%
Timmins	74.6%	60.0%	-19.5%
Tillsonburg	79.3%	64.0%	-19.3%
Guelph	78.8%	63.6%	-19.3%
Hamilton	80.2%	65.0%	-19.0%
St. Thomas	79.8%	64.8%	-18.8%
Kingston	78.3%	63.7%	-18.6%
Cambridge	74.8%	61.1%	-18.3%
Sault Ste. Marie	76.4%	62.7%	-17.9%
Orillia	75.2%	62.0%	-17.5%
Ottawa	76.2%	62.9%	-17.4%
London	79.0%	65.3%	-17.3%
North Bay	75.9%	63.0%	-17.0%
Kitchener	77.5%	64.5%	-16.7%
Sarnia	77.5%	64.7%	-16.5%
St. Marys	79.2%	66.6%	-15.9%
Peterborough	78.3%	66.1%	-15.5%
Waterloo	79.7%	67.5%	-15.4%
St. Catharines	79.8%	68.6%	-14.0%
Quinte West	75.7%	65.1%	-14.0%
Thorold	81.0%	69.9%	-13.7%
Cobourg	79.1%	68.4%	-13.5%
Burlington	78.6%	68.4%	-12.9%
Port Colborne	83.7%	73.4%	-12.4%
Welland	84.7%	74.6%	-12.0%
Mississauga	70.8%	62.4%	-11.9%
Oshawa	78.4%	69.4%	-11.5%
Oakville	84.0%	75.9%	-9.6%
Milton	79.5%	71.9%	-9.6%
Orangeville	81.3%	73.7%	-9.3%
Fort Erie	87.0%	79.3%	-8.9%
Whitby	83.5%	76.6%	-8.3%
North Dumfries	71.2%	65.4%	-8.1%
Pickering	83.9%	77.9%	-7.2%
Ajax	86.7%	80.6%	-7.0%
Barrie	77.8%	72.4%	-7.0%

Municipality	Residential Unweighted Assessment	Residential Weighted Assessment	Change % Unweighted to Weighted
Brampton	78.2%	72.7%	-7.0%
Grimsby	88.9%	83.0%	-6.6%
Halton Hills	86.0%	80.8%	-6.1%
Woolwich	71.7%	68.1%	-5.0%
Vaughan	75.0%	71.7%	-4.4%
Niagara-on-the-Lake	78.3%	74.9%	-4.4%
Clarington	85.8%	83.0%	-3.3%
Newmarket	80.9%	78.3%	-3.3%
Markham	80.9%	78.6%	-2.9%
Lincoln	79.4%	77.2%	-2.8%
Haldimand	78.2%	76.2%	-2.6%
Aurora	85.1%	83.3%	-2.1%
Richmond Hill	86.3%	84.6%	-2.0%
Pelham	91.0%	90.3%	-0.8%
Huntsville	84.4%	83.9%	-0.6%
Caledon	81.4%	81.0%	-0.5%
Bracebridge	87.9%	87.5%	-0.4%
Gravenhurst	90.4%	90.2%	-0.3%
The Blue Mountains	91.8%	92.0%	0.2%
Saugeen Shores	89.1%	89.5%	0.5%
Whitchurch-Stouffville	87.4%	88.1%	0.8%
Georgina	90.7%	91.4%	0.8%
Amherstburg	84.5%	85.6%	1.3%
Kawartha Lakes	86.2%	87.6%	1.7%
Wilmot	81.2%	82.7%	1.8%
Lakeshore	78.6%	80.3%	2.2%
East Gwillimbury	83.3%	85.3%	2.4%
Prince Edward County	86.6%	90.3%	4.3%
West Lincoln	78.2%	81.8%	4.6%
Lambton Shores	77.8%	81.6%	4.8%
Chatham-Kent	59.9%	63.2%	5.5%
King	87.0%	92.0%	5.7%
Wainfleet	85.6%	91.0%	6.3%
Central Elgin	78.7%	85.6%	8.8%
Leamington	64.7%	70.7%	9.3%
Kingsville	72.6%	80.4%	10.8%
Wellesley	67.9%	77.3%	13.7%
Middlesex Centre	65.1%	79.5%	22.1%
Average	79.4%	73.1%	-8.1%
Median	79.1%	72.7%	-8.1%
Minimum	59.9%	44.0%	-38.9%
Maximum	91.8%	92.0%	22.1%

As shown in the table, tax ratios typically shift the burden from residential to non-residential properties. Approximately 80% of the municipalities surveyed, have a decrease in tax burden on the Residential class as a result of tax ratios for non-residential classes greater than 1.0

The implementation of tax ratios to the assessment base for municipalities with a larger proportion of farmland and managed forest results in an increase in the residential burden

**Building Permit Activity (Sorted from highest to lowest 2009 activity per capita)**

The table summarizes the 2009 residential and non-residential building permit values in each area municipality. To put these values into context, the building permit value per capita is also summarized to get an appreciation of the relative building activity in each municipality. The chart is sorted from highest to lowest based on building permit value per capita for 2009.

Municipality	2009 Bldg Const. Value Per Capita	% Resid. 2009	% Non-Resid. 2009
Timmins	\$ 593	39%	61%
Chatham-Kent	\$ 612	34%	66%
Thunder Bay	\$ 649	53%	47%
Brockville	\$ 681	36%	64%
Mississauga	\$ 844	61%	39%
Wainfleet	\$ 847	76%	24%
Brampton	\$ 861	84%	16%
St. Thomas	\$ 904	66%	34%
St. Catharines	\$ 1,006	24%	76%
Pelham	\$ 1,045	78%	22%
Haldimand	\$ 1,051	66%	34%
Windsor	\$ 1,059	16%	84%
Stratford	\$ 1,066	61%	39%
Brantford	\$ 1,144	29%	71%
Pickering	\$ 1,171	29%	71%
Lincoln	\$ 1,182	84%	16%
West Lincoln	\$ 1,192	72%	28%
Kawartha Lakes	\$ 1,204	74%	26%
Halton Hills	\$ 1,290	47%	53%
Welland	\$ 1,302	35%	65%
Hamilton	\$ 1,305	41%	59%
Sarnia	\$ 1,347	40%	60%
Quinte West	\$ 1,349	49%	51%
Port Colborne	\$ 1,400	33%	67%
Lambton Shores	\$ 1,414	81%	19%
Markham	\$ 1,430	69%	31%
Richmond Hill	\$ 1,466	70%	30%
London	\$ 1,469	49%	51%
Fort Erie	\$ 1,488	37%	63%
Belleville	\$ 1,519	35%	65%
Clarington	\$ 1,562	61%	39%
Sault Ste. Marie	\$ 1,611	25%	75%
Burlington	\$ 1,631	55%	45%
Peterborough	\$ 1,635	48%	52%
Georgina	\$ 1,645	43%	57%
Kitchener	\$ 1,647	58%	42%
Caledon	\$ 1,664	40%	60%
Whitby	\$ 1,674	59%	41%
North Bay	\$ 1,675	39%	61%
Niagara Falls	\$ 1,677	39%	61%
East Gwillimbury	\$ 1,677	75%	25%
Tillsonburg	\$ 1,680	78%	22%
Cobourg	\$ 1,786	66%	34%
King	\$ 1,808	66%	34%
Grimsby	\$ 1,867	53%	47%
Newmarket	\$ 1,867	54%	46%
Oakville	\$ 1,870	49%	51%
Kingston	\$ 1,888	39%	61%
Ottawa	\$ 2,036	55%	45%
Toronto	\$ 2,062	16%	84%
Oshawa	\$ 2,062	44%	56%
Leamington	\$ 2,128	14%	86%
Cambridge	\$ 2,128	62%	38%
Woodstock	\$ 2,202	52%	48%
Guelph	\$ 2,292	48%	52%
Lakeshore	\$ 2,403	34%	66%
Greater Sudbury	\$ 2,444	49%	51%
Niagara-on-the-Lake	\$ 2,537	73%	27%
Barrie	\$ 2,629	20%	80%
Orillia	\$ 2,711	16%	84%
St. Marys	\$ 2,719	30%	70%
Wilmot	\$ 2,725	77%	23%
Wellesley	\$ 2,727	62%	38%
Ajax	\$ 2,759	77%	23%
Saugeen Shores	\$ 2,828	74%	26%
Waterloo	\$ 3,162	37%	63%
Middlesex Centre	\$ 3,165	77%	23%
Gravenhurst	\$ 3,729	69%	31%
Vaughan	\$ 3,871	75%	25%
Woolwich	\$ 4,089	76%	24%
Aurora	\$ 4,830	54%	46%
Milton	\$ 5,008	82%	18%
The Blue Mountains	\$ 7,077		
Whitchurch-Stouffville	\$ 7,205	97%	3%
Thorold	\$ 21,071	2%	98%
<b>Average</b>	\$ 2,258	53%	47%
<b>Median</b>	\$ 1,674	53%	47%
<b>Minimum</b>	\$ 593	2%	3%
<b>Maximum</b>	\$ 21,071	97%	98%

**Building Permit Activity Trend (Grouped by Location)**

The table has been sorted by 2009 building construction value per capita by location. Where information was available, 2 and 3 year averages have been included. The low, medium and high is a ranking for the entire database. This provides an indication within each geographic area of the relative rankings across the entire survey.

Municipality	2007 Building Construction Value (\$000)	2008 Building Construction Value (\$000)	2009 Building Construction Value (\$000)	2009 Bldg Const. Value Per Capita	2009 per Capita Ranking	2009 Group Average by Location	% Residential 2009	% Non-Residential 2009
Brockville	\$ 28,312	\$ 22,473	\$ 15,634	\$ 681	low		36%	64%
Kawartha Lakes	\$ 94,960	\$ 89,195	\$ 92,205	\$ 1,204	low		74%	26%
Quinte West	\$ 69,977	\$ 79,622	\$ 59,256	\$ 1,349	low		49%	51%
Belleville	\$ 129,505	\$ 54,070	\$ 77,130	\$ 1,519	mid		35%	65%
Peterborough	\$ 124,664	\$ 124,664	\$ 127,925	\$ 1,635	mid		48%	52%
Cobourg	\$ 47,019	\$ 39,707	\$ 33,953	\$ 1,786	mid		66%	34%
Kingston	\$ 292,932	\$ 253,449	\$ 233,889	\$ 1,888	mid	Eastern	39%	61%
Ottawa	\$ 1,334,460	\$ 1,724,174	\$ 1,796,362	\$ 2,036	mid	\$ 1,512	55%	45%
Mississauga	\$ 1,199,184	\$ 1,127,194	\$ 640,508	\$ 844	low		61%	39%
Brampton	\$ 2,130,487	\$ 749,957	\$ 422,443	\$ 861	low		84%	16%
Pickering	\$ 125,969	\$ 140,892	\$ 112,658	\$ 1,171	low		29%	71%
Halton Hills	\$ 154,473	\$ 140,806	\$ 79,741	\$ 1,290	low		47%	53%
Markham	\$ 839,512	\$ 788,689	\$ 428,053	\$ 1,430	low		69%	31%
Richmond Hill	\$ 333,278	\$ 259,300	\$ 271,275	\$ 1,466	mid		70%	30%
Clarington	\$ 201,649	\$ 193,589	\$ 132,166	\$ 1,562	mid		61%	39%
Burlington	\$ 388,818	\$ 470,683	\$ 300,953	\$ 1,631	mid		55%	45%
Georgina	\$ 45,188	\$ 45,710	\$ 79,041	\$ 1,645	mid		43%	57%
Caledon	\$ 93,488	\$ 188,410	\$ 107,181	\$ 1,664	mid		40%	60%
Whitby	\$ 232,179	\$ 255,469	\$ 202,636	\$ 1,674	mid		59%	41%
East Gwillimbury	N/A	\$ 23,300	\$ 40,164	\$ 1,677	mid		75%	25%
King	\$ 59,635	\$ 34,758	\$ 40,160	\$ 1,808	mid		66%	34%
Newmarket	\$ 167,504	\$ 128,017	\$ 157,408	\$ 1,867	mid		54%	46%
Oakville	\$ 714,041	\$ 536,131	\$ 347,224	\$ 1,870	mid		49%	51%
Toronto	\$ 6,988,434	\$ 5,899,802	\$ 5,521,393	\$ 2,062	mid		16%	84%
Oshawa	\$ 446,464	\$ 196,059	\$ 321,601	\$ 2,062	mid		44%	56%
Ajax	\$ 315,025	\$ 221,050	\$ 270,411	\$ 2,759	high		77%	23%
Vaughan	\$ 1,601,800	\$ 1,026,700	\$ 1,049,926	\$ 3,871	high		75%	25%
Aurora	\$ 168,936	\$ 249,001	\$ 260,106	\$ 4,830	high		54%	46%
Milton	\$ 449,980	\$ 610,558	\$ 405,679	\$ 5,008	high	GTA	82%	18%
Whitchurch-Stouffville	\$ 193,269	\$ 218,987	\$ 201,240	\$ 7,205	high	\$ 2,285	97%	3%
Wainfleet	\$ 8,258	\$ 6,078	\$ 5,782	\$ 847	low		76%	24%
St. Catharines	\$ 91,209	\$ 101,969	\$ 137,989	\$ 1,006	low		24%	76%
Pelham	\$ 27,681	\$ 22,970	\$ 17,498	\$ 1,045	low		78%	22%
Lincoln	\$ 31,422	\$ 45,845	\$ 26,491	\$ 1,182	low		84%	16%
West Lincoln	\$ 24,539	\$ 23,214	\$ 16,121	\$ 1,192	low		72%	28%
Welland	\$ 27,601	\$ 36,443	\$ 67,943	\$ 1,302	low		35%	65%
Hamilton	\$ 801,720	\$ 818,463	\$ 692,402	\$ 1,305	low		41%	59%
Port Colborne	\$ 16,104	\$ 13,717	\$ 27,021	\$ 1,400	low		33%	67%
Fort Erie	\$ 49,686	\$ 35,964	\$ 46,052	\$ 1,488	mid		37%	63%
Niagara Falls	\$ 180,211	\$ 171,257	\$ 142,571	\$ 1,677	mid		39%	61%
Grimsby	\$ 50,610	\$ 39,809	\$ 46,199	\$ 1,867	mid		53%	47%
Niagara-on-the-Lake	\$ 63,378	\$ 41,468	\$ 38,540	\$ 2,537	high	Niag./Ham.	73%	27%
Thorold	\$ 11,935	\$ 12,438	\$ 397,595	\$ 21,071	high	\$ 2,917	2%	98%



***Building Permit Activity Trend (cont'd) (Grouped by Location)***

<b>Municipality</b>	<b>2007 Building Construction Value (\$000)</b>	<b>2008 Building Construction Value (\$000)</b>	<b>2009 Building Construction Value (\$000)</b>	<b>2009 Bldg Const. Value Per Capita</b>	<b>2009 per Capita Ranking</b>	<b>2009 Group Average by Location</b>	<b>% Residential 2009</b>	<b>% Non-Residential 2009</b>
Timmins	\$ 28,256	\$ 29,656	\$ 25,674	\$ 593	low		39%	61%
Thunder Bay	\$ 83,400	\$ 173,678	\$ 72,060	\$ 649	low		53%	47%
Sault Ste. Marie	\$ 230,982	\$ 103,236	\$ 123,742	\$ 1,611	mid		25%	75%
North Bay	\$ 79,142	\$ 84,403	\$ 92,464	\$ 1,675	mid	<b>North</b>	39%	61%
Greater Sudbury	\$ 271,961	\$ 307,273	\$ 403,055	\$ 2,444	high	\$ 1,395	49%	51%
Barrie	\$ 331,475	\$ 500,271	\$ 361,695	\$ 2,629	high		20%	80%
Orillia		\$ 61,760	\$ 89,025	\$ 2,711	high	<b>Sim./Musk./Duff.</b>	16%	84%
Gravenhurst	\$ 32,863	\$ 60,094	\$ 43,126	\$ 3,729	high	\$ 3,023	69%	31%
Chatham-Kent	\$ 118,551	\$ 106,119	\$ 67,288	\$ 612	low		34%	66%
St. Thomas	\$ 93,769	\$ 57,669	\$ 34,531	\$ 904	low		66%	34%
Haldimand		\$ 41,891	\$ 48,772	\$ 1,051	low		66%	34%
Windsor	\$ 231,084	\$ 115,056	\$ 235,254	\$ 1,059	low		16%	84%
Stratford	\$ 124,051	\$ 64,506	\$ 33,548	\$ 1,066	low		61%	39%
Brantford	\$ 129,932	\$ 115,907	\$ 109,012	\$ 1,144	low		29%	71%
Sarnia	\$ 195,283	\$ 94,692	\$ 99,345	\$ 1,347	low		40%	60%
Lambton Shores		\$ 17,992	\$ 16,368	\$ 1,414	low		81%	19%
London	\$ 722,296	\$ 799,084	\$ 553,028	\$ 1,469	mid		49%	51%
Kitchener	\$ 436,274	\$ 339,407	\$ 365,825	\$ 1,647	mid		58%	42%
Tillsonburg	\$ 23,556	\$ 12,353	\$ 26,022	\$ 1,680	mid		78%	22%
Leamington	\$ 61,822	\$ 22,205	\$ 62,976	\$ 2,128	high		14%	86%
Cambridge	\$ 148,430	\$ 220,122	\$ 277,063	\$ 2,128	high		62%	38%
Woodstock	\$ 317,133	\$ 250,052	\$ 81,292	\$ 2,202	high		52%	48%
Guelph	\$ 271,875	\$ 303,239	\$ 282,158	\$ 2,292	high		48%	52%
Lakeshore	\$ 45,588	\$ 81,340	\$ 81,715	\$ 2,403	high		34%	66%
St. Marys	\$ 25,683	\$ 13,540	\$ 18,553	\$ 2,719	high		30%	70%
Wilmot	\$ 52,940	\$ 54,255	\$ 50,434	\$ 2,725	high		77%	23%
Wellesley	\$ 22,724	\$ 32,401	\$ 28,670	\$ 2,727	high		62%	38%
Saugeen Shores			\$ 33,956	\$ 2,828	high		74%	26%
Waterloo	\$ 121,878	\$ 326,685	\$ 334,481	\$ 3,162	high		37%	63%
Middlesex Centre	\$ 32,731	\$ 56,423	\$ 52,261	\$ 3,165	high		77%	23%
Woolwich	\$ 86,808	\$ 74,025	\$ 87,100	\$ 4,089	high	<b>Southwest</b>	76%	24%
The Blue Mountains	\$ 73,161	\$ 62,100	\$ 50,795	\$ 7,077	high	\$ 2,210		
<b>Average</b>	\$ 324,586	\$ 269,450	\$ 263,091	\$ 2,258			53%	47%
<b>Median</b>	\$ 94,960	\$ 82,872	\$ 92,205	\$ 1,674			53%	47%
<b>Minimum</b>	\$ 8,258	\$ 6,078	\$ 5,782	\$ 593			2%	3%
<b>Maximum</b>	\$ 6,988,434	\$ 5,899,802	\$ 5,521,393	\$ 21,071			97%	98%

## *Municipal Financial Indicators*



### ***Municipal Financial Indicators***

The ***Municipal Financial Indicators*** section of the report includes a number of indicators to assist municipalities in understanding the financial aspects of each municipality included in the study. It should be noted that all Water and Wastewater indicators have been included in the Water/Wastewater section of the report. It should also be noted that a number of the indicators in this section have changed from previous reports due to the change in the FIRs and reporting.

- ***Financial Position***
- ***Operating Surplus and Operating Surplus Ratio (NEW)***
- ***Asset Consumption Ratio (NEW)***
- ***Reserves***
  - ***Tax Discretionary Reserves as a % of Taxation***
  - ***Discretionary Reserves as a % of Own Source Revenues (NEW)***
- ***Debt***
  - ***Tax Debt Interest as a % of Own Source Revenues (NEW)***
  - ***Debt to Reserve Ratio***
  - ***Tax Debt Outstanding per \$100,000 of Unweighted Assessment***
  - ***Net Financial Liabilities Ratio (NEW)***
- ***Taxes Receivable as a % of Tax Levies***

### ***Evaluating a Municipality's Financial Condition***

A concern in conducting municipal financial analysis is the lack of normative standards for the financial characteristics such as size, geography, demographics, revenue structure and responsibility or authority to provide services. Another concern is that financial statements do not show, on an annual basis, all costs that are being postponed to the future. They do not show erosion of streets, buildings or other fixed assets. Nor do they relate to economic and demographic change and changes in revenue and expenditure rates.

Evaluating a municipality's financial condition is a complex process that involves sorting through a number of factors. The factors include:

- the state of the economy
- service levels and standards of the municipality
- population level
- composition of the community
- local business climate
- internal finances of the municipality

Many of these are difficult to isolate and quantify. Relationships between the factors add to the complexity. Some are more important than others, but often cannot be determined until all the factors have been assembled.

The information contained in this section of the report is intended as a management tool that pulls together information from each participating municipality's budget and financial reports. This, combined with various economic and demographic data also included in other sections of this report, help to facilitate analysis and measurement by sharing information between municipalities.

When the information is plotted over time, it can be used to monitor changes in financial condition and alert the municipality to future problems. We are committed to refining and developing additional data to have more efficient and effective benchmarking tools for municipalities.

### ***What's New?***

Under the new PSAB, reporting requires that the FIR now contains information about the municipalities investment in assets. We have included the following financial indicators:

#### Operating Surplus

The operating surplus does not include donated assets, development charge collections and provincial and federal grants. Operating surplus (deficit) arises when operating revenue exceeds (is less than) operating expenses. In the absence of other overriding objectives or directions, municipalities should strive to generate operating revenue approximately equal to their expenses.

#### Operating Surplus Ratio

The operating surplus ratio is the operating surplus (deficit) expressed as a percentage of Own Source Revenues. A negative ratio indicates the percentage increase that would be required to achieve a break-even operating result. A positive ratio indicates the percentage of total revenues to help fund capital expenditures.

#### Net Financial Liabilities Ratio

Net financial liabilities is a broader and more appropriate measure of indebtedness than debenture debt as it includes all of a municipality's financial assets and obligations compared with own source revenues. An increase in this ratio could mean that a municipality is incurring higher net operating costs.

#### Interest Cover Ratio

This ratio indicates the extent to which a municipality's operating revenues are committed to interest expenses. Municipalities should manage this ratio within a range acceptable to it, having regard to long-term financial sustainability.

#### Asset Consumption Ratio

This ratio shows the written down value of a municipality's depreciable assets relative to the historic cost. This ratio seeks to highlight the aged condition of a municipality's stock in fixed assets.

Hopefully these financial indicators help reveal any areas of your municipality's current financial strategies that may require particular focus in order to secure ongoing financial sustainability. Municipalities should consider setting targets (or target ranges) for aspired performance against these indicators.

**Financial Position**

A municipality's financial position is defined as the total fund balances including equity in business government enterprises less the amount to be recovered in future years associated with long term liabilities. A comparison was made of each municipality's overall financial position (assets less liabilities) over time. This is calculated as follows:

- Accumulated net revenue or deficit of the operating fund—this is the current year's operating surplus or deficit
- Plus the capital fund position—this is the surplus or deficit in the capital fund
- Plus the reserves and discretionary reserve funds—this does not include obligatory reserve funds such as DCs and park dedication which must be used for specific purposes
- Plus equity in business enterprises—this is the municipality's share in hydro operations
- Less long term liabilities—this is the debt outstanding
- Less post employment benefits—this includes accumulated sick leave, vacation pay and WSIB claims

<b>Municipality</b>	<b>2009 Stats Canada Estimated Population</b>	<b>2009 Municipal Position</b>	<b>2009 Municipal Position Per Capita</b>
Stratford	31,485	\$ (56,346,062)	\$ (1,790)
Toronto	2,677,708	\$ (3,829,791,563)	\$ (1,430)
St. Marys	6,823	\$ (9,375,476)	\$ (1,374)
Ottawa	882,477	\$ (900,255,847)	\$ (1,020)
King	22,212	\$ (22,427,326)	\$ (1,010)
Brockville	22,944	\$ (19,777,281)	\$ (862)
Barrie	137,555	\$ (114,720,671)	\$ (834)
Kingston	123,914	\$ (95,976,923)	\$ (775)
Kawartha Lakes	76,592	\$ (57,169,483)	\$ (746)
Oshawa	155,932	\$ (92,151,874)	\$ (591)
Chatham-Kent	109,858	\$ (64,020,313)	\$ (583)
Leamington	29,600	\$ (16,472,983)	\$ (557)
Timmins	43,274	\$ (18,823,428)	\$ (435)
Central Elgin	13,420	\$ (5,704,779)	\$ (425)
Thunder Bay	110,984	\$ (44,963,873)	\$ (405)
Gravenhurst	11,564	\$ (4,431,080)	\$ (383)
Windsor	222,251	\$ (82,976,733)	\$ (373)
Saugeen Shores	12,006	\$ (3,315,717)	\$ (276)
Lakeshore	34,002	\$ (8,840,305)	\$ (260)
Sarnia	73,751	\$ (18,766,007)	\$ (254)
London	376,481	\$ (35,849,410)	\$ (95)
Georgina	48,053	\$ (4,293,288)	\$ (89)
Whitchurch-Stouffville	27,929	\$ (787,004)	\$ (28)
Wainfleet	6,823	\$ (49,921)	\$ (7)
Quinte West	43,942	\$ 2,890,058	\$ 66
North Bay	55,196	\$ 6,502,719	\$ 118
Guelph	123,099	\$ 15,640,780	\$ 127
Pelham	16,747	\$ 2,454,738	\$ 147

**Financial Position (cont'd)**

<b>Municipality</b>	<b>2009 Stats Canada Estimated Population</b>	<b>2009 Municipal Position</b>	<b>2009 Municipal Position Per Capita</b>
Middlesex Centre	16,511	\$ 2,471,149	\$ 150
Huntsville	19,054	\$ 3,060,404	\$ 161
Caledon	64,406	\$ 17,577,270	\$ 273
Fort Erie	30,958	\$ 9,846,601	\$ 318
Hamilton	530,420	\$ 170,679,506	\$ 322
Welland	52,199	\$ 18,000,576	\$ 345
Clarington	84,604	\$ 32,515,392	\$ 384
Newmarket	84,327	\$ 33,789,824	\$ 401
East Gwillimbury	23,953	\$ 9,878,634	\$ 412
St. Catharines	137,102	\$ 72,316,883	\$ 527
Waterloo	105,775	\$ 60,934,670	\$ 576
Cambridge	130,203	\$ 78,950,948	\$ 606
Greater Sudbury	164,913	\$ 111,577,057	\$ 677
Kitchener	222,139	\$ 155,490,811	\$ 700
Sault Ste. Marie	76,809	\$ 56,683,156	\$ 738
Ajax	98,022	\$ 74,885,447	\$ 764
Woolwich	21,303	\$ 16,636,634	\$ 781
Aurora	53,847	\$ 42,425,062	\$ 788
Halton Hills	61,799	\$ 52,194,157	\$ 845
Whitby	121,032	\$ 106,052,810	\$ 876
Pickering	96,180	\$ 84,283,593	\$ 876
Milton	81,000	\$ 71,188,595	\$ 879
Niagara Falls	85,031	\$ 75,968,119	\$ 893
Wellesley	10,514	\$ 9,444,901	\$ 898
Mississauga	758,646	\$ 682,217,045	\$ 899
Burlington	184,538	\$ 166,996,503	\$ 905
Vaughan	271,212	\$ 249,657,064	\$ 921
Brampton	490,695	\$ 474,217,570	\$ 966
Oakville	185,632	\$ 184,480,026	\$ 994
Wilmot	18,505	\$ 18,704,788	\$ 1,011
Peterborough	78,238	\$ 83,492,101	\$ 1,067
West Lincoln	13,525	\$ 14,440,647	\$ 1,068
Lincoln	22,412	\$ 25,594,547	\$ 1,142
Brantford	95,285	\$ 111,657,100	\$ 1,172
Markham	299,418	\$ 374,317,143	\$ 1,250
Woodstock	36,916	\$ 47,932,072	\$ 1,298
Niagara-on-the-Lake	15,192	\$ 20,077,175	\$ 1,322
Thorold	18,869	\$ 25,885,330	\$ 1,372
Orillia	32,834	\$ 49,479,003	\$ 1,507
<b>Average</b>			<b>\$ 253</b>
<b>Median</b>			<b>\$ 345</b>
<b>Minimum</b>			<b>\$ (1,790)</b>
<b>Maximum</b>			<b>\$ 1,507</b>

*Financial Position (cont'd)*

<b>Municipality</b>	<b>2009 Stats Canada Estimated Population</b>	<b>2009 Municipal Position</b>	<b>2009 Municipal Position Per Capita</b>
District Muskoka	59,751	\$ (64,479,019)	\$ (1,079)
York Region	1,016,010	\$ (651,561,647)	\$ (641)
Waterloo Region	518,203	\$ (144,218,243)	\$ (278)
Niagara Region	442,908	\$ 2,561,136	\$ 6
Peel Region	1,313,747	\$ 559,219,427	\$ 426
Durham Region	613,580	\$ 451,015,256	\$ 735
Halton Region	512,969	\$ 534,034,622	\$ 1,041
<b>Average</b>			<b>\$ 30</b>
<b>Median</b>			<b>\$ 6</b>
<b>Minimum</b>			<b>\$ (1,079)</b>
<b>Maximum</b>			<b>\$ 1,041</b>



### ***Operating Surplus and Operating Surplus Ratio***

An operating surplus (deficit) arises when operating revenue exceeds (is less than) operating expenses including amortization. When an operating surplus is achieved, the amount is available for capital expenditure over and above amortization expenses. Long term financial sustainability is dependent upon ensuring that on average, over time, expenses are less than revenues. In essence, this requires current taxpayers to fully meet the cost of services. Municipalities operating with a deficit over several years should ensure that the long range financial plan provides clear direction to turn this around.

The presence of an accounting surplus does not necessarily represent financial sustainability. While a surplus is clearly better than a deficit, the accounting surplus may not be large enough for future asset replacement. Amortization expense is based on historic cost and will not reflect increased cost of replacement in the future. Taking into account future replacement costs in determining the appropriate level of surplus is a critical step toward financial sustainability. Some level of surplus is both appropriate and required. Identifying the appropriate level of surplus must be done as a long term forward looking planning process that takes into account future capital investment needs.

The operating surplus has been calculated on an accrual basis, excluding asset revaluations, developer contributions, capital grants and accounting corrections.

The operating surplus ratio is the operating surplus (deficit) expressed as a percentage of own source revenues. A negative ratio indicates the percentage increase in total rates that would be required to achieve a break-even result. Municipalities consistently achieving operating surpluses, having regard to asset management and meeting service level needs, are a good indication of financial sustainability.

**Operating Surplus and Operating Surplus Ratio**

	Total Operating Surplus	Total Own Source Revenues	Total Operating Surplus Ratio	Tax Surplus	Tax Own Source Revenues	Tax Operating Surplus Ratio
Quinte West	\$ (35,949,592)	\$ 50,098,174	-71.8%	\$ (33,916,411)	\$ 41,598,121	-81.5%
Wellesley	\$ (3,586,875)	\$ 4,645,996	-77.2%	\$ (3,586,875)	\$ 4,645,996	-77.2%
Caledon	\$ (18,450,669)	\$ 47,905,034	-38.5%	\$ (18,450,669)	\$ 47,905,034	-38.5%
Wilmot	\$ (2,987,790)	\$ 11,853,569	-25.2%	\$ (2,645,583)	\$ 9,012,112	-29.4%
Stratford	\$ (9,962,801)	\$ 68,068,780	-14.6%	\$ (12,783,564)	\$ 59,136,794	-21.6%
Thorold	\$ (1,257,145)	\$ 20,293,243	-6.2%	\$ (2,372,751)	\$ 13,786,525	-17.2%
Markham	\$ (41,460,048)	\$ 319,573,061	-13.0%	\$ (38,660,847)	\$ 228,098,661	-16.9%
Windsor	\$ (29,354,136)	\$ 500,642,639	-5.9%	\$ (66,613,051)	\$ 396,861,041	-16.8%
Clarington	\$ (9,996,638)	\$ 59,683,360	-16.7%	\$ (9,996,638)	\$ 59,683,360	-16.7%
Woolwich	\$ (575,762)	\$ 15,695,075	-3.7%	\$ (1,621,990)	\$ 10,557,180	-15.4%
Huntsville	\$ (2,054,904)	\$ 14,335,632	-14.3%	\$ (2,054,904)	\$ 14,335,632	-14.3%
Newmarket	\$ (5,319,989)	\$ 76,034,590	-7.0%	\$ (7,359,125)	\$ 56,410,284	-13.0%
Pelham	\$ (1,270,795)	\$ 13,269,205	-9.6%	\$ (1,270,795)	\$ 9,958,629	-12.8%
Waterloo	\$ (10,322,804)	\$ 117,338,251	-8.8%	\$ (13,973,106)	\$ 117,338,251	-11.9%
Milton	\$ (9,584,068)	\$ 83,469,557	-11.5%	\$ (9,584,068)	\$ 83,469,557	-11.5%
Ottawa	\$ (176,354,497)	\$ 2,188,859,933	-8.1%	\$ (204,996,456)	\$ 1,841,645,237	-11.1%
Hamilton	\$ (65,097,444)	\$ 1,111,404,346	-5.9%	\$ (98,377,116)	\$ 960,781,799	-10.2%
Cambridge	\$ (7,301,999)	\$ 132,281,185	-5.5%	\$ (9,972,624)	\$ 97,644,600	-10.2%
Fort Erie	\$ (537,862)	\$ 37,021,209	-1.5%	\$ (2,140,569)	\$ 22,158,557	-9.7%
Halton Hills	\$ (5,065,436)	\$ 56,072,949	-9.0%	\$ (5,065,436)	\$ 56,072,949	-9.0%
Mississauga	\$ (52,188,790)	\$ 591,397,711	-8.8%	\$ (52,188,790)	\$ 591,397,711	-8.8%
Sarnia	\$ (8,222,411)	\$ 100,155,522	-8.2%	\$ (6,572,180)	\$ 75,162,992	-8.7%
Brampton	\$ (44,548,025)	\$ 509,867,169	-8.7%	\$ (44,548,025)	\$ 509,867,169	-8.7%
Gravenhurst	\$ (787,451)	\$ 10,204,789	-7.7%	\$ (787,451)	\$ 10,204,789	-7.7%
St. Marys	\$ (464,846)	\$ 14,761,950	-3.1%	\$ (881,759)	\$ 12,486,794	-7.1%
Guelph	\$ (5,276,843)	\$ 248,850,482	-2.1%	\$ (13,446,581)	\$ 207,291,450	-6.5%
Barrie	\$ (9,926,719)	\$ 235,607,960	-4.2%	\$ (12,737,759)	\$ 204,920,265	-6.2%
Oshawa	\$ (8,514,401)	\$ 141,845,929	-6.0%	\$ (8,514,401)	\$ 141,845,929	-6.0%
Vaughan	\$ (28,097,513)	\$ 432,363,904	-6.5%	\$ (21,452,565)	\$ 363,603,595	-5.9%
Aurora	\$ (2,545,954)	\$ 51,217,144	-5.0%	\$ (2,693,985)	\$ 51,217,144	-5.3%
Oakville	\$ (9,883,878)	\$ 189,760,906	-5.2%	\$ (9,883,878)	\$ 189,760,906	-5.2%
Whitchurch-Stouffville	\$ (2,312,145)	\$ 62,260,291	-3.7%	\$ (2,967,241)	\$ 57,429,023	-5.2%
East Gwillimbury	\$ (2,866,800)	\$ 18,388,427	-15.6%	\$ (753,478)	\$ 15,423,169	-4.9%
Timmins	\$ (3,516,430)	\$ 85,680,570	-4.1%	\$ (3,473,429)	\$ 72,801,457	-4.8%
Kitchener	\$ 2,283,684	\$ 342,930,556	0.7%	\$ (13,223,914)	\$ 281,029,179	-4.7%
Greater Sudbury	\$ (11,965,066)	\$ 344,516,956	-3.5%	\$ (11,408,296)	\$ 286,014,427	-4.0%
Saugeen Shores	\$ (1,258,800)	\$ 18,318,395	-6.9%	\$ (354,557)	\$ 13,879,419	-2.6%
Brantford	\$ 1,086,676	\$ 198,392,976	0.5%	\$ (4,111,186)	\$ 167,708,671	-2.5%
Middlesex Centre	\$ (1,302,730)	\$ 15,505,721		\$ (310,009)	\$ 13,063,631	-2.4%
Woodstock	\$ (945,275)	\$ 45,416,343	-2.1%	\$ (945,275)	\$ 45,416,343	-2.1%
Pickering	\$ (1,388,314)	\$ 69,633,836	-2.0%	\$ (1,388,314)	\$ 69,633,836	-2.0%
Orillia	\$ 475,401	\$ 61,929,182	0.8%	\$ (1,021,341)	\$ 52,295,498	-2.0%
Whitby	\$ (2,073,567)	\$ 125,264,372	-1.7%	\$ (2,073,567)	\$ 125,264,372	-1.7%
Georgina	\$ (143,854)	\$ 36,880,847	-0.4%	\$ (382,224)	\$ 28,833,265	-1.3%
North Bay	\$ (599,917)	\$ 105,541,487	-0.6%	\$ (1,117,324)	\$ 89,105,334	-1.3%
London	\$ 8,883,188	\$ 767,999,082	1.2%	\$ (7,924,005)	\$ 639,403,238	-1.2%
Thunder Bay	\$ (7,391,930)	\$ 354,004,644	-2.1%	\$ (1,937,802)	\$ 354,004,644	-0.5%
Lakeshore	\$ 736,740	\$ 32,816,558	2.2%	\$ (101,713)	\$ 22,276,256	-0.5%
Niagara-on-the-Lake	\$ (950,535)	\$ 21,419,681	-4.4%	\$ (19,425)	\$ 15,536,084	-0.1%
Brockville	\$ (423,913)	\$ 40,630,961		\$ (14,869)	\$ 32,598,991	0.0%
Toronto	\$ 161,769,019	\$ 7,782,880,281	2.1%	\$ 45,358,680	\$ 7,044,556,583	0.6%
Kingston	\$ 6,491,518	\$ 309,988,945	2.1%	\$ 2,414,845	\$ 269,742,819	0.9%
Burlington	\$ 1,952,314	\$ 196,150,899	1.0%	\$ 1,952,314	\$ 196,150,899	1.0%

**Operating Surplus and Operating Surplus Ratio (cont'd)**

	Total Operating Surplus	Total Own Source Revenues	Total Operating Surplus Ratio	Tax Surplus	Tax Own Source Revenues	Tax Operating Surplus Ratio
Sault Ste. Marie	\$ 4,598,361	\$ 146,938,618	3.1%	\$ 1,821,622	\$ 125,925,366	1.4%
Niagara Falls	\$ 5,601,200	\$ 99,398,936	5.6%	\$ 1,480,365	\$ 99,398,936	1.5%
West Lincoln	\$ (76,844)	\$ 8,652,708	-0.9%	\$ 117,602	\$ 6,554,976	1.8%
Peterborough	\$ 14,541,406	\$ 165,103,461	8.8%	\$ 4,323,287	\$ 165,103,461	2.6%
Welland	\$ (1,628,326)	\$ 56,622,624	-2.9%	\$ 1,486,129	\$ 56,622,624	2.6%
St. Catharines	\$ 4,176,460	\$ 120,708,253	3.5%	\$ 3,243,089	\$ 107,280,014	3.0%
Ajax	\$ 3,653,428	\$ 103,978,217	3.5%	\$ 3,653,428	\$ 103,978,217	3.5%
Kawartha Lakes	\$ 1,572,195	\$ 108,965,713	1.4%	\$ 4,449,801	\$ 96,858,401	4.6%
Lincoln	\$ 1,573,326	\$ 18,482,811	8.5%	\$ 937,057	\$ 12,151,818	7.7%
Chatham-Kent	\$ 14,640,226	\$ 188,486,476	7.8%	\$ 16,315,550	\$ 154,143,499	10.6%
Wainfleet	\$ 460,936	\$ 4,312,946	10.7%	\$ 460,936	\$ 4,312,946	10.7%
King	\$ 1,913,676	\$ 23,720,861	8.1%	\$ 2,605,593	\$ 21,200,447	12.3%
Leamington	\$ 1,585,342	\$ 47,414,245	3.3%	\$ 4,608,510	\$ 23,495,646	19.6%
Central Elgin	\$ 2,547,402	\$ 15,347,760		\$ 2,541,469	\$ 12,355,256	20.6%
<b>Average</b>	\$ (6,048,508)	\$ 292,526,327	-6.2%	\$ (10,073,248)	\$ 259,259,818	-6.9%
<b>Median</b>	\$ (1,302,730)	\$ 76,034,590	-3.7%	\$ (2,054,904)	\$ 69,633,836	-4.8%
<b>Minimum</b>	\$ (176,354,497)	\$ 4,312,946	-77.2%	\$ (204,996,456)	\$ 4,312,946	-81.5%
<b>Maximum</b>	\$ 161,769,019	\$ 7,782,880,281	10.7%	\$ 45,358,680	\$ 7,044,556,583	20.6%

	Total Operating Surplus	Total Own Source Revenues	Total Operating Surplus Ratio	Tax Surplus	Tax Own Source Revenues	Tax Operating Surplus Ratio
Region Waterloo	\$ (63,013,081)	\$ 537,628,339	-11.7%	\$ (61,762,619)	\$ 436,270,318	-14.2%
Region Niagara	\$ 3,748,490	\$ 508,783,192	0.7%	\$ (11,209,285)	\$ 410,807,461	-2.7%
Region Peel	\$ (26,941,695)	\$ 1,221,942,306	-2.2%	\$ (17,960,674)	\$ 953,501,730	-1.9%
Region York	\$ (66,891,920)	\$ 1,093,035,867	-6.1%	\$ (15,614,932)	\$ 839,036,045	-1.9%
Region Durham	\$ 38,437,467	\$ 777,621,826	4.9%	\$ 19,021,234	\$ 536,449,675	3.5%
Region Halton	\$ 56,381,191	\$ 547,638,826	10.3%	\$ 54,602,696	\$ 361,065,686	15.1%
District Muskoka	\$ 5,064,372	\$ 105,024,391	4.8%	\$ 19,670,040	\$ 91,837,929	21.4%
<b>Average</b>	\$ (7,602,168)	\$ 684,524,964	0.1%	\$ (1,893,363)	\$ 518,424,121	2.8%
<b>Median</b>	\$ 3,748,490	\$ 547,638,826	0.7%	\$ (11,209,285)	\$ 436,270,318	-1.9%
<b>Minimum</b>	\$ (66,891,920)	\$ 105,024,391	-11.7%	\$ (61,762,619)	\$ 91,837,929	-14.2%
<b>Maximum</b>	\$ 56,381,191	\$ 1,221,942,306	10.3%	\$ 54,602,696	\$ 953,501,730	21.4%

**Asset Consumption Ratio**

This ratio shows the written down value of the tangible capital assets relative to their historical costs. This ratio seeks to highlight the aged condition of the assets and the potential asset replacement needs. A higher ratio may indicate significant replacement needs. However, if assets are renewed and replaced in accordance with an asset management plan a high ratio should not be a cause for concern.

Municipality	Closing Amortization Balance less WWW	Closing Cost Balance Net Fixed Assets less WWW	2009 Asset Consumption Ratio
Vaughan	\$ 521,710,119	\$ 6,456,501,720	8.1%
Markham	\$ 372,621,602	\$ 2,744,689,906	13.6%
Mississauga	\$ 1,177,011,173	\$ 8,215,846,484	14.3%
Aurora	\$ 82,653,410	\$ 431,888,938	19.1%
Ajax	\$ 127,809,355	\$ 587,676,627	21.7%
Woolwich	\$ 36,382,720	\$ 166,248,768	21.9%
Georgina	\$ 56,790,711	\$ 255,774,629	22.2%
Barrie	\$ 237,610,186	\$ 997,608,099	23.8%
Brampton	\$ 805,436,087	\$ 3,224,930,964	25.0%
St. Marys	\$ 17,200,863	\$ 66,548,562	25.8%
Whitchurch-Stouffville	\$ 51,342,553	\$ 196,626,160	26.1%
Ottawa	\$ 2,368,657,110	\$ 9,050,696,590	26.2%
Waterloo	\$ 232,257,058	\$ 846,450,301	27.4%
Whitby	\$ 245,899,423	\$ 864,271,531	28.5%
Central Elgin	\$ 21,023,937	\$ 72,584,454	29.0%
Niagara-on-the-Lake	\$ 29,296,618	\$ 100,591,208	29.1%
Oakville	\$ 500,145,395	\$ 1,711,111,910	29.2%
Huntsville	\$ 42,250,624	\$ 144,546,408	29.2%
Woodstock	\$ 59,887,153	\$ 199,928,645	30.0%
Newmarket	\$ 138,573,299	\$ 444,720,068	31.2%
Milton	\$ 252,614,982	\$ 807,316,173	31.3%
Burlington	\$ 294,752,153	\$ 915,626,256	32.2%
Windsor	\$ 859,629,097	\$ 2,654,168,484	32.4%
Clarington	\$ 179,685,474	\$ 550,066,425	32.7%
Stratford	\$ 93,027,540	\$ 283,367,136	32.8%
London	\$ 855,695,668	\$ 2,591,520,921	33.0%
East Gwillimbury	\$ 43,210,907	\$ 130,003,894	33.2%
Oshawa	\$ 288,052,332	\$ 850,794,643	33.9%
Sarnia	\$ 165,021,824	\$ 484,117,998	34.1%
Niagara Falls	\$ 173,269,667	\$ 507,142,108	34.2%
Gravenhurst	\$ 29,938,841	\$ 85,072,195	35.2%
Kitchener	\$ 312,374,296	\$ 880,036,963	35.5%
Middlesex Centre	\$ 49,301,471	\$ 138,632,668	35.6%
Leamington	\$ 41,915,072	\$ 117,244,094	35.8%
Welland	\$ 80,524,141	\$ 224,466,349	35.9%
Orillia	\$ 91,900,929	\$ 254,352,040	36.1%
Sault Ste. Marie	\$ 300,469,655	\$ 830,079,746	36.2%
Hamilton	\$ 1,487,104,053	\$ 4,086,773,777	36.4%
Fort Erie	\$ 71,452,658	\$ 189,956,124	37.6%
Cambridge	\$ 165,997,661	\$ 436,051,329	38.1%
Pelham	\$ 34,324,162	\$ 89,978,467	38.1%
West Lincoln	\$ 18,808,402	\$ 48,551,008	38.7%
Kingston	\$ 400,428,554	\$ 1,032,988,284	38.8%
Toronto	\$ 8,269,976,641	\$ 21,149,515,004	39.1%

**Asset Consumption Ratio (cont'd)**

Municipality	Closing Amortization Balance less WWW	Closing Cost Balance Net Fixed Assets less WWW	2009 Asset Consumption Ratio
Saugeen Shores	\$ 44,709,400	\$ 113,198,919	39.5%
Peterborough	\$ 211,402,823	\$ 529,112,580	40.0%
Guelph	\$ 341,864,399	\$ 814,433,404	42.0%
Caledon	\$ 217,764,342	\$ 513,917,288	42.4%
Halton Hills	\$ 175,644,659	\$ 412,809,136	42.5%
North Bay	\$ 222,715,070	\$ 514,410,616	43.3%
St. Catharines	\$ 267,170,493	\$ 614,858,518	43.5%
King	\$ 69,936,918	\$ 159,616,966	43.8%
Thorold	\$ 33,106,850	\$ 75,207,903	44.0%
Lakeshore	\$ 63,131,724	\$ 142,617,525	44.3%
Wilmot	\$ 58,104,315	\$ 130,912,781	44.4%
Chatham-Kent	\$ 378,491,155	\$ 828,842,257	45.7%
Wainfleet	\$ 8,126,825	\$ 17,553,183	46.3%
Pickering	\$ 169,545,703	\$ 353,946,996	47.9%
Brockville	\$ 40,341,756	\$ 83,353,578	48.4%
Brantford	\$ 329,210,818	\$ 677,915,205	48.6%
Lincoln	\$ 58,328,789	\$ 119,765,688	48.7%
Greater Sudbury	\$ 774,660,801	\$ 1,521,027,940	50.9%
Timmins	\$ 109,185,279	\$ 213,937,312	51.0%
Thunder Bay	\$ 685,269,709	\$ 1,338,453,530	51.2%
Wellesley	\$ 61,295,441	\$ 115,610,706	53.0%
Kawartha Lakes	\$ 241,263,990	\$ 437,159,028	55.2%
Quinte West	\$ 421,156,710	\$ 693,603,763	60.7%
<b>Average</b>			35.9%
<b>Median</b>			35.8%
<b>Minimum</b>			8.1%
<b>Maximum</b>			60.7%

Municipality	Closing Amortization Balance less WWW	Closing Cost Balance Net Fixed Assets less WWW	2009 Asset Consumption Ratio
Region Halton	\$ 260,392,121	\$ 1,048,280,149	24.8%
Region Peel	\$ 831,942,685	\$ 2,888,901,993	28.8%
Region Durham	\$ 534,989,695	\$ 1,759,086,123	30.4%
Region Waterloo	\$ 558,092,297	\$ 1,617,489,156	34.5%
Region Niagara	\$ 377,937,287	\$ 1,042,310,755	36.3%
Region York	\$ 948,965,214	\$ 2,514,821,963	37.7%
District Muskoka	\$ 126,180,613	\$ 306,202,236	41.2%
<b>Average</b>			33.4%
<b>Median</b>			34.5%
<b>Minimum</b>			24.8%
<b>Maximum</b>			41.2%

## **Reserves**

Reserves are a critical component of a municipality's long-term financing plan. The purpose for maintaining reserves is to:

- Provide stability of tax rates in the face of variable and uncontrollable factors (consumption, interest rates, unemployment rates, changes in subsidies)
- Provide financing for one-time or short term requirements without permanently impacting the tax and utility rates
- Make provisions for replacements/acquisitions of assets/infrastructure that are currently being consumed and depreciated
- Avoid spikes in funding requirements of the capital budget by reducing their reliance on long-term debt borrowings
- Provide a source of internal financing
- Ensure adequate cash flows
- Provide flexibility to manage debt levels and protect the municipality's financial position
- Provide for future liabilities incurred in the current year but paid for in the future

Reserves offer liquidity which enhance the municipality's flexibility in addressing operating requirements and in permitting the municipality to temporarily fund capital projects internally, allowing it time to access debt markets and take advantage of favourable conditions. The level of reserves required will vary for a number of reasons including:

- Services provided by the municipality
- Age and condition of infrastructure, inventory of fleet and vehicles supporting municipal operations
- Level of expenditures
- Internal debt and reserve policies
- Targets, ranges established on a reserve by reserve basis
- Economic conditions and projections

**Tax Discretionary Reserves as % of Taxation**

Municipality	2005 Reserves as a % of Taxation (Excluding Water/Sewer)	2006 Reserves as a % of Taxation (Excluding Water/Sewer)	2007 Reserves as a % of Taxation (Excluding Water/Sewer)	2008 Reserves as a % of Taxation (Excluding Water/Sewer)	2009 Reserves as a % of Taxation (Excluding Water/Sewer)
Ottawa	34.7%	34.8%	34.9%	28.0%	20.5%
Kitchener	64.5%	53.4%	48.1%	N/A	25.1%
North Bay	27.8%	28.4%	30.6%	40.2%	27.1%
Timmins	21.0%	28.1%	28.0%	34.8%	29.1%
Kawartha Lakes	26.0%	35.8%	28.8%	26.9%	29.9%
Halton Hills	47.9%	38.4%	28.5%	46.7%	30.8%
Sarnia	24.9%	26.2%	25.5%	19.0%	31.1%
Oshawa	23.8%	26.6%	25.7%	28.0%	31.4%
Brantford	34.5%	33.1%	38.4%	47.9%	32.1%
Guelph	28.3%	36.0%	35.0%	38.3%	34.7%
Greater Sudbury	39.2%	42.8%	47.9%	50.8%	38.6%
Brockville	N/A	59.1%	52.7%	47.5%	38.8%
Pelham	20.4%	21.1%	32.0%	59.9%	38.8%
Windsor	24.0%	22.8%	26.9%	39.6%	39.2%
Wainfleet	N/A	N/A	56.5%	45.9%	40.1%
Toronto	33.1%	34.9%	35.5%	38.2%	40.8%
Huntsville	56.7%	47.8%	37.5%	N/A	45.9%
Central Elgin	49.4%	40.6%	41.7%	60.1%	47.6%
Fort Erie	43.9%	49.7%	47.4%	51.4%	47.6%
Stratford	58.6%	65.7%	59.4%	63.0%	47.8%
Orillia					48.4%
Sault Ste. Marie	42.4%	53.4%	52.3%	25.4%	48.6%
London	31.5%	36.8%	42.1%	44.8%	49.4%
Quinte West	N/A	N/A	65.9%	62.6%	49.5%
Georgina	27.3%	29.6%	35.2%	37.7%	53.3%
Niagara-on-the-Lake	76.6%	82.9%	83.2%	82.0%	55.0%
Chatham-Kent	32.0%	40.7%	43.3%	58.1%	55.1%
Thunder Bay	52.2%	61.3%	62.7%	67.2%	55.4%
Leamington	37.7%	44.1%	44.0%	53.7%	59.5%
Pickering	50.1%	57.0%	55.6%	58.4%	60.1%
Cambridge	112.6%	96.6%	68.6%	65.9%	61.1%
Woodstock					61.5%
Hamilton	55.9%	56.4%	54.4%	68.6%	62.6%
Oakville	46.7%	50.3%	52.3%	57.0%	63.7%
St. Marys		76.9%	72.4%	66.5%	65.5%
Newmarket	87.5%	58.3%	41.6%	68.9%	65.5%
Kingston	54.7%	56.4%	58.6%	55.2%	66.3%
Lakeshore					67.0%
Waterloo	59.1%	61.9%	55.3%	75.5%	68.7%
Peterborough	53.0%	59.4%	52.7%	69.8%	70.6%
Barrie	33.0%	36.4%	44.4%	72.9%	71.7%
Burlington	52.4%	57.0%	57.5%	67.0%	72.3%
Whitchurch-Stouffville	109.5%	119.9%	100.0%	94.9%	75.0%
East Gwillimbury	28.4%	45.2%	25.0%	59.5%	75.7%
Welland	100.2%	93.3%	83.8%	80.7%	76.9%
Middlesex Centre	N/A	72.8%	110.6%	100.7%	83.4%
Woolwich	109.8%	124.5%	168.9%	159.4%	86.8%
Caledon	88.3%	149.9%	107.0%	158.0%	87.2%
Gravenhurst	265.2%	146.7%	130.0%	118.8%	87.5%
Lincoln	80.6%	78.6%	84.2%	85.1%	90.1%
St. Catharines	103.5%	100.3%	99.4%	106.1%	93.1%
Ajax	54.3%	63.5%	67.5%	76.8%	94.3%
King	64.0%	43.8%	41.0%	100.7%	95.4%
Brampton	150.4%	134.7%	125.9%	106.5%	100.1%
Niagara Falls	36.7%	46.0%	83.4%	117.3%	101.8%

***Tax Discretionary Reserves as % of Taxation (cont'd)***

Municipality	2005 Reserves as a % of Taxation (Excluding Water/Sewer)	2006 Reserves as a % of Taxation (Excluding Water/Sewer)	2007 Reserves as a % of Taxation (Excluding Water/Sewer)	2008 Reserves as a % of Taxation (Excluding Water/Sewer)	2009 Reserves as a % of Taxation (Excluding Water/Sewer)
Whitby	76.1%	85.3%	94.0%	101.5%	102.4%
Wilmot	115.2%	113.6%	145.2%	129.5%	107.5%
Vaughan	161.8%	174.3%	158.8%	139.4%	115.4%
Wellesley	115.5%	151.3%	148.6%	195.0%	116.3%
West Lincoln	85.7%	N/A	74.6%	134.8%	118.3%
Markham	103.3%	103.7%	118.4%	108.6%	121.1%
Clarington	178.6%	162.8%	157.5%	158.3%	137.9%
Saugeen Shores					142.9%
Mississauga	240.7%	218.6%	201.2%	183.1%	145.1%
Milton	140.5%	115.3%	132.7%	159.5%	148.7%
Aurora	202.2%	185.4%	177.1%	179.6%	177.4%
Thorold	254.2%	244.0%	238.3%	231.9%	223.7%
<b>Average</b>	<b>71.8%</b>	<b>70.3%</b>	<b>70.9%</b>	<b>78.6%</b>	<b>72.4%</b>
<b>Median</b>	<b>52.3%</b>	<b>56.4%</b>	<b>55.3%</b>	<b>66.2%</b>	<b>63.7%</b>
<b>Minimum</b>	<b>4.7%</b>	<b>5.1%</b>	<b>12.5%</b>	<b>16.3%</b>	<b>20.5%</b>
<b>Maximum</b>	<b>265.2%</b>	<b>244.0%</b>	<b>238.3%</b>	<b>231.9%</b>	<b>223.7%</b>

Municipality	2005 Reserves as a % of Taxation (Excluding Water/Sewer)	2006 Reserves as a % of Taxation (Excluding Water/Sewer)	2007 Reserves as a % of Taxation (Excluding Water/Sewer)	2008 Reserves as a % of Taxation (Excluding Water/Sewer)	2009 Reserves as a % of Taxation (Excluding Water/Sewer)
Region Waterloo	45.7%	47.6%	45.9%	49.6%	36.2%
Region Niagara	43.2%	49.3%	49.5%	59.2%	50.6%
District Muskoka	44.1%	39.8%	46.1%	53.1%	51.7%
Region Durham	74.8%	68.7%	75.8%	82.5%	93.0%
Region Halton	99.1%	96.1%	96.4%	100.1%	109.9%
Region York	69.5%	73.1%	79.7%	103.7%	110.3%
Region Peel		124.4%	118.7%	120.4%	117.4%
<b>Average</b>	<b>62.7%</b>	<b>62.4%</b>	<b>65.6%</b>	<b>81.2%</b>	<b>81.3%</b>
<b>Median</b>	<b>57.6%</b>	<b>59.0%</b>	<b>62.6%</b>	<b>82.5%</b>	<b>72.3%</b>
<b>Minimum</b>	<b>43.2%</b>	<b>39.8%</b>	<b>45.9%</b>	<b>49.6%</b>	<b>36.2%</b>
<b>Maximum</b>	<b>99.1%</b>	<b>124.4%</b>	<b>118.7%</b>	<b>120.4%</b>	<b>117.4%</b>



**Discretionary Reserves as a % of Own Source Revenues**

Municipality	2009 Total Reserves (Excluding Obligatory)	2009 Total Reserves (Excluding Obligatory and Water/WW)	2009 Own Source Revenue	2009 Own Source Revenue (Excluding Water/WW)	2009 Total Reserves (Excluding Obligatory) as a % of Own Source Revenue	2009 Total Reserves (Excluding Obligatory and Water/WW) as a % of Own Source Revenue
Kitchener	\$ 24,101,302	\$ 24,101,302	\$ 342,930,556	\$ 281,451,876	7.0%	8.6%
Ottawa	\$ 272,683,920	\$ 266,707,735	\$ 2,188,859,933	\$ 1,967,671,836	12.5%	13.6%
Halton Hills	\$ 8,712,182	\$ 8,712,182	\$ 56,072,949	\$ 56,072,949	15.5%	15.5%
Whitchurch-Stouffville	\$ 12,544,831	\$ 11,289,636	\$ 62,260,291	\$ 57,171,593	20.1%	19.7%
North Bay	\$ 18,927,708	\$ 18,085,365	\$ 105,541,487	\$ 88,686,634	17.9%	20.4%
Toronto	\$ 1,599,882,285	\$ 1,458,494,259	\$ 7,782,880,281	\$ 7,061,268,901	20.6%	20.7%
Timmins	\$ 15,479,726	\$ 15,479,726	\$ 85,680,570	\$ 72,023,152	18.1%	21.5%
Brantford	\$ 61,407,785	\$ 36,819,139	\$ 198,392,976	\$ 167,708,671	31.0%	22.0%
Kawartha Lakes	\$ 22,535,301	\$ 22,535,301	\$ 108,965,713	\$ 96,908,106	20.7%	23.3%
Oshawa	\$ 33,271,289	\$ 33,271,289	\$ 141,845,929	\$ 141,845,929	23.5%	23.5%
Sarnia	\$ 20,162,482	\$ 17,945,229	\$ 100,155,522	\$ 75,183,505	20.1%	23.9%
Thunder Bay	\$ 91,673,856	\$ 79,796,491	\$ 354,004,644	\$ 324,727,522	25.9%	24.6%
Greater Sudbury	\$ 81,664,015	\$ 75,957,171	\$ 344,516,956	\$ 295,202,358	23.7%	25.7%
Guelph	\$ 89,750,299	\$ 55,906,477	\$ 248,850,482	\$ 209,939,318	36.1%	26.6%
Windsor	\$ 122,412,798	\$ 119,921,114	\$ 500,642,639	\$ 440,220,299	24.5%	27.2%
Niagara-on-the-Lake	\$ 5,382,613	\$ 4,387,425	\$ 21,419,681	\$ 15,629,720	25.1%	28.1%
Huntsville	\$ 4,389,187	\$ 4,389,187	\$ 14,335,632	\$ 14,335,632	30.6%	30.6%
Stratford	\$ 16,002,198	\$ 18,470,587	\$ 68,068,780	\$ 59,708,554	23.5%	30.9%
Brockville	\$ 10,714,289	\$ 10,714,289	\$ 40,630,961	\$ 34,078,115	26.4%	31.4%
Pelham	\$ 5,079,396	\$ 3,359,630	\$ 13,269,205	\$ 10,018,392	38.3%	33.5%
Wainfleet	\$ 1,455,540	\$ 1,455,540	\$ 4,312,946	\$ 4,312,946	33.7%	33.7%
Sault Ste. Marie	\$ 43,765,382	\$ 43,765,382	\$ 146,938,618	\$ 127,095,435	29.8%	34.4%
Fort Erie	\$ 10,069,557	\$ 8,024,864	\$ 37,021,209	\$ 23,049,809	27.2%	34.8%
London	\$ 306,472,149	\$ 229,564,515	\$ 767,999,082	\$ 656,548,826	39.9%	35.0%
Orillia	\$ 18,053,223	\$ 19,086,469	\$ 61,929,182	\$ 52,444,271	29.2%	36.4%
Cambridge	\$ 41,166,560	\$ 37,246,255	\$ 132,281,185	\$ 97,907,704	31.1%	38.0%
Ajax	\$ 41,514,814	\$ 41,514,814	\$ 103,978,217	\$ 103,978,217	39.9%	39.9%
Central Elgin	\$ 5,606,659	\$ 5,057,587	\$ 15,347,760	\$ 12,421,922	36.5%	40.7%
Pickering	\$ 28,417,249	\$ 28,417,249	\$ 69,633,836	\$ 69,633,836	40.8%	40.8%
Burlington	\$ 80,340,553	\$ 80,340,553	\$ 196,150,899	\$ 196,150,899	41.0%	41.0%
Oakville	\$ 78,691,729	\$ 78,691,729	\$ 189,760,906	\$ 189,760,906	41.5%	41.5%
Vaughan	\$ 193,303,265	\$ 151,330,344	\$ 432,363,904	\$ 364,042,309	44.7%	41.6%
Kingston	\$ 160,673,548	\$ 114,733,562	\$ 309,988,945	\$ 271,594,487	51.8%	42.2%
Chatham-Kent	\$ 69,951,951	\$ 66,571,402	\$ 188,486,476	\$ 156,522,675	37.1%	42.5%
Hamilton	\$ 484,056,050	\$ 418,773,711	\$ 1,111,404,346	\$ 968,686,295	43.6%	43.2%
Quinte West	\$ 19,320,914	\$ 18,763,732	\$ 50,098,174	\$ 42,965,086	38.6%	43.7%
Woolwich	\$ 8,403,079	\$ 5,851,225	\$ 15,695,075	\$ 13,164,402	53.5%	44.4%
Georgina	\$ 18,001,905	\$ 15,335,922	\$ 36,880,847	\$ 34,394,166	48.8%	44.6%
Waterloo	\$ 37,833,086	\$ 37,833,086	\$ 117,338,251	\$ 84,676,578	32.2%	44.7%
St. Marys	\$ 5,794,205	\$ 5,606,863	\$ 14,761,950	\$ 12,494,554	39.3%	44.9%
Newmarket	\$ 25,374,003	\$ 25,374,003	\$ 76,034,590	\$ 56,413,955	33.4%	45.0%
Leamington	\$ 36,368,494	\$ 13,569,314	\$ 47,414,245	\$ 29,726,078	76.7%	45.6%
Peterborough	\$ 93,479,740	\$ 63,628,408	\$ 165,103,461	\$ 135,583,910	56.6%	46.9%
Whitby	\$ 60,906,299	\$ 60,906,299	\$ 125,264,372	\$ 125,264,372	48.6%	48.6%
Woodstock	\$ 22,194,627	\$ 22,194,627	\$ 45,416,343	\$ 45,416,343	48.9%	48.9%
Brampton	\$ 252,642,721	\$ 252,642,721	\$ 509,867,169	\$ 509,867,169	49.6%	49.6%
East Gwillimbury	\$ 9,570,869	\$ 7,821,824	\$ 18,388,427	\$ 15,517,399	52.0%	50.4%
Milton	\$ 43,339,940	\$ 43,339,940	\$ 83,469,557	\$ 83,469,557	51.9%	51.9%

**Discretionary Reserves as a % of Own Source Revenues (cont'd)**

Municipality	2009 Total Reserves (Excluding Obligatory)	2009 Total Reserves (Excluding Obligatory and Water/WW)	2009 Own Source Revenue	2009 Own Source Revenue (Excluding Water/WW)	2009 Total Reserves (Excluding Obligatory) as a % of Own Source Revenue	2009 Total Reserves (Excluding Obligatory and Water/WW) as a % of Own Source Revenue
Markham	\$ 142,818,598	\$ 133,605,417	\$ 319,573,061	\$ 256,536,910	44.7%	52.1%
Barrie	\$ 122,175,445	\$ 109,484,889	\$ 235,607,960	\$ 204,943,160	51.9%	53.4%
Middlesex Centre	\$ 9,109,320	\$ 7,166,677	\$ 15,505,721	\$ 13,063,631	58.7%	54.9%
Lincoln	\$ 14,199,368	\$ 8,896,090	\$ 18,482,811	\$ 15,844,925	76.8%	56.1%
Welland	\$ 22,117,328	\$ 21,371,662	\$ 56,622,624	\$ 37,910,568	39.1%	56.4%
Lakeshore	\$ 21,519,465	\$ 12,778,122	\$ 32,816,558	\$ 22,456,664	65.6%	56.9%
Caledon	\$ 27,383,778	\$ 27,383,778	\$ 47,905,034	\$ 47,905,034	57.2%	57.2%
King	\$ 13,573,547	\$ 13,313,021	\$ 23,720,861	\$ 22,982,888	57.2%	57.9%
St. Catharines	\$ 77,255,964	\$ 71,472,564	\$ 120,708,253	\$ 108,875,497	64.0%	65.6%
Gravenhurst	\$ 6,744,850	\$ 6,744,850	\$ 10,204,789	\$ 10,204,789	66.1%	66.1%
Niagara Falls	\$ 62,139,595	\$ 59,403,900	\$ 99,398,936	\$ 84,591,904	62.5%	70.2%
Wilmot	\$ 5,939,556	\$ 6,494,176	\$ 11,853,569	\$ 9,021,522	50.1%	72.0%
Mississauga	\$ 445,356,572	\$ 445,356,572	\$ 591,397,711	\$ 591,397,711	75.3%	75.3%
Wellesley	\$ 3,707,975	\$ 3,707,975	\$ 4,645,996	\$ 4,645,996	79.8%	79.8%
Saugeen Shores	\$ 14,373,386	\$ 12,168,693	\$ 18,318,395	\$ 14,159,330	78.5%	85.9%
West Lincoln	\$ 7,243,690	\$ 6,398,084	\$ 8,652,708	\$ 7,231,161	83.7%	88.5%
Clarington	\$ 54,345,303	\$ 54,345,303	\$ 59,683,360	\$ 59,683,360	91.1%	91.1%
Aurora	\$ 47,226,944	\$ 47,681,290	\$ 51,217,144	\$ 41,757,580	92.2%	114.2%
Thorold	\$ 28,225,236	\$ 22,559,405	\$ 20,293,243	\$ 15,023,978	139.1%	150.2%
<b>Average</b>					44.7%	45.8%
<b>Median</b>					39.9%	42.5%
<b>Minimum</b>					7.0%	8.6%
<b>Maximum</b>					139.1%	150.2%

Municipality	2009 Total Reserves (Excluding Obligatory)	2009 Total Reserves (Excluding Obligatory and Water/WW)	2009 Own Source Revenue	2009 Own Source Revenue (Excluding Water/WW)	2009 Total Reserves (Excluding Obligatory) as a % of Own Source Revenue	2009 Total Reserves (Excluding Obligatory and Water/WW) as a % of Own Source Revenue
Region Waterloo	\$ 199,685,552	\$ 132,761,353	\$ 537,628,339	\$ 456,728,882	37.1%	29.1%
Region Niagara	\$ 248,753,381	\$ 149,545,922	\$ 508,783,192	\$ 410,817,305	48.9%	36.4%
District Muskoka	\$ 47,935,649	\$ 40,344,553	\$ 105,024,391	\$ 91,837,929	45.6%	43.9%
Region Durham	\$ 572,623,669	\$ 459,378,322	\$ 777,621,826	\$ 617,458,940	73.6%	74.4%
Region Halton	\$ 421,155,195	\$ 351,905,072	\$ 547,638,826	\$ 408,450,790	76.9%	86.2%
Region York	\$ 840,363,275	\$ 841,995,143	\$1,093,035,867	\$ 950,948,528	76.9%	88.5%
Region Peel	\$1,214,678,215	\$ 911,703,502	\$1,221,942,306	\$ 1,007,725,353	99.4%	90.5%
<b>Average</b>					65.5%	64.1%
<b>Median</b>					73.6%	74.4%
<b>Minimum</b>					37.1%	29.1%
<b>Maximum</b>					99.4%	90.5%

## ***Debt***

The Ministry of Municipal Affairs and Housing regulates the level of debt that may be incurred by municipalities, such that no more than 25% of the total own purpose revenue can be used to service debt and other long term obligations without receiving OMB approval. In addition to confirming that the debt is within the legislated limits, Government Finance Officers' Association (GFOA) recommends the following analysis be undertaken:

Measures of the tax and revenue base, such as

- projections of key, relevant economic variables
- population trends
- utilization trends for services underlying revenues

Evaluation of trends relating to the government's financial performance, such as:

- revenues and expenditures
- net revenues available after meeting operating requirements
- reliability of revenues expected to pay debt service
- unreserved fund balance levels

Debt service obligations such as:

- existing debt service requirements
- debt service as a percentage of expenditures, or tax or system revenues

Measures of debt burden on the community such as

- debt per capita
- debt as a percentage of full or equalized assessed property value
- Financial Liabilities Ratio

Much focus is placed on debt outstanding, however, this number has little meaning without considering available financial assets and other liabilities. The net financial liabilities ratio is a broader measure of indebtedness than the level of borrowing as it includes all of the liabilities of the municipality and measures the extent to which the liabilities could be met from operating revenues.

**Debt Interest (excluding WWW) as a % of Own Source Revenue**

<b>Municipality</b>	<b>2009 Debt Interest less WWW</b>	<b>2009 Own Source Revenue (Excluding Water/WW)</b>	<b>2009 Debt Interest less WWW as % Own Source Revenue less WWW</b>
Aurora	\$ -	\$ 41,757,580	0.0%
Cambridge	\$ -	\$ 97,907,704	0.0%
Markham	\$ -	\$ 256,536,910	0.0%
Mississauga	\$ -	\$ 591,397,711	0.0%
Orillia	\$ -	\$ 52,444,271	0.0%
West Lincoln	\$ -	\$ 7,231,161	0.0%
Woolwich	\$ -	\$ 13,164,402	0.0%
Brampton	\$ 121	\$ 509,867,169	0.0%
Whitchurch-Stouffville	\$ 35,000	\$ 57,171,593	0.1%
Saugeen Shores	\$ 15,131	\$ 14,159,330	0.1%
Central Elgin	\$ 21,318	\$ 12,421,922	0.2%
Wainfleet	\$ 10,697	\$ 4,312,946	0.2%
Middlesex Centre	\$ 42,570	\$ 13,063,631	0.3%
Fort Erie	\$ 78,070	\$ 23,049,809	0.3%
Georgina	\$ 133,951	\$ 34,394,166	0.4%
Brantford	\$ 727,982	\$ 167,708,671	0.4%
Clarington	\$ 290,655	\$ 59,683,360	0.5%
Greater Sudbury	\$ 1,529,639	\$ 295,202,358	0.5%
Lakeshore	\$ 121,842	\$ 22,456,664	0.5%
Woodstock	\$ 247,273	\$ 45,416,343	0.5%
Thorold	\$ 84,311	\$ 15,023,978	0.6%
Halton Hills	\$ 324,984	\$ 56,072,949	0.6%
Quinte West	\$ 292,561	\$ 42,965,086	0.7%
Barrie	\$ 1,401,077	\$ 204,943,160	0.7%
Vaughan	\$ 2,569,044	\$ 364,042,309	0.7%
Timmins	\$ 510,699	\$ 72,023,152	0.7%
Lincoln	\$ 116,873	\$ 15,844,925	0.7%
Oakville	\$ 1,404,506	\$ 189,760,906	0.7%
Ajax	\$ 843,191	\$ 103,978,217	0.8%
Whitby	\$ 1,051,659	\$ 125,264,372	0.8%
Sault Ste. Marie	\$ 1,173,213	\$ 127,095,435	0.9%
Wellesley	\$ 46,834	\$ 4,645,996	1.0%
Kitchener	\$ 2,972,963	\$ 281,451,876	1.1%
Niagara-on-the-Lake	\$ 171,227	\$ 15,629,720	1.1%
Milton	\$ 980,084	\$ 83,469,557	1.2%
Pickering	\$ 849,200	\$ 69,633,836	1.2%
Burlington	\$ 2,555,613	\$ 196,150,899	1.3%
Pelham	\$ 132,183	\$ 10,018,392	1.3%
Thunder Bay	\$ 4,726,183	\$ 324,727,522	1.5%
Windsor	\$ 7,094,804	\$ 440,220,299	1.6%
Sarnia	\$ 1,242,780	\$ 75,183,505	1.7%
King	\$ 384,929	\$ 22,982,888	1.7%
Kingston	\$ 4,709,561	\$ 271,594,487	1.7%
Niagara Falls	\$ 1,480,191	\$ 84,591,904	1.7%
London	\$ 11,716,331	\$ 656,548,826	1.8%
Hamilton	\$ 17,976,924	\$ 968,686,295	1.9%

**Debt Interest (excluding WWW) as a % of Own Source Revenue (cont'd)**

<b>Municipality</b>	<b>2009 Debt Interest less WWW</b>	<b>2009 Own Source Revenue (Excluding Water/WW)</b>	<b>2009 Debt Interest less WWW as % Own Source Revenue less WWW</b>
St. Catharines	\$ 2,094,744	\$ 108,875,497	1.9%
Wilmot	\$ 183,755	\$ 9,021,522	2.0%
Guelph	\$ 4,483,122	\$ 209,939,318	2.1%
Kawartha Lakes	\$ 2,076,631	\$ 96,908,106	2.1%
Peterborough	\$ 2,909,744	\$ 135,583,910	2.1%
Chatham-Kent	\$ 3,424,711	\$ 156,522,675	2.2%
Huntsville	\$ 319,206	\$ 14,335,632	2.2%
North Bay	\$ 2,092,477	\$ 88,686,634	2.4%
Leamington	\$ 754,717	\$ 29,726,078	2.5%
Stratford	\$ 1,623,709	\$ 59,708,554	2.7%
Ottawa	\$ 54,320,154	\$ 1,967,671,836	2.8%
Caledon	\$ 1,337,055	\$ 47,905,034	2.8%
East Gwillimbury	\$ 466,610	\$ 15,517,399	3.0%
Welland	\$ 1,156,070	\$ 37,910,568	3.0%
Toronto	\$ 229,502,515	\$ 7,061,268,901	3.3%
Brockville	\$ 1,197,108	\$ 34,078,115	3.5%
Oshawa	\$ 5,196,006	\$ 141,845,929	3.7%
Newmarket	\$ 2,139,742	\$ 56,413,955	3.8%
Gravenhurst	\$ 395,620	\$ 10,204,789	3.9%
St. Marys	\$ 573,683	\$ 12,494,554	4.6%
Waterloo	\$ 4,746,697	\$ 84,676,578	5.6%
<b>Average</b>			1.4%
<b>Median</b>			1.1%
<b>Minimum</b>			0.0%
<b>Maximum</b>			5.6%

<b>Municipality</b>	<b>2009 Debt Interest less WWW</b>	<b>2009 Own Source Revenue (Excluding Water/WW)</b>	<b>2009 Debt Interest less WWW as % Own Source Revenue less WWW</b>
Region Halton	\$ 1,863,427	\$ 408,450,790	0.5%
Region Durham	\$ 5,955,173	\$ 617,458,940	1.0%
District Muskoka	\$ 1,099,758	\$ 91,837,929	1.2%
Region Peel	\$ 17,776,000	\$ 1,007,725,353	1.8%
Region York	\$ 18,797,697	\$ 950,948,528	2.0%
Region Waterloo	\$ 9,429,948	\$ 456,728,882	2.1%
Region Niagara	\$ 8,552,609	\$ 410,817,305	2.1%
<b>Average</b>			1.5%
<b>Median</b>			1.8%
<b>Minimum</b>			0.5%
<b>Maximum</b>			2.1%

***Debt To Reserve Ratio***

This includes all reserves and all outstanding debt as reflected on Schedules 60 and 74 of the 2009 FIRs. Note Reserves excludes obligatory reserves.

Municipality	2005 Debt to Reserve Ratio	2006 Debt to Reserve Ratio	2007 Debt to Reserve Ratio	2008 Debt to Reserve Ratio	2009 Debt to Reserve Ratio
Wainfleet	N/A	N/A	0.0	0.1	0.0
Orillia	N/A	N/A	N/A	N/A	0.0
Cambridge	0.0	0.0	0.0	0.0	0.0
Markham	0.0	0.0	0.0	0.0	0.0
Mississauga	0.0	0.0	0.0	0.0	0.0
West Lincoln	0.0	N/A	0.0	0.0	0.0
Brampton	0.2	0.0	0.0	0.0	0.0
East Gwillimbury	0.3	0.2	0.3	0.1	0.0
Thorold	0.0	0.1	0.1	0.1	0.1
Lincoln	0.2	0.2	0.3	0.2	0.1
Woodstock	N/A	N/A	N/A	N/A	0.2
Aurora	0.4	0.3	0.3	0.3	0.3
Brantford	0.5	0.3	0.3	0.2	0.3
Wellesley	0.2	0.2	0.2	0.1	0.3
Middlesex Centre	N/A	0.4	0.4	0.1	0.3
Vaughan	0.1	0.2	0.3	0.3	0.3
Whitby	0.2	0.2	0.4	0.3	0.3
Oakville	0.2	0.2	0.7	0.5	0.4
Barrie	0.2	0.2	0.2	0.1	0.4
Ajax	0.2	0.3	0.5	0.6	0.4
Sault Ste. Marie	0.8	0.5	0.7	1.3	0.5
Niagara Falls	0.3	0.6	0.6	0.4	0.5
Woolwich	0.1	0.0	0.1	0.0	0.5
Greater Sudbury	0.6	0.4	0.4	0.4	0.5
Peterborough	1.1	0.9	1.0	0.7	0.6
Milton	0.3	0.2	0.6	0.6	0.6
Pickering	0.3	0.3	0.5	0.7	0.6
Clarington	0.3	0.3	0.6	0.6	0.6
Timmins	0.1	0.0	0.7	0.5	0.6
Caledon	0.2	0.3	0.5	0.7	0.7
St. Catharines	0.6	0.7	0.8	0.7	0.7
Quinte West	N/A	N/A	0.3	0.3	0.7
Wilmot	0.3	0.6	0.5	0.5	0.7
Halton Hills	0.3	0.3	0.7	0.6	0.7
Fort Erie	0.8	0.6	0.7	0.6	0.8
Hamilton	0.9	0.9	1.0	0.8	0.8
Niagara-on-the-Lake	0.6	0.5	0.7	0.8	0.9
Burlington	0.5	0.5	0.9	0.7	0.9
Pelham	2.1	1.2	1.3	0.7	0.9
Georgina	0.5	1.4	1.5	1.3	0.9
Lakeshore	N/A	N/A	N/A	N/A	1.0
London	1.6	1.2	1.5	1.2	1.0
Guelph	1.2	1.3	1.4	1.0	1.1

**Debt To Reserve Ratio (cont'd)**

Municipality	2005 Debt to Reserve Ratio	2006 Debt to Reserve Ratio	2007 Debt to Reserve Ratio	2008 Debt to Reserve Ratio	2009 Debt to Reserve Ratio
Saugeen Shores	N/A	N/A	N/A	N/A	1.2
Leamington	2.4	1.5	1.7	1.1	1.2
Kingston	0.7	0.9	1.0	1.1	1.2
Windsor	2.1	2.3	1.6	1.4	1.2
Huntsville	0.7	1.1	2.0	N/A	1.3
Whitchurch-Stouffville	0.0	0.0	0.0	0.0	1.3
Welland	0.9	1.0	1.3	1.4	1.4
Gravenhurst	0.7	1.2	1.2	1.2	1.6
Central Elgin	1.5	1.5	2.4	1.5	1.7
King	0.2	0.2	1.9	1.0	1.7
Waterloo	2.2	1.9	2.5	1.7	1.9
Chatham-Kent	4.2	3.2	3.1	2.1	2.0
Thunder Bay	2.1	1.8	2.0	1.9	2.0
Newmarket	1.1	2.0	3.1	1.8	2.1
Toronto	1.2	1.9	2.6	2.3	2.3
St. Marys	0.3	0.2	0.8	1.4	2.4
Brockville	N/A	1.7	2.1	2.1	2.4
Sarnia	4.7	3.3	3.8	4.3	2.7
Kawartha Lakes	0.8	0.9	2.2	2.1	2.7
Oshawa	1.8	1.7	4.2	3.4	2.8
North Bay	1.7	1.6	2.6	2.0	2.9
Kitchener	0.6	0.8	1.4	N/A	3.0
Ottawa	1.1	1.1	1.8	2.2	3.4
Stratford	0.5	0.4	2.3	2.1	4.5
<b>Average</b>	0.8	0.8	1.1	0.9	1.1
<b>Median</b>	0.5	0.5	0.7	0.7	0.7
<b>Minimum</b>	0.0	0.0	0.0	0.0	0.0
<b>Maximum</b>	4.7	3.3	4.2	4.3	4.5

Municipality	2005 Debt to Reserve Ratio	2006 Debt to Reserve Ratio	2007 Debt to Reserve Ratio	2008 Debt to Reserve Ratio	2009 Debt to Reserve Ratio
Region Peel	2.2	2.1	0.3	0.3	0.3
Region Durham	0.4	0.5	0.5	0.4	0.3
Region Halton	0.8	1.0	0.6	0.5	0.4
Region Niagara	N/A	0.3	0.7	0.6	0.7
Region Waterloo	0.4	0.4	0.7	0.7	0.9
Region York	0.7	0.8	2.0	1.4	1.6
District Muskoka	0.3	0.3	2.9	2.2	2.1
<b>Average</b>	0.8	0.8	1.1	0.9	0.9
<b>Median</b>	0.6	0.5	0.7	0.6	0.7
<b>Minimum</b>	0.3	0.3	0.3	0.3	0.3
<b>Maximum</b>	2.2	2.1	2.9	2.2	2.1

***Debt Outstanding per 100,000 of Unweighted Assessment***

<b>Municipality</b>	<b>2007 Debt Outstanding (Principal) Per 100,000 of Unweighted Assessment</b>	<b>2008 Debt Outstanding (Principal) Per 100,000 of Unweighted Assessment</b>	<b>2009 Debt Outstanding (Principal) Per 100,000 of Unweighted Assessment</b>
Cambridge	\$ -	\$ -	\$ -
Markham	\$ -	\$ -	\$ -
Mississauga	\$ -	\$ -	\$ -
Orillia	N/A	N/A	\$ -
West Lincoln	\$ -	\$ -	\$ -
Wainfleet	\$ 29	\$ 25	\$ -
Brampton	\$ -	\$ -	\$ -
East Gwillimbury	\$ 50	\$ 28	\$ 6
Lincoln	\$ 143	\$ 108	\$ 77
Halton Hills	\$ 76	\$ 103	\$ 84
Wellesley	\$ 83	\$ 70	\$ 89
Oakville	\$ 134	\$ 117	\$ 92
Thorold	\$ 168	\$ 134	\$ 103
Middlesex Centre	\$ 196	\$ 155	\$ 118
Vaughan	\$ 150	\$ 124	\$ 130
Woodstock	N/A	N/A	\$ 154
Aurora	\$ 224	\$ 191	\$ 158
Woolwich	\$ 27	\$ 24	\$ 159
Niagara-on-the-Lake	\$ 172	\$ 195	\$ 161
Pickering	\$ 132	\$ 193	\$ 161
Whitby	\$ 174	\$ 164	\$ 163
Ajax	\$ 150	\$ 186	\$ 165
Huntsville	\$ 249	N/A	\$ 189
Caledon	\$ 148	\$ 342	\$ 194
Wilmot	\$ 257	\$ 225	\$ 201
Brantford	\$ 270	\$ 226	\$ 212
Milton	\$ 210	\$ 248	\$ 236
Pelham	\$ 366	\$ 299	\$ 251
Fort Erie	\$ 294	\$ 237	\$ 267
Burlington	\$ 238	\$ 212	\$ 291
Whitchurch-Stouffville	\$ -	\$ -	\$ 294
Barrie	\$ 118	\$ 109	\$ 349
Georgina	\$ 451	\$ 402	\$ 351
Niagara Falls	\$ 472	\$ 411	\$ 360
Clarington	\$ 491	\$ 449	\$ 397
Kitchener	\$ 357	\$ -	\$ 398
Greater Sudbury	\$ 490	\$ 410	\$ 399
Timmins	\$ 519	\$ 469	\$ 411
Gravenhurst	\$ 511	\$ 451	\$ 418
Quinte West	\$ 293	\$ 268	\$ 430



***Debt Outstanding per 100,000 of Unweighted Assessment (cont'd)***

<b>Municipality</b>	<b>2007 Debt Outstanding (Principal) Per 100,000 of Unweighted Assessment</b>	<b>2008 Debt Outstanding (Principal) Per 100,000 of Unweighted Assessment</b>	<b>2009 Debt Outstanding (Principal) Per 100,000 of Unweighted Assessment</b>
St. Catharines	\$ 611	\$ 613	\$ 496
Sault Ste. Marie	\$ 903	\$ 745	\$ 498
Newmarket	\$ 567	\$ 507	\$ 545
Lakeshore	N/A	N/A	\$ 553
King	\$ 470	\$ 399	\$ 572
Waterloo	\$ 725	\$ 675	\$ 633
Kawartha Lakes	\$ 801	\$ 674	\$ 689
Central Elgin	\$ 858	\$ 773	\$ 710
Oshawa	\$ 869	\$ 794	\$ 726
Guelph	\$ 991	\$ 751	\$ 781
Peterborough	\$ 1,036	\$ 1,006	\$ 829
Hamilton	\$ 970	\$ 958	\$ 886
Welland	\$ 1,003	\$ 992	\$ 933
Ottawa	\$ 886	\$ 918	\$ 940
Sarnia	\$ 1,342	\$ 1,148	\$ 958
Toronto	\$ 1,126	\$ 1,036	\$ 977
Saugeen Shores	N/A	N/A	\$ 979
Windsor	\$ 966	\$ 1,212	\$ 1,017
London	\$ 1,467	\$ 1,251	\$ 1,067
North Bay	\$ 1,607	\$ 1,517	\$ 1,446
Brockville	\$ 1,906	\$ 1,684	\$ 1,524
Chatham-Kent	\$ 2,019	\$ 1,798	\$ 1,597
Leamington	\$ 1,857	\$ 1,730	\$ 1,814
Kingston	\$ 1,309	\$ 1,428	\$ 1,816
St. Marys	N/A	N/A	\$ 2,244
Stratford	\$ 1,945	\$ 1,986	\$ 2,657
Thunder Bay	\$ 3,624	\$ 3,409	\$ 2,754
<b>Average</b>	<b>\$ 605</b>	<b>\$ 567</b>	<b>\$ 569</b>
<b>Median</b>	<b>\$ 362</b>	<b>\$ 342</b>	<b>\$ 360</b>
<b>Minimum</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Maximum</b>	<b>\$ 3,624</b>	<b>\$ 3,409</b>	<b>\$ 2,754</b>
Region Peel	\$ 276	\$ 245	\$ 219
Region Halton	\$ 324	\$ 293	\$ 243
Region Durham	\$ 348	\$ 306	\$ 277
Region Niagara	\$ 551	\$ 459	\$ 417
Region Waterloo	\$ 393	\$ 451	\$ 514
District Muskoka	\$ 639	\$ 553	\$ 529
Region York	\$ 846	\$ 737	\$ 883
<b>Average</b>	<b>\$ 482</b>	<b>\$ 435</b>	<b>\$ 440</b>
<b>Median</b>	<b>\$ 393</b>	<b>\$ 451</b>	<b>\$ 417</b>
<b>Minimum</b>	<b>\$ 276</b>	<b>\$ 245</b>	<b>\$ 219</b>
<b>Maximum</b>	<b>\$ 846</b>	<b>\$ 737</b>	<b>\$ 883</b>

**Net Financial Liabilities Ratio**

Net Financial Liabilities Ratio is total liabilities minus assets as a percentage of own source revenues. This ratio indicates the extent to which financial liabilities could be met by its operating revenue. Where this ratio is falling it indicates that the municipality's capacity to meet its financial obligations from operating revenue is strengthening. A ratio greater than zero indicates that total liabilities exceed total assets. There is no optimal number or range for this indicator. What is important is that a municipality understands and is comfortable with the ratio it has and it has been determined based on future needs and long term financial sustainability.

Municipality	Net Financial Assets	2009 Own Source Revenue	2009 Financial Liability Ratio
Wellesley	\$ 9,444,901	\$ 4,645,996	-203.3%
West Lincoln	\$ 14,440,647	\$ 8,652,708	-166.9%
Wilmot	\$ 18,704,788	\$ 11,853,569	-157.8%
Lincoln	\$ 25,594,547	\$ 18,482,811	-138.5%
Thorold	\$ 25,885,330	\$ 20,293,243	-127.6%
Pickering	\$ 84,283,593	\$ 69,633,836	-121.0%
Markham	\$ 374,317,143	\$ 319,573,061	-117.1%
Mississauga	\$ 682,217,045	\$ 591,397,711	-115.4%
Woolwich	\$ 16,636,634	\$ 15,695,075	-106.0%
Woodstock	\$ 47,932,072	\$ 45,416,343	-105.5%
Oakville	\$ 184,480,026	\$ 189,760,906	-97.2%
Niagara-on-the-Lake	\$ 20,077,175	\$ 21,419,681	-93.7%
Halton Hills	\$ 52,194,157	\$ 56,072,949	-93.1%
Brampton	\$ 474,217,570	\$ 509,867,169	-93.0%
Milton	\$ 71,188,595	\$ 83,469,557	-85.3%
Burlington	\$ 166,996,503	\$ 196,150,899	-85.1%
Whitby	\$ 106,052,810	\$ 125,264,372	-84.7%
Aurora	\$ 42,425,062	\$ 51,217,144	-82.8%
Orillia	\$ 49,479,003	\$ 61,929,182	-79.9%
Niagara Falls	\$ 75,968,119	\$ 99,398,936	-76.4%
Ajax	\$ 74,885,447	\$ 103,978,217	-72.0%
St. Catharines	\$ 72,316,883	\$ 120,708,253	-59.9%
Cambridge	\$ 78,950,948	\$ 132,281,185	-59.7%
Vaughan	\$ 249,657,064	\$ 432,363,904	-57.7%
Brantford	\$ 111,657,100	\$ 198,392,976	-56.3%
Clarington	\$ 32,515,392	\$ 59,683,360	-54.5%
East Gwillimbury	\$ 9,878,634	\$ 18,388,427	-53.7%
Waterloo	\$ 60,934,670	\$ 117,338,251	-51.9%
Peterborough	\$ 83,492,101	\$ 165,103,461	-50.6%
Kitchener	\$ 155,490,811	\$ 342,930,556	-45.3%
Newmarket	\$ 33,789,824	\$ 76,034,590	-44.4%
Sault Ste. Marie	\$ 56,683,156	\$ 146,938,618	-38.6%
Caledon	\$ 17,577,270	\$ 47,905,034	-36.7%
Greater Sudbury	\$ 111,577,057	\$ 344,516,956	-32.4%
Welland	\$ 18,000,576	\$ 56,622,624	-31.8%
Fort Erie	\$ 9,846,601	\$ 37,021,209	-26.6%
Huntsville	\$ 3,060,404	\$ 14,335,632	-21.3%
Pelham	\$ 2,454,738	\$ 13,269,205	-18.5%
Middlesex Centre	\$ 2,471,149	\$ 15,505,721	-15.9%
Hamilton	\$ 170,679,506	\$1,111,404,346	-15.4%
Guelph	\$ 15,640,780	\$ 248,850,482	-6.3%
North Bay	\$ 6,502,719	\$ 105,541,487	-6.2%

**Net Financial Liabilities Ratio (cont'd)**

Municipality	Net Financial Assets	2009 Own Source Revenue	2009 Financial Liability Ratio
Quinte West	\$ 2,890,058	\$ 50,098,174	-5.8%
Wainfleet	\$ (49,921)	\$ 4,312,946	1.2%
Whitchurch-Stouffville	\$ (787,004)	\$ 62,260,291	1.3%
London	\$ (35,849,410)	\$ 767,999,082	4.7%
Georgina	\$ (4,293,288)	\$ 36,880,847	11.6%
Thunder Bay	\$ (44,963,873)	\$ 354,004,644	12.7%
Windsor	\$ (82,976,733)	\$ 500,642,639	16.6%
Saugeen Shores	\$ (3,315,717)	\$ 18,318,395	18.1%
Sarnia	\$ (18,766,007)	\$ 100,155,522	18.7%
Timmins	\$ (18,823,428)	\$ 85,680,570	22.0%
Lakeshore	\$ (8,840,305)	\$ 32,816,558	26.9%
Kingston	\$ (95,976,923)	\$ 309,988,945	31.0%
Chatham-Kent	\$ (64,020,313)	\$ 188,486,476	34.0%
Leamington	\$ (16,472,983)	\$ 47,414,245	34.7%
Central Elgin	\$ (5,704,779)	\$ 15,347,760	37.2%
Ottawa	\$ (900,255,847)	\$2,188,859,933	41.1%
Gravenhurst	\$ (4,431,080)	\$ 10,204,789	43.4%
Brockville	\$ (19,777,281)	\$ 40,630,961	48.7%
Barrie	\$ (114,720,671)	\$ 235,607,960	48.7%
Toronto	\$ (3,829,791,563)	\$7,782,880,281	49.2%
Kawartha Lakes	\$ (57,169,483)	\$ 108,965,713	52.5%
St. Marys	\$ (9,375,476)	\$ 14,761,950	63.5%
Oshawa	\$ (92,151,874)	\$ 141,845,929	65.0%
Stratford	\$ (56,346,062)	\$ 68,068,780	82.8%
King	\$ (22,427,326)	\$ 23,720,861	94.5%
<b>Average</b>			-33.3%
<b>Median</b>			-32.4%
<b>Minimum</b>			-203.3%
<b>Maximum</b>			94.5%

Municipality	Net Financial Assets	2009 Own Source Revenue	2009 Financial Liability Ratio
Region Halton	\$ 534,034,622	\$ 547,638,826	-97.5%
Region Durham	\$ 451,015,256	\$ 777,621,826	-58.0%
Region Peel	\$ 559,219,427	\$1,221,942,306	-45.8%
Region Niagara	\$ 2,561,136	\$ 508,783,192	-0.5%
Region Waterloo	\$ (144,218,243)	\$ 537,628,339	26.8%
Region York	\$ (651,561,647)	\$1,093,035,867	59.6%
District Muskoka	\$ (64,479,019)	\$ 105,024,391	61.4%
<b>Average</b>			-7.7%
<b>Median</b>			-0.5%
<b>Minimum</b>			-97.5%
<b>Maximum</b>			61.4%

***Taxes Receivable as a % of Tax Levies***

The following chart reflects the total uncollected property taxes as a percentage of total tax levy. Every year, a percentage of property owners is unable to pay property taxes. If this percentage increases over time, it may indicate an overall decline in the municipality's economic health. Additionally, as uncollected property taxes rise, liquidity decreases. If the percentage of uncollected property taxes increases, the municipality should try to identify the causes and devise action strategies. A municipality should assess their internal collection procedures to reduce uncollected property taxes. Further investigation should also be conducted to classify the uncollected property taxes (residential, commercial and industrial). If uncollected property taxes are rising, further investigation is needed to try to identify the causes (why is it happening?), assess the significance and devise action strategies (what can be done?)

Municipality	2005 % Receivables of Taxes Levied	2006 % Receivables of Taxes Levied	2007 % Receivables of Taxes Levied	2008 % Receivables of Taxes Levied	2009 % Receivables of Taxes Levied	2009 Location Average
Peterborough	3.6%	2.9%	2.9%	3.1%	2.0%	
Ottawa	3.7%	3.4%	3.7%	3.5%	4.1%	
Brockville	N/A	3.7%	4.5%	4.6%	4.8%	
Kingston	4.4%	4.4%	3.9%	4.5%	5.1%	<b>Eastern</b>
Quinte West	N/A	N/A	7.7%	8.2%	7.6%	<b>4.8%</b>
Burlington	3.3%	3.5%	3.1%	3.2%	3.8%	
Oshawa	2.4%	2.1%	3.1%	3.7%	4.6%	
Mississauga	4.7%	5.1%	4.4%	5.2%	4.7%	
Newmarket	4.3%	4.7%	4.0%	4.6%	5.5%	
Toronto	5.1%	4.4%	4.2%	4.6%	5.7%	
Ajax	4.0%	3.9%	4.2%	5.4%	5.9%	
Oakville	5.0%	5.1%	4.7%	4.6%	6.1%	
Whitby	5.8%	5.8%	6.1%	6.1%	6.7%	
Halton Hills	5.3%	4.7%	5.0%	6.2%	6.7%	
Brampton	9.3%	7.3%	7.3%	6.6%	7.1%	
Whitchurch Stouffville	6.0%	5.5%	7.1%	5.9%	7.5%	
Aurora	9.1%	7.5%	6.8%	7.9%	7.6%	
Vaughan	6.7%	6.4%	6.8%	6.0%	8.2%	
Milton	5.6%	5.0%	6.1%	6.2%	8.5%	
Markham	8.0%	7.1%	6.6%	7.8%	8.8%	
Georgina	7.3%	6.6%	7.3%	8.0%	9.1%	
Clarington	7.3%	7.6%	8.6%	8.1%	9.2%	
Pickering	7.0%	7.6%	7.7%	8.3%	9.4%	
Caledon	7.0%	8.7%	9.5%	12.5%	10.8%	
East Gwillimbury	11.6%	8.6%	9.2%	8.7%	10.8%	<b>GTA</b>
King	10.3%	10.5%	10.7%	11.6%	11.8%	<b>7.5%</b>

**Taxes Receivable as a % of Tax Levies (cont'd)**

Municipality	2005 % Receivables of Taxes Levied	2006 % Receivables of Taxes Levied	2007 % Receivables of Taxes Levied	2008 % Receivables of Taxes Levied	2009 % Receivables of Taxes Levied	2009 Location Average
St. Catharines	4.5%	4.3%	4.3%	5.2%	5.7%	
Pelham	5.4%	5.1%	4.5%	4.9%	7.0%	
Thorold	3.9%	6.3%	5.6%	6.6%	7.7%	
Hamilton	8.0%	7.1%	7.2%	7.2%	8.2%	
Fort Erie	6.5%	7.3%	7.3%	7.9%	8.8%	
Welland	23.1%	9.5%	9.5%	8.4%	9.3%	
Lincoln	11.5%	11.4%	9.6%	8.7%	10.0%	
Niagara-on-the-Lake	7.1%	8.7%	9.1%	10.0%	10.1%	
Niagara Falls	9.3%	9.0%	9.7%	10.8%	10.3%	
West Lincoln	8.4%	N/A	9.8%	9.1%	10.8%	<b>Niag./Ham.</b>
Wainfleet	N/A	N/A	10.3%	9.9%	10.9%	<b>9.0%</b>
North Bay	3.3%	2.8%	3.8%	4.1%	3.1%	
Greater Sudbury	4.8%	4.1%	3.6%	3.4%	4.1%	
Thunder Bay	9.4%	7.8%	7.4%	8.7%	7.8%	
Sault Ste. Marie	5.0%	5.6%	5.1%	6.3%	7.8%	<b>North</b>
Timmins	10.1%	11.4%	9.9%	8.7%	11.1%	<b>6.8%</b>
Gravenhurst	2.3%	2.5%	3.5%	3.0%	4.0%	
Barrie	5.1%	5.8%	6.8%	7.8%	8.3%	<b>Simcoe/Musk.</b>
Huntsville	9.7%	9.8%	10.3%	N/A	10.0%	<b>/Duff.</b>
Orillia	N/A	N/A	N/A	N/A	11.0%	<b>8.3%</b>
St. Marys	N/A	N/A	N/A	N/A	3.1%	
London	2.1%	1.8%	2.9%	2.4%	3.1%	
Guelph	2.0%	2.5%	3.5%	3.4%	3.5%	
Wellesley	5.7%	3.7%	4.3%	5.3%	4.1%	
Woolwich	3.5%	3.8%	4.2%	3.8%	4.5%	
Waterloo	2.3%	3.2%	4.6%	5.2%	4.7%	
Stratford	4.3%	4.1%	4.9%	5.8%	4.9%	
Wilmot	3.8%	4.5%	5.1%	5.7%	4.9%	
Saugeen Shores	N/A	N/A	N/A	N/A	5.2%	
Brantford	3.9%	3.3%	3.9%	4.1%	5.8%	
Woodstock	N/A	N/A	N/A	N/A	5.8%	
Kitchener	6.5%	6.2%	5.5%	N/A	6.0%	
Middlesex Centre	N/A	5.5%	5.8%	5.8%	6.2%	
Leamington	6.0%	5.3%	5.0%	7.2%	6.2%	
Sarnia	4.5%	5.9%	5.5%	5.5%	6.2%	
Cambridge	4.5%	4.3%	5.0%	5.3%	6.6%	
Chatham-Kent	6.0%	5.3%	5.6%	5.1%	6.6%	
Lakeshore	N/A	N/A	N/A	N/A	7.2%	
Central Elgin	8.6%	8.8%	8.9%	9.7%	7.5%	<b>Southwest</b>
Windsor	7.5%	7.4%	8.0%	8.4%	10.7%	<b>5.6%</b>

## ***Revenue and Expenditure Analysis & MPMPs***



## ***Revenue and Expenditure Analysis***

The net per capita operating costs are calculated using schedule 40 FIR expenditures less schedule 12 revenues (excluding Tangible Capital Asset Grants). Changes in per capita expenditures reflect changes in expenditures relative to population. Increasing per capita expenditures can indicate that the cost of providing services is outstripping the community's ability to pay, especially if spending is increasing faster than the resident's collective personal income. If the increase in spending is greater than can be accounted for by inflation or the addition of new services, it may indicate declining productivity. This section also includes, where appropriate, calculations of the revenue recovery for various services. Staffing levels have also been included in select schedules. Note: The Water and Wastewater have been moved to the Water/WW section of the report.

The Municipal Performance Measurement Program (MPMP) is an initiative designed to provide taxpayers with useful information on service delivery and municipalities with tools to improve those services over time. This section of the report includes the following information.

- ***Net Municipal Levy (2010 Levy Bylaw)***
  - ***Per Capita and sorted by Location***
  - ***Upper Tier, Lower Tier and Single Tier Splits***
  - ***Per \$100,000 of Assessment and sorted by Location***
- ***Protection Services (FIRs, MPMPs)***
  - ***Fire***
  - ***Police***
  - ***Court Security***
  - ***POA***
- ***Transportation Services (FIRs, MPMPs)***
  - ***Roads, Bridges and Culverts, Traffic Operations***
  - ***Winter Control***
  - ***Transit***
  - ***Parking***
  - ***Streetlights***

- ***Environmental Services (FIRs, MPMPs)***
  - ***Storm Sewer***
  - ***Waste Collection***
  - ***Waste Disposal***
  - ***Waste Diversion***
  
- ***Health Services (FIRs, MPMPs)***
  - ***Public Health Services***
  - ***Ambulance Services***
  - ***Cemeteries***
  
- ***Social and Family Services (FIRs, MPMPs)***
  - ***General Assistance***
  - ***Assistance to Aged***
  - ***Child Care***
  
- ***Social Housing (FIRs, MPMPs)***
  
- ***Recreation and Culture (FIRs, MPMPs)***
  - ***Parks***
  - ***Recreation Programs***
  - ***Recreation Facilities, Golf Courses, Marina, Ski Hills***
  - ***Recreation Facilities Other***
  - ***Recreation Programs, Recreation Facilities Combined***
  - ***Libraries***
  - ***Cultural Services***
  
- ***Planning and Development Services (FIRs, MPMPs)***
  - ***Planning***
  - ***Commercial and Industrial***



### ***Analysis of Net Municipal Levy Per Capita***

In order to better understand the relative tax position for a municipality, another measure that has been included in the study is a comparison of net municipal levies on a per capita basis. This measure indicates the total net municipal levy needed to provide services to the municipality. This analysis does not indicate value for money or the effectiveness in meeting community objectives. Net municipal expenditures per capita may vary as a result of:

- Different service levels
- Variations in the types of services
- Different methods of providing services
- Different residential/non-residential assessment composition
- Varying demand for services
- Locational factors
- Demographic differences
- Socio-economic differences
- Urban/rural composition differences
- User fee policies
- Age of infrastructure
- What is being collected from rates as opposed to property taxes

As such, this analysis is not an “apples to apples” comparison of services, but rather has been included to provide insight into the net cost of providing municipal services within each municipality. Further analysis would be required to determine the cause of the differences across each spending envelope and within each municipality. This analysis was completed using the most current information available - net municipal levies as per the 2010 municipal levy by-laws and the 2009 Stats Canada estimated populations.

Changes in per capita expenditures reflect changes in expenditures relative to changes in population. Increasing per capita expenditures may indicate that the cost of providing services is outstripping the community’s ability to pay, especially if spending is increasing faster than the resident’s collective personal income. Examining levy per capita shows changes in levies relative to changes in population size. As population increases, it might be expected that revenues and the need for services would increase proportionately, and therefore, that the level of per capita revenues would remain at least constant in real terms. However, this is not always the case as the cost of providing services is not directly related to population. If per capita revenues are decreasing, the municipality may be unable to maintain existing service levels unless it finds new revenue sources or ways to reduce costs.

### ***Net Municipal Levy Per Capita***

- Net levy on a per capita basis ranged across the municipalities from \$794 to \$3,000 (with an average of \$1,228 per capita).
- A review of the net levy per capita, the assessment per capita ranking and the density of the municipality ranking is shown to help understand some of the factors impacting relative taxes, which will be compared later in the report.
- 15 of the municipalities that ranked as a low levy per capita also had a low density ranking.
- 79% of the municipalities with low ranking for levy per capita had a population of 100,000 or less.
- A detailed review of the service envelopes, revenues and socio-demographics of the municipality is required to understand the factors causing differences in levies per capita. Some of the driving factors may include social service costs, significant differentials in terms of service levels and the extent of user fees.

**2010 Net Municipal Levy Per Capita**

<b>Municipal Levies</b>	<b>2010 Levy per Capita</b>	<b>2010 Net Levy Per Capita</b>	<b>2010 Unweighted Assessment per Capita Ranking</b>	<b>Density Ranking</b>
Kingsville	\$ 794	low	mid	low
Quinte West	\$ 877	low	low	low
Wellesley	\$ 885	low	mid	low
Milton	\$ 911	low	high	mid
Prince Edward County	\$ 912	low	mid	low
West Lincoln	\$ 943	low	mid	low
Halton Hills	\$ 976	low	high	mid
Middlesex Centre	\$ 981	low	high	low
Amherstburg	\$ 983	low	low	mid
Lakeshore	\$ 995	low	mid	low
Wilmot	\$ 1,004	low	high	low
Kawartha Lakes	\$ 1,004	low	high	low
Haldimand	\$ 1,011	low	mid	low
Newmarket	\$ 1,036	low	high	high
Georgina	\$ 1,036	low	mid	mid
Leamington	\$ 1,037	low	low	low
St. Thomas	\$ 1,041	low	low	high
Mississauga	\$ 1,047	low	high	high
Markham	\$ 1,056	low	high	high
Brampton	\$ 1,059	low	mid	high
East Gwillimbury	\$ 1,062	low	high	low
Welland	\$ 1,073	low	low	mid
Kitchener	\$ 1,079	low	low	high
Thorold	\$ 1,100	low	low	mid
Chatham-Kent	\$ 1,104	low	low	low
Caledon	\$ 1,106	low	high	low
Richmond Hill	\$ 1,120	low	high	high
Woolwich	\$ 1,130	low	high	low
Orillia	\$ 1,133	mid	low	high
Sault Ste. Marie	\$ 1,140	mid	low	mid
Barrie	\$ 1,142	mid	mid	high
Clarington	\$ 1,145	mid	mid	mid
Peterborough	\$ 1,171	mid	low	high
Greater Sudbury	\$ 1,174	mid	low	low
Aurora	\$ 1,185	mid	high	high
Brantford	\$ 1,185	mid	low	high
Cambridge	\$ 1,196	mid	mid	high
North Dumfries	\$ 1,196	mid	high	low
Tillsonburg	\$ 1,199	mid	low	mid
Orangeville	\$ 1,202	mid	mid	high
Lincoln	\$ 1,203	mid	mid	mid
Sarnia	\$ 1,208	mid	low	mid
Burlington	\$ 1,209	mid	high	high
St. Catharines	\$ 1,210	mid	low	high

**2010 Net Municipal Levy Per Capita (cont'd)**

<b>Municipal Levies</b>	<b>2010 Levy per Capita</b>	<b>2010 Net Levy Per Capita</b>	<b>2010 Unweighted Assessment per Capita Ranking</b>	<b>Density Ranking</b>
London	\$ 1,212	mid	low	high
Brockville	\$ 1,227	mid	low	high
Wainfleet	\$ 1,237	mid	mid	low
Stratford	\$ 1,238	mid	low	high
North Bay	\$ 1,240	mid	low	mid
Port Colborne	\$ 1,243	mid	low	mid
St. Marys	\$ 1,262	mid	mid	mid
Pelham	\$ 1,267	mid	mid	mid
Hamilton	\$ 1,269	mid	low	mid
Timmins	\$ 1,270	mid	low	low
Grimsby	\$ 1,287	mid	mid	mid
Huntsville	\$ 1,288	mid	high	low
Fort Erie	\$ 1,300	high	mid	mid
Saugeen Shores	\$ 1,302	high	high	low
Central Elgin	\$ 1,303	high	mid	low
Lambton Shores	\$ 1,304	high	high	low
Ajax	\$ 1,308	high	mid	high
Guelph	\$ 1,316	high	mid	high
Thunder Bay	\$ 1,317	high	low	mid
Toronto	\$ 1,320	high	high	high
Bracebridge	\$ 1,321	high	high	low
Whitby	\$ 1,333	high	mid	mid
Waterloo	\$ 1,336	high	mid	high
Ottawa	\$ 1,341	high	mid	mid
Belleville	\$ 1,354	high	low	mid
Pickering	\$ 1,373	high	mid	mid
Oshawa	\$ 1,375	high	low	high
Vaughan	\$ 1,388	high	high	high
Windsor	\$ 1,406	high	low	high
Oakville	\$ 1,412	high	high	high
Kingston	\$ 1,431	high	mid	mid
Cobourg	\$ 1,461	high	mid	mid
Niagara Falls	\$ 1,461	high	mid	mid
Woodstock	\$ 1,480	high	low	mid
Whitchurch-Stouffville	\$ 1,511	high	high	mid
King	\$ 1,604	high	high	low
Gravenhurst	\$ 1,723	high	high	low
Niagara-on-the-Lake	\$ 1,853	high	high	low
The Blue Mountains	\$ 3,000	high	high	low
<b>Average</b>	<b>\$ 1,228</b>			
<b>Median</b>	<b>\$ 1,208</b>			
<b>Minimum</b>	<b>\$ 794</b>			
<b>Maximum</b>	<b>\$ 3,000</b>			

**2010 Net Municipal Levy Per Capita (by Location)**

Municipal Levies	2010 Levy per Capita	2010 Net Levy Per Capita	2010 Unweighted Assessment per Capita Ranking	Density Ranking	Location Group Average
Quinte West	\$ 877	low	low	low	
Prince Edward County	\$ 912	low	mid	low	
Kawartha Lakes	\$ 1,004	low	high	low	
Peterborough	\$ 1,171	mid	low	high	
Brockville	\$ 1,227	mid	low	high	
Ottawa	\$ 1,341	high	mid	mid	
Belleville	\$ 1,354	high	low	mid	
Kingston	\$ 1,431	high	mid	mid	<b>Eastern</b>
Cobourg	\$ 1,461	high	mid	mid	\$ 1,198
Milton	\$ 911	low	high	mid	
Halton Hills	\$ 976	low	high	mid	
Newmarket	\$ 1,036	low	high	high	
Georgina	\$ 1,036	low	mid	mid	
Mississauga	\$ 1,047	low	high	high	
Markham	\$ 1,056	low	high	high	
Brampton	\$ 1,059	low	mid	high	
East Gwillimbury	\$ 1,062	low	high	low	
Caledon	\$ 1,106	low	high	low	
Richmond Hill	\$ 1,120	low	high	high	
Clarington	\$ 1,145	mid	mid	mid	
Aurora	\$ 1,185	mid	high	high	
Burlington	\$ 1,209	mid	high	high	
Ajax	\$ 1,308	high	mid	high	
Toronto	\$ 1,320	high	high	high	
Whitby	\$ 1,333	high	mid	mid	
Pickering	\$ 1,373	high	mid	mid	
Oshawa	\$ 1,375	high	low	high	
Vaughan	\$ 1,388	high	high	high	
Oakville	\$ 1,412	high	high	high	
Whitchurch-Stouffville	\$ 1,511	high	high	mid	<b>GTA</b>
King	\$ 1,604	high	high	low	\$ 1,208
West Lincoln	\$ 943	low	mid	low	
Welland	\$ 1,073	low	low	mid	
Thorold	\$ 1,100	low	low	mid	
Lincoln	\$ 1,203	mid	mid	mid	
St. Catharines	\$ 1,210	mid	low	high	
Wainfleet	\$ 1,237	mid	mid	low	
Port Colborne	\$ 1,243	mid	low	mid	
Pelham	\$ 1,267	mid	mid	mid	
Hamilton	\$ 1,269	mid	low	mid	
Grimsby	\$ 1,287	mid	mid	mid	
Fort Erie	\$ 1,300	high	mid	mid	
Niagara Falls	\$ 1,461	high	mid	mid	<b>Niagara/Hamilton</b>
Niagara-on-the-Lake	\$ 1,853	high	high	low	\$ 1,265

**Net Municipal Levy Per Capita (cont'd) (by Location)**

Municipal Levies	2010 Levy per Capita	2010 Net Levy Per Capita	2010 Unweighted Assessment per Capita Ranking	Density Ranking	Location Group Average
Sault Ste. Marie	\$ 1,140	mid	low	mid	
Greater Sudbury	\$ 1,174	mid	low	low	
North Bay	\$ 1,240	mid	low	mid	
Timmins	\$ 1,270	mid	low	low	<b>North</b>
Thunder Bay	\$ 1,317	high	low	mid	\$ 1,228
Orillia	\$ 1,133	mid	low	high	
Barrie	\$ 1,142	mid	mid	high	
Orangeville	\$ 1,202	mid	mid	high	
Huntsville	\$ 1,288	mid	high	low	
Bracebridge	\$ 1,321	high	high	low	<b>Simcoe/Musk./Duff.</b>
Gravenhurst	\$ 1,723	high	high	low	\$ 1,301
Kingsville	\$ 794	low	mid	low	
Wellesley	\$ 885	low	mid	low	
Middlesex Centre	\$ 981	low	high	low	
Amherstburg	\$ 983	low	low	mid	
Lakeshore	\$ 995	low	mid	low	
Wilmot	\$ 1,004	low	high	low	
Haldimand	\$ 1,011	low	mid	low	
Leamington	\$ 1,037	low	low	low	
St. Thomas	\$ 1,041	low	low	high	
Kitchener	\$ 1,079	low	low	high	
Chatham-Kent	\$ 1,104	low	low	low	
Woolwich	\$ 1,130	low	high	low	
Brantford	\$ 1,185	mid	low	high	
Cambridge	\$ 1,196	mid	mid	high	
North Dumfries	\$ 1,196	mid	high	low	
Tillsonburg	\$ 1,199	mid	low	mid	
Sarnia	\$ 1,208	mid	low	mid	
London	\$ 1,212	mid	low	high	
Stratford	\$ 1,238	mid	low	high	
St. Marys	\$ 1,262	mid	mid	mid	
Saugeen Shores	\$ 1,302	high	high	low	
Central Elgin	\$ 1,303	high	mid	low	
Lambton Shores	\$ 1,304	high	high	low	
Guelph	\$ 1,316	high	mid	high	
Waterloo	\$ 1,336	high	mid	high	
Windsor	\$ 1,406	high	low	high	
Woodstock	\$ 1,480	high	low	mid	<b>Southwest</b>
The Blue Mountains	\$ 3,000	high	high	low	\$ 1,221
<b>Average</b>	<b>\$ 1,228</b>				
<b>Median</b>	<b>\$ 1,208</b>				
<b>Minimum</b>	<b>\$ 794</b>				
<b>Maximum</b>	<b>\$ 3,000</b>				

**Net Municipal Levy Per Capita (Upper, Lower Tier by Tax Location)**

This table reflects the upper and lower tier (or single tier) per capita levy by location. This has been broken down in more detail to provide comparisons, particularly in a two tier environment, to assist in identifying the major drivers in the tax burden. It should be noted that comparisons between different geographic locations should be undertaken with caution as the services provided at the upper and lower tier differ from Region to Region. For example, transit and waste management is provided at the upper tier in some municipalities and at the lower tier in others.

<b>Municipal Levies</b>	<b>Region/ County/District</b>	<b>2010 Lower Tier Levy per Capita</b>	<b>2010 Upper Tier Levy per Capita</b>	<b>2010 Total Levy Per Capita</b>	<b>2010 Net Levy Per Capita</b>
Saugeen Shores	Bruce	\$ 700	\$ 602	\$ 1,302	high
Orangeville	Dufferin	\$ 797	\$ 404	\$ 1,202	mid
Clarington	Durham	\$ 420	\$ 724	\$ 1,145	mid
Ajax	Durham	\$ 438	\$ 871	\$ 1,308	high
Whitby	Durham	\$ 495	\$ 838	\$ 1,333	high
Pickering	Durham	\$ 458	\$ 914	\$ 1,373	high
Oshawa	Durham	\$ 680	\$ 695	\$ 1,375	high
Central Elgin	Elgin	\$ 780	\$ 523	\$ 1,303	high
Kingsville	Essex	\$ 442	\$ 352	\$ 794	low
Amherstburg	Essex	\$ 630	\$ 354	\$ 983	low
Lakeshore	Essex	\$ 541	\$ 454	\$ 995	low
Leamington	Essex	\$ 733	\$ 304	\$ 1,037	low
The Blue Mountains	Grey	\$ 1,362	\$ 1,638	\$ 3,000	high
Milton	Halton	\$ 357	\$ 553	\$ 911	low
Halton Hills	Halton	\$ 465	\$ 511	\$ 976	low
Burlington	Halton	\$ 618	\$ 592	\$ 1,209	mid
Oakville	Halton	\$ 693	\$ 719	\$ 1,412	high
Sarnia	Lambton	\$ 773	\$ 435	\$ 1,208	mid
Lambton Shores	Lambton	\$ 660	\$ 645	\$ 1,304	high
Middlesex Centre	Middlesex	\$ 552	\$ 429	\$ 981	low
Huntsville	Muskoka	\$ 529	\$ 759	\$ 1,288	mid
Bracebridge	Muskoka	\$ 594	\$ 727	\$ 1,321	high
Gravenhurst	Muskoka	\$ 703	\$ 1,020	\$ 1,723	high

**Net Municipal Levy Per Capita (cont'd) (Upper, Lower Tier by Tax Location)**

<b>Municipal Levies</b>	<b>Region/ County/District</b>	<b>2010 Lower Tier Levy per Capita</b>	<b>2010 Upper Tier Levy per Capita</b>	<b>2010 Total Levy Per Capita</b>	<b>2010 Net Levy Per Capita</b>
West Lincoln	Niagara	\$ 345	\$ 598	\$ 943	low
Welland	Niagara	\$ 533	\$ 540	\$ 1,073	low
Thorold	Niagara	\$ 436	\$ 664	\$ 1,100	low
Lincoln	Niagara	\$ 458	\$ 745	\$ 1,203	mid
St. Catharines	Niagara	\$ 549	\$ 660	\$ 1,210	mid
Wainfleet	Niagara	\$ 547	\$ 690	\$ 1,237	mid
Port Colborne	Niagara	\$ 607	\$ 636	\$ 1,243	mid
Pelham	Niagara	\$ 517	\$ 750	\$ 1,267	mid
Grimsby	Niagara	\$ 495	\$ 792	\$ 1,287	mid
Fort Erie	Niagara	\$ 560	\$ 740	\$ 1,300	high
Niagara Falls	Niagara	\$ 668	\$ 793	\$ 1,461	high
Niagara-on-the-Lake	Niagara	\$ 514	\$ 1,339	\$ 1,853	high
Cobourg	Northumberland	\$ 942	\$ 519	\$ 1,461	high
Tillsonburg	Oxford	\$ 748	\$ 450	\$ 1,199	mid
Woodstock	Oxford	\$ 1,001	\$ 479	\$ 1,480	high
Mississauga	Peel	\$ 392	\$ 655	\$ 1,047	low
Brampton	Peel	\$ 525	\$ 534	\$ 1,059	low
Caledon	Peel	\$ 524	\$ 581	\$ 1,106	low
Quinte West	Single Tier	\$ 877	\$ -	\$ 877	low
Prince Edward County	Single Tier	\$ 912	\$ -	\$ 912	low
Kawartha Lakes	Single Tier	\$ 1,004	\$ -	\$ 1,004	low
Haldimand	Single Tier	\$ 1,011	\$ -	\$ 1,011	low
St. Thomas	Single Tier	\$ 1,041	\$ -	\$ 1,041	low
Chatham-Kent	Single Tier	\$ 1,104	\$ -	\$ 1,104	low
Orillia	Single Tier	\$ 1,133	\$ -	\$ 1,133	mid
Sault Ste. Marie	Single Tier	\$ 1,140	\$ -	\$ 1,140	mid
Barrie	Single Tier	\$ 1,142	\$ -	\$ 1,142	mid
Peterborough	Single Tier	\$ 1,171	\$ -	\$ 1,171	mid
Greater Sudbury	Single Tier	\$ 1,174	\$ -	\$ 1,174	mid
Brantford	Single Tier	\$ 1,185	\$ -	\$ 1,185	mid
London	Single Tier	\$ 1,212	\$ -	\$ 1,212	mid
Brockville	Single Tier	\$ 1,227	\$ -	\$ 1,227	mid
Stratford	Single Tier	\$ 1,238	\$ -	\$ 1,238	mid
North Bay	Single Tier	\$ 1,240	\$ -	\$ 1,240	mid
St. Marys	Single Tier	\$ 1,262	\$ -	\$ 1,262	mid
Hamilton	Single Tier	\$ 1,269	\$ -	\$ 1,269	mid
Timmins	Single Tier	\$ 1,270	\$ -	\$ 1,270	mid
Guelph	Single Tier	\$ 1,316	\$ -	\$ 1,316	high
Thunder Bay	Single Tier	\$ 1,317	\$ -	\$ 1,317	high
Toronto	Single Tier	\$ 1,320	\$ -	\$ 1,320	high
Ottawa	Single Tier	\$ 1,341	\$ -	\$ 1,341	high
Belleville	Single Tier	\$ 1,354	\$ -	\$ 1,354	high
Windsor	Single Tier	\$ 1,406	\$ -	\$ 1,406	high
Kingston	Single Tier	\$ 1,431	\$ -	\$ 1,431	high



**Net Municipal Levy Per Capita (cont'd) (Upper, Lower Tier by Tax Location)**

<b>Municipal Levies</b>	<b>Region/ County/District</b>	<b>2010 Lower Tier Levy per Capita</b>	<b>2010 Upper Tier Levy per Capita</b>	<b>2010 Total Levy Per Capita</b>	<b>2010 Net Levy Per Capita</b>
Wellesley	Waterloo	\$ 309	\$ 576	\$ 885	<b>low</b>
Wilmot	Waterloo	\$ 311	\$ 692	\$ 1,004	<b>low</b>
Kitchener	Waterloo	\$ 431	\$ 648	\$ 1,079	<b>low</b>
Woolwich	Waterloo	\$ 320	\$ 810	\$ 1,130	<b>low</b>
Cambridge	Waterloo	\$ 480	\$ 716	\$ 1,196	<b>mid</b>
North Dumfries	Waterloo	\$ 259	\$ 937	\$ 1,196	<b>mid</b>
Waterloo	Waterloo	\$ 512	\$ 824	\$ 1,336	<b>high</b>
Newmarket	York	\$ 468	\$ 568	\$ 1,036	<b>low</b>
Georgina	York	\$ 578	\$ 458	\$ 1,036	<b>low</b>
Markham	York	\$ 359	\$ 697	\$ 1,056	<b>low</b>
East Gwillimbury	York	\$ 444	\$ 618	\$ 1,062	<b>low</b>
Richmond Hill	York	\$ 397	\$ 723	\$ 1,120	<b>low</b>
Aurora	York	\$ 509	\$ 676	\$ 1,185	<b>mid</b>
Vaughan	York	\$ 488	\$ 900	\$ 1,388	<b>high</b>
Whitchurch-Stouffville	York	\$ 569	\$ 942	\$ 1,511	<b>high</b>
King	York	\$ 755	\$ 849	\$ 1,604	<b>high</b>

**2010 Net Municipal Levy Per \$100,000 Unweighted Assessment**

Net levy on a per \$100,000 of assessment ranged across the municipalities from \$697 to \$2,330 (with an average of \$1,223). There is a strong relationship between the assessment per capita and net levy per \$100,000 of assessment such that, for the most part, municipalities with a high assessment basis have a low net levy per \$100,000 of assessment.

<b>Municipal Levies</b>	<b>2010 Net Levy Per \$100,000 Unweighted Assessment</b>	<b>2010 Net Levy Per \$100,000 Unweighted Assessment</b>	<b>2010 Unweighted Assessment per Capita Ranking</b>
Milton	\$ 697	low	high
Middlesex Centre	\$ 724	low	high
Caledon	\$ 732	low	high
Markham	\$ 744	low	high
Richmond Hill	\$ 754	low	high
Whitchurch-Stouffville	\$ 760	low	high
Vaughan	\$ 768	low	high
The Blue Mountains	\$ 773	low	high
Gravenhurst	\$ 775	low	high
Halton Hills	\$ 798	low	high
East Gwillimbury	\$ 798	low	high
Huntsville	\$ 825	low	high
Wellesley	\$ 828	low	mid
Oakville	\$ 829	low	high
Mississauga	\$ 837	low	high
Kingsville	\$ 844	low	mid
North Dumfries	\$ 849	low	high
Aurora	\$ 852	low	high
Prince Edward County	\$ 862	low	mid
Kawartha Lakes	\$ 868	low	high
Wilmot	\$ 870	low	high
Lambton Shores	\$ 871	low	high
King	\$ 874	low	high
Lakeshore	\$ 889	low	mid
Newmarket	\$ 893	low	high
Bracebridge	\$ 894	low	high
Woolwich	\$ 899	low	high
Saugeen Shores	\$ 909	low	high
Burlington	\$ 915	mid	high
Toronto	\$ 959	mid	high
Niagara-on-the-Lake	\$ 967	mid	high
Brampton	\$ 1,033	mid	mid
West Lincoln	\$ 1,042	mid	mid
Georgina	\$ 1,069	mid	mid
Haldimand	\$ 1,127	mid	mid
Amherstburg	\$ 1,138	mid	low
Lincoln	\$ 1,142	mid	mid
Wainfleet	\$ 1,174	mid	mid
Barrie	\$ 1,179	mid	mid
Pelham	\$ 1,182	mid	mid

**2010 Net Municipal Levy Per \$100,000 Unweighted Assessment (cont'd)**

<b>Municipal Levies</b>	<b>2010 Net Levy Per \$100,000 Unweighted Assessment</b>	<b>2010 Net Levy Per \$100,000 Unweighted Assessment</b>	<b>2010 Unweighted Assessment per Capita Ranking</b>
Ottawa	\$ 1,188	mid	mid
Clarington	\$ 1,189	mid	mid
Quinte West	\$ 1,196	mid	low
Grimsby	\$ 1,212	mid	mid
Ajax	\$ 1,217	mid	mid
Whitby	\$ 1,255	mid	mid
Waterloo	\$ 1,273	mid	mid
Pickering	\$ 1,287	mid	mid
Leamington	\$ 1,294	mid	low
Orillia	\$ 1,300	mid	low
Central Elgin	\$ 1,311	mid	mid
Kitchener	\$ 1,321	mid	low
Orangeville	\$ 1,322	mid	mid
Guelph	\$ 1,327	mid	mid
Thorold	\$ 1,353	mid	low
Cambridge	\$ 1,358	mid	mid
Fort Erie	\$ 1,376	high	mid
St. Marys	\$ 1,404	high	mid
Chatham-Kent	\$ 1,404	high	low
Peterborough	\$ 1,417	high	low
Stratford	\$ 1,429	high	low
Hamilton	\$ 1,483	high	low
Niagara Falls	\$ 1,487	high	mid
Tillsonburg	\$ 1,498	high	low
St. Catharines	\$ 1,517	high	low
London	\$ 1,524	high	low
Brantford	\$ 1,551	high	low
Sarnia	\$ 1,579	high	low
Cobourg	\$ 1,584	high	mid
St. Thomas	\$ 1,615	high	low
Kingston	\$ 1,621	high	mid
Oshawa	\$ 1,664	high	low
Brockville	\$ 1,668	high	low
Welland	\$ 1,674	high	low
Port Colborne	\$ 1,677	high	low
Belleville	\$ 1,778	high	low
North Bay	\$ 1,789	high	low
Woodstock	\$ 1,809	high	low
Greater Sudbury	\$ 1,828	high	low
Windsor	\$ 2,089	high	low
Sault Ste. Marie	\$ 2,132	high	low
Thunder Bay	\$ 2,210	high	low
Timmins	\$ 2,330	high	low
<b>Average</b>	<b>\$ 1,223</b>		
<b>Median</b>	<b>\$ 1,189</b>		
<b>Minimum</b>	<b>\$ 697</b>		
<b>Maximum</b>	<b>\$ 2,330</b>		

**2010 Net Municipal Levy Per \$100,000 Assessment (Unweighted) - By Location**

Municipal Levies	2010 Net Levy Per \$100,000 Unweighted Assessment	2010 Net Levy Per \$100,000 Unweighted Assessment	2010 Unweighted Assessment per Capita Ranking	Location Group Average
Prince Edward County	\$ 862	low	mid	
Kawartha Lakes	\$ 868	low	high	
Ottawa	\$ 1,188	mid	mid	
Quinte West	\$ 1,196	mid	low	
Peterborough	\$ 1,417	high	low	
Cobourg	\$ 1,584	high	mid	
Kingston	\$ 1,621	high	mid	
Brockville	\$ 1,668	high	low	<b>Eastern</b>
Belleville	\$ 1,778	high	low	\$ 1,353
Milton	\$ 697	low	high	
Caledon	\$ 732	low	high	
Markham	\$ 744	low	high	
Richmond Hill	\$ 754	low	high	
Whitchurch-Stouffville	\$ 760	low	high	
Vaughan	\$ 768	low	high	
Halton Hills	\$ 798	low	high	
East Gwillimbury	\$ 798	low	high	
Oakville	\$ 829	low	high	
Mississauga	\$ 837	low	high	
Aurora	\$ 852	low	high	
King	\$ 874	low	high	
Newmarket	\$ 893	low	high	
Burlington	\$ 915	mid	high	
Toronto	\$ 959	mid	high	
Brampton	\$ 1,033	mid	mid	
Georgina	\$ 1,069	mid	mid	
Clarington	\$ 1,189	mid	mid	
Ajax	\$ 1,217	mid	mid	
Whitby	\$ 1,255	mid	mid	
Pickering	\$ 1,287	mid	mid	<b>GTA</b>
Oshawa	\$ 1,664	high	low	\$ 951
Niagara-on-the-Lake	\$ 967	mid	high	
West Lincoln	\$ 1,042	mid	mid	
Lincoln	\$ 1,142	mid	mid	
Wainfleet	\$ 1,174	mid	mid	
Pelham	\$ 1,182	mid	mid	
Grimsby	\$ 1,212	mid	mid	
Thorold	\$ 1,353	mid	low	
Fort Erie	\$ 1,376	high	mid	
Hamilton	\$ 1,483	high	low	
Niagara Falls	\$ 1,487	high	mid	
St. Catharines	\$ 1,517	high	low	
Welland	\$ 1,674	high	low	<b>Niagara/Hamilton</b>
Port Colborne	\$ 1,677	high	low	\$ 1,330

**2010 Net Municipal Levy Per \$100,000 Assessment (cont'd) (Unweighted) - By Location**

<b>Municipal Levies</b>	<b>2010 Net Levy Per \$100,000 Unweighted Assessment</b>	<b>2010 Net Levy Per \$100,000 Unweighted Assessment</b>	<b>2010 Unweighted Assessment per Capita Ranking</b>	<b>Location Group Average</b>
North Bay	\$ 1,789	high	low	
Greater Sudbury	\$ 1,828	high	low	
Sault Ste. Marie	\$ 2,132	high	low	
Thunder Bay	\$ 2,210	high	low	<b>North</b>
Timmins	\$ 2,330	high	low	\$ 2,058
Gravenhurst	\$ 775	low	high	
Huntsville	\$ 825	low	high	
Bracebridge	\$ 894	low	high	
Barrie	\$ 1,179	mid	mid	
Orillia	\$ 1,300	mid	low	<b>Simcoe/Musk./Duff.</b>
Orangeville	\$ 1,322	mid	mid	\$ 1,049
Middlesex Centre	\$ 724	low	high	
The Blue Mountains	\$ 773	low	high	
Wellesley	\$ 828	low	mid	
Kingsville	\$ 844	low	mid	
North Dumfries	\$ 849	low	high	
Wilmot	\$ 870	low	high	
Lambton Shores	\$ 871	low	high	
Lakeshore	\$ 889	low	mid	
Woolwich	\$ 899	low	high	
Saugeen Shores	\$ 909	low	high	
Haldimand	\$ 1,127	mid	mid	
Amherstburg	\$ 1,138	mid	low	
Waterloo	\$ 1,273	mid	mid	
Leamington	\$ 1,294	mid	low	
Central Elgin	\$ 1,311	mid	mid	
Kitchener	\$ 1,321	mid	low	
Guelph	\$ 1,327	mid	mid	
Cambridge	\$ 1,358	mid	mid	
St. Marys	\$ 1,404	high	mid	
Chatham-Kent	\$ 1,404	high	low	
Stratford	\$ 1,429	high	low	
Tillsonburg	\$ 1,498	high	low	
London	\$ 1,524	high	low	
Brantford	\$ 1,551	high	low	
Sarnia	\$ 1,579	high	low	
St. Thomas	\$ 1,615	high	low	
Woodstock	\$ 1,809	high	low	<b>Southwest</b>
Windsor	\$ 2,089	high	low	\$ 1,232

**Fire**

Net Expenditures per capita including and excluding amortization are calculated using the 2009 FIR, the 2009 population as estimated by Stats Canada. Also included is the MPMP fire operating cost per \$1,000 of assessment as reported by the municipality.

Municipality	# of Full Time Staff	# of Part Time Staff	2009 Fire Costs per Capita Excluding Amortization	2009 Fire Costs per Capita Including Amortization	2009 MPMP Fire Operating Costs per \$1,000 Assessment	2009 MPMP Fire Total Costs per \$1,000 Assessment
Gravenhurst	3		\$ 43	\$ 54	\$ 0.21	\$ 0.27
Huntsville	5		\$ 40	\$ 51	\$ 0.27	\$ 0.36
Saugeen Shores	3	54	\$ 43	\$ 51	\$ 0.33	\$ 0.39
St. Marys	1		\$ 27	\$ 38	\$ 0.31	\$ 0.43
Middlesex Centre	2	1	\$ 59	\$ 67	\$ 0.46	\$ 0.53
Niagara-on-the-Lake	4		\$ 78	\$ 97	\$ 0.40	\$ 0.54
Wilmot	2	1	\$ 43	\$ 56	\$ 0.42	\$ 0.54
West Lincoln	2	44	\$ 40	\$ 47	\$ 0.49	\$ 0.56
Wainfleet	N/A	N/A	\$ 52	\$ 63	\$ 0.53	\$ 0.64
Wellesley	1		\$ 42	\$ 59	\$ 0.44	\$ 0.64
Pelham			\$ 60	\$ 76	\$ 0.58	\$ 0.75
Central Elgin	1	1	\$ 70	\$ 86	\$ 0.73	\$ 0.89
Thorold	20		\$ 136	\$ 153	\$ 1.70	\$ 1.91
<b>Average population &lt; 20,000</b>			\$ 56	\$ 69	\$ 0.53	\$ 0.65
East Gwillimbury	6		\$ 47	\$ 66	\$ 0.39	\$ 0.54
Lakeshore	5		\$ 51	\$ 60	\$ 0.46	\$ 0.54
Woolwich	3	1	\$ 53	\$ 67	\$ 0.49	\$ 0.61
King	4		\$ 84	\$ 103	\$ 0.51	\$ 0.62
Lincoln	3	98	\$ 53	\$ 63	\$ 0.54	\$ 0.65
Leamington	5	28	\$ 56	\$ 64	\$ 0.66	\$ 0.77
Fort Erie	3		\$ 64	\$ 73	\$ 0.69	\$ 0.80
Whitchurch-Stouffville	28	50	\$ 145	\$ 157	\$ 0.80	\$ 0.87
Georgina	39		\$ 111	\$ 117	\$ 1.22	\$ 1.29
Quinte West	17		\$ 93	\$ 100	\$ 1.37	\$ 1.48
Orillia	46	2	\$ 142	\$ 148	\$ 1.63	\$ 1.70
Stratford	61		\$ 163	\$ 171	\$ 1.88	\$ 1.98
Timmins	35		\$ 115	\$ 121	\$ 2.35	\$ 2.48
Woodstock	55		\$ 196	\$ 202	\$ 2.57	\$ 2.65
Brockville	39	3	\$ 202	\$ 209	\$ 2.72	\$ 2.83
<b>Average 20,000 - 49,999</b>			\$ 105	\$ 115	\$ 1.22	\$ 1.32
Halton Hills	28		\$ 73	\$ 78	\$ 0.60	\$ 0.67
Milton	38	83	\$ 72	\$ 79	\$ 0.61	\$ 0.67
Caledon	22	2	\$ 89	\$ 108	\$ 0.66	\$ 0.79
Kawartha Lakes	31	81	\$ 81	\$ 96	\$ 0.73	\$ 0.87
Aurora	N/A	N/A	\$ 122	\$ 122	\$ 0.95	\$ 0.95
Newmarket	116		\$ 118	\$ 120	\$ 1.10	\$ 1.13
Clarington	61	125	\$ 109	\$ 119	\$ 1.16	\$ 1.26
Pickering	103		\$ 159	\$ 165	\$ 1.43	\$ 1.50
Ajax	102	1	\$ 147	\$ 157	\$ 1.38	\$ 1.50
Niagara Falls	133		\$ 196	\$ 202	\$ 1.95	\$ 2.04
Brantford	134		\$ 152	\$ 159	\$ 2.02	\$ 2.11
Peterborough	97		\$ 168	\$ 172	\$ 2.17	\$ 2.21
Welland	53		\$ 138	\$ 144	\$ 2.28	\$ 2.37
Sarnia	130		\$ 210	\$ 215	\$ 2.78	\$ 2.85
Sault Ste. Marie	101		\$ 115	\$ 119	\$ 2.84	\$ 2.92
North Bay	90		\$ 212	\$ 221	\$ 3.01	\$ 3.14
<b>Average 50,000 - 99,999</b>			\$ 135	\$ 142	\$ 1.60	\$ 1.69

*Fire (cont'd)*

Municipality	# of Full Time Staff	# of Part Time Staff	2009 Fire Costs per Capita Excluding Amortization	2009 Fire Costs per Capita Including Amortization	2009 MPMP Fire Operating Costs per \$1,000 Assessment	2009 MPMP Fire Total Costs per \$1,000 Assessment
Markham	241		\$ 90	\$ 90	\$ 0.66	\$ 0.66
Vaughan	277		\$ 120	\$ 125	\$ 0.72	\$ 0.75
Oakville	212		\$ 131	\$ 137	\$ 0.79	\$ 0.83
Brampton	408		\$ 96	\$ 101	\$ 0.95	\$ 1.00
Mississauga	699		\$ 113	\$ 116	\$ 0.98	\$ 1.01
Burlington	200		\$ 128	\$ 132	\$ 1.04	\$ 1.08
Whitby	116	2	\$ 123	\$ 123	\$ 1.17	\$ 1.17
Toronto	3102		\$ 150	\$ 152	\$ 1.17	\$ 1.19
Waterloo	128	1	\$ 108	\$ 112	\$ 1.22	\$ 1.27
Ottawa	981	3	\$ 146	\$ 151	\$ 1.39	\$ 1.44
Barrie	154	3	\$ 125	\$ 131	\$ 1.40	\$ 1.47
Chatham-Kent	N/A	N/A	\$ 109	\$ 117	\$ 1.38	\$ 1.48
Guelph	151		\$ 147	\$ 151	\$ 1.59	\$ 1.62
London	411		\$ 134	\$ 139	\$ 1.63	\$ 1.70
Cambridge	138		\$ 145	\$ 148	\$ 1.74	\$ 1.77
Kitchener	230	4	\$ 135	\$ 141	\$ 1.70	\$ 1.79
Hamilton	549	40	\$ 139	\$ 143	\$ 1.73	\$ 1.79
Greater Sudbury	129		\$ 111	\$ 119	\$ 1.74	\$ 1.85
St. Catharines	165		\$ 145	\$ 150	\$ 1.81	\$ 1.88
Kingston	154		\$ 167	\$ 173	\$ 1.95	\$ 2.02
Oshawa	202		\$ 175	\$ 179	\$ 2.08	\$ 2.13
Windsor	290		\$ 162	\$ 166	\$ 2.32	\$ 2.37
Thunder Bay	207		\$ 197	\$ 201	\$ 3.40	\$ 3.48
<b>Average 100,000 +</b>			\$ 135	\$ 139	\$ 1.50	\$ 1.55

Fire costs will vary significantly based on a number of factors including but not limited to:

- Size of municipality and mix of urban and rural coverage
- Volume of activity
- Composition of fire services—use of paid or volunteer firefighters
- Service levels on response time can affect the number of firefighters on staff and the number of fire halls and equipment
- Specialized services
- Accounting and reporting practices

**Police**

The following table is calculated using the 2009 FIR, the 2009 population as estimated by Stats Canada and the 2010 unweighted assessment as provided in the municipality's by-law. Also included is the MPMP 2009 operating costs for police services per person as reported by the municipality. The table has been sorted in ascending order on a per person basis (MPMP).

Municipality	2009 # Full Time Positions	2009 Net Costs Police Per \$100,000 CVA Excluding Amortization	2009 Net Costs Police Per \$100,000 CVA Including Amortization	2009 MPMP Operating Costs For Police Services Per Person	2009 MPMP Total Costs For Police Services Per Person
Middlesex Centre	Contract	\$ 79	\$ 79	\$ 110	\$ 110
Central Elgin	Contract	\$ 136	\$ 136	\$ 151	\$ 151
St. Marys	Contract	\$ 213	\$ 213	\$ 199	\$ 199
Saugeen Shores	24	\$ 182	\$ 188	\$ 284	\$ 292
<b>Average population &lt; 20,000</b>		\$ 153	\$ 154	\$ 186	\$ 188
Lakeshore	N/A	\$ 106	\$ 106	\$ 122	\$ 122
Quinte West	Contract	\$ 259	\$ 261	\$ 199	\$ 200
Orillia	1	\$ 229	\$ 230	\$ 214	\$ 215
Leamington	54	\$ 256	\$ 266	\$ 222	\$ 231
Stratford	85	\$ 313	\$ 324	\$ 281	\$ 290
Timmins	117	\$ 498	\$ 523	\$ 287	\$ 311
Woodstock	91	\$ 323	\$ 333	\$ 309	\$ 318
Brockville	59	\$ 370	\$ 378	\$ 389	\$ 397
<b>Average 20,000 - 49,999</b>		\$ 294	\$ 303	\$ 253	\$ 260
Kawartha Lakes	65	\$ 131	\$ 133	\$ 166	\$ 168
Peterborough	156	\$ 266	\$ 269	\$ 239	\$ 245
Sarnia	152	\$ 320	\$ 328	\$ 260	\$ 267
Brantford	206	\$ 313	\$ 321	\$ 262	\$ 268
North Bay	134	\$ 376	\$ 388	\$ 286	\$ 295
Sault Ste. Marie	177	\$ 527	\$ 532	\$ 308	\$ 311
<b>Average 50,000 - 99,999</b>		\$ 322	\$ 329	\$ 254	\$ 259
Chatham-Kent	N/A	\$ 265	\$ 274	\$ 228	\$ 235
London	815	\$ 274	\$ 280	\$ 233	\$ 238
Hamilton	1,014	\$ 274	\$ 280	\$ 245	\$ 250
Ottawa	1,887	\$ 208	\$ 212	\$ 254	\$ 260
Kingston	241	\$ 250	\$ 267	\$ 241	\$ 262
Guelph	N/A	\$ 235	\$ 248	\$ 250	\$ 264
Greater Sudbury	351	\$ 359	\$ 373	\$ 256	\$ 265
Barrie	139	\$ 268	\$ 279	\$ 266	\$ 276
Thunder Bay	331	\$ 491	\$ 502	\$ 301	\$ 308
Toronto	7,635	\$ 242	\$ 252	\$ 332	\$ 348
Windsor	625	\$ 519	\$ 532	\$ 403	\$ 419
<b>Average 100,000</b>		\$ 308	\$ 318	\$ 273	\$ 284
Muskoka District	Contract	\$ 48	\$ 48	\$ 147	\$ 147
York Region	1,875	\$ 130	\$ 135	\$ 206	\$ 214
Halton Region	813	\$ 126	\$ 130	\$ 207	\$ 215
Waterloo Region	982	\$ 306	\$ 316	\$ 209	\$ 217
Peel Region	2,526	\$ 168	\$ 173	\$ 223	\$ 230
Durham Region	1,361	\$ 217	\$ 225	\$ 226	\$ 235
Niagara Region	977	\$ 288	\$ 301	\$ 284	\$ 297
<b>Average</b>		\$ 183	\$ 190	\$ 215	\$ 222



Police costs will vary significantly based on a number of factors including but not limited to:

- Geographic mix (urban/rural mix)
- One-time special events
- Proximity and quantity of higher risk facilities (e.g. correctional , mental health facilities)
- Service levels
- Incident of more complex crimes
- Specialized services (e.g. Emergency Task Force, Emergency Measures, Marine Unit, etc.)
- Accounting and reporting practices

***Court Security***

<b>Municipality</b>	<b>2009 Court Security Net Costs per Capita Excluding Amortization</b>	<b>2009 Court Security Net Costs per Capita Including Amortization</b>
Kingston	\$ 3	\$ 3
Ottawa	\$ 5	\$ 5
Sarnia	\$ 7	\$ 7
Timmins	\$ 8	\$ 8
London	\$ 9	\$ 9
Hamilton	\$ 9	\$ 9
Brantford	\$ 11	\$ 11
Chatham-Kent	\$ 11	\$ 11
Windsor	\$ 12	\$ 12
Guelph	\$ 13	\$ 13
Peterborough	\$ 16	\$ 16
Greater Sudbury	\$ 18	\$ 18
Brockville	\$ 29	\$ 29
<b>Average</b>	\$ 12	\$ 12
York Region	\$ 6	\$ 6
Peel Region	\$ 7	\$ 7
Durham Region	\$ 7	\$ 7
Waterloo Region	\$ 8	\$ 8
Halton Region	\$ 8	\$ 8
<b>Average</b>	\$ 7	\$ 7

**POA**

The following table is calculated using the 2009 FIR, the 2009 population as estimated by Stats Canada.

<b>Municipality</b>	<b>2009 Net POA Costs Excluding Amortization per Capita</b>	<b>2009 Net POA Costs Including Amortization per Capita</b>
Timmins	\$ (13)	\$ (13)
Sault Ste. Marie	\$ (9)	\$ (9)
Greater Sudbury	\$ (7)	\$ (7)
North Bay	\$ (7)	\$ (7)
Caledon	\$ (7)	\$ (7)
Chatham-Kent	\$ (7)	\$ (7)
Kawartha Lakes	\$ (6)	\$ (6)
Barrie	\$ (6)	\$ (6)
Thunder Bay	\$ (6)	\$ (6)
Kingston	\$ (6)	\$ (6)
Brantford	\$ (5)	\$ (5)
Mississauga	\$ (5)	\$ (5)
Peterborough	\$ (6)	\$ (5)
Brampton	\$ (5)	\$ (4)
Hamilton	\$ (4)	\$ (4)
London	\$ (4)	\$ (4)
Cambridge	\$ (4)	\$ (4)
Guelph	\$ (4)	\$ (4)
Oakville	\$ (2)	\$ (2)
Ottawa	\$ (2)	\$ (2)
Toronto	\$ (2)	\$ (2)
Windsor	\$ (1)	\$ (1)
Wilmot	\$ (0)	\$ (0)
Burlington	\$ (0)	\$ (0)
Quinte West	\$ 4	\$ 4
<b>Average</b>	<b>\$ (5)</b>	<b>\$ (5)</b>
Muskoka District	\$ (14)	\$ (14)
Waterloo Region	\$ (6)	\$ (6)
York Region	\$ (6)	\$ (6)
Niagara Region	\$ (4)	\$ (4)
Halton Region	\$ (2)	\$ (2)
Durham Region	\$ (1)	\$ (0)
<b>Average</b>	<b>\$ (5)</b>	<b>\$ (5)</b>

Source—2009 FIR

**Roadways** (data sorted by MPMP total cost)

Municipality	2009 Total Paved Lane km	2009 Total Unpaved Lane km	2009 Net Costs Roads Paved per Capita Excluding Amortization	2009 Net Costs Roads Paved per Capita Including Amortization	2009 MPMP % of Paved Lane km where the condition is rated as good/very good	2009 MPMP Operating Costs per Paved Lane km Excluding Amortization	2009 MPMP Total Costs per Paved Lane km Including Amortization
East Gwillimbury	364	12	\$ (9)	\$ (9)	56.3%	\$ 1,089	\$ 1,089
Gravenhurst	508	172	\$ 24	\$ 63	76.2%	\$ 449	\$ 1,445
Central Elgin	312	119	\$ (52)	\$ 28	60.1%	\$ (734)	\$ 2,690
Niagara-on-the-Lake	459	36	\$ 22	\$ 68	66.0%	\$ 1,184	\$ 2,699
Leamington	496	43	\$ 38	\$ 51	84.9%	\$ 2,268	\$ 3,021
West Lincoln	547	283	\$ 72	\$ 128	82.6%	\$ 1,792	\$ 3,172
Lincoln	600		\$ 35	\$ 86	66.7%	\$ 1,217	\$ 3,212
Chatham-Kent	3,533	3,269	\$ 30	\$ 111	64.0%	\$ 999	\$ 3,543
Kawartha Lakes	3,088	2,121	\$ 69	\$ 156	55.0%	\$ 1,816	\$ 3,986
Brockville	273		\$ 13	\$ 40	67.8%	\$ 1,215	\$ 4,233
Clarington	1,519	214	\$ 20	\$ 72	57.5%	\$ 1,495	\$ 4,366
Fort Erie	699	107	\$ 17	\$ 105	95.1%	\$ 736	\$ 4,669
Lakeshore	771	318	\$ 27	\$ 107	60.1%	\$ 1,108	\$ 4,735
Woolwich	436	266	\$ 18	\$ 94	50.5%	\$ 1,264	\$ 4,964
Sarnia	1,211		\$ 5	\$ 64	78.8%	\$ 1,431	\$ 5,043
Middlesex Centre	583	567	\$ 71	\$ 179	51.5%	\$ 2,012	\$ 5,088
Timmins	790	178	\$ 53	\$ 90	20.0%	\$ 3,217	\$ 5,275
Ottawa	10,285	1,302	\$ 22	\$ 67	86.1%	\$ 1,928	\$ 5,758
Thorold	282	20	\$ 44	\$ 88	70.9%	\$ 3,123	\$ 6,082
Peterborough	N/A	N/A	\$ (3)	\$ 44	N/A	\$ 1,769	\$ 6,083
Pickering	703	216	\$ 18	\$ 45	84.9%	\$ 1,959	\$ 6,156
Sault Ste. Marie	1,207	22	\$ 42	\$ 98	22.9%	\$ 2,733	\$ 6,299
Woodstock	473	12	\$ 14	\$ 82	67.0%	\$ 894	\$ 6,407
Mississauga	5,190		\$ 9	\$ 45	77.1%	\$ 1,989	\$ 7,288
Barrie	1,305		\$ 21	\$ 71	68.2%	\$ 2,528	\$ 7,857
Kingston	1,749	51	\$ 50	\$ 117	68.2%	\$ 2,572	\$ 8,406
Huntsville	700	280	\$ 106	\$ 305	N/A	\$ 3,003	\$ 8,441
Niagara Falls	1,063	34	\$ 63	\$ 101	69.1%	\$ 5,141	\$ 8,457
Brantford	1,045		\$ 48	\$ 93	69.4%	\$ 4,777	\$ 8,884
Pelham	514		\$ 143	\$ 281	77.8%	\$ 4,607	\$ 9,141
Kitchener	1,456	4	\$ 24	\$ 49	51.9%	\$ 5,000	\$ 9,340
Caledon	1,229	268	\$ 9	\$ 192	53.1%	\$ 498	\$ 10,058
London	3,396	35	\$ 38	\$ 91	50.2%	\$ 3,848	\$ 10,141
Stratford	379		\$ 73	\$ 121	64.9%	\$ 5,794	\$ 10,228
Newmarket	503	1	\$ 23	\$ 61	75.9%	\$ 3,837	\$ 10,261
Wilmot	362	98	\$ 64	\$ 210	69.4%	\$ 3,244	\$ 10,384
Oshawa	1,119	8	\$ 13	\$ 76	73.1%	\$ 1,808	\$ 10,582
Thunder Bay	1,944	205	\$ 52	\$ 188	13.5%	\$ 2,425	\$ 10,728
Whitchurch-Stouffville	357	4	\$ 95	\$ 138	63.0%	\$ 7,470	\$ 10,807
St. Catharines	1,130		\$ 30	\$ 89	72.9%	\$ 3,293	\$ 10,967
Whitby	1,053	12	\$ (5)	\$ 88	80.8%	\$ 444	\$ 11,152
Oakville	1,785		\$ 55	\$ 109	71.0%	\$ 5,404	\$ 11,408
Ajax	685	11	\$ 25	\$ 69	61.3%	\$ 5,200	\$ 11,476
Greater Sudbury	2,975	614	\$ 62	\$ 213	51.4%	\$ 3,434	\$ 11,821
Wellesley	194	254	\$ 59	\$ 220	59.5%	\$ 3,374	\$ 12,118
Windsor	2,255	17	\$ 18	\$ 123	45.7%	\$ 1,742	\$ 12,120
St. Marys	109		\$ 108	\$ 180	82.6%	\$ 7,383	\$ 12,210
Brampton	2,759		\$ 41	\$ 69	81.1%	\$ 7,308	\$ 12,244
North Bay	982	34	\$ 48	\$ 154	21.1%	\$ 5,962	\$ 12,596
Vaughan	1,896	7	\$ 17	\$ 91	100.0%	\$ 2,457	\$ 13,009
Orillia	365		\$ 14	\$ 145	35.9%	\$ 1,257	\$ 13,060
Halton Hills	839	54	\$ 51	\$ 177	65.9%	\$ 7,280	\$ 13,607
Markham	1,736		\$ 87	\$ 87	86.6%	\$ 15,038	\$ 15,038

**Roadways (cont'd)** (data sorted by MPMP total cost)

Municipality	2009 Total Paved Lane km	2009 Total Unpaved Lane km	2009 Net Costs Roads Paved per Capita Excluding Amortization	2009 Net Costs Roads Paved per Capita Including Amortization	2009 MPMP % of Paved Lane km where the condition is rated as good/very good	2009 MPMP Operating Costs per Paved Lane km Excluding Amortization	2009 MPMP Total Costs per Paved Lane km Including Amortization
Hamilton	6,413	70	\$ 59	\$ 188	53.0%	\$ 3,623	\$ 15,647
Guelph	1,061	20	\$ 74	\$ 135	27.3%	\$ 8,767	\$ 15,838
Waterloo	780	11	\$ 82	\$ 151	N/A	\$ 9,964	\$ 17,255
Burlington	1,595		\$ 94	\$ 148	32.4%	\$ 11,159	\$ 18,046
Milton	911	4	\$ 30	\$ 231	72.4%	\$ 2,214	\$ 20,573
Toronto	13,362	10	\$ 67	\$ 98	N/A	\$ 12,770	\$ 20,956
Quinte West	1,582		\$ 125	\$ 769	100.0%	\$ 3,555	\$ 21,533
Cambridge	970		\$ 132	\$ 158	65.9%	\$ 19,126	\$ 22,579
Aurora	449		\$ 17	\$ 17	79.3%	\$ 2,084	N/A
Georgina	N/A	N/A	\$ 45	\$ 123	N/A	N/A	N/A
King	N/A	N/A	\$ 118	\$ 250	N/A	N/A	N/A
Saugeen Shores	N/A	N/A	\$ 21	\$ 177	N/A	N/A	N/A
Wainfleet	N/A	N/A	\$ 83	\$ 144	N/A	N/A	N/A
Welland	N/A	N/A	\$ 118	\$ 156	N/A	N/A	N/A
<b>Average</b>			<b>\$ 46</b>	<b>\$ 128</b>	<b>64.1%</b>	<b>\$ 3,812</b>	<b>\$ 9,447</b>

Municipality	2009 Total Paved Lane km	2009 Total Unpaved Lane km	2009 Net Costs Roads Paved per Capita Excluding Amortization	2009 Net Costs Roads Paved per Capita Including Amortization	2009 MPMP % of Paved Lane km where the condition is rated as good/very good	2009 MPMP Operating Costs per Paved Lane km Excluding Amortization	2009 MPMP Total Costs per Paved Lane km Including Amortization
Muskoka District	1,493		\$ 42	\$ 147	33.2%	\$ 1,693	\$ 5,918
Waterloo Region	1,680		\$ (5)	\$ 40	54.3%	\$ 1,174	\$ 15,015
York Region	3,428		\$ 23	\$ 54	81.6%	\$ 4,968	\$ 15,212
Durham Region	2,158		\$ 20	\$ 66	48.7%	\$ 6,054	\$ 19,019
Halton Region	919		\$ 19	\$ 38	73.0%	\$ 9,305	\$ 19,749
Peel Region	1,529	5	\$ 17	\$ 34	87.6%	\$ 15,580	\$ 30,682
Niagara Region	1,657		N/A	N/A	N/A	N/A	N/A
<b>Average</b>			<b>\$ 19</b>	<b>\$ 63</b>	<b>63.1%</b>	<b>\$ 6,462</b>	<b>\$ 17,599</b>

Source—2009 FIR

**Roadways—Bridges and Culverts**  
(sorted by total costs per m<sup>2</sup> surface area)

<b>Municipality</b>	<b>2009 Net Costs Bridges, Culverts per Capita Excluding Amortization</b>	<b>2009 Net Costs Bridges, Culverts per Capita Including Amortization</b>	<b>2009 Operating Costs Bridges, Culverts per m<sup>2</sup> Surface Area</b>	<b>2009 Total Costs Bridges, Culverts per m<sup>2</sup> Surface Area</b>
Guelph	\$ -	\$ -	\$ 3	\$ 3
Thorold	\$ 1	\$ 4	\$ 1	\$ 3
Peterborough	\$ 1	\$ 3	\$ 1	\$ 13
Brockville	\$ 1	\$ 3	\$ 7	\$ 14
St. Marys	\$ 1	\$ 10	\$ 2	\$ 15
West Lincoln	\$ 2	\$ 7	\$ 3	\$ 15
Toronto	\$ 1	\$ 3	\$ 3	\$ 17
Stratford	\$ -	\$ 2	N/A	\$ 18
Niagara-on-the-Lake	\$ 3	\$ 4	\$ 14	\$ 18
Fort Erie	\$ 1	\$ 2	\$ 7	\$ 18
Markham	\$ 2	\$ 2	\$ 20	\$ 20
Middlesex Centre	\$ 5	\$ 11	\$ 10	\$ 21
Milton	\$ -	\$ 3	\$ 1	\$ 22
Ottawa	\$ 2	\$ 7	\$ 5	\$ 22
Kitchener	\$ 2	\$ 2	\$ 14	\$ 22
East Gwillimbury	\$ 6	\$ 6	\$ 22	\$ 22
Oshawa	\$ -	\$ 1	\$ 8	\$ 23
Kingston	\$ -	\$ 4	\$ 2	\$ 24
Windsor	\$ 1	\$ 8	\$ 4	\$ 25
Pickering	\$ -	\$ 2	N/A	\$ 25
Caledon	\$ -	\$ 5	N/A	\$ 26
Hamilton	\$ 5	\$ 10	\$ 12	\$ 28
Brantford	\$ -	\$ 5	\$ 1	\$ 30
Kawartha Lakes	\$ 9	\$ 14	\$ 20	\$ 31
Mississauga	\$ -	\$ 5	\$ 2	\$ 32
Chatham-Kent	\$ 18	\$ 34	\$ 18	\$ 37
Newmarket	\$ -	\$ 2	\$ 4	\$ 38
Clarington	\$ 1	\$ 8	\$ 8	\$ 40
Ajax	\$ 1	\$ 4	\$ 9	\$ 41
Woolwich	\$ 5	\$ 11	\$ 19	\$ 44
Niagara Falls	\$ 3	\$ 8	\$ 17	\$ 47
St. Catharines	\$ (4)	\$ (3)	\$ 27	\$ 49
Vaughan	\$ 1	\$ 5	\$ 12	\$ 49
Halton Hills	\$ 2	\$ 13	\$ 9	\$ 52
Leamington	\$ -	\$ 7	\$ 1	\$ 53
Timmins	\$ 5	\$ 17	\$ 17	\$ 56
Oakville	\$ 3	\$ 12	\$ 16	\$ 57
Woodstock	\$ 2	\$ 4	\$ 25	\$ 57
Lincoln	\$ 11	\$ 17	\$ 36	\$ 59
Thunder Bay	\$ 4	\$ 18	\$ 14	\$ 63
Whitby	\$ 1	\$ 6	\$ 10	\$ 65
Lakeshore	\$ 16	\$ 18	\$ 67	\$ 78

**Roadways—Bridges and Culverts (cont'd)**

<b>Municipality</b>	<b>2009 Net Costs Bridges, Culverts per Capita Excluding Amortization</b>	<b>2009 Net Costs Bridges, Culverts per Capita Including Amortization</b>	<b>2009 Operating Costs Bridges, Culverts per m<sup>2</sup> Surface Area</b>	<b>2009 Total Costs Bridges, Culverts per m<sup>2</sup> Surface Area</b>
Greater Sudbury	\$ 14	\$ 25	\$ 52	\$ 87
London	\$ 16	\$ 19	\$ 96	\$ 115
Barrie	\$ 7	\$ 10	\$ 75	\$ 116
Orillia	\$ 2	\$ 2	\$ 139	\$ 147
Central Elgin	\$ 30	\$ 34	\$ 129	\$ 148
Sault Ste. Marie	\$ 8	\$ 11	\$ 100	\$ 149
Gravenhurst	\$ 9	\$ 11	\$ 135	\$ 157
Pelham	\$ 3	\$ 3	\$ 162	\$ 162
North Bay	\$ 12	\$ 19	\$ 117	\$ 188
Brampton	\$ -	\$ 3	N/A	N/A
Burlington	\$ -	\$ 4	N/A	N/A
Georgina	\$ 4	\$ 6	N/A	N/A
King	\$ 3	\$ 3	N/A	N/A
Quinte West	\$ -	\$ 19	N/A	N/A
Sarnia	\$ -	\$ 2	N/A	N/A
Saugeen Shores	\$ 16	\$ 23	N/A	N/A
Wainfleet	\$ 12	\$ 15	N/A	N/A
Welland	\$ 2	\$ 2	N/A	N/A
Whitchurch-Stouffville	\$ 7	\$ 7	N/A	N/A
Wilmot	\$ 1	\$ 17	N/A	N/A
<b>Average</b>	<b>\$ 4</b>	<b>\$ 9</b>	<b>\$ 31</b>	<b>\$ 52</b>

<b>Municipality</b>	<b>2009 Net Costs Bridges, Culverts per Capita Excluding Amortization</b>	<b>2009 Net Costs Bridges, Culverts per Capita Including Amortization</b>	<b>2009 Operating Costs Bridges, Culverts per m<sup>2</sup> Surface Area</b>	<b>2009 Total Costs Bridges, Culverts per m<sup>2</sup> Surface Area</b>
Durham Region	\$ 1	\$ 2	\$ 6	\$ 19
Waterloo Region	\$ 1	\$ 4	\$ 8	\$ 39
Halton Region	\$ 1	\$ 6	\$ 11	\$ 49
York Region	\$ 1	\$ 6	\$ 4	\$ 53
Peel Region	\$ 1	\$ 4	\$ 19	\$ 69
Muskoka District	\$ 16	\$ 38	\$ 47	\$ 107
<b>Average</b>	<b>\$ 4</b>	<b>\$ 10</b>	<b>\$ 16</b>	<b>\$ 56</b>

**Roadways—Traffic Operations**  
(sorted by net costs including amortization)

Municipality	2009 Net Costs Traffic Operations per Capita Excluding Amortization	2009 Net Costs Traffic Operations per Capita Including Amortization
King	\$ (1)	\$ (1)
Burlington	\$ (1)	\$ 1
Wilmot	\$ 2	\$ 2
Markham	\$ 3	\$ 3
Quinte West	\$ -	\$ 3
Newmarket	\$ 7	\$ 7
Whitchurch-Stouffville	\$ 6	\$ 9
St. Marys	\$ 7	\$ 9
Georgina	\$ 10	\$ 10
Woodstock	\$ 7	\$ 10
Stratford	\$ -	\$ 12
Sarnia	\$ 13	\$ 13
Welland	\$ 6	\$ 13
Aurora	\$ 14	\$ 14
Ajax	\$ 14	\$ 15
North Bay	\$ 8	\$ 16
Pickering	\$ 18	\$ 19
Woolwich	\$ 11	\$ 20
Kitchener	\$ 17	\$ 20
Thorold	\$ 14	\$ 22
Mississauga	\$ 17	\$ 22
London	\$ 18	\$ 23
St. Catharines	\$ 18	\$ 24
Guelph	\$ 30	\$ 32
Halton Hills	\$ 29	\$ 33
Greater Sudbury	\$ 28	\$ 34
Peterborough	\$ 18	\$ 34
Toronto	\$ 34	\$ 34
West Lincoln	\$ 30	\$ 35
Vaughan	\$ 34	\$ 35
Brampton	\$ 32	\$ 37
Timmins	\$ 33	\$ 38
Oakville	\$ 35	\$ 39
Milton	\$ 29	\$ 39
Central Elgin	\$ 43	\$ 43
Kingston	\$ 30	\$ 44
Barrie	\$ 34	\$ 44
Thunder Bay	\$ 31	\$ 47
Orillia	\$ 42	\$ 49
Brockville	\$ 31	\$ 50
Brantford	\$ 39	\$ 53
Saugeen Shores	\$ 40	\$ 55

Municipality	2009 Net Costs Traffic Operations per Capita Excluding Amortization	2009 Net Costs Traffic Operations per Capita Including Amortization
Lakeshore	\$ 45	\$ 61
Hamilton	\$ 55	\$ 62
Leamington	\$ 58	\$ 64
Windsor	\$ 57	\$ 66
Niagara Falls	\$ 60	\$ 67
Chatham-Kent	\$ 58	\$ 67
Clarington	\$ 58	\$ 68
Middlesex Centre	\$ 59	\$ 77
Sault Ste. Marie	\$ 64	\$ 78
Fort Erie	\$ 71	\$ 80
Oshawa	\$ 83	\$ 84
Lincoln	\$ 69	\$ 89
Whitby	\$ 90	\$ 98
Ottawa	\$ 86	\$ 99
Niagara-on-the-Lake	\$ 124	\$ 132
Gravenhurst	\$ 113	\$ 133
Caledon	\$ 134	\$ 143
East Gwillimbury	\$ 82	\$ 152
<b>Average</b>	<b>\$ 37</b>	<b>\$ 45</b>

Municipality	2009 Net Costs Traffic Operations per Capita Excluding Amortization	2009 Net Costs Traffic Operations per Capita Including Amortization
Peel Region	\$ 4	\$ 5
Waterloo Region	\$ 10	\$ 10
Halton Region	\$ 6	\$ 11
York Region	\$ 17	\$ 21
Durham Region	\$ 22	\$ 27
Muskoka District	\$ 33	\$ 37
Niagara Region	\$ 47	\$ 87
<b>Average</b>	<b>\$ 20</b>	<b>\$ 28</b>

**Winter Control—Except Sidewalks, Parking Lots**  
(data sorted by MPMP Total Costs Winter Maintenance)

<b>Municipality</b>	<b>2009 Lane Km Maintained in Winter</b>	<b>2009 Net Costs Winter Control per Capita Excluding Amortization</b>	<b>2009 Net Costs Winter Control per Capita Including Amortization</b>	<b>2009 MPMP Operating Costs Winter Maintenance per Lane Km Excluding Amortization</b>	<b>2009 MPMP Total Costs Winter Maintenance per Lane Km Including Amortization</b>
Niagara-on-the-Lake	495	\$ 12	\$ 12	\$ 384	\$ 384
West Lincoln	830	\$ 24	\$ 25	\$ 394	\$ 410
Lakeshore	1,089	\$ 14	\$ 16	\$ 448	\$ 489
Leamington	N/A	\$ 9	\$ 10	\$ 508	\$ 544
Wellesley	448	\$ 28	\$ 28	\$ 658	\$ 658
Middlesex Centre	N/A	\$ 48	\$ 48	\$ 715	\$ 715
Wilmot	506	\$ 20	\$ 20	\$ 736	\$ 736
Pelham	N/A	\$ 24	\$ 24	\$ 780	\$ 780
Chatham-Kent	6,789	\$ 53	\$ 53	\$ 859	\$ 859
Woolwich	702	\$ 29	\$ 29	\$ 890	\$ 890
Gravenhurst	670	\$ 51	\$ 56	\$ 887	\$ 962
Lincoln	N/A	\$ 26	\$ 26	\$ 965	\$ 965
Fort Erie	798	\$ 27	\$ 27	\$ 1,038	\$ 1,038
Huntsville	980	\$ 54	\$ 54	\$ 1,052	\$ 1,052
Kawartha Lakes	N/A	\$ 75	\$ 82	\$ 1,080	\$ 1,184
East Gwillimbury	376	\$ 20	\$ 20	\$ 1,254	\$ 1,254
Ajax	712	\$ 8	\$ 9	\$ 1,135	\$ 1,295
Pickering	919	\$ 13	\$ 13	\$ 1,328	\$ 1,328
Clarington	1,647	\$ 22	\$ 26	\$ 1,110	\$ 1,351
Thorold	302	\$ 22	\$ 22	\$ 1,374	\$ 1,374
Whitchurch-Stouffville	488	\$ 24	\$ 24	\$ 1,392	\$ 1,392
Woodstock	485	\$ 20	\$ 20	\$ 1,545	\$ 1,554
Halton Hills	895	\$ 22	\$ 22	\$ 1,558	\$ 1,558
Windsor	2,361	\$ 16	\$ 17	\$ 1,569	\$ 1,623
St. Catharines	1,130	\$ 13	\$ 13	\$ 1,606	\$ 1,652
Caledon	1,502	\$ 41	\$ 41	\$ 1,740	\$ 1,740
Cambridge	1,188	\$ 12	\$ 16	\$ 1,318	\$ 1,765
Oakville	1,887	\$ 18	\$ 18	\$ 1,768	\$ 1,768
Newmarket	504	\$ 11	\$ 11	\$ 1,817	\$ 1,821
Central Elgin	N/A	\$ 59	\$ 59	\$ 1,843	\$ 1,843
Quinte West	1,582	\$ 67	\$ 67	\$ 1,862	\$ 1,862
Peterborough	N/A	\$ 23	\$ 23	\$ 1,922	\$ 1,927
Brantford	1,045	\$ 21	\$ 22	\$ 1,895	\$ 2,015
Burlington	1,595	\$ 17	\$ 19	\$ 1,987	\$ 2,210
Whitby	1,064	\$ 18	\$ 20	\$ 2,126	\$ 2,254
Aurora	449	\$ 19	\$ 19	\$ 2,256	\$ 2,256
North Bay	1,016	\$ 42	\$ 42	\$ 2,301	\$ 2,301
Stratford	379	\$ 29	\$ 29	\$ 2,423	\$ 2,423
St. Marys	113	\$ 37	\$ 41	\$ 2,250	\$ 2,482
Oshawa	1,162	\$ 18	\$ 19	\$ 2,360	\$ 2,536
Thunder Bay	2,149	\$ 49	\$ 50	\$ 2,555	\$ 2,557
Kingston	1,800	\$ 38	\$ 38	\$ 2,655	\$ 2,655



**Winter Control—Except Sidewalks, Parking Lots (cont'd)**

Municipality	2009 Lane Km Maintained in Winter	2009 Net Costs Winter Control per Capita Excluding Amortization	2009 Net Costs Winter Control per Capita Including Amortization	2009 MPMP Operating Costs Winter Maintenance per Lane Km Excluding Amortization	2009 MPMP Total Costs Winter Maintenance per Lane Km Including Amortization
Niagara Falls	1,097	\$ 34	\$ 37	\$ 2,604	\$ 2,836
Mississauga	5,190	\$ 20	\$ 20	\$ 2,877	\$ 2,888
Milton	1,055	\$ 38	\$ 38	\$ 2,916	\$ 2,942
Brockville	N/A	\$ 33	\$ 36	\$ 2,724	\$ 3,021
Hamilton	6,483	\$ 38	\$ 42	\$ 3,144	\$ 3,397
Barrie	N/A	\$ 32	\$ 32	\$ 3,424	\$ 3,424
Guelph	966	\$ 25	\$ 27	\$ 3,139	\$ 3,506
Orillia	365	\$ 39	\$ 40	\$ 3,526	\$ 3,624
Greater Sudbury	3,589	\$ 77	\$ 78	\$ 3,598	\$ 3,634
London	3,431	\$ 32	\$ 32	\$ 3,643	\$ 3,643
Markham	1,990	\$ 26	\$ 26	\$ 3,947	\$ 3,947
Sault Ste. Marie	1,229	\$ 70	\$ 73	\$ 4,397	\$ 4,604
Toronto	13,372	\$ 24	\$ 24	\$ 4,868	\$ 4,868
Ottawa	11,587	\$ 67	\$ 68	\$ 5,070	\$ 5,168
Kitchener	1,460	\$ 33	\$ 33	\$ 5,137	\$ 5,181
Brampton	3,097	\$ 34	\$ 34	\$ 5,393	\$ 5,360
Vaughan	1,903	\$ 38	\$ 38	\$ 5,363	\$ 5,363
Timmins	968	\$ 138	\$ 143	\$ 6,179	\$ 6,381
Georgina	N/A	\$ 33	\$ 33	N/A	N/A
King	N/A	\$ 24	\$ 24	N/A	N/A
Sarnia	N/A	\$ 13	\$ 13	N/A	N/A
Saugeen Shores	N/A	\$ 42	\$ 42	N/A	N/A
Wainfleet	N/A	\$ 42	\$ 42	N/A	N/A
Waterloo	N/A	\$ 15	\$ 15	N/A	N/A
Welland	N/A	\$ 11	\$ 11	N/A	N/A
<b>Average</b>		<b>\$ 32</b>	<b>\$ 33</b>	<b>\$ 2,205</b>	<b>\$ 2,271</b>

Municipality	2009 Lane Km Maintained in Winter	2009 Net Costs Winter Control per Capita Excluding Amortization	2009 Net Costs Winter Control per Capita Including Amortization	2009 MPMP Operating Costs Winter Maintenance per Lane Km Excluding Amortization	2009 MPMP Total Costs Winter Maintenance per Lane Km Including Amortization
Muskoka District	1,493	\$ 58	\$ 58	\$ 2,312	\$ 2,316
Niagara Region	1,657	\$ 13	\$ 13	\$ 3,383	\$ 3,383
Waterloo Region	1,580	\$ 11	\$ 12	\$ 3,427	\$ 3,585
York Region	3,428	\$ 12	\$ 12	\$ 3,634	\$ 3,643
Halton Region	919	\$ 7	\$ 7	\$ 3,581	\$ 3,685
Durham Region	2,158	\$ 14	\$ 14	\$ 3,997	\$ 3,997
Peel Region	1,600	\$ 7	\$ 7	\$ 6,187	\$ 6,187
<b>Average</b>		<b>\$ 17</b>	<b>\$ 17</b>	<b>\$ 3,789</b>	<b>\$ 3,828</b>

The operating costs for winter maintenance can be influenced by:

- The frequency and severity of winter storm events
- The extent of the road network located in urban areas
- Municipalities service threshold for responding to winter storm events
- The municipalities service standard for road condition after a storm
- Accounting and reporting practices

**Winter Control—Sidewalks, Parking Lots Only**

(sorted by net costs including amortization)

Municipality	2009 Net Costs Winter Control Sidewalks, Parking Lots Only, per Capita Excluding Amortization	2009 Net Costs Winter Control Sidewalks, Parking Lots Only, per Capita Including Amortization
Welland	\$ 1	\$ 1
Milton	\$ 1	\$ 1
Central Elgin	\$ 1	\$ 1
Markham	\$ 1	\$ 1
Stratford	\$ 1	\$ 1
St. Catharines	\$ 1	\$ 1
Niagara-on-the-Lake	\$ 1	\$ 1
Clarington	\$ 1	\$ 1
Woodstock	\$ 1	\$ 1
Chatham-Kent	\$ 2	\$ 2
Halton Hills	\$ 2	\$ 2
Windsor	\$ 2	\$ 2
Whitby	\$ 2	\$ 2
Ajax	\$ 2	\$ 3
Oshawa	\$ 2	\$ 3
Mississauga	\$ 3	\$ 3
Cambridge	\$ 3	\$ 3
Hamilton	\$ 3	\$ 3
Woolwich	\$ 3	\$ 3
Brantford	\$ 3	\$ 3
West Lincoln	\$ 3	\$ 3
Caledon	\$ 3	\$ 3
Whitchurch-Stouffville	\$ 3	\$ 3
Aurora	\$ 4	\$ 4

Municipality	2009 Net Costs Winter Control Sidewalks, Parking Lots Only, per Capita Excluding Amortization	2009 Net Costs Winter Control Sidewalks, Parking Lots Only, per Capita Including Amortization
Georgina	\$ 4	\$ 4
Lakeshore	\$ 4	\$ 4
Kitchener	\$ 4	\$ 4
Brockville	\$ 4	\$ 5
Kingston	\$ 5	\$ 5
North Bay	\$ 5	\$ 5
Vaughan	\$ 5	\$ 5
Niagara Falls	\$ 5	\$ 6
Peterborough	\$ 6	\$ 6
Toronto	\$ 7	\$ 7
Barrie	\$ 7	\$ 7
St. Marys	\$ 8	\$ 8
Ottawa	\$ 8	\$ 8
Greater Sudbury	\$ 8	\$ 8
Orillia	\$ 9	\$ 9
Sault Ste. Marie	\$ 10	\$ 10
Gravenhurst	\$ 10	\$ 11
Oakville	\$ 4	\$ 13
Timmins	\$ 14	\$ 14
Newmarket	\$ 9	\$ 20
<b>Average</b>	\$ 4	\$ 5

Source—2009 FIR

**Transit Services—Conventional** (sorted by net costs per capita)

Factors that contribute to the cost of transit include:

- Modes of transportation
- Service levels and standards such as proximity and frequency of service
- Accounting and reporting practices
- Urban form (urban vs. rural)
- Age of fleet

Municipality	2009 Revenue Transit Conventional as % Operating Costs Excluding Amortization	2009 Revenue Transit Conventional as % Total Costs Including Amortization	2009 Net Costs Transit Conventional Excluding Amortization per \$100,000 Assessment	2009 Net Costs Transit Conventional Including Amortization per \$100,000 Assessment	2009 Net Costs Transit Conventional per Capita Excluding Amortization	2009 Net Costs Transit Conventional per Capita Including Amortization	2009 MPMP Transit Conventional Operating Cost per Regular Service Passenger Trip	2009 MPMP Transit Conventional Total Cost Per Regular Service Passenger Trip
Huntsville	46.2%	46.2%	\$ 4	\$ 4	\$ 6	\$ 6	N/A	N/A
Thorold	46.1%	45.9%	\$ 21	\$ 21	\$ 17	\$ 17	\$ 1.99	\$ 2.00
<b>Avg &lt; 20,000</b>	46.1%	46.0%	\$ 12	\$ 13	\$ 11	\$ 12	\$ 1.99	\$ 2.00
Leamington	35.1%	34.2%	\$ 4	\$ 4	\$ 3	\$ 3	\$ 9.41	\$ 9.65
Quinte West	69.5%	69.5%	\$ 8	\$ 8	\$ 6	\$ 6	\$ 28.98	\$ 28.98
Fort Erie	30.9%	30.9%	\$ 10	\$ 10	\$ 10	\$ 10	\$ 9.00	\$ 9.00
Brockville	55.5%	49.4%	\$ 16	\$ 20	\$ 11	\$ 15	\$ 6.14	\$ 6.90
Orillia	61.9%	54.5%	\$ 16	\$ 22	\$ 14	\$ 19	\$ 3.60	\$ 4.08
Woodstock	25.0%	23.4%	\$ 36	\$ 39	\$ 29	\$ 32	\$ 5.59	\$ 5.99
Stratford	14.0%	11.9%	\$ 71	\$ 86	\$ 62	\$ 74	\$ 3.84	\$ 4.59
Timmins	30.4%	27.2%	\$ 143	\$ 167	\$ 78	\$ 91	\$ 4.96	\$ 5.54
<b>Avg 20,000 - 49,999</b>	40.3%	37.6%	\$ 38	\$ 44	\$ 27	\$ 31	\$ 8.94	\$ 9.34
Kawartha Lakes	18.9%	16.2%	\$ 5	\$ 6	\$ 6	\$ 7	\$ 8.45	\$ 9.89
Milton	33.2%	31.7%	\$ 12	\$ 13	\$ 16	\$ 17	\$ 18.89	\$ 19.80
Welland	40.0%	35.2%	\$ 55	\$ 68	\$ 35	\$ 43	N/A	N/A
North Bay	71.4%	63.8%	\$ 47	\$ 67	\$ 33	\$ 46	\$ 2.97	\$ 3.37
Sarnia	40.2%	37.3%	\$ 55	\$ 62	\$ 42	\$ 47	\$ 4.70	\$ 5.11
Peterborough	63.3%	56.5%	\$ 47	\$ 63	\$ 39	\$ 52	\$ 2.93	\$ 3.29
Brantford	40.7%	35.6%	\$ 59	\$ 73	\$ 45	\$ 56	\$ 5.56	\$ 6.36
Niagara Falls	26.5%	23.9%	\$ 75	\$ 86	\$ 74	\$ 84	\$ 5.80	\$ 6.47
Sault Ste. Marie	25.8%	24.1%	\$ 161	\$ 176	\$ 86	\$ 94	\$ 4.68	\$ 4.99
<b>Avg 50,000 - 99,999</b>	40.0%	36.0%	\$ 57	\$ 68	\$ 42	\$ 50	\$ 6.75	\$ 7.41
Chatham-Kent	52.7%	52.5%	\$ 9	\$ 9	\$ 7	\$ 7	\$ 6.08	\$ 6.11
London	72.0%	61.5%	\$ 42	\$ 67	\$ 33	\$ 53	\$ 2.31	\$ 2.73
Kingston	56.1%	51.5%	\$ 51	\$ 62	\$ 45	\$ 54	\$ 3.68	\$ 4.04
Barrie	45.8%	40.2%	\$ 45	\$ 57	\$ 44	\$ 55	\$ 4.42	\$ 5.09
Greater Sudbury	49.1%	45.0%	\$ 82	\$ 96	\$ 52	\$ 62	\$ 3.58	\$ 3.90
St. Catharines	56.5%	47.6%	\$ 56	\$ 80	\$ 45	\$ 64	\$ 2.60	\$ 3.10
Burlington	25.9%	23.7%	\$ 52	\$ 58	\$ 68	\$ 77	\$ 9.15	\$ 9.98
Oakville	36.7%	32.1%	\$ 38	\$ 46	\$ 64	\$ 79	\$ 7.29	\$ 8.39
Windsor	49.1%	44.4%	\$ 100	\$ 121	\$ 67	\$ 81	\$ 4.77	\$ 5.28
Guelph	52.4%	49.0%	\$ 78	\$ 89	\$ 77	\$ 88	\$ 3.27	\$ 3.49
Thunder Bay	37.8%	34.4%	\$ 139	\$ 161	\$ 83	\$ 96	\$ 4.11	\$ 4.53
Brampton	38.3%	34.2%	\$ 86	\$ 102	\$ 88	\$ 105	\$ 5.68	\$ 6.35
Mississauga	47.5%	42.2%	\$ 70	\$ 87	\$ 87	\$ 108	\$ 4.28	\$ 4.82
Hamilton	31.2%	29.2%	\$ 184	\$ 202	\$ 157	\$ 173	\$ 5.87	\$ 6.27
Ottawa	47.2%	42.9%	\$ 172	\$ 204	\$ 194	\$ 230	\$ 3.84	\$ 4.28
Toronto	57.2%	40.0%	\$ 171	\$ 342	\$ 235	\$ 471	\$ 2.94	\$ 4.46
<b>Avg &gt; 100,000</b>	47.2%	41.9%	\$ 86	\$ 111	\$ 84	\$ 113	\$ 4.62	\$ 5.18
Durham Region	46.1%	42.4%	\$ 42	\$ 48	\$ 42	\$ 48	\$ 5.56	\$ 6.04
Waterloo Region	48.7%	44.1%	\$ 98	\$ 119	\$ 65	\$ 79	\$ 3.94	\$ 4.40
York Region	34.7%	30.2%	\$ 57	\$ 70	\$ 86	\$ 106	\$ 6.98	\$ 8.40
<b>Average</b>	43.1%	38.9%	\$ 66	\$ 79	\$ 64	\$ 78	\$ 5.49	\$ 6.28

***Transit Services—Disabled and Special Needs***

(sorted by net costs including amortization)

<b>Municipality</b>	<b>2009 Net Costs Transit Disabled per Capita Excluding Amortization</b>	<b>2009 Net Costs Transit Disabled per Capita Including Amortization</b>
St. Marys	\$ 3	\$ 3
<b>Average &lt; 20,000</b>	\$ 3	\$ 3
Georgina	\$ 1	\$ 1
Orillia	\$ 2	\$ 2
Stratford	\$ 5	\$ 5
Quinte West	\$ 7	\$ 7
Timmins	\$ 9	\$ 11
Woodstock	\$ 11	\$ 12
Brockville	\$ 13	\$ 13
<b>Average 20,000 - 49,999</b>	\$ 7	\$ 7
Milton	\$ 2	\$ 2
Halton Hills	\$ 5	\$ 6
Niagara Falls	\$ 6	\$ 6
North Bay	\$ 8	\$ 9
Sarnia	\$ 10	\$ 10
Welland	\$ 10	\$ 12
Peterborough	\$ 11	\$ 12
Sault Ste. Marie	\$ 13	\$ 13
Brantford	\$ 15	\$ 15
<b>Average 50,000 - 99,999</b>	\$ 9	\$ 9
Chatham-Kent	\$ 3	\$ 3
Guelph	\$ 5	\$ 5
London	\$ 8	\$ 8
Barrie	\$ 8	\$ 8
St. Catharines	\$ 8	\$ 9
Oakville	\$ 9	\$ 10
Thunder Bay	\$ 12	\$ 12
Kingston	\$ 13	\$ 13
Greater Sudbury	\$ 15	\$ 15
Hamilton	\$ 23	\$ 25
Ottawa	\$ 30	\$ 32
<b>Average 100,000 +</b>	\$ 12	\$ 13
Durham Region	\$ 7	\$ 8
Peel Region	\$ 8	\$ 9
York Region	\$ 9	\$ 9
Waterloo Region	\$ 14	\$ 14
<b>Average</b>	\$ 10	\$ 10

**Parking**

<b>Municipality</b>	<b>2009 Net Costs Parking per Capita Excluding Amortization</b>	<b>2009 Net Costs Parking per Capita Including Amortization</b>
Kitchener	\$ (7)	\$ (6)
Orillia	\$ (4)	\$ (2)
Niagara-on-the-Lake	\$ (8)	\$ (2)
Greater Sudbury	\$ (3)	\$ (1)
Fort Erie	\$ (1)	\$ (1)
London	\$ (1)	\$ (1)
Kawartha Lakes	\$ (0)	\$ (0)
Timmins	\$ (2)	\$ (0)
Newmarket	\$ (0)	\$ (0)
Quinte West	\$ -	\$ -
St. Catharines	\$ (1)	\$ -
St. Marys	\$ -	\$ -
Whitchurch-Stouffville	\$ 1	\$ 1
Lincoln	\$ 1	\$ 1
Brampton	\$ 1	\$ 1
North Bay	\$ (0)	\$ 1
Brockville	\$ 1	\$ 1
Clarington	\$ 1	\$ 2
Woodstock	\$ 2	\$ 2
Chatham-Kent	\$ 2	\$ 2
West Lincoln	\$ 2	\$ 2
Thorold	\$ -	\$ 3
Woolwich	\$ 3	\$ 3
Whitby	\$ 2	\$ 3
Leamington	\$ 2	\$ 3
Halton Hills	\$ 2	\$ 3
Caledon	\$ 3	\$ 3
Ottawa	\$ 3	\$ 3
Ajax	\$ 2	\$ 3
Sarnia	\$ 3	\$ 4
Markham	\$ 4	\$ 4
Welland	\$ 5	\$ 5
Sault Ste. Marie	\$ 4	\$ 5
Milton	\$ 5	\$ 5
Peterborough	\$ (2)	\$ 6
Mississauga	\$ 7	\$ 7
Guelph	\$ 8	\$ 8
Burlington	\$ 7	\$ 8
Barrie	\$ 2	\$ 8
Oakville	\$ 8	\$ 9
Thunder Bay	\$ 7	\$ 9
Niagara Falls	\$ 9	\$ 10
Hamilton	\$ 8	\$ 10
Stratford	\$ 9	\$ 10
Cambridge	\$ 11	\$ 11
Kingston	\$ 3	\$ 13
Brantford	\$ 10	\$ 13
Gravenhurst	\$ 4	\$ 14
Windsor	\$ 11	\$ 14
Waterloo	\$ 19	\$ 19
Toronto	\$ 22	\$ 22
Oshawa	\$ 17	\$ 23
<b>Average</b>	<b>\$ 3</b>	<b>\$ 5</b>

**Street Lighting**

(sorted by net costs including amortization)

Municipality	2009 Net Costs Street Lighting per Capita Excluding Amortization	2009 Net Costs Street Lighting per Capita Including Amortization
Toronto	\$ 1	\$ 1
Wellesley	\$ 5	\$ 5
Wainfleet	\$ 5	\$ 5
Middlesex Centre	\$ 6	\$ 6
Wilmot	\$ 6	\$ 6
North Bay	\$ 6	\$ 7
West Lincoln	\$ 5	\$ 7
Burlington	\$ 7	\$ 7
Huntsville	\$ 6	\$ 7
Waterloo	\$ 6	\$ 8
Kitchener	\$ 7	\$ 8
Kawartha Lakes	\$ 6	\$ 9
Lincoln	\$ 8	\$ 9
Aurora	\$ 9	\$ 9
Lakeshore	\$ 9	\$ 9
Cambridge	\$ 10	\$ 10
Barrie	\$ 10	\$ 10
Markham	\$ 10	\$ 10
Central Elgin	\$ 9	\$ 11
King	\$ 11	\$ 11
Peterborough	\$ 10	\$ 11
Leamington	\$ 9	\$ 11
East Gwillimbury	\$ 11	\$ 11
Pelham	\$ 11	\$ 11
Chatham-Kent	\$ 10	\$ 11
Quinte West	\$ 10	\$ 12
Whitby	\$ 12	\$ 12
Kingston	\$ 11	\$ 12
Georgina	\$ 10	\$ 12
Halton Hills	\$ 9	\$ 13
Fort Erie	\$ 12	\$ 13
Oshawa	\$ 11	\$ 13
Oakville	\$ 8	\$ 13
Hamilton	\$ 10	\$ 14

Municipality	2009 Net Costs Street Lighting per Capita Excluding Amortization	2009 Net Costs Street Lighting per Capita Including Amortization
Brockville	\$ 14	\$ 14
Woolwich	\$ 9	\$ 14
Mississauga	\$ 10	\$ 14
Guelph	\$ 11	\$ 14
Whitchurch-Stouffville	\$ 12	\$ 15
Caledon	\$ 15	\$ 15
Timmins	\$ 14	\$ 15
Clarington	\$ 10	\$ 15
Greater Sudbury	\$ 13	\$ 15
Orillia	\$ 15	\$ 16
Welland	\$ 16	\$ 16
Woodstock	\$ 14	\$ 16
Niagara Falls	\$ 13	\$ 16
Ottawa	\$ 10	\$ 16
Stratford	\$ 15	\$ 17
Milton	\$ 8	\$ 17
Pickering	\$ 12	\$ 17
Niagara-on-the-Lake	\$ 15	\$ 18
St. Catharines	\$ 15	\$ 18
Sarnia	\$ 17	\$ 18
Brantford	\$ 12	\$ 18
Ajax	\$ 11	\$ 18
Vaughan	\$ 13	\$ 19
Brampton	\$ 11	\$ 19
Thorold	\$ 14	\$ 19
St. Marys	\$ 15	\$ 19
Gravenhurst	\$ 14	\$ 19
Windsor	\$ 18	\$ 19
Newmarket	\$ 13	\$ 21
Sault Ste. Marie	\$ 21	\$ 21
Thunder Bay	\$ 20	\$ 22
London	\$ 13	\$ 25
Saugeen Shores	\$ 25	\$ 30
<b>Average</b>	\$ 11	\$ 14

**Storm Sewer** (sorted by net costs per capita including amortization)

Municipality	2009 Total km of Urban Drainage System + 0.005km Times # of Catch Basins	2009 MPMP Operating Costs Urban Storm Sewer per km Drainage System	2009 MPMP Total Costs Urban Storm Sewer per km Drainage System	2009 Net Costs Urban Storm Sewer per Capita Excluding Amortization	2009 Net Costs Urban Storm Sewer per Capita Including Amortization
Kawartha Lakes	93	\$ 2,136	\$ 2,136	\$ 3	\$ 3
Central Elgin	41	\$ 976	\$ 976	\$ 3	\$ 3
Gravenhurst	N/A	N/A	N/A	\$ 3	\$ 3
Lincoln	134	\$ 826	\$ 826	\$ 5	\$ 5
Quinte West	111	\$ 2,115	\$ 2,115	\$ 5	\$ 5
Aurora	143	\$ 2,142	\$ 2,142	\$ 6	\$ 6
St. Catharines	420	\$ 338	\$ 2,514	\$ 3	\$ 8
Whitchurch-Stouffville	N/A	N/A	N/A	\$ -	\$ 8
Greater Sudbury	455	\$ 2,960	\$ 2,961	\$ 8	\$ 8
Burlington	650	\$ 2,110	\$ 2,362	\$ 7	\$ 8
Georgina	N/A	N/A	N/A	\$ 1	\$ 8
Welland	N/A	N/A	N/A	\$ 2	\$ 10
Thorold	53	\$ 528	\$ 4,081	\$ 1	\$ 11
West Lincoln	N/A	N/A	N/A	\$ -	\$ 12
Whitby	441	\$ 570	\$ 3,306	\$ 2	\$ 12
Kitchener	862	\$ 819	\$ 3,129	\$ 3	\$ 12
Milton	162	\$ 474	\$ 6,088	\$ 1	\$ 12
Brampton	1,116	\$ 1,475	\$ 5,511	\$ 3	\$ 13
Hamilton	1,219	\$ 1,447	\$ 5,965	\$ 4	\$ 14
Clarington	208	\$ 1,406	\$ 5,635	\$ 3	\$ 14
Orillia	280	\$ 633	\$ 1,697	\$ 5	\$ 14
Middlesex Centre		\$ 5,793	\$ 11,108	\$ -	\$ 14
Mississauga	1,991	\$ 1,235	\$ 5,816	\$ 3	\$ 15
Timmins	179	\$ 1,672	\$ 3,819	\$ 7	\$ 16
Woodstock	274	\$ 1,180	\$ 2,134	\$ 9	\$ 16
St. Marys	82	\$ 532	\$ 1,329	\$ 6	\$ 16
Leamington	72	\$ 1,424	\$ 6,794	\$ 3	\$ 17
Oshawa	487	\$ 2,202	\$ 5,317	\$ 7	\$ 17
Fort Erie	168	\$ 565	\$ 3,467	\$ 2	\$ 17
Kingston	349	\$ 727	\$ 6,108	\$ 2	\$ 17
Cambridge	464	\$ 2,399	\$ 4,975	\$ 9	\$ 18
Lakeshore	119	\$ 2,037	\$ 5,174	\$ 7	\$ 18
Ajax	338	\$ 1,257	\$ 5,641	\$ 4	\$ 19
Halton Hills	174	\$ 1,063	\$ 6,889	\$ 3	\$ 19
Peterborough	N/A	\$ 2,336	\$ 4,936	\$ 9	\$ 20
Sault Ste. Marie	312	\$ 3,806	\$ 5,296	\$ 15	\$ 22
Barrie	445	\$ 2,311	\$ 6,713	\$ 7	\$ 22
Oakville	1,896	\$ 364	\$ 2,127	\$ 4	\$ 22
Guelph	562	\$ 1,307	\$ 4,773	\$ 6	\$ 22
Brockville	118	\$ 3,676	\$ 4,743	\$ 21	\$ 24
Pickering	295	\$ 1,503	\$ 8,012	\$ 5	\$ 25
Newmarket	216	\$ 3,352	\$ 10,528	\$ 9	\$ 27
Ottawa	3,816	\$ 3,159	\$ 6,470	\$ 14	\$ 28
Woolwich	N/A	N/A	N/A	\$ 8	\$ 29
Vaughan	889	\$ 1,811	\$ 9,246	\$ 5	\$ 30
Chatham-Kent	436	\$ 3,602	\$ 7,553	\$ 14	\$ 30
North Bay	239	\$ 3,915	\$ 7,541	\$ 17	\$ 33
Waterloo	N/A	N/A	N/A	\$ 16	\$ 33
Sarnia	N/A	N/A	N/A	\$ 18	\$ 35
Toronto	4,888	\$ 19,313	\$ 19,313	\$ 35	\$ 35
Thunder Bay	342	\$ 891	\$ 11,854	\$ 4	\$ 37
Windsor	1,494	\$ 3,081	\$ 5,564	\$ 20	\$ 37
Niagara Falls	345	\$ 231	\$ 9,754	\$ 2	\$ 40
Brantford	432	\$ 1,920	\$ 8,850	\$ 9	\$ 40
Niagara-on-the-Lake	74	\$ 854	\$ 9,318	\$ 4	\$ 45
Saugeen Shores	N/A	N/A	N/A	\$ 29	\$ 67
London	1,700	\$ 8,140	\$ 15,353	\$ 41	\$ 69
Stratford	193	\$ 2,849	\$ 11,432	\$ 48	\$ 70
<b>Average</b>	<b>634</b>	<b>\$ 2,275</b>	<b>\$ 5,906</b>	<b>\$ 9</b>	<b>\$ 22</b>

Source—2009 FIR

**Waste Collection**

(sorted by net costs per capita including amortization)

Municipality	2009 MPMP Operating Collection Costs per Tonne	2009 MPMP Total Collection Costs per Tonne	2009 Net Costs Waste Collection per Capita Excluding Amortization	2009 Net Costs Waste Collection per Capita Including Amortization
Stratford	\$ 77	\$ 77	\$ (62)	\$ (62)
Ottawa	\$ 70	\$ 73	\$ (20)	\$ (19)
Toronto	\$ 68	\$ 72	\$ (16)	\$ (16)
Saugeen Shores	N/A	N/A	\$ (12)	\$ (12)
Quinte West	\$ 98	\$ 98	\$ (6)	\$ (6)
Middlesex Centre	N/A	N/A	\$ (2)	\$ (2)
Woodstock	N/A	\$ 5	\$ -	\$ 2
King	N/A	N/A	\$ 6	\$ 6
Guelph	\$ 27	\$ 27	\$ 6	\$ 6
Georgina	N/A	N/A	\$ 7	\$ 7
Whitchurch-Stouffville	\$ 19	\$ 19	\$ 8	\$ 8
Barrie	\$ 64	\$ 64	\$ 8	\$ 8
Brockville	\$ 85	\$ 85	\$ 8	\$ 8
Orillia	\$ 58	\$ 58	\$ 8	\$ 8
Aurora	\$ 77	\$ 77	\$ 9	\$ 9
East Gwillimbury	\$ 32	\$ 32	\$ 9	\$ 9
Sarnia	N/A	N/A	\$ 11	\$ 11
Newmarket	\$ 41	\$ 41	\$ 13	\$ 13
Markham	\$ 44	\$ 44	\$ 13	\$ 13
Peterborough	\$ 67	\$ 80	\$ 11	\$ 13
North Bay	\$ 23	\$ 23	\$ 15	\$ 15
Kingston	\$ 103	\$ 103	\$ 16	\$ 16
Vaughan	\$ 168	\$ 168	\$ 16	\$ 16
St. Marys	\$ 44	\$ 46	\$ 15	\$ 17
Sault Ste. Marie	\$ 59	\$ 62	\$ 16	\$ 17
Brantford	\$ 55	\$ 55	\$ 17	\$ 17
Chatham-Kent	\$ 39	\$ 39	\$ 18	\$ 18
London	\$ 85	\$ 86	\$ 20	\$ 20
Oshawa	\$ 52	\$ 57	\$ 19	\$ 21
Leamington	\$ 73	\$ 73	\$ 23	\$ 23
Whitby	\$ 84	\$ 103	\$ 19	\$ 23
Central Elgin	\$ 61	\$ 61	\$ 24	\$ 24
Windsor	\$ 145	\$ 154	\$ 23	\$ 25
Timmins	\$ 55	\$ 57	\$ 24	\$ 25
Lakeshore	\$ 90	\$ 90	\$ 27	\$ 27
Hamilton	\$ 179	\$ 187	\$ 29	\$ 30
Thunder Bay	\$ 134	\$ 137	\$ 31	\$ 32
Kawartha Lakes	\$ 192	\$ 193	\$ 36	\$ 37
Greater Sudbury	\$ 142	\$ 146	\$ 38	\$ 39
<b>Average</b>	\$ 79	\$ 79	\$ 11	\$ 11
Niagara Region	\$ 120	\$ 121	\$ 1	\$ 1
Durham Region	\$ 86	\$ 86	\$ 7	\$ 7
Halton Region	\$ 87	\$ 87	\$ 12	\$ 12
Peel Region	\$ 100	\$ 107	\$ 17	\$ 18
Waterloo Region	\$ 117	\$ 117	\$ 21	\$ 21
Muskoka District	\$ 264	\$ 264	\$ 51	\$ 51
<b>Average</b>	\$ 129	\$ 130	\$ 18	\$ 18

Source—2009



**Waste Disposal** (sorted by MPMP total costs/tonne)

Municipality	2009 Net Costs Waste Disposal per Capita Excluding Amortization	2009 Net Costs Waste Disposal per Capita Including Amortization	2009 MPMP Disposal Operating Costs/ Tonne	2009 MPMP Disposal Total Costs/ Tonne
Woodstock	\$ 1	\$ 1	\$ 2	\$ 2
London	\$ 4	\$ 6	\$ 19	\$ 21
Thunder Bay	\$ (11)	\$ (7)	\$ 21	\$ 25
Peterborough	\$ (10)	\$ (7)	\$ 21	\$ 26
North Bay	\$ (10)	\$ (3)	\$ 39	\$ 47
Stratford	\$ 31	\$ 33	\$ 47	\$ 50
Leamington	\$ 16	\$ 16	\$ 51	\$ 51
Timmins	\$ 36	\$ 38	\$ 50	\$ 55
Guelph	\$ 24	\$ 24	\$ 57	\$ 57
Ottawa	\$ 2	\$ 9	\$ 30	\$ 57
Central Elgin	\$ 23	\$ 23	\$ 59	\$ 59
Greater Sudbury	\$ 12	\$ 15	\$ 63	\$ 67
Chatham-Kent	\$ 5	\$ 5	\$ 67	\$ 68
Hamilton	\$ (5)	\$ (4)	\$ 75	\$ 85
Sault Ste. Marie	\$ (17)	\$ (16)	\$ 93	\$ 97
Lakeshore	\$ 30	\$ 30	\$ 99	\$ 99
Kawartha Lakes	\$ 25	\$ 26	\$ 101	\$ 101
Kingston	\$ 16	\$ 19	\$ 85	\$ 108
Quinte West	\$ 13	\$ 13	\$ 110	\$ 110
Brantford	\$ (12)	\$ (5)	\$ 92	\$ 115
Brockville	\$ 16	\$ 16	\$ 115	\$ 125
Orillia	\$ 14	\$ 15	\$ 122	\$ 127
St. Marys	\$ 31	\$ 36	\$ 145	\$ 160
Windsor	\$ 20	\$ 24	\$ 106	\$ 185
Barrie	\$ 70	\$ 74	\$ 340	\$ 362
Toronto	\$ 35	\$ 38	\$ 382	\$ 405
Georgina	\$ (1)	\$ (1)	N/A	N/A
Middlesex Centre	\$ 2	\$ 2	N/A	N/A
Thorold	\$ 14	\$ 14	N/A	N/A
Saugeen Shores	\$ (4)	\$ 7	N/A	N/A
<b>Average</b>	\$ 12	\$ 15	\$ 92	\$ 102

Municipality	2009 Net Costs Waste Disposal per Capita Excluding Amortization	2009 Net Costs Waste Disposal per Capita Including Amortization	2009 MPMP Disposal Operating Costs/ Tonne	2009 MPMP Disposal Total Costs/ Tonne
Waterloo Region	\$ 7	\$ 14	\$ 50	\$ 71
Niagara Region	\$ (12)	\$ (8)	\$ 74	\$ 98
Halton Region	\$ 11	\$ 14	\$ 87	\$ 105
York Region	\$ 11	\$ 12	\$ 106	\$ 109
Durham Region	\$ 17	\$ 17	\$ 129	\$ 132
Peel Region	\$ 24	\$ 25	\$ 134	\$ 138
Muskoka District	\$ 53	\$ 89	\$ 148	\$ 201
<b>Average</b>	\$ 16	\$ 23	\$ 104	\$ 122

Factors Affecting this measure:

- Precipitation which impacts the weight of waste disposal
- The nature and extent of a municipality's recycling efforts
- The number of materials included in the recycling program
- The effort expended on the promotion and enforcement of the recycling program
- Landfill hours of operation

Source—2009 FIR

**Waste Diversion** (sorted by net costs per capita including amortization)

Municipality	2009 MPMP Diversion Operating Costs/Tonne	2009 MPMP Diversion Total Costs/Tonne	2009 % Residential Waste Diverted for Recycling	2009 Net Costs Waste Diversion per Capita Excluding Amortization	2009 Net Costs Waste Diversion per Capita Including Amortization
Timmins	\$ 22	\$ 23	7%	\$ (10)	\$ (9)
Kitchener	N/A	N/A	N/A	\$ 1	\$ 1
Thorold	N/A	N/A	N/A	\$ 1	\$ 1
Georgina	N/A	N/A	N/A	\$ 2	\$ 2
Niagara Falls	\$ 6	\$ 6	N/A	\$ 3	\$ 3
Woodstock	\$ 7	\$ 13	N/A	\$ 3	\$ 6
Thunder Bay	\$ 87	\$ 87	30%	\$ 9	\$ 9
Chatham-Kent	\$ 101	\$ 102	33%	\$ 11	\$ 12
Central Elgin	\$ 61	\$ 61	24%	\$ 14	\$ 14
Brockville	\$ 116	\$ 117	45%	\$ 16	\$ 16
Vaughan	\$ 85	\$ 85	68%	\$ 16	\$ 16
Quinte West	\$ 184	\$ 184	N/A	\$ 16	\$ 16
Newmarket	\$ 84	\$ 84	66%	\$ 17	\$ 17
East Gwillimbury	\$ 87	\$ 87	58%	\$ 17	\$ 17
London	\$ 129	\$ 129	43%	\$ 19	\$ 19
Barrie	\$ 125	\$ 125	46%	\$ 21	\$ 21
Windsor	\$ 149	\$ 172	40%	\$ 19	\$ 21
Hamilton	\$ 170	\$ 189	48%	\$ 19	\$ 21
Markham	\$ 112	\$ 112	71%	\$ 22	\$ 22
Middlesex Centre	N/A	N/A	N/A	\$ 22	\$ 22
King	N/A	N/A	N/A	\$ 23	\$ 23
Sarnia	N/A	N/A	N/A	\$ 23	\$ 23
Aurora	\$ 263	\$ 263	48%	\$ 24	\$ 24
Saugeen Shores	N/A	N/A	N/A	\$ 20	\$ 25
Brantford	\$ 213	\$ 213	27%	\$ 26	\$ 26
Kawartha Lakes	\$ 293	\$ 295	33%	\$ 26	\$ 26
Whitchurch-Stouffville	\$ 63	\$ 63	N/A	\$ 26	\$ 26
North Bay	\$ 169	\$ 169	N/A	\$ 26	\$ 26
Peterborough	\$ 92	\$ 96	51%	\$ 26	\$ 27
St. Marys	\$ 75	\$ 75	58%	\$ 29	\$ 29
Stratford	\$ 104	\$ 104	47%	\$ 30	\$ 30
Orillia	\$ 86	\$ 87	N/A	\$ 32	\$ 32
Toronto	\$ 354	\$ 374	44%	\$ 29	\$ 32
Sault Ste. Marie	\$ 144	\$ 154	43%	\$ 33	\$ 34
Ottawa	\$ 331	\$ 332	33%	\$ 36	\$ 36
Kingston	\$ 235	\$ 235	47%	\$ 36	\$ 36
Greater Sudbury	\$ 227	\$ 236	N/A	\$ 48	\$ 50
Guelph	\$ 441	\$ 506	56%	\$ 76	\$ 91
<b>Average</b>	<b>\$ 149</b>	<b>\$ 154</b>	<b>44%</b>	<b>\$ 21</b>	<b>\$ 22</b>
Niagara Region	\$ 242	\$ 252	42%	\$ 1	\$ 3
Waterloo Region	\$ 114	\$ 117	50%	\$ 21	\$ 22
York Region	\$ 108	\$ 118	55%	\$ 21	\$ 23
Durham Region	\$ 167	\$ 176	51%	\$ 28	\$ 29
Halton Region	\$ 174	\$ 174	58%	\$ 33	\$ 33
Muskoka District	\$ 273	\$ 273	50%	\$ 35	\$ 35
Peel Region	\$ 205	\$ 218	52%	\$ 37	\$ 39
<b>Average</b>	<b>\$ 183</b>	<b>\$ 190</b>	<b>51%</b>	<b>\$ 25</b>	<b>\$ 26</b>

Source—2009 FIR

**Public Health Services**

(sorted by net costs per capita including amortization)

<b>Municipality</b>	<b>2009 Net Costs Public Health per Capita Excluding Amortization</b>	<b>2009 Net Costs Public Health per Capita Including Amortization</b>
Sarnia	\$ 1	\$ 1
Central Elgin	\$ 5	\$ 6
Windsor	\$ 9	\$ 9
Orillia	\$ 10	\$ 10
Barrie	\$ 10	\$ 10
Peterborough	\$ 16	\$ 16
Chatham-Kent	\$ 16	\$ 16
Brockville	\$ 17	\$ 17
London	\$ 16	\$ 18
Quinte West	\$ 18	\$ 18
Thunder Bay	\$ 18	\$ 18
Brantford	\$ 19	\$ 19
Hamilton	\$ 19	\$ 20
Ottawa	\$ 21	\$ 21
Kawartha Lakes	\$ 22	\$ 22
St. Marys	\$ 22	\$ 24
Toronto	\$ 25	\$ 25
Timmins	\$ 26	\$ 26
Sault Ste. Marie	\$ 26	\$ 26
North Bay	\$ 26	\$ 26
Kingston	\$ 25	\$ 27
Guelph	\$ 28	\$ 28
Greater Sudbury	\$ 32	\$ 32
Stratford	\$ 33	\$ 35
Saugeen Shores	\$ 35	\$ 42
<b>Average</b>	<b>\$ 15</b>	<b>\$ 15</b>
York Region	\$ 13	\$ 13
Peel Region	\$ 15	\$ 15
Waterloo Region	\$ 16	\$ 16
Durham Region	\$ 16	\$ 17
Halton Region	\$ 17	\$ 17
Niagara Region	\$ 20	\$ 21
Muskoka District	\$ 21	\$ 21
<b>Average</b>	<b>\$ 17</b>	<b>\$ 17</b>

Source—2009 FIR

**Ambulance Services** (sorted by net costs per capita including amortization)

<b>Municipality</b>	<b>2009 Net Costs Ambulance per Capita Excluding Amortization</b>	<b>2009 Net Costs Ambulance per Capita Including Amortization</b>
Guelph	\$ 13	\$ 14
Toronto	\$ 21	\$ 23
London	\$ 25	\$ 25
Barrie	\$ 28	\$ 28
Hamilton	\$ 27	\$ 29
Orillia	\$ 31	\$ 31
Windsor	\$ 32	\$ 32
Brantford	\$ 33	\$ 33
Kingston	\$ 34	\$ 34
North Bay	\$ 35	\$ 35
Quinte West	\$ 36	\$ 36
Ottawa	\$ 34	\$ 38
Chatham-Kent	\$ 37	\$ 39
Peterborough	\$ 41	\$ 41
Brockville	\$ 45	\$ 45
Sault Ste. Marie	\$ 48	\$ 48
Greater Sudbury	\$ 44	\$ 50
Thunder Bay	\$ 46	\$ 52
Kawartha Lakes	\$ 54	\$ 57
St. Marys	\$ 58	\$ 58
Timmins	\$ 67	\$ 71
<b>Average</b>	<b>\$ 38</b>	<b>\$ 39</b>
Waterloo Region	\$ 16	\$ 18
Halton Region	\$ 16	\$ 18
Peel Region	\$ 18	\$ 20
York Region	\$ 22	\$ 24
Durham Region	\$ 23	\$ 25
Niagara Region	\$ 31	\$ 33
Muskoka District	\$ 83	\$ 89
<b>Average</b>	<b>\$ 30</b>	<b>\$ 32</b>

Factors that affect Ambulance Services costs:

- Service levels and standards
- How service is dispatched
- Urban vs. rural coverage
- Volume of activity
- Financial reporting practices
- Age and condition of fleet

Source—2009 FIR

**Cemeteries** (sorted by net costs per capita including amortization)

Municipality	2009 Cemeteries Revenues as a % of Expenditures Excluding Amortization	2009 Cemeteries Revenues as a % of Expenditures Including Amortization	2009 Net Costs per Capita Excluding Amortization	2009 Net Costs per Capita Including Amortization
Oakville	112%	109%	\$ (1)	\$ (1)
Clarington	82%	82%	\$ -	\$ -
King	53%	53%	\$ -	\$ -
Middlesex Centre	40%	40%	\$ -	\$ -
Mississauga	42%	42%	\$ -	\$ -
Vaughan	47%	47%	\$ -	\$ -
Welland	90%	89%	\$ -	\$ -
Woolwich	110%	110%	\$ -	\$ -
Quinte West	72%	72%	\$ 1	\$ 1
Central Elgin	0%	0%	\$ 1	\$ 1
Whitby	76%	76%	\$ 1	\$ 1
Wilmot	68%	68%	\$ 1	\$ 1
Burlington	15%	15%	\$ 1	\$ 2
Greater Sudbury	90%	86%	\$ 1	\$ 2
Halton Hills	72%	70%	\$ 2	\$ 2
Brampton	22%	21%	\$ 2	\$ 2
Kawartha Lakes	55%	54%	\$ 2	\$ 2
Leamington	15%	13%	\$ 2	\$ 3
Brantford	64%	60%	\$ 2	\$ 3
Georgina	28%	27%	\$ 3	\$ 3
Thunder Bay	31%	31%	\$ 3	\$ 3
Whitchurch-Stouffville	0%	0%	\$ 3	\$ 3
Oshawa	0%	0%	\$ 3	\$ 3
Sault Ste. Marie	81%	81%	\$ 3	\$ 3
Waterloo	83%	79%	\$ 2	\$ 3
Kitchener	64%	60%	\$ 3	\$ 4
Lincoln	55%	55%	\$ 4	\$ 4
Pelham	55%	55%	\$ 4	\$ 4
West Lincoln	5%	5%	\$ 5	\$ 5
Hamilton	45%	39%	\$ 4	\$ 5
Niagara-on-the-Lake	76%	74%	\$ 4	\$ 5
Gravenhurst	54%	50%	\$ 4	\$ 5
Chatham-Kent	55%	55%	\$ 5	\$ 5
Brockville	52%	50%	\$ 5	\$ 6
St. Catharines	57%	55%	\$ 6	\$ 6
Cambridge	48%	46%	\$ 6	\$ 6
Huntsville	45%	42%	\$ 6	\$ 6
Fort Erie	25%	24%	\$ 7	\$ 7
Timmins	55%	53%	\$ 7	\$ 7
St. Marys	60%	58%	\$ 7	\$ 8
Saugeen Shores	30%	28%	\$ 11	\$ 12
Niagara Falls	24%	24%	\$ 14	\$ 14
Wainfleet	51%	48%	\$ 14	\$ 16
Thorold	16%	14%	\$ 25	\$ 30
Stratford	14%	13%	\$ 71	\$ 74
<b>Average</b>	<b>50%</b>	<b>48%</b>	<b>\$ 5</b>	<b>\$ 6</b>

Source—2009 FIR

**General Assistance**

(sorted by net costs per \$100,000 CVA including amortization)

<b>Municipality</b>	<b>2009 Net Costs General Assistance per \$100,000 CVA Including Amortization</b>
Stratford	\$ (69)
St. Marys	\$ 57
Guelph	\$ 86
Kawartha Lakes	\$ 88
Barrie	\$ 97
Ottawa	\$ 120
Toronto	\$ 134
Orillia	\$ 182
Hamilton	\$ 186
London	\$ 187
Kingston	\$ 190
Chatham-Kent	\$ 191
Brantford	\$ 202
Greater Sudbury	\$ 209
Quinte West	\$ 214
Brockville	\$ 217
North Bay	\$ 219
Windsor	\$ 227
Timmins	\$ 237
Peterborough	\$ 243
Thunder Bay	\$ 383
Sault Ste. Marie	\$ 566
<b>Average</b>	\$ 189
Muskoka District	\$ 29
York Region	\$ 46
Halton Region	\$ 48
Durham Region	\$ 82
Peel Region	\$ 83
Niagara Region	\$ 131
Waterloo Region	\$ 153
<b>Average</b>	\$ 81

The following table is calculated using the 2009 FIR (schedule 40 and schedule 12) and the 2009 population as estimated by Stats Canada. Factors that affect General Assistance costs:

- Number of recipients
- Socio-demographics
- Financial reporting practices
- Provincial policies

Note that in some cases, these costs are offset by the Ontario Municipal Partnership Fund (OMPF) which is shown later in the report.

**Assistance to the Aged** (sorted by net costs per capita including amortization)

Municipality	2009 Net Costs Assistance to Aged per Capita Excluding Amortization	2009 Net Costs Assistance to Aged per Capita Including Amortization
Mississauga	\$ 1	\$ 1
Markham	\$ 1	\$ 1
Caledon	\$ 1	\$ 1
Vaughan	\$ 1	\$ 1
Wainfleet	\$ 1	\$ 1
Welland	\$ (0)	\$ 1
Fort Erie	\$ 1	\$ 1
St. Catharines	\$ 1	\$ 2
Niagara-on-the-Lake	\$ 2	\$ 2
Thorold	\$ 2	\$ 2
Pickering	\$ 3	\$ 3
Barrie	\$ 3	\$ 3
Sarnia	\$ 3	\$ 3
Brampton	\$ 3	\$ 4
Lincoln	\$ 3	\$ 4
Woodstock	\$ 1	\$ 4
Georgina	\$ 4	\$ 5
Waterloo	\$ 5	\$ 5
Halton Hills	\$ 5	\$ 5
St. Marys	\$ 0	\$ 5
Cambridge	\$ 6	\$ 6
Kitchener	\$ 6	\$ 6
Niagara Falls	\$ 6	\$ 6
Whitby	\$ 7	\$ 7
Huntsville	\$ 8	\$ 8
Oshawa	\$ 10	\$ 10
Sault Ste. Marie	\$ 11	\$ 11
Orillia	\$ 12	\$ 12
Ottawa	\$ 15	\$ 17
Guelph	\$ 4	\$ 18
Quinte West	\$ 18	\$ 18
Peterborough	\$ 9	\$ 19
Kawartha Lakes	\$ 16	\$ 20
Brantford	\$ 16	\$ 23

Municipality	2009 Net Costs Assistance to Aged per Capita Excluding Amortization	2009 Net Costs Assistance to Aged per Capita Including Amortization
London	\$ 19	\$ 23
Toronto	\$ 23	\$ 23
Hamilton	\$ 24	\$ 25
Stratford	\$ 19	\$ 27
Greater Sudbury	\$ 29	\$ 35
Chatham-Kent	\$ 25	\$ 37
North Bay	\$ 40	\$ 40
Windsor	\$ 59	\$ 65
Thunder Bay	\$ 69	\$ 72
Brockville	\$ 74	\$ 74
Timmins	\$ 69	\$ 76
Kingston	\$ 73	\$ 76
<b>Average</b>	<b>\$ 15</b>	<b>\$ 18</b>
York Region	\$ 11	\$ 12
Waterloo Region	\$ 12	\$ 14
Muskoka District	\$ 4	\$ 17
Peel Region	\$ 18	\$ 19
Halton Region	\$ 18	\$ 22
Niagara Region	\$ 23	\$ 28
Durham Region	\$ 47	\$ 57
<b>Average</b>	<b>\$ 19</b>	<b>\$ 24</b>

Factors that affect Assistance to the Aged costs:

- User fees
- Case mix index
- Financial reporting practices
- Whether the municipality operates a facility
- Number of residents
- Service levels and standards

Source—2009 FIR

**Child Care**

(sorted by net costs per capita including amortization)

<b>Municipality</b>	<b>2009 Net Costs Child Care per Capita Excluding Amortization</b>	<b>2009 Net Costs Child Care per Capita Including Amortization</b>
Quinte West	\$ 1	\$ 1
Sault Ste. Marie	\$ 4	\$ 4
Thunder Bay	\$ 5	\$ 5
Orillia	\$ 10	\$ 10
Brockville	\$ 10	\$ 10
Kawartha Lakes	\$ 10	\$ 10
Peterborough	\$ 10	\$ 10
Barrie	\$ 12	\$ 12
Timmins	\$ 14	\$ 14
Chatham-Kent	\$ 15	\$ 15
Brantford	\$ 15	\$ 15
Kingston	\$ 16	\$ 16
Hamilton	\$ 16	\$ 16
Greater Sudbury	\$ 17	\$ 18
London	\$ 20	\$ 20
Guelph	\$ 21	\$ 21
St. Marys	\$ 21	\$ 27
Toronto	\$ 30	\$ 30
Windsor	\$ 30	\$ 30
Ottawa	\$ 33	\$ 33
North Bay	\$ 34	\$ 34
Stratford	\$ 161	\$ 161
<b>Average</b>	<b>\$ 23</b>	<b>\$ 23</b>
Muskoka District	\$ 9	\$ 9
Durham Region	\$ 10	\$ 11
Peel Region	\$ 13	\$ 13
York Region	\$ 14	\$ 14
Niagara Region	\$ 14	\$ 14
Waterloo Region	\$ 14	\$ 15
Halton Region	\$ 15	\$ 15
<b>Average</b>	<b>\$ 13</b>	<b>\$ 13</b>

Source—2009 FIR



**Social Housing**

(sorted by net costs per capita including amortization)

<b>Municipality</b>	<b>2009 Net Costs Social Housing per Capita Excluding Amortization</b>	<b>2009 Net Costs Social Housing per Capita Including Amortization</b>
Sault Ste. Marie	\$ 2	\$ 2
Central Elgin	\$ 12	\$ 13
Kawartha Lakes	\$ 9	\$ 21
Orillia	\$ 30	\$ 30
Barrie	\$ 31	\$ 31
Brockville	\$ 34	\$ 34
Quinte West	\$ 46	\$ 46
Chatham-Kent	\$ 43	\$ 47
Peterborough	\$ 47	\$ 57
St. Marys	\$ 62	\$ 62
London	\$ 76	\$ 78
North Bay	\$ 79	\$ 79
Kingston	\$ 80	\$ 88
Timmins	\$ 89	\$ 89
Guelph	\$ 101	\$ 101
Greater Sudbury	\$ 84	\$ 104
Brantford	\$ 98	\$ 118
Hamilton	\$ 126	\$ 135
Windsor	\$ 111	\$ 138
Ottawa	\$ 145	\$ 162
Toronto	\$ 189	\$ 225
Stratford	\$ 241	\$ 245
<b>Average</b>	<b>\$ 79</b>	<b>\$ 87</b>
Durham Region	\$ 55	\$ 55
Muskoka District	\$ 50	\$ 58
Halton Region	\$ 60	\$ 60
York Region	\$ 58	\$ 63
Peel Region	\$ 57	\$ 65
Niagara Region	\$ 78	\$ 88
Waterloo Region	\$ 79	\$ 88
<b>Average</b>	<b>\$ 62</b>	<b>\$ 68</b>

Source—2009 FIR

**Parks**

(sorted by MPMP total costs per person)

<b>Municipality</b>	<b>2009 Net Costs Parks per Capita Excluding Amortization</b>	<b>2009 Net Costs Parks per Capita Including Amortization</b>	<b>2009 MPMP Parks Operating Costs per Person</b>	<b>2009 MPMP Parks Total Costs per Person</b>
Kawartha Lakes	\$ 10	\$ 10	\$ 18	\$ 18
Pelham	\$ 17	\$ 17	\$ 16	\$ 20
Markham	\$ 27	\$ 27	\$ 27	\$ 27
Lakeshore	\$ 22	\$ 28	\$ 23	\$ 28
Woolwich	\$ 21	\$ 24	\$ 25	\$ 29
Middlesex Centre	\$ 22	\$ 25	\$ 27	\$ 30
London	\$ 22	\$ 30	\$ 22	\$ 31
Chatham-Kent	\$ 27	\$ 30	\$ 28	\$ 31
Leamington	\$ 25	\$ 30	\$ 26	\$ 31
Timmins	\$ 28	\$ 30	\$ 29	\$ 31
Clarington	\$ 23	\$ 31	\$ 23	\$ 31
Whitchurch-Stouffville	\$ 27	\$ 41	\$ 22	\$ 34
Whitby	\$ 27	\$ 35	\$ 27	\$ 35
West Lincoln	\$ 31	\$ 33	\$ 34	\$ 37
Quinte West	\$ 25	\$ 32	\$ 30	\$ 37
Caledon	\$ 29	\$ 34	\$ 33	\$ 38
Peterborough	\$ 30	\$ 35	\$ 33	\$ 39
Huntsville	\$ 32	\$ 39	\$ 34	\$ 41
Vaughan	\$ 39	\$ 43	\$ 37	\$ 41
Milton	\$ 21	\$ 36	\$ 26	\$ 42
Kingston	\$ 38	\$ 41	\$ 41	\$ 44
Guelph	\$ 30	\$ 40	\$ 34	\$ 44
King	\$ 37	\$ 37	\$ 44	\$ 44
Stratford	\$ 37	\$ 43	\$ 40	\$ 45
Mississauga	\$ 36	\$ 44	\$ 38	\$ 45
Greater Sudbury	\$ 38	\$ 43	\$ 41	\$ 46
East Gwillimbury	\$ 36	\$ 47	\$ 36	\$ 46
Saugeen Shores	\$ 32	\$ 43	\$ 35	\$ 47
Aurora	\$ 43	\$ 43	\$ 48	\$ 48
Ottawa	\$ 44	\$ 49	\$ 42	\$ 48
Cambridge	\$ 45	\$ 47	\$ 46	\$ 48
Georgina	\$ 34	\$ 40	\$ 42	\$ 49
Kitchener	\$ 41	\$ 46	\$ 44	\$ 49
Thorold	\$ 38	\$ 46	\$ 41	\$ 49
Waterloo	\$ 46	\$ 48	\$ 46	\$ 49
Hamilton	\$ 38	\$ 49	\$ 38	\$ 50
Burlington	\$ 35	\$ 47	\$ 38	\$ 51
Barrie	\$ 40	\$ 51	\$ 40	\$ 51
Newmarket	\$ 37	\$ 49	\$ 39	\$ 52
Pickering	\$ 42	\$ 51	\$ 44	\$ 53
Lincoln	\$ 45	\$ 47	\$ 53	\$ 56
Halton Hills	\$ 35	\$ 46	\$ 45	\$ 57
Niagara Falls	\$ 50	\$ 54	\$ 52	\$ 57

*Parks (cont'd)*

<b>Municipality</b>	<b>2009 Net Costs Parks per Capita Excluding Amortization</b>	<b>2009 Net Costs Parks per Capita Including Amortization</b>	<b>2009 MPMP Parks Operating Costs per Person</b>	<b>2009 MPMP Parks Total Costs per Person</b>
Oshawa	\$ 46	\$ 53	\$ 50	\$ 58
North Bay	\$ 51	\$ 56	\$ 52	\$ 58
Wilmot	\$ 55	\$ 57	\$ 57	\$ 58
Toronto	\$ 56	\$ 60	\$ 55	\$ 59
Ajax	\$ 44	\$ 56	\$ 47	\$ 60
Brampton	\$ 54	\$ 63	\$ 53	\$ 62
Niagara-on-the-Lake	\$ 54	\$ 60	\$ 57	\$ 63
Fort Erie	\$ 47	\$ 63	\$ 49	\$ 65
Sault Ste. Marie	\$ 63	\$ 63	\$ 65	\$ 65
Central Elgin	\$ 52	\$ 58	\$ 60	\$ 66
Sarnia	\$ 57	\$ 64	\$ 60	\$ 68
Brantford	\$ 53	\$ 60	\$ 62	\$ 68
Orillia	\$ 48	\$ 61	\$ 55	\$ 69
Woodstock	\$ 56	\$ 59	\$ 66	\$ 69
St. Catharines	\$ 57	\$ 65	\$ 61	\$ 70
St. Marys	\$ 67	\$ 70	\$ 66	\$ 74
Brockville	\$ 58	\$ 61	\$ 75	\$ 78
Windsor	\$ 68	\$ 75	\$ 76	\$ 83
Thunder Bay	\$ 70	\$ 84	\$ 73	\$ 87
Welland	\$ 68	\$ 82	\$ 75	\$ 89
Gravenhurst	\$ 57	\$ 120	\$ 55	\$ 128
Oakville	\$ 79	\$ 124	\$ 84	\$ 130
<b>Average</b>	\$ 41	\$ 49	\$ 44	\$ 52

Source—2009 FIR

**Recreation Programming**  
(sorted by MPMP total costs per person)

<b>Municipality</b>	<b>2009 Net Costs Recreation Programs per Capita Excluding Amortization</b>	<b>2009 Net Costs Recreation Programs per Capita Including Amortization</b>	<b>2009 MPMP Recreation Programs Operating Costs per Person</b>	<b>2009 MPMP Recreation Programs Total Costs per Person</b>
Brockville	\$ 1	\$ 1	\$ 1	\$ 1
Sault Ste. Marie	\$ 2	\$ 2	\$ 2	\$ 2
West Lincoln	\$ (2)	\$ (2)	\$ 2	\$ 2
St. Catharines	\$ 4	\$ 4	\$ 4	\$ 4
Lakeshore	\$ 1	\$ 1	\$ 5	\$ 5
Sarnia	\$ 5	\$ 5	\$ 7	\$ 7
Gravenhurst	\$ (2)	\$ (2)	\$ 9	\$ 9
Niagara-on-the-Lake	\$ 6	\$ 6	\$ 10	\$ 10
Whitby	\$ 9	\$ 10	\$ 10	\$ 11
Niagara Falls	\$ (4)	\$ (4)	\$ 11	\$ 11
Woolwich	\$ -	\$ -	\$ 11	\$ 11
Leamington	\$ (5)	\$ (5)	\$ 12	\$ 12
Peterborough	\$ 8	\$ 8	\$ 14	\$ 14
Kawartha Lakes	\$ 6	\$ 6	\$ 14	\$ 14
Woodstock	\$ 9	\$ 9	\$ 15	\$ 15
Stratford	\$ 10	\$ 10	\$ 16	\$ 16
North Bay	\$ 13	\$ 13	\$ 18	\$ 18
Welland	\$ 14	\$ 14	\$ 19	\$ 19
Timmins	\$ 16	\$ 17	\$ 20	\$ 20
Greater Sudbury	\$ 18	\$ 19	\$ 21	\$ 22
Markham	\$ (4)	\$ (4)	\$ 22	\$ 22
Wilmot	\$ 24	\$ 24	\$ 23	\$ 23
Guelph	\$ 9	\$ 9	\$ 23	\$ 23
Chatham-Kent	\$ 18	\$ 18	\$ 24	\$ 24
Cambridge	\$ 22	\$ 24	\$ 23	\$ 24
Quinte West	\$ 24	\$ 24	\$ 25	\$ 25
Brampton	\$ 13	\$ 13	\$ 25	\$ 25
Kingston	\$ 15	\$ 18	\$ 22	\$ 25
St. Marys	\$ (16)	\$ (16)	\$ 25	\$ 25
Pelham	\$ 19	\$ 19	\$ 26	\$ 26
Windsor	\$ 23	\$ 24	\$ 26	\$ 26
Thunder Bay	\$ 20	\$ 20	\$ 26	\$ 26
Clarington	\$ 23	\$ 23	\$ 27	\$ 27
Ajax	\$ 18	\$ 18	\$ 29	\$ 29
East Gwillimbury	\$ (20)	\$ (10)	\$ 20	\$ 31
Whitchurch-Stouffville	\$ 27	\$ 32	\$ 27	\$ 31
Waterloo	\$ 26	\$ 26	\$ 31	\$ 31
Georgina	\$ 24	\$ 31	\$ 22	\$ 32
London	\$ 18	\$ 18	\$ 32	\$ 33
Mississauga	\$ 13	\$ 14	\$ 33	\$ 33
Milton	\$ 12	\$ 12	\$ 33	\$ 33
Lincoln	\$ 22	\$ 22	\$ 34	\$ 34
Hamilton	\$ 27	\$ 27	\$ 34	\$ 34
Orillia	\$ 21	\$ 21	\$ 37	\$ 37
Brantford	\$ 21	\$ 21	\$ 38	\$ 38
Saugeen Shores	\$ 33	\$ 34	\$ 39	\$ 39

***Recreation Programming (cont'd)***

<b>Municipality</b>	<b>2009 Net Costs Recreation Programs per Capita Excluding Amortization</b>	<b>2009 Net Costs Recreation Programs per Capita Including Amortization</b>	<b>2009 MPMP Recreation Programs Operating Costs per Person</b>	<b>2009 MPMP Recreation Programs Total Costs per Person</b>
Pickering	\$ 27	\$ 27	\$ 45	\$ 45
Kitchener	\$ 41	\$ 41	\$ 46	\$ 46
Barrie	\$ 15	\$ 16	\$ 45	\$ 47
King	\$ 27	\$ 27	\$ 48	\$ 48
Caledon	\$ 12	\$ 12	\$ 51	\$ 51
Halton Hills	\$ 21	\$ 21	\$ 53	\$ 53
Vaughan	\$ 6	\$ 20	\$ 39	\$ 54
Oakville	\$ 26	\$ 26	\$ 55	\$ 55
Oshawa	\$ 33	\$ 33	\$ 59	\$ 59
Aurora	\$ 26	\$ 26	\$ 60	\$ 60
Newmarket	\$ 43	\$ 43	\$ 67	\$ 68
Burlington	\$ 42	\$ 42	\$ 69	\$ 69
Huntsville	\$ 50	\$ 50	\$ 70	\$ 70
Toronto	\$ 69	\$ 73	\$ 75	\$ 79
Ottawa	\$ 88	\$ 88	\$ 120	\$ 121
<b>Average</b>	\$ 17	\$ 18	\$ 30	\$ 31

Source—2009 FIR

**Recreation Facilities—Golf, Marina, Ski Hill**

<b>Municipality</b>	<b>2009 Recreation Facilities etc. Revenues as % of Total Expenditures Excluding Amortization</b>	<b>2009 Recreation Facilities etc. Revenues as % of Total Expenditures Including Amortization</b>	<b>2009 Net Costs Recreation Facilities, etc. per Capita Excluding Amortization</b>	<b>2009 Net Costs Recreation Facilities etc. per Capita Including Amortization</b>
Brampton	108%	99%	\$ -	\$ -
Brockville	97%	95%	\$ -	\$ -
Gravenhurst	19%	19%	\$ -	\$ -
Sarnia	481%	145%	\$ (1)	\$ -
Vaughan	601%	226%	\$ (1)	\$ -
Georgina	68%	58%	\$ -	\$ 1
Hamilton	101%	90%	\$ -	\$ 1
Toronto	81%	81%	\$ 1	\$ 1
Windsor	101%	90%	\$ -	\$ 1
Waterloo	68%	31%	\$ -	\$ 1
Orillia	49%	35%	\$ 1	\$ 1
Sault Ste. Marie	51%	51%	\$ 1	\$ 1
North Bay	61%	61%	\$ 2	\$ 2
Lakeshore	80%	79%	\$ 3	\$ 3
St. Catharines	54%	51%	\$ 3	\$ 3
Peterborough	2%	2%	\$ 3	\$ 3
Chatham-Kent	6%	3%	\$ 1	\$ 3
Oakville	56%	47%	\$ 2	\$ 3
Greater Sudbury	39%	38%	\$ 3	\$ 3
Mississauga	62%	59%	\$ 3	\$ 3
Quinte West	48%	42%	\$ 3	\$ 3
Kitchener	86%	80%	\$ 2	\$ 3
Saugeen Shores	105%	90%	\$ (2)	\$ 4
London	68%	64%	\$ 4	\$ 4
Burlington	66%	55%	\$ 3	\$ 5
Barrie	0%	0%	\$ 4	\$ 5
Leamington	87%	77%	\$ 3	\$ 5
Thunder Bay	86%	76%	\$ 3	\$ 6
Kingston	67%	66%	\$ 7	\$ 7
Stratford	0%	0%	\$ 11	\$ 12
Brantford	42%	41%	\$ 13	\$ 14
<b>Average</b>	<b>92%</b>	<b>63%</b>	<b>\$ 2</b>	<b>\$ 3</b>

Source—2009 FIR

**Recreation Facilities—Other**

(sorted by net costs per capita including amortization)

<b>Municipality</b>	<b>2009 Revenues as % of Total Expenditures Excluding Amortization</b>	<b>2009 Revenues as % of Total Expenditures Including Amortization</b>	<b>2009 Net Costs Recreation Facilities per Capita - Other Excluding Amortization</b>	<b>2009 Net Costs Recreation Facilities per Capita - Other Including Amortization</b>
King	168%	117%	\$ (39)	\$ (14)
Huntsville	119%	91%	\$ (4)	\$ 2
Lakeshore	83%	76%	\$ 5	\$ 8
Brockville	91%	85%	\$ 5	\$ 9
West Lincoln	58%	50%	\$ 13	\$ 18
Lincoln	58%	50%	\$ 17	\$ 23
Pelham	19%	16%	\$ 19	\$ 23
Sarnia	49%	42%	\$ 20	\$ 26
Orillia	53%	46%	\$ 20	\$ 26
Ottawa	0%	0%	\$ 20	\$ 28
Middlesex Centre	57%	51%	\$ 22	\$ 28
Quinte West	45%	36%	\$ 19	\$ 28
Whitby	80%	68%	\$ 17	\$ 31
Aurora	61%	61%	\$ 32	\$ 32
Gravenhurst	48%	40%	\$ 24	\$ 33
Guelph	37%	37%	\$ 36	\$ 36
Chatham-Kent	50%	45%	\$ 30	\$ 36
Kawartha Lakes	43%	42%	\$ 36	\$ 37
Central Elgin	50%	46%	\$ 33	\$ 39
Toronto	4%	3%	\$ 37	\$ 40
Welland	24%	22%	\$ 36	\$ 42
Timmins	65%	62%	\$ 36	\$ 42
Windsor	54%	44%	\$ 28	\$ 43
Peterborough	82%	66%	\$ 18	\$ 44
London	8%	6%	\$ 32	\$ 44
Ajax	61%	55%	\$ 34	\$ 44
Milton	47%	39%	\$ 33	\$ 47
Wainfleet	38%	35%	\$ 42	\$ 47
Thorold	43%	35%	\$ 34	\$ 48
Brantford	36%	31%	\$ 39	\$ 49
Whitchurch-Stouffville	64%	56%	\$ 35	\$ 50
Wellesley	57%	48%	\$ 36	\$ 52
Pickering	47%	42%	\$ 43	\$ 52
Georgina	43%	39%	\$ 43	\$ 52
Cambridge	36%	32%	\$ 43	\$ 53
Kitchener	39%	35%	\$ 46	\$ 53
Markham	0%	0%	\$ 53	\$ 53
Fort Erie	40%	29%	\$ 33	\$ 54
Vaughan	9%	7%	\$ 40	\$ 54
Burlington	31%	26%	\$ 43	\$ 54
Halton Hills	49%	39%	\$ 37	\$ 55
Niagara Falls	3%	3%	\$ 52	\$ 56
Mississauga	13%	11%	\$ 46	\$ 56

**Recreation Facilities—Other (cont'd)**

<b>Municipality</b>	<b>2009 Revenues as % of Total Expenditures Excluding Amortization</b>	<b>2009 Revenues as % of Total Expenditures Including Amortization</b>	<b>2009 Net Costs Recreation Facilities per Capita - Other Excluding Amortization</b>	<b>2009 Net Costs Recreation Facilities per Capita - Other Including Amortization</b>
Niagara-on-the-Lake	44%	35%	\$ 39	\$ 56
Oakville	2%	2%	\$ 46	\$ 57
North Bay	30%	27%	\$ 49	\$ 58
Hamilton	4%	3%	\$ 54	\$ 59
St. Catharines	11%	9%	\$ 52	\$ 60
Greater Sudbury	40%	37%	\$ 53	\$ 60
Kingston	46%	38%	\$ 46	\$ 62
East Gwillimbury	0%	0%	\$ 62	\$ 63
Barrie	37%	28%	\$ 43	\$ 63
Leamington	48%	41%	\$ 48	\$ 63
Thunder Bay	38%	36%	\$ 59	\$ 64
Sault Ste. Marie	23%	23%	\$ 65	\$ 65
Woolwich	46%	44%	\$ 64	\$ 70
Wilmot	47%	38%	\$ 54	\$ 77
Woodstock	30%	26%	\$ 69	\$ 85
Stratford	3%	2%	\$ 58	\$ 85
Clarington	27%	22%	\$ 69	\$ 87
Brampton	16%	13%	\$ 74	\$ 92
Oshawa	29%	23%	\$ 70	\$ 98
Saugeen Shores	38%	34%	\$ 89	\$ 103
Waterloo	48%	42%	\$ 84	\$ 106
Newmarket	26%	22%	\$ 101	\$ 122
Caledon	9%	6%	\$ 80	\$ 130
St. Marys	28%	23%	\$ 256	\$ 329
<b>Average</b>	<b>41%</b>	<b>35%</b>	<b>\$ 44</b>	<b>\$ 56</b>

Source—2009 FIR



**Recreation Programming and Facilities (Combined)**  
(sorted by combined costs per capita including amortization)

Municipality	2009 Combined Cost Recreation Programming and Facilities Excluding Amortization per Capita	2009 Combined Cost Recreation Programming and Facilities Including Amortization per Capita	Municipality	2009 Combined Cost Recreation Programming and Facilities Excluding Amortization per Capita	2009 Combined Cost Recreation Programming and Facilities Including Amortization per Capita
Brockville	\$ 6	\$ 10	Cambridge	\$ 66	\$ 77
Lakeshore	\$ 9	\$ 12	Pickering	\$ 70	\$ 79
King	\$ (12)	\$ 13	Whitchurch-Stouffville	\$ 61	\$ 81
West Lincoln	\$ 11	\$ 16	Greater Sudbury	\$ 73	\$ 82
Middlesex Centre	\$ 22	\$ 28	Brantford	\$ 73	\$ 84
Gravenhurst	\$ 22	\$ 31	Barrie	\$ 61	\$ 84
Sarnia	\$ 24	\$ 32	Georgina	\$ 67	\$ 84
Central Elgin	\$ 33	\$ 39	Hamilton	\$ 81	\$ 86
Whitby	\$ 26	\$ 41	Oakville	\$ 74	\$ 86
Pelham	\$ 38	\$ 42	Kingston	\$ 67	\$ 87
Kawartha Lakes	\$ 43	\$ 43	Thunder Bay	\$ 82	\$ 90
Lincoln	\$ 39	\$ 45	Woodstock	\$ 78	\$ 94
Guelph	\$ 45	\$ 45	Kitchener	\$ 89	\$ 97
Wainfleet	\$ 42	\$ 47	Wilmot	\$ 78	\$ 101
Thorold	\$ 34	\$ 48	Burlington	\$ 88	\$ 101
Orillia	\$ 42	\$ 49	Brampton	\$ 88	\$ 105
Markham	\$ 49	\$ 49	Stratford	\$ 80	\$ 108
Niagara Falls	\$ 48	\$ 52	Clarington	\$ 93	\$ 110
Wellesley	\$ 36	\$ 52	Toronto	\$ 107	\$ 114
Huntsville	\$ 46	\$ 52	Ottawa	\$ 108	\$ 116
East Gwillimbury	\$ 41	\$ 53	Oshawa	\$ 103	\$ 131
Fort Erie	\$ 33	\$ 54	Waterloo	\$ 110	\$ 134
Peterborough	\$ 30	\$ 55	Saugeen Shores	\$ 121	\$ 141
Quinte West	\$ 45	\$ 55	Caledon	\$ 92	\$ 142
Welland	\$ 50	\$ 56	Newmarket	\$ 144	\$ 165
Chatham-Kent	\$ 48	\$ 57	St. Marys	\$ 240	\$ 313
Aurora	\$ 58	\$ 58			
Milton	\$ 46	\$ 59	<b>Average</b>	<b>\$ 61</b>	<b>\$ 74</b>
Timmins	\$ 53	\$ 59			
Niagara-on-the-Lake	\$ 45	\$ 62			
Ajax	\$ 53	\$ 63			
Leamington	\$ 46	\$ 64			
St. Catharines	\$ 59	\$ 66			
London	\$ 54	\$ 67			
Windsor	\$ 52	\$ 67			
Sault Ste. Marie	\$ 68	\$ 68			
Woolwich	\$ 64	\$ 70			
Mississauga	\$ 62	\$ 73			
North Bay	\$ 64	\$ 73			
Vaughan	\$ 45	\$ 74			
Halton Hills	\$ 57	\$ 75			

Source—2009 FIR

**Library**

(sorted by net costs per capita including amortization)

<b>Municipality</b>	<b>2009 Net Costs Library Excluding Amortization per Capita</b>	<b>2009 Net Costs Library Including Amortization per Capita</b>
West Lincoln	\$ 13	\$ 18
Thorold	\$ 24	\$ 29
Niagara-on-the-Lake	\$ 27	\$ 36
Gravenhurst	\$ 34	\$ 43
Wainfleet	\$ 32	\$ 42
Huntsville	\$ 35	\$ 46
Pelham	\$ 47	\$ 53
St. Marys	\$ 50	\$ 60
<b>Average &lt; 20,000</b>	<b>\$ 33</b>	<b>\$ 41</b>
Brockville	\$ 29	\$ 30
Timmins	\$ 28	\$ 32
Whitchurch-Stouffville	\$ 30	\$ 33
Georgina	\$ 31	\$ 34
Quinte West	\$ 32	\$ 36
East Gwillimbury	\$ 39	\$ 40
Lincoln	\$ 33	\$ 40
Fort Erie	\$ 39	\$ 44
Orillia	\$ 41	\$ 46
Woodstock	\$ 45	\$ 52
King	\$ 46	\$ 54
Stratford	\$ 59	\$ 69
<b>Average 20,000 - 49,999</b>	<b>\$ 38</b>	<b>\$ 42</b>
Kawartha Lakes	\$ 21	\$ 22
Peterborough	\$ 20	\$ 24
Welland	\$ 28	\$ 31
Sault Ste. Marie	\$ 29	\$ 33
Newmarket	\$ 29	\$ 34
North Bay	\$ 31	\$ 35
Clarington	\$ 28	\$ 35
Milton	\$ 31	\$ 39
Ajax	\$ 34	\$ 40
Halton Hills	\$ 37	\$ 41
Brantford	\$ 33	\$ 44
Caledon	\$ 43	\$ 49
Aurora	\$ 49	\$ 49
Niagara Falls	\$ 49	\$ 57
Pickering	\$ 51	\$ 63
<b>Average 50,000 - 99,999</b>	<b>\$ 34</b>	<b>\$ 40</b>

Source—2009 FIR

*Library (cont'd)*

<b>Municipality</b>	<b>2009 Net Costs Library Excluding Amortization per Capita</b>	<b>2009 Net Costs Library Including Amortization per Capita</b>
Brampton	\$ 20	\$ 24
Markham	\$ 29	\$ 29
Barrie	\$ 26	\$ 32
Chatham-Kent	\$ 29	\$ 33
St. Catharines	\$ 27	\$ 33
Windsor	\$ 31	\$ 39
Cambridge	\$ 42	\$ 44
Kitchener	\$ 40	\$ 46
Whitby	\$ 37	\$ 47
Greater Sudbury	\$ 39	\$ 47
Kingston	\$ 41	\$ 48
Vaughan	\$ 40	\$ 48
Thunder Bay	\$ 44	\$ 49
Mississauga	\$ 44	\$ 49
Ottawa	\$ 49	\$ 50
Oakville	\$ 45	\$ 51
Burlington	\$ 43	\$ 52
Waterloo	\$ 54	\$ 54
London	\$ 45	\$ 55
Guelph	\$ 47	\$ 58
Hamilton	\$ 51	\$ 59
Oshawa	\$ 59	\$ 71
Toronto	\$ 65	\$ 74
<b>Average 100,000 +</b>	\$ 41	\$ 47

Source—2009 FIR

**Library (cont'd)**  
(sorted by MPMP total costs/person)

Municipality	2009 Library MPMP Operating Costs/Use	2009 Library MPMP Total Costs/Use	2009 Library MPMP Uses/Person	2009 Library MPMP Operating Costs/Person	2009 Library MPMP Total Costs/Person
West Lincoln	\$ 2.15	\$ 2.85	7	\$ 16	\$ 21
Thorold	\$ 1.90	\$ 2.27	12	\$ 28	\$ 33
Niagara-on-the-Lake	\$ 1.68	\$ 2.27	19	\$ 32	\$ 43
Gravenhurst	\$ 1.70	\$ 2.09	24	\$ 41	\$ 50
Wainfleet	N/A	N/A	N/A	\$ 42	\$ 51
Huntsville	N/A	N/A	N/A	\$ 41	\$ 53
Pelham	\$ 2.26	\$ 2.51	25	\$ 56	\$ 62
St. Marys	\$ 1.61	\$ 1.83	48	\$ 78	\$ 88
<b>Average &lt; 20,000</b>	\$ 1.88	\$ 2.30	\$ 22	\$ 41	\$ 50
Whitchurch-Stouffville	\$ 4.88	\$ 5.36	5	\$ 25	\$ 28
Georgina	N/A	N/A	N/A	\$ 35	\$ 38
Brockville	\$ 1.46	\$ 1.48	28	\$ 41	\$ 41
East Gwillimbury	\$ 2.43	\$ 2.48	17	\$ 41	\$ 41
Quinte West	\$ 3.32	\$ 3.92	11	\$ 36	\$ 42
Fort Erie	\$ 3.92	\$ 4.41	11	\$ 43	\$ 48
Lincoln	\$ 1.68	\$ 1.99	25	\$ 42	\$ 50
Orillia	\$ 3.03	\$ 3.37	15	\$ 45	\$ 50
Woodstock	\$ 1.77	\$ 2.02	31	\$ 56	\$ 63
King	N/A	N/A	N/A	\$ 58	\$ 66
Stratford	\$ 2.33	\$ 2.67	28	\$ 66	\$ 76
<b>Average 20,000 - 49,999</b>	\$ 2.76	\$ 3.08	19	\$ 44	\$ 50
Kawartha Lakes	\$ 2.29	\$ 2.34	11	\$ 24	\$ 25
Peterborough	\$ 1.17	\$ 1.37	22	\$ 26	\$ 30
Clarington	\$ 1.63	\$ 2.10	18	\$ 29	\$ 37
North Bay	\$ 0.55	\$ 0.61	62	\$ 34	\$ 38
Sault Ste. Marie	\$ 2.02	\$ 2.22	18	\$ 36	\$ 40
Milton	\$ 2.25	\$ 2.79	14	\$ 32	\$ 40
Newmarket	\$ 3.03	\$ 3.41	12	\$ 37	\$ 42
Ajax	\$ 1.77	\$ 2.11	20	\$ 36	\$ 42
Halton Hills	\$ 2.59	\$ 2.84	16	\$ 42	\$ 46
Brantford	\$ 1.85	\$ 2.15	24	\$ 39	\$ 51
Aurora	\$ 1.56	\$ 1.56	33	\$ 51	\$ 51
Caledon	\$ 2.24	\$ 2.55	22	\$ 49	\$ 56
Niagara Falls	\$ 0.50	\$ 0.57	107	\$ 53	\$ 61
Pickering	\$ 1.75	\$ 2.19	31	\$ 55	\$ 67
<b>Average 50,000 - 99,999</b>	\$ 1.80	\$ 2.06	29	\$ 39	\$ 45

Source—2009 FIR

*Library (cont'd)*

<b>Municipality</b>	<b>2009 Library MPMP Operating Costs/Use</b>	<b>2009 Library MPMP Total Costs/Use</b>	<b>2009 Library MPMP Uses/Person</b>	<b>2009 Library MPMP Operating Costs/Person</b>	<b>2009 Library MPMP Total Costs/Person</b>
Brampton	\$ 0.91	\$ 1.09	22	\$ 20	\$ 24
Markham	\$ 0.78	\$ 0.78	40	\$ 32	\$ 32
Barrie	\$ 0.84	\$ 1.02	33	\$ 28	\$ 34
Chatham-Kent	\$ 1.77	\$ 1.95	19	\$ 33	\$ 36
St. Catharines	\$ 1.16	\$ 1.39	27	\$ 31	\$ 38
Vaughan	\$ 1.70	\$ 2.06	23	\$ 39	\$ 47
Kitchener	\$ 1.53	\$ 1.75	27	\$ 41	\$ 48
Cambridge	\$ 1.94	\$ 2.03	24	\$ 46	\$ 48
Whitby	\$ 1.33	\$ 1.84	27	\$ 36	\$ 49
Ottawa	\$ 1.64	\$ 1.68	30	\$ 50	\$ 51
Greater Sudbury	\$ 1.99	\$ 2.38	22	\$ 43	\$ 52
Thunder Bay	\$ 1.81	\$ 2.00	26	\$ 47	\$ 52
Mississauga	\$ 2.08	\$ 2.33	23	\$ 47	\$ 53
Kingston	\$ 2.03	\$ 2.32	22	\$ 47	\$ 54
Oakville	\$ 1.18	\$ 1.33	42	\$ 49	\$ 55
Waterloo	N/A	N/A	N/A	\$ 55	\$ 56
Burlington	\$ 1.24	\$ 1.56	38	\$ 47	\$ 58
London	\$ 1.31	\$ 1.70	37	\$ 48	\$ 62
Hamilton	\$ 2.10	\$ 2.41	26	\$ 54	\$ 62
Guelph	\$ 52.45	\$ 63.39	32	\$ 52	\$ 63
Oshawa	\$ 2.55	\$ 3.08	24	\$ 62	\$ 75
<b>Average 100,000 +</b>	<b>\$ 4.12</b>	<b>\$ 4.90</b>	<b>28</b>	<b>\$ 43</b>	<b>\$ 50</b>

Source—2009 FIR

**Cultural Services**

(sorted by net costs per capita including amortization)

Municipality	2009 Net Costs Cultural per Capita Excluding Amortization	2009 Net Costs Cultural per Capita Including Amortization
Pelham	\$ 2	\$ 2
St. Marys	\$ 8	\$ 8
Wilmot	\$ 10	\$ 10
Niagara-on-the-Lake	\$ 33	\$ 39
Huntsville	\$ 35	\$ 40
Gravenhurst	\$ 38	\$ 45
<b>Average &lt; 20,000</b>	\$ 21	\$ 24
King	\$ 1	\$ 1
Leamington	\$ 3	\$ 4
Fort Erie	\$ 12	\$ 12
Georgina	\$ 12	\$ 12
Whitchurch-Stouffville	\$ 13	\$ 13
Woodstock	\$ 16	\$ 19
Brockville	\$ 18	\$ 20
Quinte West	\$ 20	\$ 20
Stratford	\$ 22	\$ 22
Orillia	\$ 37	\$ 42
<b>Average 20,000 - 49,999</b>	\$ 15	\$ 17
Milton	\$ 1	\$ 1
Welland	\$ 3	\$ 3
Halton Hills	\$ 3	\$ 3
Clarington	\$ 4	\$ 4
Newmarket	\$ 5	\$ 5
North Bay	\$ 9	\$ 9
Aurora	\$ 11	\$ 11
Sault Ste. Marie	\$ 16	\$ 16
Brantford	\$ 19	\$ 21
Peterborough	\$ 27	\$ 28
<b>Average 50,000 - 99,999</b>	\$ 10	\$ 10

Municipality	2009 Net Costs Cultural per Capita Excluding Amortization	2009 Net Costs Cultural per Capita Including Amortization
Greater Sudbury	\$ 4	\$ 5
St. Catharines	\$ 4	\$ 5
Windsor	\$ 5	\$ 5
Markham	\$ 6	\$ 6
Burlington	\$ 5	\$ 6
Cambridge	\$ 7	\$ 7
Mississauga	\$ 9	\$ 11
Chatham-Kent	\$ 12	\$ 13
Oakville	\$ 13	\$ 13
Hamilton	\$ 15	\$ 15
London	\$ 15	\$ 15
Barrie	\$ 16	\$ 17
Kitchener	\$ 14	\$ 17
Guelph	\$ 19	\$ 19
Brampton	\$ 16	\$ 19
Waterloo	\$ 20	\$ 20
Vaughan	\$ 23	\$ 23
Kingston	\$ 21	\$ 25
Thunder Bay	\$ 23	\$ 26
Toronto	\$ 28	\$ 29
Ottawa	\$ 60	\$ 60
<b>Average 100,000 +</b>	\$ 16	\$ 17

Source—2009 FIR

**Planning**

(sorted by net costs per capita including amortization)

Municipality	2009 Planning and Zoning Revenues as % of Gross Exp. Including Amortization	2009 Net Costs Planning and Zoning Excluding Amortization per Capita	2009 Net Costs Planning and Zoning Including Amortization per Capita
Huntsville	116%	\$ (3)	\$ (3)
Saugeen Shores	116%	\$ (0)	\$ (0)
Wilmot	88%	\$ 1	\$ 1
St. Marys	29%	\$ 8	\$ 8
Wellesley	14%	\$ 12	\$ 12
Pelham	6%	\$ 19	\$ 19
Middlesex Centre	14%	\$ 19	\$ 19
Thorold	28%	\$ 20	\$ 20
Central Elgin	0%	\$ 22	\$ 22
Gravenhurst	40%	\$ 25	\$ 26
Wainfleet	30%	\$ 27	\$ 27
West Lincoln	24%	\$ 34	\$ 34
Niagara-on-the-Lake	14%	\$ 79	\$ 79
<b>Avg &lt; 20,000</b>	<b>40%</b>	<b>\$ 20</b>	<b>\$ 20</b>
Woodstock	51%	\$ 0	\$ 0
Woolwich	53%	\$ 9	\$ 9
Leamington	13%	\$ 12	\$ 12
Quinte West	25%	\$ 15	\$ 15
Georgina	8%	\$ 19	\$ 19
Lakeshore	18%	\$ 19	\$ 19
Lincoln	36%	\$ 19	\$ 19
Orillia	16%	\$ 21	\$ 21
Fort Erie	12%	\$ 24	\$ 24
Brockville	33%	\$ 28	\$ 28
King	17%	\$ 32	\$ 32
Stratford	5%	\$ 33	\$ 33
Timmins	1%	\$ 36	\$ 36
East Gwillimbury	30%	\$ 49	\$ 49
Whitchurch-Stouffville	67%	\$ 51	\$ 51
<b>Avg 20,000 - 49,999</b>	<b>26%</b>	<b>\$ 24</b>	<b>\$ 24</b>
Sarnia	91%	\$ 1	\$ 1
Sault Ste. Marie	18%	\$ 8	\$ 8
Kawartha Lakes	22%	\$ 14	\$ 15
Niagara Falls	10%	\$ 15	\$ 15
Welland	14%	\$ 15	\$ 15
Peterborough	21%	\$ 17	\$ 17
Brantford	10%	\$ 19	\$ 19
North Bay	0%	\$ 20	\$ 20
Ajax	36%	\$ 21	\$ 21
Halton Hills	15%	\$ 23	\$ 23
Milton	47%	\$ 24	\$ 24
Pickering	9%	\$ 25	\$ 25
Newmarket	8%	\$ 25	\$ 25
Aurora	15%	\$ 25	\$ 25
Caledon	57%	\$ 36	\$ 36
Clarington	10%	\$ 36	\$ 36
<b>Avg 50,000 - 99,999</b>	<b>24%</b>	<b>\$ 20</b>	<b>\$ 20</b>

Municipality	2009 Planning and Zoning Revenues as % of Gross Exp. Including Amortization	2009 Net Costs Planning and Zoning Excluding Amortization per Capita	2009 Net Costs Planning and Zoning Including Amortization per Capita
Markham	82%	\$ 4	\$ 4
Chatham-Kent	41%	\$ 7	\$ 7
Hamilton	35%	\$ 13	\$ 13
St. Catharines	13%	\$ 14	\$ 14
Mississauga	14%	\$ 14	\$ 14
Kitchener	26%	\$ 15	\$ 15
Kingston	27%	\$ 15	\$ 15
Barrie	7%	\$ 15	\$ 15
Toronto	21%	\$ 17	\$ 17
London	5%	\$ 17	\$ 17
Oshawa	0%	\$ 18	\$ 18
Cambridge	20%	\$ 19	\$ 19
Burlington	23%	\$ 19	\$ 19
Guelph	15%	\$ 20	\$ 20
Whitby	14%	\$ 20	\$ 20
Greater Sudbury	11%	\$ 20	\$ 20
Oakville	40%	\$ 23	\$ 23
Thunder Bay	6%	\$ 23	\$ 23
Vaughan	47%	\$ 26	\$ 26
Waterloo	14%	\$ 28	\$ 28
Windsor	5%	\$ 29	\$ 30
Ottawa	23%	\$ 30	\$ 31
Brampton	9%	\$ 45	\$ 46
<b>Avg 100,000 +</b>	<b>22%</b>	<b>\$ 20</b>	<b>\$ 20</b>

**Commercial and Industrial**  
(sorted by net costs per capita including amortization)

Municipality	2009 Net Costs Commercial and Industrial Excluding Amortization per Capita	2009 Net Costs Commercial and Industrial Including Amortization per Capita
Markham	\$ 2	\$ 2
Lincoln	\$ 3	\$ 3
Lakeshore	\$ 3	\$ 3
Sarnia	\$ 3	\$ 3
Mississauga	\$ 3	\$ 3
Quinte West	\$ 4	\$ 4
Vaughan	\$ 4	\$ 4
Ajax	\$ 5	\$ 5
Middlesex Centre	\$ 5	\$ 5
Halton Hills	\$ 5	\$ 5
Whitby	\$ 5	\$ 5
Newmarket	\$ 5	\$ 5
Huntsville	\$ 5	\$ 6
Burlington	\$ 7	\$ 7
Caledon	\$ 7	\$ 7
Barrie	\$ 8	\$ 8
Thorold	\$ 8	\$ 8
Brampton	\$ 9	\$ 9
Welland	\$ 9	\$ 10
Kawartha Lakes	\$ 10	\$ 10
Georgina	\$ 10	\$ 10
Oakville	\$ 11	\$ 11
Leamington	\$ 11	\$ 11
Central Elgin	\$ 11	\$ 11
North Bay	\$ 12	\$ 12
Ottawa	\$ 13	\$ 13
Milton	\$ 14	\$ 14
Waterloo	\$ 14	\$ 14
St. Catharines	\$ 14	\$ 15
Peterborough	\$ 18	\$ 18
London	\$ 18	\$ 18
Windsor	\$ 19	\$ 19
Hamilton	\$ 16	\$ 21
Woodstock	\$ 20	\$ 21
Woolwich	\$ 21	\$ 21
Clarington	\$ 23	\$ 23
Cambridge	\$ 23	\$ 23
Kitchener	\$ 21	\$ 24
Guelph	\$ 26	\$ 27
Kingston	\$ 29	\$ 29

Municipality	2009 Net Costs Commercial and Industrial Excluding Amortization per Capita	2009 Net Costs Commercial and Industrial Including Amortization per Capita
Chatham-Kent	\$ 29	\$ 29
Gravenhurst	\$ 29	\$ 29
Toronto	\$ 29	\$ 29
Fort Erie	\$ 30	\$ 30
Orillia	\$ 30	\$ 35
Thunder Bay	\$ 36	\$ 37
Saugeen Shores	\$ 37	\$ 37
Greater Sudbury	\$ 36	\$ 38
Oshawa	\$ 40	\$ 40
Brantford	\$ 41	\$ 42
Brockville	\$ 42	\$ 42
Sault Ste. Marie	\$ 44	\$ 44
Niagara Falls	\$ 48	\$ 48
St. Marys	\$ 42	\$ 49
Timmins	\$ 67	\$ 80
Stratford	\$ 140	\$ 140
<b>Average</b>	\$ 21	\$ 22
York Region	\$ 1	\$ 2
Halton Region	\$ 3	\$ 3
Durham Region	\$ 4	\$ 4
Muskoka District	\$ 5	\$ 5
Niagara Region	\$ 5	\$ 5
<b>Average Region</b>	\$ 4	\$ 4



***Select User Fees and Revenue Information***



### **User Fees**

Analyzing revenue structure will help to identify the following types of problems:

- Deterioration of revenue base
- Practices and policies that may adversely affect revenue yields
- Poor revenue-estimating practices
- Efficiency of the collection and administration of revenues
- Overdependence on intergovernmental revenue sources
- User fees that are not covering the cost of services
- Changes in the tax burden on various segments of the population

This section includes:

- **Development Charges**
- **Building Permit Fees**
- **Commercial Solid Waste Tipping Fees**
- **Transit Fares**

The Province passed the new Municipal Act in December 2001, which came into force on January 1, 2003. The new Act is meant to provide transparency in the process of implementing fees. Fees are addressed in Part XII, section 391 of the Municipal Act. The Act states that a municipality may pass by-laws imposing fees or charges on any class of persons:

- For services or activities provided or done by, or on behalf of, this class of persons
- For costs payable by it for services or activities provided or done by, or on behalf of, any other municipality
- For the use of its property including property under its control
- For capital costs payable by it for wastewater and water services or activities which will be provided or done on behalf of it after the fees or charges are imposed

## ***Development Charges***

The recovery of costs by Ontario municipalities for capital infrastructure required to support new growth is governed by the *Development Charges Act (1997)* and supporting regulations.

### Timing of By-Law Updates

This legislation provides for the periodic (maximum 5 year) replacement of existing development charge by-laws, at which time a detailed background study is required to support new charges to be incorporated into the revised development charge (D.C.) by-law. The Act also provides that a municipality can, notwithstanding the term of the by-law, revise all or part of the current by-law in the event that material changes have occurred that require adjustments to the quantum of charges. In the case of revisions to the existing by-law, either as a result of the termination of an existing by-law or in the event that the current by-law is amended prior to its expiry. The Act is prescriptive in the documentation that must be included in the background study.

## ***Comparison of Development Charges***

A comparison of development charges was undertaken using the most current data available. These rates reflect properties in the urban areas. Municipalities with varying development charge rates, based on location within the municipality, have been included in the report for the urban centre. Examples include Hamilton, Halton, Ottawa, Greater Sudbury and Kawartha Lakes. The tables on the next few pages summarize the total development charges in each municipality, including upper, lower and education charges.

## ***General Introductory Comments***

- The municipalities of Brockville, Sault Ste. Marie, Thunder Bay, and Timmins do not charge development charges
- There were no school board charges for the Region of Niagara, Belleville, Brockville, Central Elgin, Chatham-Kent, Cobourg, Greater Sudbury, Haldimand, Kawartha Lakes, Kingston, Lambton Shores, District of Muskoka, Middlesex Centre, North Bay, Peterborough, Prince Edward County, Quinte West, Sarnia, Saugeen Shores, St. Marys, St. Thomas, Stratford, The Blue Mountains, Tillsonburg, Timmins and Woodstock.
- There is a significant range in terms of development charges across the survey
- 13 municipalities have no municipal industrial development charges, 11 of which are located in Southwest Ontario
- 2 municipalities have no municipal commercial development charges

**2010 Development Charges**

(sorted by single detached)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Brockville	none	none	none	none	none	none
Sault Ste. Marie	none	none	none	none	none	none
Thunder Bay	none	none	none	none	none	none
Timmins	none	none	none	none	none	none
St. Marys	\$ 2,621	\$ 1,938	\$ 1,061	\$ 1,635		
Quinte West	\$ 3,000	\$ 2,294	\$ 1,486	\$ 2,082	\$ 1.10	\$ 1.10
Chatham-Kent	\$ 3,266	\$ 2,483	\$ 1,247	\$ 2,449	\$ 3.30	\$ 1.47
Central Elgin	\$ 4,733	\$ 3,623	\$ 2,677	\$ 2,677	\$ 2.34	
Middlesex Centre	\$ 4,837	\$ 3,469	\$ 2,086	\$ 2,757	\$ 1.46	\$ 0.59
North Bay	\$ 5,032	\$ 4,133	\$ 2,390	\$ 2,390	\$ 1.24	\$ 1.24
Sarnia	\$ 5,063	\$ 3,803	\$ 2,274	\$ 3,190	\$ 4.25	\$ 4.25
Kingsville	\$ 5,915	\$ 4,856	\$ 2,748	\$ 4,032	\$ 0.88	\$ 0.88
Kawartha Lakes	\$ 6,257	\$ 4,056	\$ 2,868	\$ 4,252	\$ 5.43	\$ 5.43
Belleville	\$ 6,692	\$ 4,675	\$ 3,237	\$ 4,094	\$ 2.81	
St. Thomas	\$ 6,799	\$ 5,529	\$ 2,862	\$ 4,283	\$ 5.28	\$ 2.01
Prince Edward County	\$ 7,382	\$ 5,466	\$ 3,076	\$ 3,786	\$ 2.50	\$ 2.50
Saugeen Shores	\$ 7,476	\$ 6,402	\$ 4,982	\$ 5,969	\$ 1.89	\$ -
Greater Sudbury	\$ 8,444	\$ 5,253	\$ 5,253	\$ 5,253	\$ 4.71	\$ 2.02
St. Catharines	\$ 8,500	\$ 6,000	\$ 5,000	\$ 5,000	\$ 8.00	\$ 2.20
Wainfleet	\$ 8,500	\$ 6,000	\$ 5,000	\$ 5,000	\$ 8.00	\$ 2.20
Peterborough	\$ 9,081	\$ 7,853	\$ 5,296	\$ 5,296	\$ 4.05	
Haldimand	\$ 9,575	\$ 6,228	\$ 3,865	\$ 3,865	\$ 3.27	\$ 3.27
Lambton Shores	\$ 9,985	\$ 8,593	\$ 4,496	\$ 6,365	\$ 5.48	\$ 5.48
Amherstburg	\$ 10,014	\$ 9,467	\$ 9,024	\$ 9,024		
Cobourg	\$ 12,243	\$ 9,619	\$ 5,685	\$ 9,619	\$ 6.64	\$ 2.89
Toronto	\$ 12,281	\$ 9,884	\$ 5,275	\$ 8,157	\$ 9.34	\$ 0.58
Leamington	\$ 12,362	\$ 8,727	\$ 5,565	\$ 7,147	\$ 1.04	\$ 1.04
Woodstock	\$ 12,936	\$ 10,149	\$ 5,167	\$ 6,899	\$ 2.87	
Wellesley	\$ 13,003	\$ 9,315	\$ 7,819	\$ 7,819	\$ 8.83	\$ 8.83
Stratford	\$ 13,134	\$ 9,698	\$ 5,178	\$ 7,529	\$ 2.06	
Lakeshore	\$ 13,501	\$ 10,675	\$ 5,786	\$ 8,764	\$ 5.48	\$ 2.40
Ottawa	\$ 13,901	\$ 10,636	\$ 6,667	\$ 9,037	\$ 10.41	\$ 6.37
Kingston	\$ 14,050	\$ 10,756	\$ 6,287	\$ 8,988	\$ 12.07	\$ 7.00
Pelham	\$ 14,810	\$ 10,552	\$ 7,607	\$ 8,972	\$ 8.00	\$ 2.20
Welland	\$ 14,925	\$ 11,010	\$ 7,831	\$ 9,313	\$ 12.20	\$ 6.40
Thorold	\$ 14,978	\$ 10,472	\$ 7,796	\$ 8,639	\$ 10.40	\$ 2.70
West Lincoln	\$ 15,294	\$ 10,141	\$ 7,390	\$ 8,631	\$ 10.53	\$ 4.73
North Dumfries	\$ 15,376	\$ 11,688	\$ 10,192	\$ 10,192	\$ 8.83	\$ 8.83
Grimsby	\$ 15,759	\$ 11,020	\$ 7,892	\$ 9,415	\$ 10.45	\$ 4.65
Port Colborne	\$ 15,980	\$ 11,191	\$ 7,997	\$ 9,554	\$ 10.79	\$ 3.49
Tillsonburg	\$ 16,193	\$ 13,589	\$ 7,390	\$ 9,864	\$ 3.33	
Windsor	\$ 16,378	\$ 12,726	\$ 8,515	\$ 8,515	\$ 3.50	
Bracebridge	\$ 16,618	\$ 14,618	\$ 7,331	\$ 10,938	\$ 4.28	\$ 4.28
Huntsville	\$ 16,651	\$ 14,694	\$ 7,570	\$ 11,235	\$ 3.11	\$ 2.09
Niagara-on-the-Lake	\$ 17,116	\$ 12,745	\$ 8,835	\$ 10,858	\$ 12.52	\$ 6.72
Woolwich	\$ 17,332	\$ 12,793	\$ 9,930	\$ 10,552	\$ 10.43	\$ 10.43

**2010 Development Charges (cont'd)**

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Orillia	\$ 18,209	\$ 15,761	\$ 10,263	\$ 13,317	\$ 10.22	\$ 10.22
Niagara Falls	\$ 18,500	\$ 12,667	\$ 10,440	\$ 10,440	\$ 12.43	\$ 6.63
Gravenhurst	\$ 19,038	\$ 17,126	\$ 8,512	\$ 12,935	\$ 4.83	\$ 4.83
Fort Erie	\$ 19,072	\$ 15,035	\$ 9,394	\$ 15,267	\$ 14.36	\$ 4.78
Wilmot	\$ 19,279	\$ 14,543	\$ 10,796	\$ 12,060	\$ 11.88	\$ 10.36
Kitchener	\$ 21,994	\$ 15,525	\$ 12,914	\$ 12,914	\$ 12.91	\$ 12.91
Orangeville	\$ 22,126	\$ 18,555	\$ 9,181	\$ 12,858	\$ 7.28	\$ 0.58
Brantford	\$ 16,211	\$ 11,287	\$ 7,734	\$ 8,750	\$ 5.13	\$ 5.13
Lincoln	\$ 22,555	\$ 16,210	\$ 10,895	\$ 13,958	\$ 15.28	\$ 9.48
The Blue Mountains	\$ 23,184	\$ 23,184			\$ 11.31	
London	\$ 23,300	\$ 16,821	\$ 10,134	\$ 14,048	\$ 15.67	
Cambridge	\$ 23,890	\$ 20,202	\$ 14,578	\$ 14,578	\$ 10.53	\$ 10.53
Guelph	\$ 24,125	\$ 18,490	\$ 10,881	\$ 15,035	\$ 11.63	\$ 3.95
Waterloo	\$ 26,530	\$ 18,725	\$ 14,120	\$ 16,012	\$ 13.67	\$ 13.67
Hamilton	\$ 27,017	\$ 19,556	\$ 11,434	\$ 16,821	\$ 19.18	\$ 6.83
Oshawa	\$ 27,212	\$ 22,330	\$ 11,416	\$ 17,644	\$ 15.86	\$ 3.33
Barrie	\$ 28,454	\$ 24,834	\$ 14,562	\$ 17,087	\$ 16.58	\$ 10.73
Pickering	\$ 30,155	\$ 24,079	\$ 12,607	\$ 18,025	\$ 16.91	\$ 7.20
Whitby	\$ 30,873	\$ 25,746	\$ 12,750	\$ 20,093	\$ 13.04	\$ 3.33
Ajax	\$ 31,767	\$ 25,966	\$ 12,861	\$ 19,009	\$ 16.31	\$ 6.60
Georgina	\$ 32,571	\$ 27,837	\$ 14,625	\$ 21,283	\$ 24.97	\$ 13.67
Mississauga	\$ 34,165	\$ 34,165	\$ 14,248	\$ 25,776	\$ 14.67	\$ 11.08
Clarington	\$ 34,604	\$ 29,451	\$ 14,910	\$ 22,479	\$ 18.17	\$ 6.14
Burlington	\$ 34,763	\$ 27,345	\$ 15,083	\$ 20,445	\$ 20.26	\$ 15.76
Caledon	\$ 37,592	\$ 33,528	\$ 15,440	\$ 26,465	\$ 13.16	\$ 10.66
East Gwillimbury	\$ 39,023	\$ 32,568	\$ 16,900	\$ 24,554	\$ 26.36	\$ 15.06
King	\$ 39,339	\$ 33,089	\$ 16,915	\$ 24,591	\$ 27.22	\$ 15.92
Richmond Hill	\$ 39,634	\$ 32,861	\$ 17,455	\$ 25,176	\$ 27.13	\$ 18.14
Whitchurch-Stouffville	\$ 39,714	\$ 32,651	\$ 18,054	\$ 25,926	\$ 32.18	\$ 15.13
Halton Hills	\$ 41,098	\$ 33,249	\$ 16,771	\$ 23,173	\$ 18.36	\$ 14.84
Vaughan	\$ 41,245	\$ 34,656	\$ 20,297	\$ 26,019	\$ 25.16	\$ 13.86
Newmarket	\$ 41,529	\$ 33,241	\$ 17,083	\$ 25,674	\$ 25.02	\$ 13.72
Brampton	\$ 42,637	\$ 38,576	\$ 17,025	\$ 30,046	\$ 17.76	\$ 10.56
Aurora	\$ 42,871	\$ 35,170	\$ 19,222	\$ 27,165	\$ 25.67	\$ 14.37
Milton	\$ 43,399	\$ 34,533	\$ 18,777	\$ 26,915	\$ 21.61	\$ 19.35
Markham	\$ 46,457	\$ 37,960	\$ 19,334	\$ 29,565	\$ 24.21	\$ 12.85
Oakville	\$ 48,446	\$ 38,153	\$ 19,745	\$ 30,085	\$ 20.57	\$ 20.57
<b>Average</b>	\$ 20,387	\$ 16,386	\$ 9,461	\$ 12,823	\$ 11.31	\$ 7.25
<b>Median</b>	\$ 16,618	\$ 12,745	\$ 8,514	\$ 10,316	\$ 10.45	\$ 6.26
<b>Minimum</b>	\$ 2,621	\$ 1,938	\$ 1,061	\$ 1,635	\$ 0.88	\$ -
<b>Maximum</b>	\$ 48,446	\$ 38,576	\$ 20,297	\$ 30,085	\$ 32.18	\$ 20.57

**2010 Development Charges—Grouped by Location**

**North Ontario**

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Sault Ste. Marie	none	none	none	none	none	none
Thunder Bay	none	none	none	none	none	none
Timmins	none	none	none	none	none	none
North Bay	\$ 5,032	\$ 4,133	\$ 2,390	\$ 2,390	\$ 1.24	\$ 1.24
Greater Sudbury	\$ 8,444	\$ 5,253	\$ 5,253	\$ 5,253	\$ 4.71	\$ 2.02
<b>North Average</b>	<b>\$ 6,738</b>	<b>\$ 4,693</b>	<b>\$ 3,822</b>	<b>\$ 3,822</b>	<b>\$ 2.98</b>	<b>\$ 1.63</b>

**Simcoe/Muskoka/Dufferin Area**

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Bracebridge	\$ 16,618	\$ 14,618	\$ 7,331	\$ 10,938	\$ 4.28	\$ 4.28
Huntsville	\$ 16,651	\$ 14,694	\$ 7,570	\$ 11,235	\$ 3.11	\$ 2.09
Orillia	\$ 18,209	\$ 15,761	\$ 10,263	\$ 13,317	\$ 10.22	\$ 10.22
Gravenhurst	\$ 19,038	\$ 17,126	\$ 8,512	\$ 12,935	\$ 4.83	\$ 4.83
Orangeville	\$ 22,126	\$ 18,555	\$ 9,181	\$ 12,858	\$ 7.28	\$ 0.58
Barrie	\$ 28,454	\$ 24,834	\$ 14,562	\$ 17,087	\$ 16.58	\$ 10.73
<b>Simcoe/Musk./Duff. Average</b>	<b>\$ 20,183</b>	<b>\$ 17,598</b>	<b>\$ 9,570</b>	<b>\$ 13,062</b>	<b>\$ 7.72</b>	<b>\$ 5.46</b>

**Niagara/Hamilton**

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
St. Catharines	\$ 8,500	\$ 6,000	\$ 5,000	\$ 5,000	\$ 8.00	\$ 2.20
Wainfleet	\$ 8,500	\$ 6,000	\$ 5,000	\$ 5,000	\$ 8.00	\$ 2.20
Pelham	\$ 14,810	\$ 10,552	\$ 7,607	\$ 8,972	\$ 8.00	\$ 2.20
Welland	\$ 14,925	\$ 11,010	\$ 7,831	\$ 9,313	\$ 12.20	\$ 6.40
Thorold	\$ 14,978	\$ 10,472	\$ 7,796	\$ 8,639	\$ 10.40	\$ 2.70
West Lincoln	\$ 15,294	\$ 10,141	\$ 7,390	\$ 8,631	\$ 10.53	\$ 4.73
Grimsby	\$ 15,759	\$ 11,020	\$ 7,892	\$ 9,415	\$ 10.45	\$ 4.65
Port Colborne	\$ 15,980	\$ 11,191	\$ 7,997	\$ 9,554	\$ 10.79	\$ 3.49
Niagara-on-the-Lake	\$ 17,116	\$ 12,745	\$ 8,835	\$ 10,858	\$ 12.52	\$ 6.72
Niagara Falls	\$ 18,500	\$ 12,667	\$ 10,440	\$ 10,440	\$ 12.43	\$ 6.63
Fort Erie	\$ 19,072	\$ 15,035	\$ 9,394	\$ 15,267	\$ 14.36	\$ 4.78
Lincoln	\$ 22,555	\$ 16,210	\$ 10,895	\$ 13,958	\$ 15.28	\$ 9.48
Hamilton	\$ 27,017	\$ 19,556	\$ 11,434	\$ 16,821	\$ 19.18	\$ 6.83
<b>Niagara Average</b>	<b>\$ 16,385</b>	<b>\$ 11,738</b>	<b>\$ 8,270</b>	<b>\$ 10,144</b>	<b>\$ 11.70</b>	<b>\$ 4.85</b>

**2010 Development Charges—Grouped by Location**

**Eastern Ontario**

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Brockville	none	none	none	none	none	none
Quinte West	\$ 3,000	\$ 2,294	\$ 1,486	\$ 2,082	\$ 1.10	\$ 1.10
Kawartha Lakes	\$ 6,257	\$ 4,056	\$ 2,868	\$ 4,252	\$ 5.43	\$ 5.43
Belleville	\$ 6,692	\$ 4,675	\$ 3,237	\$ 4,094	\$ 2.81	
Prince Edward County	\$ 7,382	\$ 5,466	\$ 3,076	\$ 3,786	\$ 2.50	\$ 2.50
Peterborough	\$ 9,081	\$ 7,853	\$ 5,296	\$ 5,296	\$ 4.05	
Cobourg	\$ 12,243	\$ 9,619	\$ 5,685	\$ 9,619	\$ 6.64	\$ 2.89
Ottawa	\$ 13,901	\$ 10,636	\$ 6,667	\$ 9,037	\$ 10.41	\$ 6.37
Kingston	\$ 14,050	\$ 10,756	\$ 6,287	\$ 8,988	\$ 12.07	\$ 7.00
<b>Eastern Average</b>	<b>\$ 9,076</b>	<b>\$ 6,919</b>	<b>\$ 4,325</b>	<b>\$ 5,894</b>	<b>\$ 5.63</b>	<b>\$ 4.22</b>

**Southwest Ontario**

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
St. Catharines	\$ 8,500	\$ 6,000	\$ 5,000	\$ 5,000	\$ 8.00	\$ 2.20
Wainfleet	\$ 8,500	\$ 6,000	\$ 5,000	\$ 5,000	\$ 8.00	\$ 2.20
Pelham	\$ 14,810	\$ 10,552	\$ 7,607	\$ 8,972	\$ 8.00	\$ 2.20
Welland	\$ 14,925	\$ 11,010	\$ 7,831	\$ 9,313	\$ 12.20	\$ 6.40
Thorold	\$ 14,978	\$ 10,472	\$ 7,796	\$ 8,639	\$ 10.40	\$ 2.70
West Lincoln	\$ 15,294	\$ 10,141	\$ 7,390	\$ 8,631	\$ 10.53	\$ 4.73
Grimsby	\$ 15,759	\$ 11,020	\$ 7,892	\$ 9,415	\$ 10.45	\$ 4.65
Port Colborne	\$ 15,980	\$ 11,191	\$ 7,997	\$ 9,554	\$ 10.79	\$ 3.49
Niagara-on-the-Lake	\$ 17,116	\$ 12,745	\$ 8,835	\$ 10,858	\$ 12.52	\$ 6.72
Niagara Falls	\$ 18,500	\$ 12,667	\$ 10,440	\$ 10,440	\$ 12.43	\$ 6.63
Fort Erie	\$ 19,072	\$ 15,035	\$ 9,394	\$ 15,267	\$ 14.36	\$ 4.78
Lincoln	\$ 22,555	\$ 16,210	\$ 10,895	\$ 13,958	\$ 15.28	\$ 9.48
Hamilton	\$ 27,017	\$ 19,556	\$ 11,434	\$ 16,821	\$ 19.18	\$ 6.83
<b>Niagara Average</b>	<b>\$ 16,385</b>	<b>\$ 11,738</b>	<b>\$ 8,270</b>	<b>\$ 10,144</b>	<b>\$ 11.70</b>	<b>\$ 4.85</b>

**2010 Development Charges—Grouped by Location**

**GTA Municipalities**

**Summary by Geographic Location**

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Toronto	\$ 12,281	\$ 9,884	\$ 5,275	\$ 8,157	\$ 9.34	\$ 0.58
Oshawa	\$ 27,212	\$ 22,330	\$ 11,416	\$ 17,644	\$ 15.86	\$ 3.33
Pickering	\$ 30,155	\$ 24,079	\$ 12,607	\$ 18,025	\$ 16.91	\$ 7.20
Whitby	\$ 30,873	\$ 25,746	\$ 12,750	\$ 20,093	\$ 13.04	\$ 3.33
Ajax	\$ 31,767	\$ 25,966	\$ 12,861	\$ 19,009	\$ 16.31	\$ 6.60
Georgina	\$ 32,571	\$ 27,837	\$ 14,625	\$ 21,283	\$ 24.97	\$ 13.67
Mississauga	\$ 34,165	\$ 34,165	\$ 14,248	\$ 25,776	\$ 14.67	\$ 11.08
Clarington	\$ 34,604	\$ 29,451	\$ 14,910	\$ 22,479	\$ 18.17	\$ 6.14
Burlington	\$ 34,763	\$ 27,345	\$ 15,083	\$ 20,445	\$ 20.26	\$ 15.76
Caledon	\$ 37,592	\$ 33,528	\$ 15,440	\$ 26,465	\$ 13.16	\$ 10.66
East Gwillimbury	\$ 39,023	\$ 32,568	\$ 16,900	\$ 24,554	\$ 26.36	\$ 15.06
King	\$ 39,339	\$ 33,089	\$ 16,915	\$ 24,591	\$ 27.22	\$ 15.92
Richmond Hill	\$ 39,634	\$ 32,861	\$ 17,455	\$ 25,176	\$ 27.13	\$ 18.14
Whitchurch-Stouffville	\$ 39,714	\$ 32,651	\$ 18,054	\$ 25,926	\$ 32.18	\$ 15.13
Halton Hills	\$ 41,098	\$ 33,249	\$ 16,771	\$ 23,173	\$ 18.36	\$ 14.84
Vaughan	\$ 41,245	\$ 34,656	\$ 20,297	\$ 26,019	\$ 25.16	\$ 13.86
Newmarket	\$ 41,529	\$ 33,241	\$ 17,083	\$ 25,674	\$ 25.02	\$ 13.72
Brampton	\$ 42,637	\$ 38,576	\$ 17,025	\$ 30,046	\$ 17.76	\$ 10.56
Aurora	\$ 42,871	\$ 35,170	\$ 19,222	\$ 27,165	\$ 25.67	\$ 14.37
Milton	\$ 43,399	\$ 34,533	\$ 18,777	\$ 26,915	\$ 21.61	\$ 19.35
Markham	\$ 46,457	\$ 37,960	\$ 19,334	\$ 29,565	\$ 24.21	\$ 12.85
Oakville	\$ 48,446	\$ 38,153	\$ 19,745	\$ 30,085	\$ 20.57	\$ 20.57
<b>GTA Average</b>	<b>\$ 36,881</b>	<b>\$ 30,774</b>	<b>\$ 15,763</b>	<b>\$ 23,558</b>	<b>\$ 20.63</b>	<b>\$ 11.94</b>

- There are clear trends across Ontario in terms of the DC practices and costs, with the lowest DCs generally in the North and East and the highest DCs in the GTA
- 3 of the 5 North municipalities in the study do not have Development Charges
- Brockville in the Eastern Ontario municipalities has no DCs. Of the remaining Eastern municipalities, 2 exempt Industrial properties
- All Niagara/Hamilton municipalities charge DCs for all types of properties
- A number of Southwest municipalities exempt industrial properties from DCs to promote employment



### ***Building Permit Fees***

Bill 124, the *Building Code Statute Amendment Act*, 2002 was given Royal assent on June 27, 2002 and subsequently amended the *Building Code Act*, 1992 as it relates to imposing fees. As such, municipalities across Ontario review and update their fees to ensure compliance with the Act. With respect to establishing fees under the *Building Code Act*, Section 7 of the Act provides municipalities with general powers to impose fees through passage of a by-law. The Council of a municipality may pass by-laws:

- Requiring the payment of fees on applications for and issuance of permits and prescribing the amounts thereof
- Providing for refunds of fees under such circumstances as are prescribed

The *Building Code Statute Law Amendment Act*, 2002 imposed additional requirements on municipalities in establishing fees under the Act, in that “The total amount of the fees authorized under clause (1)(c) must not exceed the anticipated reasonable cost of the principal authority to administer and enforce this Act in its area of jurisdiction.”

In addition, the amendments also require municipalities to:

- Reduce fees to reflect the portion of service performed by a Registered Code Agency
- Prepare and make available to the public annual reports with respect to the fees imposed under the Act and associated costs; and
- Undertake a public process, including notice and public meeting requirements, when a change in the fees is proposed.

O. Reg. 305/03 is the associated regulation arising from the *Building Code Statute Law Amendment Act*, 2002. The regulation provides details on the contents of the annual report and the public requirements for the imposition or change in fees. Section 11.2 of Bill 124 restricts the use of building permit revenues to recover only the “reasonable anticipated costs” of activities mandated by the *Building Code Act*.

**2010 Building Permit Fees (sorted alphabetically)**

Municipality	Residential m2	Retail / m2 (finished)	Industrial / m2 (finished)
Ajax	\$9.00 /m <sup>2</sup>	\$11.00 /m <sup>2</sup>	\$6.60 /m <sup>2</sup>
Amherstburg	\$8.61 /m <sup>2</sup>	\$9.15 /m <sup>2</sup>	\$6.46 /m <sup>2</sup>
Aurora	\$11.00 /m <sup>2</sup>	\$5.50 /m <sup>2</sup>	\$5.50 /m <sup>2</sup>
Barrie	\$10.75 /m <sup>2</sup>	\$13.00 /m <sup>2</sup>	\$8.25 /m <sup>2</sup>
Belleville	\$10/\$1,000	\$10/\$1,000	\$10/\$1,000
Bracebridge	\$12.91 /m <sup>2</sup>	\$10/\$1,000	\$10/\$1,000
Brampton	\$10.50 /m <sup>2</sup>	\$9.25 /m <sup>2</sup>	\$8.00 /m <sup>2</sup>
Brantford	\$9.25 /m <sup>2</sup>	\$8.72 /m <sup>2</sup>	\$6.56 /m <sup>2</sup>
Brockville	\$1,000 (base fee)/unit plus \$4.84 /m <sup>2</sup> in excess of 186 m <sup>2</sup>	\$4.84 /m <sup>2</sup>	\$4.84 /m <sup>2</sup>
Burlington	up to 300 m <sup>2</sup> \$9.56 /m <sup>2</sup> , then \$12.32 /m <sup>2</sup>	\$13.64 /m <sup>2</sup>	up to 4650 m <sup>2</sup> \$7.47, then \$5.11 /m <sup>2</sup>
Caledon	\$10.22 /m <sup>2</sup>	\$10.22 /m <sup>2</sup>	> 465 m <sup>2</sup> \$5.38 /m <sup>2</sup>
Cambridge	\$13.02 /m <sup>2</sup>	\$14.63 /m <sup>2</sup>	\$9.04 /m <sup>2</sup>
Central Elgin	\$1,000 up to 137 m <sup>2</sup> + \$7.32 /m <sup>2</sup>	\$6.67 /m <sup>2</sup> >225 m <sup>2</sup>	\$6.67 /m <sup>2</sup> >225 m <sup>2</sup>
Chatham-Kent	\$10.76 /m <sup>2</sup> above grade, \$5.38 /m <sup>2</sup> below grade, \$2.15 /m <sup>2</sup> attached	\$11.50/\$1000	\$11.50/\$1000
Clarington	\$9.12 /m <sup>2</sup>	\$11.85 /m <sup>2</sup>	\$9.72 /m <sup>2</sup>
Cobourg	< 112 m <sup>2</sup> \$1,500, > 112 m <sup>2</sup> \$13.45 /m <sup>2</sup>	< 186 m <sup>2</sup> \$2,500, > 186 m <sup>2</sup> , \$13.45 /m <sup>2</sup>	< 186 m <sup>2</sup> \$2,500, > 186 m <sup>2</sup> , \$13.45 /m <sup>2</sup>
East Gwillimbury	\$14.96 /m <sup>2</sup>	\$11.30 /m <sup>2</sup>	\$9.90 /m <sup>2</sup>
Fort Erie	\$9.36 /m <sup>2</sup>	\$9.04 /m <sup>2</sup>	\$7.96 /m <sup>2</sup>
Georgina	\$9.47 /m <sup>2</sup> up to 158 m <sup>2</sup> , \$11.30 /m <sup>2</sup> (>158 m <sup>2</sup> )	\$9.47 /m <sup>2</sup>	\$9.47 /m <sup>2</sup>
Gravenhurst	\$13.34 /m <sup>2</sup>	\$10.30/\$1000	\$10.30/\$1000
Greater Sudbury	\$10.70/\$1,000	\$10.70/\$1,000	\$10.70/\$1,000
Grimsby	\$9.04 /m <sup>2</sup>	\$9.36 /m <sup>2</sup>	\$5.60 /m <sup>2</sup>
Guelph	\$11.19 /m <sup>2</sup>	\$12.48 /m <sup>2</sup>	\$7.75 /m <sup>2</sup>
Haldimand	\$75 1st \$3,000 + \$13 each additional \$1,000	\$75 1st \$3,000 + \$13 each additional \$1,000	\$75 1st \$3,000 + \$13 each additional \$1,000
Halton Hills	\$14.08 /m <sup>2</sup>	\$13.15 /m <sup>2</sup>	\$8.37 /m <sup>2</sup>
Hamilton	\$11.40 /m <sup>2</sup>	\$11.52 /m <sup>2</sup>	\$8.64/m <sup>2</sup> <4,650 m <sup>2</sup> , \$6.00/m <sup>2</sup> > 4,650m <sup>2</sup>
Huntsville	\$8/\$1,000	\$8.00/\$1000	\$8.00/\$1000
Kawartha Lakes	\$10.31 /m <sup>2</sup>	\$10.31 /m <sup>2</sup>	\$7.56 /m <sup>2</sup>
King	\$3,500 / dwelling unit with a floor area up to 511 m <sup>2</sup> , \$6.89 /m <sup>2</sup> over 511m <sup>2</sup>	\$2,750 with a floor area up to 232 m <sup>2</sup> or \$11.84 /m <sup>2</sup>	\$2,750 with a floor area up to 232 m <sup>2</sup> or \$11.84 /m <sup>2</sup>
Kingston	\$12/\$1,000	\$12/\$1,000	\$12/\$1,000
Kingsville	\$9.15 /m <sup>2</sup>	\$10/\$1,000	\$10/\$1,000
Kitchener	\$12.37 /m <sup>2</sup>	\$14.63 /m <sup>2</sup>	\$8.39 /m <sup>2</sup>
Lakeshore	\$9.15 /m <sup>2</sup>	\$10/\$1,000	\$10/\$1,000
Lambton Shores	\$ 7.00 /m <sup>2</sup>	\$ 7.00 /m <sup>2</sup>	none
Leamington	\$8.07 /m <sup>2</sup>	\$5.92 /m <sup>2</sup>	\$5.92 /m <sup>2</sup>
Lincoln	\$12.80 /m <sup>2</sup>	\$13.45 /m <sup>2</sup>	\$12.91 /m <sup>2</sup>
London	\$ 7.30 /m <sup>2</sup>	\$8.00 /m <sup>2</sup>	\$5.80 /m <sup>2</sup>
Markham	\$10.79 /m <sup>2</sup>	\$10.12 /m <sup>2</sup>	\$8.28 /m <sup>2</sup>
Middlesex	\$7.10 /m <sup>2</sup>	\$7.74 /m <sup>2</sup>	\$7.74 /m <sup>2</sup>
Milton	\$9.83 /m <sup>2</sup>	\$9.00 /m <sup>2</sup>	\$6.00 /m <sup>2</sup>
Mississauga	\$10.33 /m <sup>2</sup>	\$10.44 /m <sup>2</sup>	\$7.53 /m <sup>2</sup> , < 1859 m <sup>2</sup>
Newmarket	\$14.50 /m <sup>2</sup>	\$8.88 /m <sup>2</sup>	\$8.66 /m <sup>2</sup>
Niagara Falls	\$10.11 /m <sup>2</sup>	\$12.65 /m <sup>2</sup>	\$11.59 /m <sup>2</sup>
Niagara-on-the-Lake	\$14.42 /m <sup>2</sup>	\$18.75 /m <sup>2</sup>	\$9.47 /m <sup>2</sup>

**2010 Building Permit Fees (sorted alphabetically)**

Municipality	Residential m2	Retail / m2 (finished)	Industrial / m2 (finished)
North Bay	\$13.77 /m <sup>2</sup>	\$10.60 per \$1,000 construction value	\$10.60 per \$1,000 construction value
North Dumfries	\$10.00 /m <sup>2</sup>	\$8.50 /m <sup>2</sup>	\$7.32 /m <sup>2</sup>
Oakville	\$11.50 /m <sup>2</sup>	\$15.98 /m <sup>2</sup>	\$13.97 m <sup>2</sup> < 93 m <sup>2</sup> , \$12.36 m <sup>2</sup> 93 m <sup>2</sup> - 186 m <sup>2</sup> , \$10.96 m <sup>2</sup> 186 m <sup>2</sup> - 465 m <sup>2</sup> , \$9.88 m <sup>2</sup> 465m <sup>2</sup> -1394 m <sup>2</sup> , \$9.61/m <sup>2</sup> > 1394 m <sup>2</sup>
Orangeville	\$14.50/\$1000	\$14.50/\$1000	\$9.50/\$1000
Orillia	\$75 for 1st \$4,000 + \$8 for each additional \$1,000	\$75 for 1st \$4,000 + \$8 for each additional \$1,001	\$75 for 1st \$4,000 + \$8 for each additional \$1,002
Oshawa	\$10.29 /m <sup>2</sup>	\$11.89 /m <sup>2</sup>	\$9.97 /m <sup>2</sup> for < 11,600 m <sup>2</sup> finished, then \$4.99 /m <sup>2</sup>
Ottawa	\$12.00/\$1000	\$12.00/\$1000	\$12.00/\$1000
Pelham	\$9.58 /m <sup>2</sup>	\$11.19 /m <sup>2</sup>	\$11.19 /m <sup>2</sup>
Peterborough	\$13.02 /m <sup>2</sup>	\$14.21/m <sup>2</sup>	\$14.21/m <sup>2</sup>
Pickering	\$10.00 /m <sup>2</sup>	\$8.00 /m <sup>2</sup>	\$6.00 /m <sup>2</sup>
Port Colborne	\$8.61 /m2	\$8.07 /m <sup>2</sup>	\$4.84 /m <sup>2</sup>
Prince Edward County	\$100 + \$8 /m <sup>2</sup>	\$100 + \$8 /m <sup>2</sup>	\$100 + \$2 /m <sup>2</sup>
Quinte West	\$9.00 /m <sup>2</sup>	\$9.00 /m <sup>2</sup>	\$4.50 /m <sup>2</sup>
Richmond Hill	\$9.50 /m <sup>2</sup>	\$10.00 /m <sup>2</sup>	\$8.10 /m <sup>2</sup>
Sarnia	\$54 + \$8.10/\$1000	\$54 + \$13.25/\$1000	\$54 + \$8.10/\$1000
Saugeen Shores	\$6.99 /m <sup>2</sup>	\$6.99 /m <sup>2</sup>	\$6.99 /m <sup>2</sup>
Sault Ste. Marie	\$11/\$1,000	\$11.50/\$1,000	\$9.50 < 7,500 m2, > 7,500 m2, \$8.50
St. Catharines	\$9.68 /m <sup>2</sup>	\$9.68 /m <sup>2</sup> first 929 m <sup>2</sup> , \$9.15 m <sup>2</sup> 929-4647 then \$8.61 /m <sup>2</sup> > 4647 m <sup>2</sup>	\$7.88 /m <sup>2</sup> first 929 m <sup>2</sup> , \$7.53 m <sup>2</sup> 929-4647 then \$6.46 /m <sup>2</sup> > 4647 m <sup>2</sup>
St. Marys	\$1,760/unit up to 186 m <sup>2</sup> over 186 m2 \$9.47 m <sup>2</sup>	\$2,640 up to 232 m <sup>2</sup> + \$10.76/m <sup>2</sup> > 232 m <sup>2</sup>	\$2,640 up to 232 m <sup>2</sup> + \$10.76/m <sup>2</sup> > 232 m <sup>2</sup>
St Thomas	\$25 1st \$1,000 + \$7 each additional \$1,000	\$25 1st \$1,000 + \$7 each additional \$1,000	\$25 1st \$1,000 + \$7 each additional \$1,000
Stratford	\$11.41 /m <sup>2</sup>	\$10.87 /m <sup>2</sup>	\$9.58 /m <sup>2</sup>
The Blue Mountains	\$12.91 /m <sup>2</sup>	\$9.68 /m <sup>2</sup>	\$5.16 /m <sup>2</sup>
Thorold	\$11.84 /m <sup>2</sup>	\$12.05 /m <sup>2</sup>	\$7.75 /m <sup>2</sup>
Thunder Bay	\$10 /\$1000 value	\$10 /\$1000 value	\$10 /\$1000 value
Tillsonburg	\$45 1st \$1,000 + \$10/\$1,000	\$45 1st \$1,000 + \$10/\$1,000	\$45 1st \$1,000 + \$10/\$1,000
Timmins	\$50 + \$11/\$1000	\$50 + \$11/\$1000	\$50 + \$11/\$1000
Toronto	\$44.75 + \$14.75 /m2	\$16.50 /m <sup>2</sup>	\$13.52 /m <sup>2</sup> <7,500 m <sup>2</sup> , \$11.94 > 7,500 m <sup>2</sup>
Vaughan	\$9.75 /m <sup>2</sup>	\$9.25 /m <sup>2</sup>	\$7.65 /m <sup>2</sup>
Wainfleet	up to 195 m <sup>2</sup> \$1,900, \$11.84 m <sup>2</sup> > 195 m <sup>2</sup>	up to 232 m <sup>2</sup> \$2,300, over \$11.84 m <sup>2</sup>	up to 232 m <sup>2</sup> \$2,300, over \$11.84 m <sup>2</sup>
Waterloo	\$8.61 /m <sup>2</sup>	\$10.22 /m <sup>2</sup>	\$5.92 /m <sup>2</sup>
Welland	\$9.79 /m <sup>2</sup>	\$9.79 /m <sup>2</sup>	\$6.35 /m <sup>2</sup>
Wellesley	\$8.61 /m <sup>2</sup>	\$10.22 /m <sup>2</sup>	\$6.46 /m <sup>2</sup>
West Lincoln	\$7.52 /m <sup>2</sup>	\$7.41 /m <sup>2</sup>	\$4.91 /m <sup>2</sup>
Whitby	\$8.50 /m <sup>2</sup>	\$10.01 /m <sup>2</sup>	\$8.18 /m <sup>2</sup>
Whitchurch-Stouffville	\$7.53 /m <sup>2</sup>	\$7.53 /m <sup>2</sup>	\$6.35 /m <sup>2</sup>
Wilmot	\$11.84 /m <sup>2</sup>	\$13.45 /m <sup>2</sup>	\$6.46 /m <sup>2</sup>
Windsor	\$10.22 m <sup>2</sup> + \$400	\$13.99 /m <sup>2</sup>	\$9.68 /m <sup>2</sup>
Woodstock	\$3.87 /m <sup>2</sup>	\$8.18 /m <sup>2</sup>	\$2.58 /m <sup>2</sup>
Woolwich	\$7.32 /m <sup>2</sup>	\$4.84 /m <sup>2</sup>	\$4.30 /m <sup>2</sup>

**2010 Building Permit Fees (sorted by Location)**

Municipality	Residential 167 m2 property - \$162,000 Value	Location Average
Brockville	\$ 1,000	
Prince Edward County	\$ 1,436	
Quinte West	\$ 1,503	
Belleville	\$ 1,620	
Kawartha Lakes	\$ 1,722	
Kingston	\$ 1,944	
Ottawa	\$ 1,944	
Peterborough	\$ 2,174	<b>Eastern</b>
Cobourg	\$ 2,246	\$ 1,732
Whitchurch-Stouffville	\$ 1,258	
Whitby	\$ 1,420	
Ajax	\$ 1,503	
Clarington	\$ 1,523	
Richmond Hill	\$ 1,587	
Burlington	\$ 1,597	
Georgina	\$ 1,598	
Vaughan	\$ 1,628	
Milton	\$ 1,642	
Pickering	\$ 1,670	
Caledon	\$ 1,707	
Oshawa	\$ 1,718	
Mississauga	\$ 1,725	
Brampton	\$ 1,754	
Markham	\$ 1,802	
Aurora	\$ 1,837	
Oakville	\$ 1,921	
Halton Hills	\$ 2,351	
Newmarket	\$ 2,422	
East Gwillimbury	\$ 2,498	
Toronto	\$ 2,508	<b>GTA</b>
King	\$ 3,500	\$ 1,871
West Lincoln	\$ 1,256	
Port Colborne	\$ 1,438	
Grimsby	\$ 1,510	
Fort Erie	\$ 1,563	
Pelham	\$ 1,599	
St. Catharines	\$ 1,617	
Welland	\$ 1,635	
Niagara Falls	\$ 1,688	
Wainfleet	\$ 1,900	
Hamilton	\$ 1,904	
Thorold	\$ 1,977	
Lincoln	\$ 2,138	<b>Niagara/Hamilton</b>
Niagara-on-the-Lake	\$ 2,408	\$ 1,741

Municipality	Residential 167 m2 property - \$162,000 Value	Location Average
Thunder Bay	\$ 1,620	
Greater Sudbury	\$ 1,733	
Sault Ste. Marie	\$ 1,782	
Timmins	\$ 1,832	<b>North</b>
North Bay	\$ 2,300	\$ 1,853
Huntsville	\$ 1,296	
Orillia	\$ 1,339	
Barrie	\$ 1,795	
Bracebridge	\$ 2,156	
Gravenhurst	\$ 2,228	<b>Simcoe/Musk./Duff</b>
Orangeville	\$ 2,349	\$ 1,861
Woodstock	\$ 646	
St Thomas	\$ 1,152	
Saugeen Shores	\$ 1,167	
Lambton Shores	\$ 1,169	
Middlesex	\$ 1,186	
London	\$ 1,219	
Central Elgin	\$ 1,220	
Woolwich	\$ 1,222	
Leamington	\$ 1,348	
Sarnia	\$ 1,366	
Waterloo	\$ 1,438	
Wellesley	\$ 1,438	
Amherstburg	\$ 1,438	
Kingsville	\$ 1,527	
Lakeshore	\$ 1,527	
Brantford	\$ 1,545	
Tillsonburg	\$ 1,655	
North Dumfries	\$ 1,670	
St. Marys	\$ 1,760	
Chatham-Kent	\$ 1,800	
Guelph	\$ 1,869	
Stratford	\$ 1,905	
Wilmot	\$ 1,977	
Kitchener	\$ 2,066	
Windsor	\$ 2,107	
Haldimand	\$ 2,142	
The Blue Mountains	\$ 2,156	<b>Southwest</b>
Cambridge	\$ 2,174	\$ 1,567
<b>Average</b>	<b>\$ 1,731</b>	
<b>Median</b>	<b>\$ 1,670</b>	
<b>Minimum</b>	<b>\$ 646</b>	
<b>Maximum</b>	<b>\$ 3,500</b>	

**2010 Commercial Solid Waste Tipping Fees**

The 2010 commercial solid waste tipping fees range from \$35 in Timmins to a high of \$143 in Halton Region.

<b>Municipality or Region</b>	<b>2006 Per Tonne</b>	<b>2007 Per Tonne</b>	<b>2008 Per Tonne</b>	<b>2009 Per Tonne</b>	<b>2010 Per Tonne</b>
Timmins	N/A	N/A	N/A	\$ 30	\$ 35
Chatham-Kent	\$ 97	\$ 97	\$ 97	\$ 60	\$ 45
Thunder Bay	\$ 36	\$ 40	\$ 42	\$ 45	\$ 47
Essex County	\$ 55	\$ 56	\$ 51	\$ 53	\$ 55
Windsor	\$ 55	\$ 56	\$ 57	\$ 92	\$ 60
Oxford County	\$ 45	\$ 50	\$ 60	\$ 61	\$ 62
Woostock	N/A	N/A	N/A	N/A	\$ 62
Greater Sudbury	\$ 60	\$ 60	\$ 60	\$ 60	\$ 63
Brantford	\$ 60	\$ 60	\$ 65	\$ 65	\$ 65
Sault Ste. Marie	\$ 65	\$ 65	\$ 65	\$ 65	\$ 65
North Bay	\$ 55	\$ 60	\$ 60	\$ 65	\$ 68
Guelph	N/A	N/A	N/A	\$ 70	\$ 70
Waterloo Region	\$ 56	\$ 60	\$ 64	\$ 68	\$ 70
Stratford	\$ 59	\$ 59	\$ 65	\$ 65	\$ 71
London	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75
Peel Region	\$ 80	\$ 80	\$ 80	\$ 80	\$ 80
Peterborough	\$ 70	\$ 85	\$ 85	\$ 85	\$ 85
Kawartha Lakes	\$ 85	\$ 85	\$ 85	\$ 85	\$ 90
Niagara Region	\$ 70	\$ 70	\$ 70	\$ 80	\$ 90
Lakeshore	N/A	N/A	N/A	N/A	\$ 92
Ottawa	\$ 73	\$ 75	\$ 85	\$ 90	\$ 94
Haldimand	N/A	N/A	N/A	\$ 80	\$ 95
Northumberland County	\$ 85	\$ 85	\$ 95	\$ 95	\$ 95
Belleville	\$ 99	\$ 99	\$ 99	\$ 99	\$ 99
The Blue Mountains	N/A	N/A	N/A	N/A	\$ 100
Toronto	\$ 95	\$ 100	\$ 100	\$ 100	\$ 100
York Region	\$ 86	\$ 87	\$ 90	\$ 100	\$ 100
Kingston	N/A	\$ 71	\$ 110	\$ 110	\$ 110
Hamilton	\$ 102	\$ 105	\$ 113	\$ 113	\$ 115
Orillia	\$ 110	N/A	N/A	N/A	\$ 115
Simcoe County	\$ 115	\$ 115	\$ 115	\$ 115	\$ 115
Barrie	\$ 105	\$ 105	\$ 108	\$ 115	\$ 118
Muskoka	\$ 100	\$ 105	\$ 110	\$ 115	\$ 118
Durham Region	\$ 110	\$ 120	\$ 120	\$ 120	\$ 120
Halton Region	\$ 98	\$ 98	\$ 108	\$ 134	\$ 143
<b>Average</b>	<b>\$ 79</b>	<b>\$ 79</b>	<b>\$ 83</b>	<b>\$ 84</b>	<b>\$ 85</b>
<b>Median</b>	<b>\$ 78</b>	<b>\$ 78</b>	<b>\$ 85</b>	<b>\$ 80</b>	<b>\$ 90</b>

**2010 Transit Fares**

Municipality	Cash Fares			Monthly Passes			
	Adult	Student	Senior	Adult	Student	Senior	
Barrie	\$ 2.60	\$ 2.60	\$ 2.25	\$ 74.85	\$ 57.75	\$ 49.00	
Belleville	\$ 2.25	\$ 1.90	\$ 1.90	\$ 72.00	\$ 57.00	\$ 50.00	
Brampton	\$ 3.00	\$ 3.00	\$ 3.00	\$ 102.00	\$ 96.00	\$ 47.00	
Brantford	\$ 2.25	\$ 2.25	\$ 2.25	\$ 60.00	\$ 45.00	\$ 45.00	
Brockville	\$ 2.00	\$ 2.00	\$ 2.00	\$ 55.00	\$ 55.00	\$ 55.00	
Burlington	\$ 2.75	\$ 2.75	\$ 2.75	\$ 83.00	\$ 64.00	\$ 54.00	
Chatham-Kent	\$ 2.00	\$ 1.75	\$ 1.75	\$ 35.00	\$ 27.00	\$ 27.00	22 rides
Cobourg	\$ 2.00	\$ 2.00	\$ 2.00	\$ 60.00	\$ 50.00	\$ 50.00	
Durham Region	\$ 2.90	\$ 2.70	\$ 1.90	\$ 97.00	\$ 68.25	\$ 39.00	
Fort Erie	\$ 2.00	\$ 2.00	\$ 2.00				
Greater Sudbury	\$ 2.50	\$ 2.50	\$ 1.95	\$ 72.00	\$ 66.00	\$ 44.00	
Guelph	\$ 2.75	\$ 2.75	\$ 2.75	\$ 72.00	\$ 62.00	\$ 60.00	
Hamilton	\$ 2.55	\$ 2.55	\$ 2.55	\$ 87.00	\$ 71.00	\$ 87.00	
Huntsville	\$ 2.00	\$ 1.00	\$ 2.00	\$ 50.00	\$ 25.00	\$ 50.00	
Kawartha Lakes *	\$ 2.00	\$ 1.50	\$ 1.50	\$ 60.00	\$ 50.00	\$ 50.00	
Kingston	\$ 2.25	\$ 2.00	\$ 2.00	\$ 65.00	\$ 48.00	\$ 44.00	
Leamington	\$ 2.00	\$ 1.00	\$ 1.75	\$ 30.00	\$ 30.00	\$ 30.00	22 rides
London ^	\$ 2.75	\$ 2.75	\$ 2.75	\$ 81.00	\$ 70.00	\$ 57.50	
Milton	\$ 2.75	\$ 2.75	\$ 2.75	\$ 60.00	\$ 45.00	\$ 42.00	
Mississauga	\$ 3.00	\$ 3.00	\$ 3.00	\$ 107.00	\$ 101.00	\$ 41.00	
Niagara Falls	\$ 2.35	\$ 2.10	\$ 2.10	\$ 65.00	\$ 50.00	\$ 50.00	
North Bay	\$ 2.25	\$ 2.25	\$ 2.25	\$ 80.00	\$ 65.00	\$ 55.00	
Oakville	\$ 3.00	\$ 3.00	\$ 3.00	\$ 88.00	\$ 58.00	\$ 50.00	
Orangeville	\$ 2.00	\$ 1.50	\$ 1.50	\$ 35.00	\$ 25.00	\$ 25.00	
Orillia	\$ 2.25	\$ 1.50	\$ 1.75	\$ 55.00	\$ 40.00	\$ 45.00	
Ottawa	\$ 3.25	\$ 3.25	\$ 3.25	\$ 91.50	\$ 73.25	\$ 36.00	
Peterborough	\$ 2.25	\$ 2.25	\$ 2.25	\$ 55.00	\$ 50.00	\$ 33.00	
Port Colborne	\$ 2.50	\$ 2.50	\$ 2.50	\$ 69.00	\$ 59.00	\$ 52.00	
Quinte West	\$ 2.00	\$ 2.00	\$ 2.00	\$ 30.00	\$ 25.00	\$ 25.00	
Sarnia	\$ 2.25	\$ 2.25	\$ 2.25	\$ 60.00	\$ 60.00	\$ 60.00	
Sault Ste. Marie	\$ 2.00	\$ 2.00	\$ 2.00	\$ 56.00	\$ 56.00	\$ 46.00	
St. Catharines	\$ 2.50	\$ 2.50	\$ 2.50	\$ 80.00	\$ 50.00	\$ 50.00	
St. Thomas	\$ 2.50	\$ 2.50	\$ 2.50	\$ 60.00	\$ 50.00	\$ 50.00	
Stratford	\$ 2.25	\$ 2.00	\$ 2.00	\$ 50.00	\$ 40.00	\$ 40.00	
Thorold	\$ 2.50	\$ 2.50	\$ 2.50	\$ 80.00	\$ 50.00	\$ 50.00	
Thunder Bay	\$ 2.50	\$ 2.50	\$ 2.50	\$ 69.50	\$ 59.50	\$ 59.50	
Timmins	\$ 2.25	\$ 1.75	\$ 1.75	\$ 66.00	\$ 51.00	\$ 51.00	
Toronto	\$ 3.00	\$ 2.00	\$ 2.00	\$ 121.00	\$ 99.00	\$ 99.00	
Waterloo Region	\$ 2.50	\$ 2.50	\$ 2.50	\$ 60.00	\$ 50.00	\$ 50.00	
Welland	\$ 2.50	\$ 2.50	\$ 2.50	\$ 69.00	\$ 59.00	\$ 52.00	
Windsor	\$ 2.45	\$ 1.70	\$ 1.70	\$ 79.00	\$ 55.00	\$ 40.00	
Woodstock	\$ 2.00	\$ 2.00	\$ 2.00	\$ 50.00	\$ 40.00	\$ 40.00	
York Region	\$ 3.25	\$ 3.25	\$ 3.25	\$ 105.00	\$ 75.00	\$ 46.00	
<b>Average</b>	<b>\$ 2.43</b>	<b>\$ 2.26</b>	<b>\$ 2.26</b>	<b>\$ 68.97</b>	<b>\$ 55.42</b>	<b>\$ 48.24</b>	
<b>Median</b>	<b>\$ 2.45</b>	<b>\$ 2.25</b>	<b>\$ 2.25</b>	<b>\$ 67.50</b>	<b>\$ 55.00</b>	<b>\$ 50.00</b>	
<b>Minimum</b>	<b>\$ 2.00</b>	<b>\$ 1.00</b>	<b>\$ 1.50</b>	<b>\$ 30.00</b>	<b>\$ 25.00</b>	<b>\$ 25.00</b>	
<b>Maximum</b>	<b>\$ 3.25</b>	<b>\$ 3.25</b>	<b>\$ 3.25</b>	<b>\$ 121.00</b>	<b>\$ 101.00</b>	<b>\$ 99.00</b>	
^ Post-secondary student							
* adult 12 tokens student/senior 14 tokens							

## ***Tax Policies***



## ***Tax Policies***

The relative tax burden in each class of property will be impacted by the type of tax policies implemented in each municipality. As such, an analysis of the 2010 tax policies that impact the relative tax position was completed and has been summarized to include the following:

- ***Comparison of Tax Ratios***
  - ***Delegation***
  - ***Summary of Optional Classes***
- 

### ***Comparison of Tax Ratios***

Tax ratios define each property class's rate of taxation in relation to the rate of the residential property class. The tax ratio for the residential class is set by the province at 1.00. The different relative burdens are reflected in the tax ratios. These relative burdens are used to calculate the municipal tax rate of each property class in relation to the residential class.

The “**Range of Fairness**” represents what the Province determines as a fair level of taxation for various types of properties compared to the tax burden on the Residential class.

According to the legislation, municipalities are not permitted to apply municipal levy increases on the Commercial, Industrial or Multi-Residential classes if the tax ratios for those classes exceed the prescribed “**Threshold Ratios**”. These threshold ratios define the average relative municipal tax for each property class in relation to the Residential/Farm class across the Province. For example, across Ontario, on average, Multi-Residential properties pay 2.74 times more municipal property taxes than their Residential counterparts.

### ***Delegation***

Under the rules and regulations established by the Province, upper and single tier municipalities are responsible for property tax policies. An exception to this rule is if an upper-tier municipality elects to delegate the property tax policy responsibility to its lower-tiers. Of the municipalities in this study, only the Region of Peel (consisting of the City of Brampton, City of Mississauga and Town of Caledon) delegated such authority to its lower-tier municipalities. Mississauga's ratios are different from the City of Brampton and the Town of Caledon.



**Comparison of 2010 Tax Ratios**

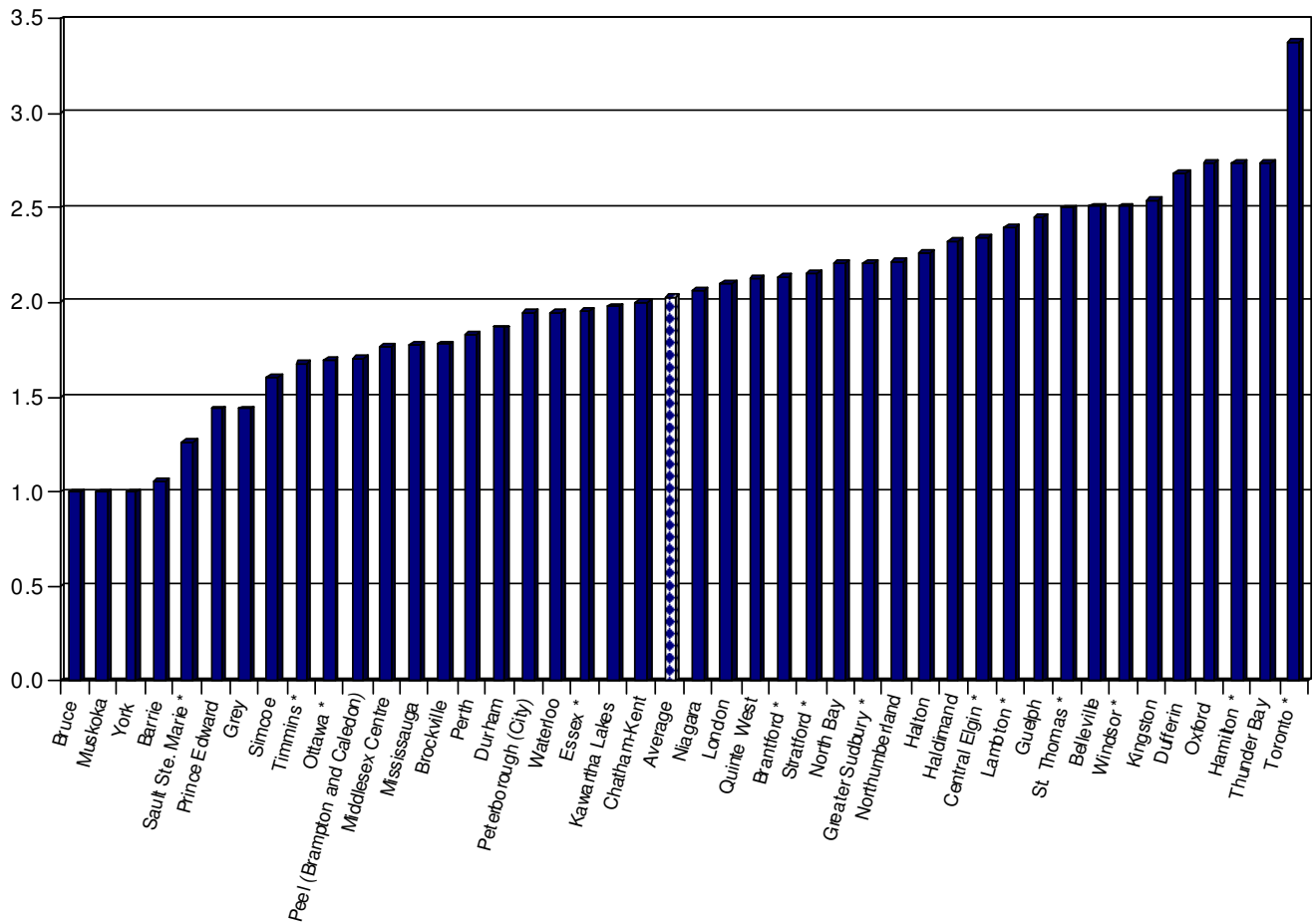
Municipality	Multi-Residential	Commercial (Residual)	Industrial (Residual)	Industrial (Large)
Barrie	1.0590	1.4331	1.5163	
Belleville	2.5102	1.9191	2.4000	
Brantford *	2.1355	1.9360	2.8678	
Brockville	1.7800	1.9580	2.6276	
Bruce	1.0000	1.2331	1.7477	
Central Elgin *	2.3458	1.6376	2.2251	2.8318
Chatham-Kent	2.1488	1.9671	2.4349	
Dufferin	2.6802	1.2200	2.1984	
Durham	1.8665	1.4500	2.2598	
Essex *	1.9554	1.0820	1.9425	2.6861
Greater Sudbury *	2.2088	2.0275	2.8594	3.2410
Grey	1.4412	1.3069	1.8582	
Guelph	2.4530	1.8400	2.6300	
Haldimand	2.3274	1.6929	2.3274	
Halton	2.2619	1.4565	2.3599	
Hamilton *	2.7400	1.9800	3.2918	3.8601
Kawartha Lakes	1.9797	1.2775	1.2775	
Kingston	2.5473	1.9800	2.6300	
Lambton *	2.4000	1.6402	2.0535	3.0122
London	2.1027	1.9800	2.6300	
Middlesex Centre	1.7697	1.1449	1.7451	
Mississauga	1.7788	1.4098	1.5708	
Muskoka	1.0000	1.1000	1.1000	
Niagara	2.0600	1.7586	2.6300	
North Bay	2.2054	1.8822	1.4000	
Northumberland	2.2160	1.5152	2.6300	
Orillia	1.6000	1.9800	1.9037	
Ottawa *	1.7000	1.9421	2.6518	2.2772
Oxford	2.7400	1.9018	2.6300	
Peel (Brampton and Caledon)	1.7050	1.2971	1.4700	
Perth	1.8293	1.5463	2.4812	
Peterborough (City)	1.9472	1.7804	2.4604	
Prince Edward County	1.4402	1.1125	1.3895	
Quinte West	2.1300	1.5385	2.4460	2.6147
Sault Ste. Marie *	1.2667	1.8097	2.3049	3.2843
Simcoe	1.6000	1.9800	1.9037	
St. Thomas *	2.4987	1.9475	2.2281	2.6774
Stratford *	2.1539	2.0359	3.1335	
Thunder Bay	2.7400	1.9527	2.4300	2.4650
Timmins *	1.6816	1.7501	2.1783	2.7114
Toronto *	3.3799	3.2500	3.4400	
Waterloo	1.9500	1.9500	1.9500	
Windsor *	2.5122	1.9520	2.3635	3.1110
York	1.0000	1.1800	1.3575	
<b>Average</b>	<b>2.0193</b>	<b>1.6985</b>	<b>2.2258</b>	<b>2.8977</b>
<b>Minimum</b>	<b>1.0000</b>	<b>1.0820</b>	<b>1.1000</b>	<b>2.2772</b>
<b>Maximum</b>	<b>3.3799</b>	<b>3.2500</b>	<b>3.4400</b>	<b>3.8601</b>
<b>Provincial Threshold</b>	<b>2.7400</b>	<b>1.9800</b>	<b>2.6300</b>	<b>2.6300</b>

- Denotes municipalities with one or more ratios above the Provincial Threshold  
The highlighted cells reflect changes in tax ratios between 2009 and 2010

**XXX** reflects increase in tax ratios  
**XXX** reflects decrease in tax ratios

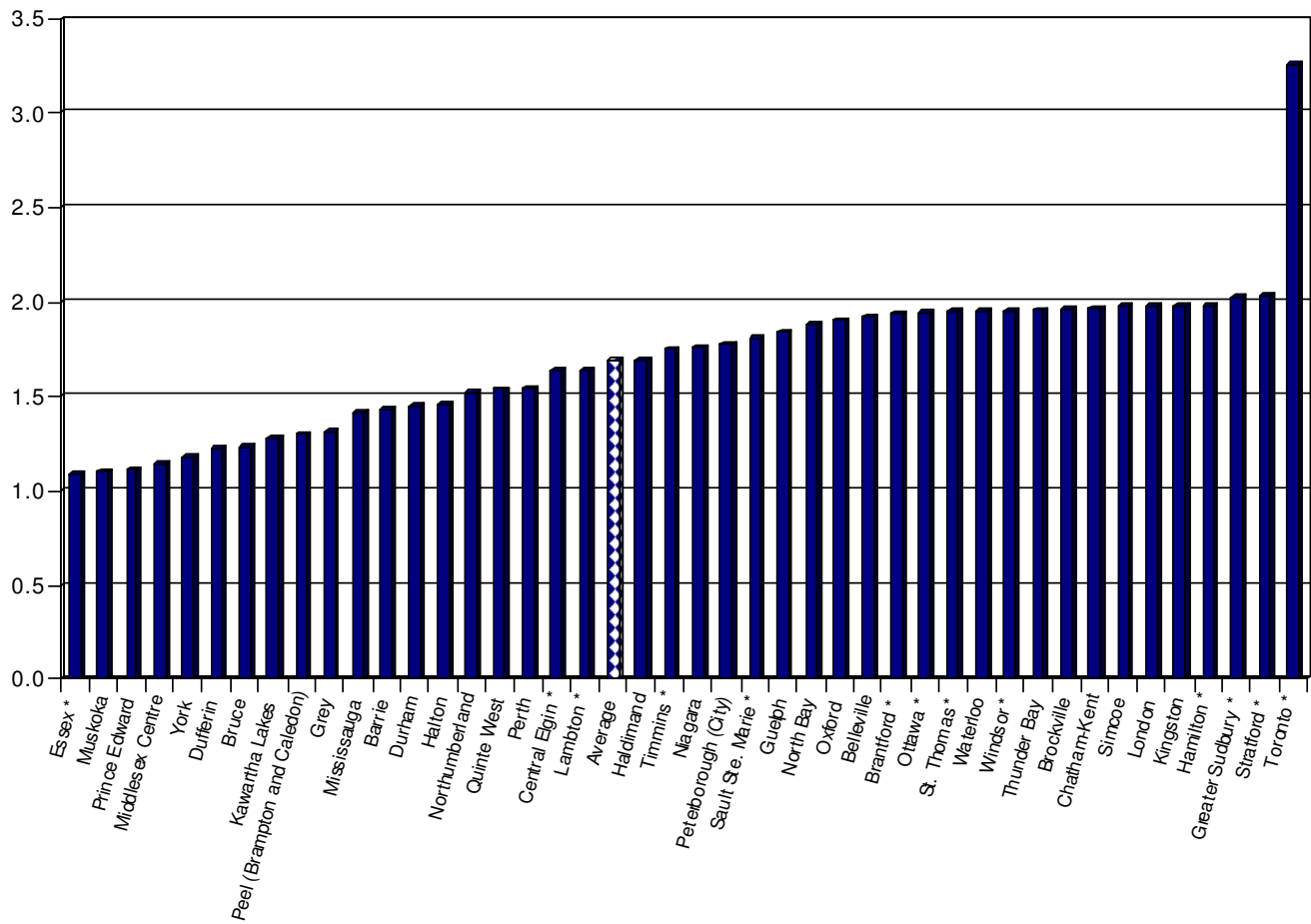
(only for those municipalities that participated in the 2009 Study)

**Multi-Residential Tax Ratios**



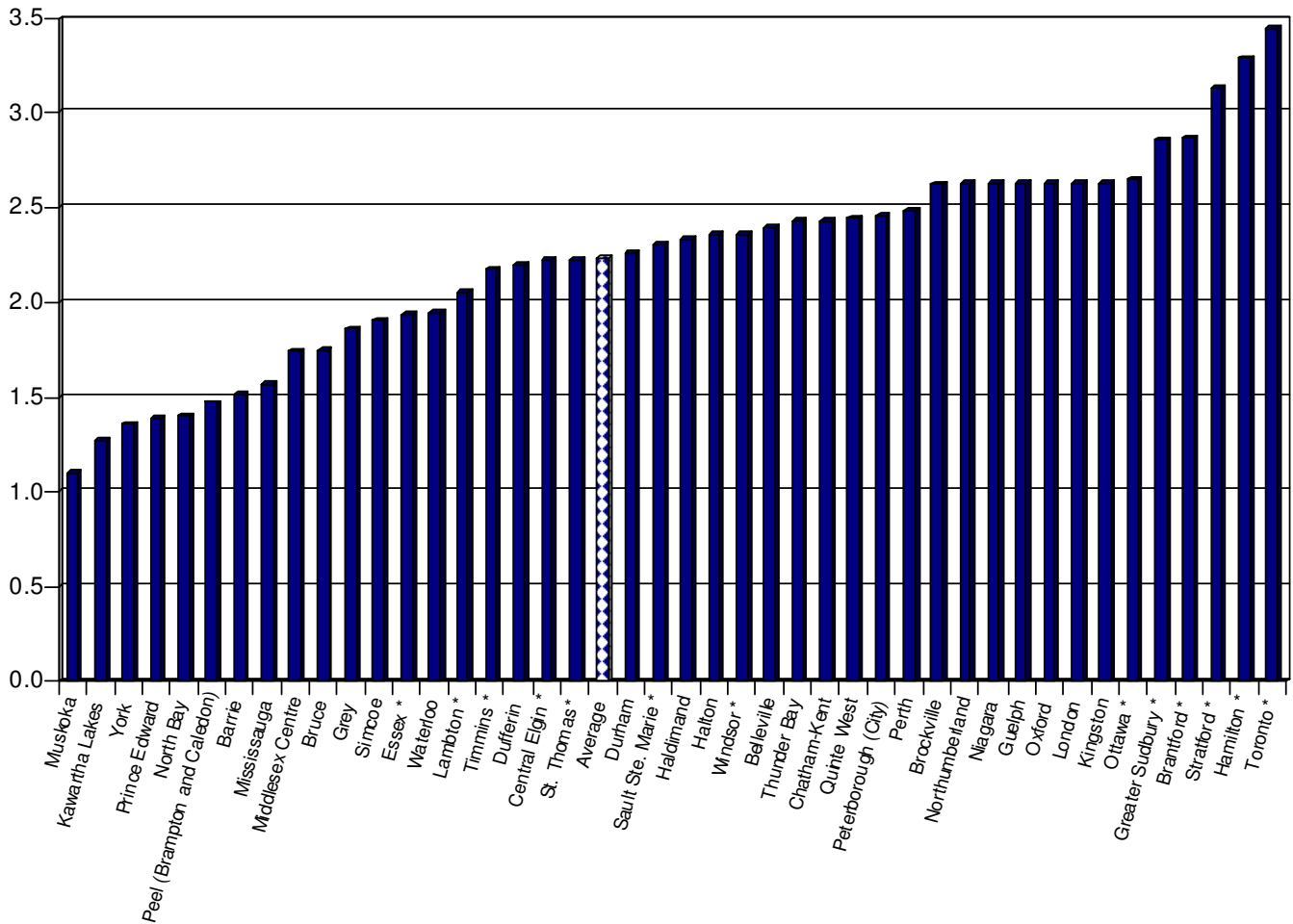
- With the exception of Toronto, all municipalities have a Multi-Residential Tax Ratio at or below the Provincial Threshold of 2.74. Muskoka, Barrie, Bruce and York are the only municipalities within the Provincial Range of Fairness (1.00 to 1.10).
- 8 of the 43 municipal entities decreased their Multi-Residential Tax Rate in 2010 including: Brockville, Guelph, Chatham-Kent, Kingston, Lambton, London, Peterborough, Sault Ste. Marie.
- All other factors being equal, municipalities with a high Multi-Residential Tax Ratio will have higher relative tax burdens.

**Commercial (residual) Tax Ratios**



- With the exception of Greater Sudbury, Stratford, and Toronto all municipalities have a residual Commercial Tax Ratio at or below the Provincial Threshold of 1.98.
- The County of Essex and the District of Muskoka are the only municipalities that fall within the Provincial Range of Fairness.
- 6 of the 43 municipal entities reduced their Commercial Tax Ratio in 2010 including Brockville, Hamilton, Lambton, Stratford, Peterborough and Ottawa.

**Industrial (residual) Tax Ratios**



- With the exception of Brantford, Hamilton, Ottawa, Stratford, Greater Sudbury and Toronto, all municipalities have a residual Industrial Tax Ratio at or below the Provincial Threshold of 2.63.
- The District of Muskoka is the only municipality that falls within the Provincial Range of Fairness.
- 6 of the 43 municipal entities decreased their Industrial Tax Ratio in 2009 including Brantford, Chatham-Kent, Hamilton, Ottawa, Peterborough and Stratford.

**Summary of Optional Classes**

<b>Municipality</b>	<b>New Multi-Residential</b>	<b>Office Building</b>	<b>Shopping Centre</b>	<b>Parking Lot Vacant Land</b>	<b>Industrial (Large)</b>
Barrie					
Belleville	✓				
Brantford *	✓				
Brockville	✓				
Bruce					
Central Elgin *					✓
Chatham-Kent		✓	✓	✓	
Dufferin	✓				
Durham					
Essex *		✓		✓	✓
Greater Sudbury *	✓				✓
Grey					
Guelph	✓				
Haldimand					
Halton	✓				
Hamilton *	✓				✓
Kawartha Lakes					
Kingston	✓				
Lambton *		✓	✓	✓	✓
London					
Middlesex Centre					
Mississauga					
Muskoka					
Niagara	✓				
North Bay					
Northumberland					
Orillia	✓				
Ottawa *	✓	✓	✓	✓	✓
Oxford					
Peel (Brampton and Caledon)					
Perth					
Peterborough (City)	✓				
Prince Edward					
Quinte West					✓
Sault Ste. Marie *		✓	✓	✓	✓
Simcoe	✓				
St. Thomas *					✓
Stratford *					
Thunder Bay					✓
Timmins *					✓
Toronto *	✓				
Waterloo	✓				
Windsor *		✓	✓	✓	✓
York					

***New Multi-Residential Property Class***

<b>Municipality</b>	<b>Multi-Residential</b>	<b>New Multi-Residential</b>
Brantford	2.1355	1.5000
Greater Sudbury	2.2088	1.0000
Guelph	2.4530	1.0000
Halton	2.2619	2.0000
Hamilton	2.7400	1.0000
Kingston	2.5473	1.0000
Niagara	2.0600	1.0000
Orillia	1.6000	1.1000
Ottawa	1.7000	1.0000
Peterborough (City)	1.9472	1.0000
Simcoe	1.6000	1.1000
Timmins	1.6816	1.0000
Toronto	3.3799	1.0000
Waterloo	1.9500	1.0000
York	1.0000	1.0000

***Optional Commercial Classes***

<b>Municipality</b>	<b>Commercial (Residual)</b>	<b>Commercial (Office)</b>	<b>Commercial (Shopping)</b>	<b>Commercial (Parking)</b>
Chatham-Kent	1.9671	1.5853	2.2704	1.3163
Essex	1.0820	1.1640	1.0820	0.5620
Lambton	1.6402	1.5481	2.1002	1.0999
Ottawa	1.9421	2.3462	1.6154	1.2725
Sault Ste. Marie	1.8097	2.6431	1.9211	1.3383
Windsor	1.9520	1.9848	2.0044	1.0436

***Large Industrial Class***

<b>Municipality</b>	<b>Industrial (Residual)</b>	<b>Industrial (Large)</b>
Central Elgin *	2.2251	2.8318
Essex	1.9425	2.6861
Greater Sudbury	2.8594	3.2410
Hamilton	3.2918	3.8601
Lambton	2.0535	3.0122
Ottawa	2.6518	2.2772
Quinte West	2.4460	2.6147
Sault Ste. Marie	2.3049	3.2843
St. Thomas *	2.2281	2.6774
Thunder Bay	2.4300	2.4650
Timmins	2.1783	2.7114
Windsor	2.3635	3.1110

## ***Summary - Tax Policies***

### Provincial Threshold Analysis

- 1 municipal entity in the survey has a ratio in the Multi-Residential Class that exceeds the Provincial Threshold of 2.74
- 3 of the 43 municipal entities in the survey have a ratio in the Commercial Class that exceeds the Provincial Threshold of 1.98
- 6 of the 43 municipal entities in the survey have a ratio in the Industrial Class that exceeds the Provincial Threshold of 2.63

### Range of Fairness

- 5 municipal entities have established ratios within the Provincial Range of Fairness for one or more of the Multi-Residential, Commercial and Industrial classes including:
  - City of Barrie (Multi-Residential)
  - County of Bruce (Multi-Residential)
  - County of Essex (Commercial)
  - District of Muskoka (Multi-Residential, Commercial, Industrial)
  - Region of York (Multi-Residential)

### Optional Classes

- 25 of the 43 upper tier/single tier municipalities established optional classes, resulting in different tax ratios and relative tax burdens from the residual commercial and industrial classes. This will impact the relative tax position of properties within these classes, compared to the relative tax position of properties in the residual class. The impact may be an increased/decreased burden, depending on the value of the tax ratio. As such, the relative tax burden across the entire Commercial and Industrial classes, particularly for these municipalities may vary.
  - Approximately 30% of the municipal entities have a New Multi-Residential optional class to encourage development of rental housing.
  - Approximately 28% of the municipal entities have a Large Industrial class.
  - Approximately 14% of the municipal entities have Optional Commercial classes.

## *Comparison of Relative Taxes*





### ***Comparison of Relative Taxes***

The purpose of this section of the report is to undertake “like” property comparisons across each municipality and across various property types. In total, 11 property types were defined based on those property types that were of most interest to the participating municipalities and that represented all potential optional classes. The Residential, Multi-Residential, Commercial, and Industrial classes are represented in the study.

In order to calculate the relative tax burden of “like” properties, every effort was made to hold constant those factors deemed to be most critical in determining a property’s assessed value. However, given the number of factors used to calculate the assessed value for each property, and the inability to quantify each of these factors, the results should be used to provide the reader with **overall trends** rather than exact differences in relative tax burdens between municipalities. By selecting multiple property types within each taxing class (Residential, Multi-Residential, Commercial, and Industrial), and by selecting multiple properties from within each municipality and property subtype, where available, the likelihood of anomalies in the database has been reduced. However, it is recommended that focus should be on the trends rather than the absolutes.

Given that the selection process of properties is random based on properties meeting the outlined criteria, it would not be appropriate to use the selected property’s capped rate in the Multi-Residential, Industrial and Commercial classes. Using a property’s capped rates on a small sample could result in comparisons of properties in one municipality contributing to the cap while in another municipality benefiting from the cap. This would not provide a reasonable representation of the relative tax burdens in each jurisdiction for a typical property. As such, to provide a true indication of the relative tax burden, the tax liability on sample properties will be used in the comparisons. The tax liability was calculated using the property’s most current assessment and the 2010 tax rates for each municipality.

#### **Notes**

Urban rates were used in each municipality. In the case of the Hamilton, Ottawa, Greater Sudbury, Kawartha Lakes and Chatham-Kent, where amalgamations occurred and there continues to be area rating, the analysis was undertaken by selecting properties from within the urban centres and applying the respective urban rates. The City of Toronto, due to the size and current value assessment differentials across the City, has been divided into four areas; North, South, East and West.

For some property types, municipalities are not represented due to the lack of comparable properties available or a decision by the municipality not to include a particular category in the analysis.

### ***General Introductory Comments***

There are many reasons for differences in relative tax burdens across municipalities and across property classes. These include, but are not limited, to the following:

- The values of like properties vary significantly across municipalities
- The tax burden within a municipality varies based on the tax ratios used. As such, it is possible for a municipality to have a relatively low tax burden in a particular class of property and a relatively high tax burden in another class
- The use of optional classes
- Non-uniform education tax rates in the non-residential classes
- The level of service provided and the associated costs of providing these services
- Extent to which a municipality employs user fees
- Access to other sources of revenues such as dividends from hydro utilities, gaming & casino revenues, etc.

### ***Methodology and Presentation of Results***

“Like properties” were selected using the property descriptions outlined on the next two pages. Every effort was made to select a minimum of 3-8 properties from each municipality and from within each property type.

In some cases, a decision was made by the participating municipality to limit the number of property types to be included in the study. As such, for some property types, less municipalities have been included in the sample. In addition, there are some municipalities where like properties were not identified. An average was used across the sample set within each municipality to calculate the relative tax burden. The results are presented using appropriate tax unit values such as per acre (vacant land), per unit (multi-residential, hotels and motels), per sq. ft. (office, industrial, neighbourhood shopping). The number of units, square footages, acres and current value assessment was provided by MPAC.

### ***Comparable Properties Used in the Analysis***

**Residential - Single Family Detached Home** - A detached three-bedroom single storey home with 1.5 bathrooms and a one car garage. Total area of the house is approximately 1,200 sq. ft. and the property is situated on a lot that is approximately 5,500 sq. ft. Comparison of taxes on a per household basis.

**Residential – Senior Executive** - A two-storey, four or five bedroom home with three bathrooms, main floor family room plus atrium or library. A full unfinished basement and an attached two car garage. The house is approximately 3,000 sq. ft., with an approximate lot size of 6,700 sq. ft. Comparison of taxes on a per household basis.

**Multi-Residential - Walk-up Apartment** - Multi-residential, more than six self-contained units but does not include row housing. Typically this type of property is older construction, two to four storeys high. Comparison of taxes on a per unit basis.

**Multi-Residential - Mid/High-Rise Apartment** - Multi-residential, more than six self-contained units and four + storeys but does not include row housing. Comparison of taxes on a per unit basis.

**Commercial - Neighbourhood Shopping Centre** - A neighbourhood shopping centre is typically the smallest type of center comprised of retail tenants that cater to everyday needs such as drugstores, convenience stores and hardware stores. Size varies from 4,000 to 100,000 square feet. Comparison of taxes on a per square foot of floor area.

**Commercial - Office Building Class** - Selection was focused on buildings in prime locations within the municipality. Comparison of taxes on a per square foot of gross leasable area basis.

**Commercial - Hotel** - Typically over 100 rooms. Comparison of taxes on a per suite basis.

**Commercial - Motel** - Typically newer construction, franchised. Comparison of taxes on a per suite basis.

**Industrial - Vacant Land** - Selection of properties were based on serviced land under 5 acres. Comparison of taxes on a per acre basis.

**Industrial - Large Industrial** - Greater than 125,000 sq. ft. Comparison of taxes on a per square foot of floor area basis.

**Industrial - Standard Industrial** - Under 125,000 sq. ft. in size typically characterized by newer construction and flexible design. Comparison of taxes on a per square foot of floor area basis.

**2010 Total Property Tax Rates (Municipal & Education—sorted alphabetically)**

<b>Municipality</b>	<b>Resid.</b>	<b>Multi Resid.</b>	<b>Comm. Residual</b>	<b>Comm. Office</b>	<b>Comm. Shopping</b>	<b>Ind. Residual</b>	<b>Ind. Large</b>
Ajax	1.3806%	2.3681%	2.9497%	2.9497%	2.9497%	4.4125%	4.4125%
Amherstburg	1.3941%	2.4957%	2.7162%	2.7722%	2.7162%	4.4548%	5.5472%
Aurora	1.0765%	1.0765%	2.2752%	2.2752%	2.2752%	2.5933%	2.5933%
Barrie	1.3447%	1.4099%	2.9459%	2.9459%	2.9459%	3.1898%	3.1898%
Belleville	1.6567%	3.7946%	4.5793%	4.5793%	4.5793%	5.2698%	5.2698%
Bracebridge	1.3700%	1.3700%	1.9540%	1.9540%	1.9540%	2.1533%	2.1533%
Brampton	1.2023%	1.8800%	2.5864%	2.5864%	2.5864%	2.9987%	2.9987%
Brantford	1.4874%	2.9027%	4.1575%	4.1575%	4.1575%	5.9584%	5.9584%
Brockville	1.5622%	2.5928%	4.6094%	4.6094%	4.6094%	5.5700%	5.5700%
Burlington	1.0397%	2.0477%	2.3284%	2.3284%	2.3284%	3.6390%	3.6390%
Caledon	0.9691%	1.4824%	2.2840%	2.2840%	2.2840%	2.6560%	2.6560%
Cambridge	1.3553%	2.4139%	3.9494%	3.9494%	3.9494%	4.4454%	4.4454%
Central Elgin	1.6621%	3.5746%	3.7088%	3.7088%	3.7088%	5.5178%	6.4743%
Chatham-Kent	1.8661%	3.7329%	5.0230%	4.0062%	5.4497%	6.4070%	6.4070%
Clarington	1.4152%	2.4326%	2.9998%	2.9998%	2.9998%	4.4906%	4.4906%
Cobourg	1.6109%	3.2767%	3.8372%	3.8372%	3.8372%	6.0528%	6.0528%
East Gwillimbury	1.0543%	1.0543%	2.2490%	2.2490%	2.2490%	2.5630%	2.5630%
Fort Erie	1.5015%	2.8375%	3.6466%	3.6466%	3.6466%	5.6930%	5.6930%
Georgina	1.3193%	1.3193%	2.5617%	2.5617%	2.5617%	2.9228%	2.9228%
Gravenhurst	1.2560%	1.2560%	1.8268%	1.8268%	1.8268%	2.0261%	2.0261%
Greater Sudbury	1.7615%	3.5995%	4.4808%	4.4808%	4.4808%	5.7325%	6.3066%
Grimby	1.3938%	2.6158%	3.4573%	3.4573%	3.4573%	5.4099%	5.4099%
Guelph	1.3140%	2.8731%	3.6335%	3.6335%	3.6335%	5.0174%	5.0174%
Haldimand	1.3385%	2.7953%	3.4794%	3.4794%	3.4794%	4.9416%	4.9416%
Halton Hills	0.9947%	1.9457%	2.2627%	2.2627%	2.2627%	3.5326%	3.5326%
Hamilton	1.5381%	3.7952%	4.1136%	4.1136%	4.1136%	5.8423%	6.5794%
Huntsville	1.2545%	1.2545%	1.8269%	1.8269%	1.8269%	2.0262%	2.0262%
Kawartha Lakes	1.3440%	2.4247%	2.8391%	2.8391%	2.8391%	3.3896%	3.3896%
King	1.0335%	1.0335%	2.2245%	2.2245%	2.2245%	2.5349%	2.5349%
Kingston	1.5222%	3.4619%	4.2214%	4.2214%	4.2214%	5.7228%	5.7228%
Kingsville	1.1755%	2.0682%	2.4796%	2.4796%	2.4796%	4.0301%	4.9600%
Kitchener	1.3517%	2.4069%	3.9423%	3.9423%	3.9423%	4.4383%	4.4383%
Lakeshore	1.1496%	2.0176%	2.4516%	2.4516%	2.4516%	3.9798%	4.8905%
Lambton Shores	1.2012%	2.5456%	3.2587%	3.0870%	3.7943%	4.1937%	5.3424%
Leamington	1.7147%	3.1226%	3.0631%	3.1453%	3.0631%	5.0775%	6.4084%
Lincoln	1.3510%	2.5276%	3.3820%	3.3820%	3.3820%	5.2973%	5.2973%
London	1.5044%	2.8976%	4.6516%	4.6516%	4.6516%	5.7728%	5.7728%
Markham	0.9633%	0.9633%	2.1417%	2.1417%	2.1417%	2.4396%	2.4396%
Middlesex Centre	1.1242%	1.8041%	2.5575%	2.5575%	2.5575%	3.6831%	3.6831%
Milton	0.8784%	1.6828%	2.0934%	2.0934%	2.0934%	3.2583%	3.2583%
Mississauga	0.9821%	1.5593%	2.3844%	2.3844%	2.3844%	2.7498%	2.7498%
Newmarket	1.1111%	1.1111%	2.3160%	2.3160%	2.3160%	2.6401%	2.6401%
Niagara Falls	1.4510%	2.7335%	3.5578%	3.5578%	3.5578%	5.5602%	5.5602%
Niagara-on-the-Lake	1.1486%	2.1107%	3.0261%	3.0261%	3.0261%	4.7651%	4.7651%
North Bay	1.7268%	3.5177%	4.2265%	4.2265%	4.2265%	3.5101%	3.5101%
North Dumfries	1.0255%	1.7709%	3.3063%	3.3063%	3.3063%	3.8023%	3.8023%
Oakville	0.9825%	1.9183%	2.2450%	2.2450%	2.2450%	3.5040%	3.5040%

**2010 Total Property Tax Rates (Municipal & Education—sorted alphabetically—cont'd)**

<b>Municipality</b>	<b>Resid.</b>	<b>Multi Resid.</b>	<b>Comm. Residual</b>	<b>Comm. Office</b>	<b>Comm. Shopping</b>	<b>Ind. Residual</b>	<b>Ind. Large</b>
Orangeville	1.4401%	3.4547%	2.6683%	2.6683%	2.6683%	4.5771%	4.5771%
Orillia *	1.3905%	2.0802%	3.5088%	3.5088%	3.5088%	4.1895%	4.1895%
Oshawa	1.7045%	2.9726%	3.4194%	3.4194%	3.4194%	5.1444%	5.1444%
Ottawa	1.2543%	1.9637%	3.4980%	4.1825%	2.8891%	4.7014%	4.0992%
Pelham	1.4159%	2.6613%	3.4962%	3.4962%	3.4962%	5.4681%	5.4681%
Peterborough	1.4380%	2.5718%	3.8121%	3.8121%	3.8121%	5.3951%	5.3951%
Pickering	1.3710%	2.3502%	2.9359%	2.9359%	2.9359%	4.3909%	4.3909%
Port Colborne	1.7270%	3.3021%	4.0432%	4.0432%	4.0432%	6.2862%	6.2862%
Prince Edward County	1.1375%	1.5321%	1.8635%	1.8635%	1.8635%	3.1427%	3.1427%
Quinte West	1.4147%	2.7411%	3.4691%	3.4691%	3.4691%	5.1996%	5.6233%
Richmond Hill	0.9795%	0.9795%	2.1607%	2.1607%	2.1607%	2.4615%	2.4615%
Sarnia	1.5665%	3.4221%	3.8578%	3.6524%	4.5614%	4.9437%	6.4426%
Saugeen Shores	1.1537%	1.1537%	2.4049%	2.4049%	2.4049%	3.6151%	3.6151%
Sault Ste. Marie	1.9991%	2.4680%	4.6115%	6.0768%	4.8074%	5.3914%	7.0747%
St. Catharines	1.5555%	2.9489%	3.7417%	3.7417%	3.7417%	5.8352%	5.8352%
St. Marys	1.4252%	2.4072%	3.1087%	3.1087%	3.1087%	5.2826%	5.2826%
St. Thomas	1.5572%	3.5297%	4.3538%	4.3538%	4.3538%	5.3378%	5.9739%
Stratford	1.4538%	2.8532%	4.4507%	4.4507%	4.4507%	6.1383%	6.1383%
The Blue Mountains	1.0156%	1.3574%	2.7024%	2.7024%	2.7024%	3.8894%	3.8894%
Thorold	1.5217%	2.8791%	3.6822%	3.6822%	3.6822%	5.7462%	5.7462%
Thunder Bay	1.9782%	5.0010%	4.8223%	4.8223%	4.8223%	5.6514%	5.7122%
Tillsonburg	1.4768%	3.6270%	4.2316%	4.2316%	4.2316%	5.7001%	5.7001%
Timmins	2.1164%	3.3946%	4.7121%	4.7121%	4.7121%	5.5151%	6.5149%
Toronto *	0.8306%	2.1963%	3.4940%	3.4940%	3.4940%	3.6940%	3.6940%
Vaughan	0.9769%	0.9769%	2.1577%	2.1577%	2.1577%	2.4580%	2.4580%
Wainfleet	1.4916%	2.8173%	3.6294%	3.6294%	3.6294%	5.6672%	5.6672%
Waterloo	1.3223%	2.3496%	3.8850%	3.8850%	3.8850%	4.3810%	4.3810%
Welland	1.7225%	3.2929%	4.0354%	4.0354%	4.0354%	6.2744%	6.2744%
Wellesley	1.1851%	2.0820%	3.6174%	3.6174%	3.6174%	4.1135%	4.1135%
West Lincoln	1.3869%	2.6015%	3.4451%	3.4451%	3.4451%	5.3917%	5.3917%
Whitby	1.3999%	2.4041%	2.9778%	2.9778%	2.9778%	4.4562%	4.4562%
Whitchurch-Stouffville	1.0025%	1.0025%	2.1878%	2.1878%	2.1878%	2.4927%	2.4927%
Wilmot	1.1322%	1.9789%	3.5143%	3.5143%	3.5143%	4.0103%	4.0103%
Windsor	1.8261%	4.2231%	4.8224%	4.9226%	4.8126%	6.1258%	7.3418%
Woodstock	1.6422%	4.0802%	4.5461%	4.5461%	4.5461%	6.1351%	6.1351%
Woolwich	1.0982%	1.9125%	3.4480%	3.4480%	3.4480%	3.9440%	3.9440%
<b>Average</b>	1.3611%	2.4270%	3.3027%	3.3147%	3.3177%	4.4459%	4.6098%
<b>Median</b>	1.3710%	2.4247%	3.4480%	3.4480%	3.4480%	4.4562%	4.7651%
<b>Min</b>	0.8306%	0.9633%	1.8268%	1.8268%	1.8268%	2.0261%	2.0261%
<b>Max</b>	2.1164%	5.0010%	5.0230%	6.0768%	5.4497%	6.4070%	7.3418%

Note: The rate for Toronto is the Band one rate for Residual Commercial which is less than \$1 million.  
The rate for Orillia is the Low Band rate for Residual Commercial which is less than \$10 million

**2010 Education Rates (sorted alphabetically)**

<b>Municipality</b>	<b>Resid.</b>	<b>Multi Resid.</b>	<b>Comm. Residual</b>	<b>Comm. Office</b>	<b>Comm. Shopping</b>	<b>Ind. Residual</b>	<b>Ind. Large</b>
Ajax	0.2410%	0.2410%	1.2973%	1.2973%	1.2973%	1.8372%	1.8372%
Amherstburg	0.2410%	0.2410%	1.4685%	1.4300%	1.4685%	2.2149%	2.4500%
Aurora	0.2410%	0.2410%	1.2893%	1.2893%	1.2893%	1.4590%	1.4590%
Barrie	0.2410%	0.2410%	1.3641%	1.3641%	1.3641%	1.5162%	1.5162%
Belleville	0.2410%	0.2410%	1.8625%	1.8625%	1.8625%	1.8722%	1.8722%
Bracebridge	0.2410%	0.2410%	0.7121%	0.7121%	0.7121%	0.9114%	0.9114%
Brampton	0.2410%	0.2410%	1.3395%	1.3395%	1.3395%	1.5857%	1.5857%
Brantford	0.2410%	0.2410%	1.7445%	1.7445%	1.7445%	2.4219%	2.4219%
Brockville	0.2410%	0.2410%	2.0224%	2.0224%	2.0224%	2.0984%	2.0984%
Burlington	0.2410%	0.2410%	1.1650%	1.1650%	1.1650%	1.7541%	1.7541%
Caledon	0.2410%	0.2410%	1.3395%	1.3395%	1.3395%	1.5857%	1.5857%
Cambridge	0.2410%	0.2410%	1.7764%	1.7764%	1.7764%	2.2725%	2.2725%
Central Elgin	0.2410%	0.2410%	1.3816%	1.3816%	1.3816%	2.3557%	2.4500%
Chatham-Kent	0.2410%	0.2410%	1.8263%	1.4300%	1.7600%	2.4500%	2.4500%
Clarington	0.2410%	0.2410%	1.2973%	1.2973%	1.2973%	1.8372%	1.8372%
Cobourg	0.2410%	0.2410%	1.7616%	1.7616%	1.7616%	2.4500%	2.4500%
East Gwillimbury	0.2410%	0.2410%	1.2893%	1.2893%	1.2893%	1.4590%	1.4590%
Fort Erie	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	2.3781%	2.3781%
Georgina	0.2410%	0.2410%	1.2893%	1.2893%	1.2893%	1.4590%	1.4590%
Gravenhurst	0.2410%	0.2410%	0.7121%	0.7121%	0.7121%	0.9114%	0.9114%
Greater Sudbury	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	1.4300%	1.4300%
Grimsby	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	2.3781%	2.3781%
Guelph	0.2410%	0.2410%	1.6592%	1.6592%	1.6592%	2.1954%	2.1954%
Haldimand	0.2410%	0.2410%	1.6214%	1.6214%	1.6214%	2.3873%	2.3873%
Halton Hills	0.2410%	0.2410%	1.1650%	1.1650%	1.1650%	1.7541%	1.7541%
Hamilton	0.2410%	0.2410%	1.5452%	1.5452%	1.5452%	1.5723%	1.5723%
Huntsville	0.2410%	0.2410%	0.7121%	0.7121%	0.7121%	0.9114%	0.9114%
Kawartha Lakes	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	1.9805%	1.9805%
King	0.2410%	0.2410%	1.2893%	1.2893%	1.2893%	1.4590%	1.4590%
Kingston	0.2410%	0.2410%	1.7178%	1.7178%	1.7178%	2.3973%	2.3973%
Kingsville	0.2410%	0.2410%	1.4685%	1.4685%	1.4685%	2.2149%	2.4500%
Kitchener	0.2410%	0.2410%	1.7764%	1.7764%	1.7764%	2.2725%	2.2725%
Lakeshore	0.2410%	0.2410%	1.4685%	1.4685%	1.4685%	2.2149%	2.4500%
Lambton Shores	0.2410%	0.2410%	1.6838%	1.6004%	1.7776%	2.2219%	2.4500%
Leamington	0.2410%	0.2410%	1.4685%	1.4300%	1.4685%	2.2149%	2.4500%
Lincoln	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	2.3781%	2.3781%
London	0.2410%	0.2410%	2.1500%	2.1500%	2.1500%	2.4500%	2.4500%
Markham	0.2410%	0.2410%	1.2893%	1.2893%	1.2893%	1.4590%	1.4590%
Middlesex Centre	0.2410%	0.2410%	1.5463%	1.5463%	1.5463%	2.1418%	2.1418%
Milton	0.2410%	0.2410%	1.1650%	1.1650%	1.1650%	1.7541%	1.7541%
Mississauga	0.2410%	0.2410%	1.3395%	1.3395%	1.3395%	1.5857%	1.5857%
Newmarket	0.2410%	0.2410%	1.2893%	1.2893%	1.2893%	1.4590%	1.4590%
Niagara Falls	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	2.3781%	2.3781%
Niagara-on-the-Lake	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	2.3781%	2.3781%
North Bay	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	1.4300%	1.4300%
North Dumfries	0.2410%	0.2410%	1.7764%	1.7764%	1.7764%	2.2725%	2.2725%
Oakville	0.2410%	0.2410%	1.1650%	1.1650%	1.1650%	1.7541%	1.7541%

**2010 Education Rates (sorted alphabetically—cont'd)**

<b>Municipality</b>	<b>Resid.</b>	<b>Multi Resid.</b>	<b>Comm. Residual</b>	<b>Comm. Office</b>	<b>Comm. Shopping</b>	<b>Ind. Residual</b>	<b>Ind. Large</b>
Orangeville	0.2410%	0.2410%	1.2054%	1.2054%	1.2054%	1.9410%	1.9410%
Orillia *	0.2410%	0.2410%	1.5126%	1.5126%	1.5126%	2.0012%	2.0012%
Oshawa	0.2410%	0.2410%	1.2973%	1.2973%	1.2973%	1.8372%	1.8372%
Ottawa	0.2410%	0.2410%	1.5576%	1.8383%	1.2751%	2.0143%	1.7916%
Pelham	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	2.3781%	2.3781%
Peterborough	0.2410%	0.2410%	1.6810%	1.6810%	1.6810%	2.4500%	2.4500%
Pickering	0.2410%	0.2410%	1.2973%	1.2973%	1.2973%	1.8372%	1.8372%
Port Colborne	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	2.3781%	2.3781%
Prince Edward County	0.2410%	0.2410%	0.8662%	0.8662%	0.8662%	1.8970%	1.8970%
Quinte West	0.2410%	0.2410%	1.6633%	1.6633%	1.6633%	2.3286%	2.5543%
Richmond Hill	0.2410%	0.2410%	1.2893%	1.2893%	1.2893%	1.4590%	1.4590%
Sarnia	0.2410%	0.2410%	1.6838%	1.6004%	1.7776%	2.2219%	2.4500%
Saugeen Shores	0.2410%	0.2410%	1.2794%	1.2794%	1.2794%	2.0200%	2.0200%
Sault Ste. Marie	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	1.4300%	1.4300%
St. Catharines	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	2.3781%	2.3781%
St. Marys	0.2410%	0.2410%	1.2776%	1.2776%	1.2776%	2.3445%	2.3445%
St. Thomas	0.2410%	0.2410%	1.7906%	1.7906%	1.7906%	2.4053%	2.4500%
Stratford	0.2410%	0.2410%	2.0544%	2.0544%	2.0544%	2.4500%	2.4500%
The Blue Mountains	0.2410%	0.2410%	1.6900%	1.6900%	1.6900%	2.4500%	2.4500%
Thorold	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	2.3781%	2.3781%
Thunder Bay	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	1.4300%	1.4300%
Tillsonburg	0.2410%	0.2410%	1.8814%	1.8814%	1.8814%	2.4500%	2.4500%
Timmins	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	1.4300%	1.4300%
Toronto	0.2410%	0.2410%	1.6616%	1.6616%	1.6616%	1.7040%	1.7040%
Vaughan	0.2410%	0.2410%	1.2893%	1.2893%	1.2893%	1.4590%	1.4590%
Wainfleet	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	2.3781%	2.3781%
Waterloo	0.2410%	0.2410%	1.7764%	1.7764%	1.7764%	2.2725%	2.2725%
Welland	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	2.3781%	2.3781%
Wellesley	0.2410%	0.2410%	1.7764%	1.7764%	1.7764%	2.2725%	2.2725%
West Lincoln	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	2.3781%	2.3781%
Whitby	0.2410%	0.2410%	1.2973%	1.2973%	1.2973%	1.8372%	1.8372%
Whitchurch-Stouffville	0.2410%	0.2410%	1.2893%	1.2893%	1.2893%	1.4590%	1.4590%
Wilmot	0.2410%	0.2410%	1.7764%	1.7764%	1.7764%	2.2725%	2.2725%
Windsor	0.2410%	0.2410%	1.7281%	1.7764%	1.6354%	2.3793%	2.4104%
Woodstock	0.2410%	0.2410%	1.8814%	1.8814%	1.8814%	2.4500%	2.4500%
Woolwich	0.2410%	0.2410%	1.7764%	1.7764%	1.7764%	2.2725%	2.2725%
<b>Average</b>	0.2410%	0.2410%	1.4730%	1.4692%	1.4699%	1.9915%	2.0104%
<b>Median</b>	0.2410%	0.2410%	1.4300%	1.4300%	1.4300%	2.1954%	2.1954%
<b>Min</b>	0.2410%	0.2410%	0.7121%	0.7121%	0.7121%	0.9114%	0.9114%
<b>Max</b>	0.2410%	0.2410%	2.1500%	2.1500%	2.1500%	2.4500%	2.5543%

**2010 Municipal Rates (Upper and Lower Tier sorted alphabetically)**

<b>Municipality</b>	<b>Resid.</b>	<b>Multi Resid.</b>	<b>Comm. Residual</b>	<b>Comm. Office</b>	<b>Comm. Shopping</b>	<b>Ind. Residual</b>	<b>Ind. Large</b>
Ajax	1.1396%	2.1271%	1.6524%	1.6524%	1.6524%	2.5753%	2.5753%
Amherstburg	1.1531%	2.2547%	1.2477%	1.3422%	1.2477%	2.2398%	3.0972%
Aurora	0.8355%	0.8355%	0.9859%	0.9859%	0.9859%	1.1342%	1.1342%
Barrie	1.1037%	1.1689%	1.5818%	1.5818%	1.5818%	1.6736%	1.6736%
Belleville	1.4157%	3.5536%	2.7168%	2.7168%	2.7168%	3.3976%	3.3976%
Bracebridge	1.1290%	1.1290%	1.2420%	1.2420%	1.2420%	1.2420%	1.2420%
Brampton	0.9613%	1.6390%	1.2469%	1.2469%	1.2469%	1.4131%	1.4131%
Brantford	1.2464%	2.6617%	2.4131%	2.4131%	2.4131%	3.5364%	3.5364%
Brockville	1.3212%	2.3518%	2.5870%	2.5870%	2.5870%	3.4716%	3.4716%
Burlington	0.7987%	1.8067%	1.1634%	1.1634%	1.1634%	1.8849%	1.8849%
Caledon	0.7281%	1.2414%	0.9444%	0.9444%	0.9444%	1.0703%	1.0703%
Cambridge	1.1143%	2.1729%	2.1729%	2.1729%	2.1729%	2.1729%	2.1729%
Central Elgin	1.4211%	3.3336%	2.3272%	2.3272%	2.3272%	3.1621%	4.0243%
Chatham-Kent	1.6251%	3.4919%	3.1967%	2.5762%	3.6897%	3.9570%	3.9570%
Clarington	1.1742%	2.1916%	1.7025%	1.7025%	1.7025%	2.6534%	2.6534%
Cobourg	1.3699%	3.0357%	2.0757%	2.0757%	2.0757%	3.6028%	3.6028%
East Gwillimbury	0.8133%	0.8133%	0.9596%	0.9596%	0.9596%	1.1040%	1.1040%
Fort Erie	1.2605%	2.5965%	2.2166%	2.2166%	2.2166%	3.3150%	3.3150%
Georgina	1.0783%	1.0783%	1.2724%	1.2724%	1.2724%	1.4638%	1.4638%
Gravenhurst	1.0150%	1.0150%	1.1147%	1.1147%	1.1147%	1.1147%	1.1147%
Greater Sudbury	1.5205%	3.3585%	3.0508%	3.0508%	3.0508%	4.3025%	4.8766%
Grimsby	1.1528%	2.3748%	2.0273%	2.0273%	2.0273%	3.0319%	3.0319%
Guelph	1.0730%	2.6321%	1.9743%	1.9743%	1.9743%	2.8220%	2.8220%
Haldimand	1.0975%	2.5543%	1.8580%	1.8580%	1.8580%	2.5543%	2.5543%
Halton Hills	0.7537%	1.7047%	1.0977%	1.0977%	1.0977%	1.7786%	1.7786%
Hamilton	1.2971%	3.5542%	2.5684%	2.5684%	2.5684%	4.2700%	5.0071%
Huntsville	1.0135%	1.0135%	1.1149%	1.1149%	1.1149%	1.1149%	1.1149%
Kawartha Lakes	1.1030%	2.1837%	1.4091%	1.4091%	1.4091%	1.4091%	1.4091%
King	0.7925%	0.7925%	0.9352%	0.9352%	0.9352%	1.0758%	1.0758%
Kingston	1.2812%	3.2209%	2.5036%	2.5036%	2.5036%	3.3255%	3.3255%
Kingsville	0.9345%	1.8272%	1.0111%	1.0111%	1.0111%	1.8152%	2.5100%
Kitchener	1.1107%	2.1659%	2.1659%	2.1659%	2.1659%	2.1659%	2.1659%
Lakeshore	0.9086%	1.7766%	0.9831%	0.9831%	0.9831%	1.7649%	2.4405%
Lambton Shores	0.9602%	2.3046%	1.5749%	1.4866%	2.0167%	1.9719%	2.8924%
Leamington	1.4737%	2.8816%	1.5946%	1.7153%	1.5946%	2.8626%	3.9584%
Lincoln	1.1100%	2.2866%	1.9520%	1.9520%	1.9520%	2.9193%	2.9193%
London	1.2634%	2.6566%	2.5016%	2.5016%	2.5016%	3.3228%	3.3228%
Markham	0.7223%	0.7223%	0.8524%	0.8524%	0.8524%	0.9806%	0.9806%
Middlesex Centre	0.8832%	1.5631%	1.0112%	1.0112%	1.0112%	1.5414%	1.5414%
Milton	0.6374%	1.4418%	0.9284%	0.9284%	0.9284%	1.5043%	1.5043%
Mississauga	0.7411%	1.3183%	1.0448%	1.0448%	1.0448%	1.1641%	1.1641%
Newmarket	0.8701%	0.8701%	1.0267%	1.0267%	1.0267%	1.1811%	1.1811%
Niagara Falls	1.2100%	2.4925%	2.1278%	2.1278%	2.1278%	3.1822%	3.1822%
Niagara-on-the-Lake	0.9076%	1.8697%	1.5961%	1.5961%	1.5961%	2.3871%	2.3871%
North Bay	1.4858%	3.2767%	2.7965%	2.7965%	2.7965%	2.0801%	2.0801%
North Dumfries	0.7845%	1.5299%	1.5299%	1.5299%	1.5299%	1.5299%	1.5299%
Oakville	0.7415%	1.6773%	1.0800%	1.0800%	1.0800%	1.7499%	1.7499%



**2010 Municipal Rates (Upper & Lower Tier sorted alphabetically—cont'd)**

<b>Municipality</b>	<b>Resid.</b>	<b>Multi Resid.</b>	<b>Comm. Residual</b>	<b>Comm. Office</b>	<b>Comm. Shopping</b>	<b>Ind. Residual</b>	<b>Ind. Large</b>
Orangeville	1.1991%	3.2137%	1.4629%	1.4629%	1.4629%	2.6360%	2.6360%
Orillia *	1.1495%	1.8392%	1.9961%	1.9961%	1.9961%	2.1883%	2.1883%
Oshawa	1.4635%	2.7316%	2.1221%	2.1221%	2.1221%	3.3072%	3.3072%
Ottawa	1.0133%	1.7227%	1.9404%	2.3442%	1.6140%	2.6871%	2.3076%
Pelham	1.1749%	2.4203%	2.0662%	2.0662%	2.0662%	3.0900%	3.0900%
Peterborough	1.1970%	2.3308%	2.1311%	2.1311%	2.1311%	2.9451%	2.9451%
Pickering	1.1300%	2.1092%	1.6386%	1.6386%	1.6386%	2.5537%	2.5537%
Port Colborne	1.4860%	3.0611%	2.6132%	2.6132%	2.6132%	3.9081%	3.9081%
Prince Edward County	0.8965%	1.2911%	0.9973%	0.9973%	0.9973%	1.2457%	1.2457%
Quinte West	1.1737%	2.5001%	1.8058%	1.8058%	1.8058%	2.8710%	3.0690%
Richmond Hill	0.7385%	0.7385%	0.8714%	0.8714%	0.8714%	1.0025%	1.0025%
Sarnia	1.3255%	3.1811%	2.1740%	2.0520%	2.7838%	2.7219%	3.9926%
Saugeen Shores	0.9127%	0.9127%	1.1254%	1.1254%	1.1254%	1.5951%	1.5951%
Sault Ste. Marie	1.7581%	2.2270%	3.1815%	4.6468%	3.3774%	3.9614%	5.6447%
St. Catharines	1.3145%	2.7079%	2.3117%	2.3117%	2.3117%	3.4571%	3.4571%
St. Marys	1.1842%	2.1662%	1.8311%	1.8311%	1.8311%	2.9381%	2.9381%
St. Thomas	1.3162%	3.2887%	2.5633%	2.5633%	2.5633%	2.9325%	3.5239%
Stratford	1.2128%	2.6122%	2.3964%	2.3964%	2.3964%	3.6883%	3.6883%
The Blue Mountains	0.7746%	1.1164%	1.0124%	1.0124%	1.0124%	1.4394%	1.4394%
Thorold	1.2807%	2.6381%	2.2522%	2.2522%	2.2522%	3.3681%	3.3681%
Thunder Bay	1.7372%	4.7600%	3.3923%	3.3923%	3.3923%	4.2214%	4.2822%
Tillsonburg	1.2358%	3.3860%	2.3502%	2.3502%	2.3502%	3.2501%	3.2501%
Timmins	1.8754%	3.1536%	3.2821%	3.2821%	3.2821%	4.0851%	5.0849%
Toronto	0.5896%	1.9553%	1.8325%	1.8325%	1.8325%	1.9900%	1.9900%
Vaughan	0.7359%	0.7359%	0.8684%	0.8684%	0.8684%	0.9990%	0.9990%
Wainfleet	1.2506%	2.5763%	2.1994%	2.1994%	2.1994%	3.2892%	3.2892%
Waterloo	1.0813%	2.1086%	2.1086%	2.1086%	2.1086%	2.1086%	2.1086%
Welland	1.4815%	3.0519%	2.6054%	2.6054%	2.6054%	3.8964%	3.8964%
Wellesley	0.9441%	1.8410%	1.8410%	1.8410%	1.8410%	1.8410%	1.8410%
West Lincoln	1.1459%	2.3605%	2.0151%	2.0151%	2.0151%	3.0136%	3.0136%
Whitby	1.1589%	2.1631%	1.6804%	1.6804%	1.6804%	2.6189%	2.6189%
Whitchurch-Stouffville	0.7615%	0.7615%	0.8985%	0.8985%	0.8985%	1.0337%	1.0337%
Wilmot	0.8912%	1.7379%	1.7379%	1.7379%	1.7379%	1.7379%	1.7379%
Windsor	1.5851%	3.9821%	3.0943%	3.1461%	3.1772%	3.7466%	4.9314%
Woodstock	1.4012%	3.8392%	2.6648%	2.6648%	2.6648%	3.6851%	3.6851%
Woolwich	0.8572%	1.6715%	1.6715%	1.6715%	1.6715%	1.6715%	1.6715%
<b>Average</b>	1.1201%	2.1860%	1.8298%	1.8455%	1.8478%	2.4544%	2.5993%
<b>Median</b>	1.1300%	2.1837%	1.8325%	1.8325%	1.8325%	2.5543%	2.5753%
<b>Min</b>	0.5896%	0.7223%	0.8524%	0.8524%	0.8524%	0.9806%	0.9806%
<b>Max</b>	1.8754%	4.7600%	3.3923%	4.6468%	3.6897%	4.3025%	5.6447%

**Presentation of “Like” Properties**

Given the size of the survey, it is difficult to graphically present 83 municipalities. As such, the survey of “like” property comparisons have been divided into four graphs:

- Populations less than 20,000
- Populations between 20,000-49,999
- Populations between 50,000-99,999
- Populations 100,000 +

This grouping does not suggest which municipalities are most comparable, but is done simply for ease of viewing. The following table provides the municipal groups sorted from lowest to highest population based on Stats Canada Estimated 2009 population.

Municipalities with populations less than 20,000	Municipalities with populations 20,000 – 49,999	Municipalities with populations 50,000 – 99,999	Municipalities with populations 100,000 or greater
St. Marys Wainfleet The Blue Mountains North Dumfries Wellesley Gravenhurst Lambton Shores Saugeen Shores Central Elgin West Lincoln Niagara-on-the-Lake Tillsonburg Bracebridge Middlesex Centre Pelham Wilmot Thorold Cobourg Huntsville Port Colborne	Woolwich Kingsville King Amherstburg Lincoln Brockville East Gwillimbury Grimsby Prince Edward County Whitchurch-Stouffville Orangeville Leamington Fort Erie Stratford Orillia Lakeshore Woodstock St. Thomas Timmins Quinte West Haldimand Georgina	Belleville Welland Aurora North Bay Halton Hills Caledon Sarnia Kawartha Lakes Sault Ste. Marie Peterborough Milton Newmarket Clarington Niagara Falls Brantford Pickering Ajax	Waterloo Chatham-Kent Thunder Bay Whitby Guelph Kingston Cambridge St. Catharines Barrie Oshawa Greater Sudbury Burlington Richmond Hill Oakville Kitchener Windsor Vaughan Markham London Brampton Hamilton Mississauga Ottawa Toronto

**Residential Comparisons - Detached Bungalow (sorted lowest to highest)**

Municipality	CVA Ranking	2010 Property Taxes	Relative Tax Burden
Kingsville	low	\$ 1,737	low
Lambton Shores	low	\$ 1,889	low
Prince Edward County	low	\$ 1,934	low
Lakeshore	low	\$ 1,978	low
The Blue Mountains	mid	\$ 2,039	low
Saugeen Shores	low	\$ 2,088	low
Leamington	low	\$ 2,250	low
Kawartha Lakes	low	\$ 2,281	low
North Dumfries	mid	\$ 2,331	low
Gravenhurst	low	\$ 2,334	low
Huntsville	mid	\$ 2,345	low
Quinte West	low	\$ 2,348	low
Woolwich	mid	\$ 2,359	low
Sault Ste. Marie	low	\$ 2,402	low
Middlesex Centre	mid	\$ 2,447	low
Bracebridge	low	\$ 2,460	low
Wilmot	mid	\$ 2,516	low
Toronto (East)	high	\$ 2,522	low
Greater Sudbury	low	\$ 2,523	low
Amherstburg	low	\$ 2,562	low
Tillsonburg	low	\$ 2,565	low
Fort Erie	low	\$ 2,633	low
St. Marys	low	\$ 2,643	low
St. Thomas	low	\$ 2,660	low
Milton	high	\$ 2,675	low
Orillia	mid	\$ 2,710	low
Wellesley	mid	\$ 2,710	low
Haldimand	mid	\$ 2,714	low
Port Colborne	low	\$ 2,721	low
Chatham-Kent	low	\$ 2,742	mid
Sarnia	low	\$ 2,744	mid
Thorold	low	\$ 2,754	mid
Belleville	low	\$ 2,759	mid
Guelph	mid	\$ 2,773	mid
Brockville	low	\$ 2,778	mid
East Gwillimbury	high	\$ 2,785	mid
Niagara Falls	mid	\$ 2,795	mid
Cambridge	mid	\$ 2,798	mid
Central Elgin	low	\$ 2,801	mid
Wainfleet	mid	\$ 2,803	mid
Kitchener	mid	\$ 2,810	mid
Barrie	mid	\$ 2,828	mid
Timmins	low	\$ 2,840	mid
Halton Hills	high	\$ 2,852	mid
Stratford	mid	\$ 2,907	mid

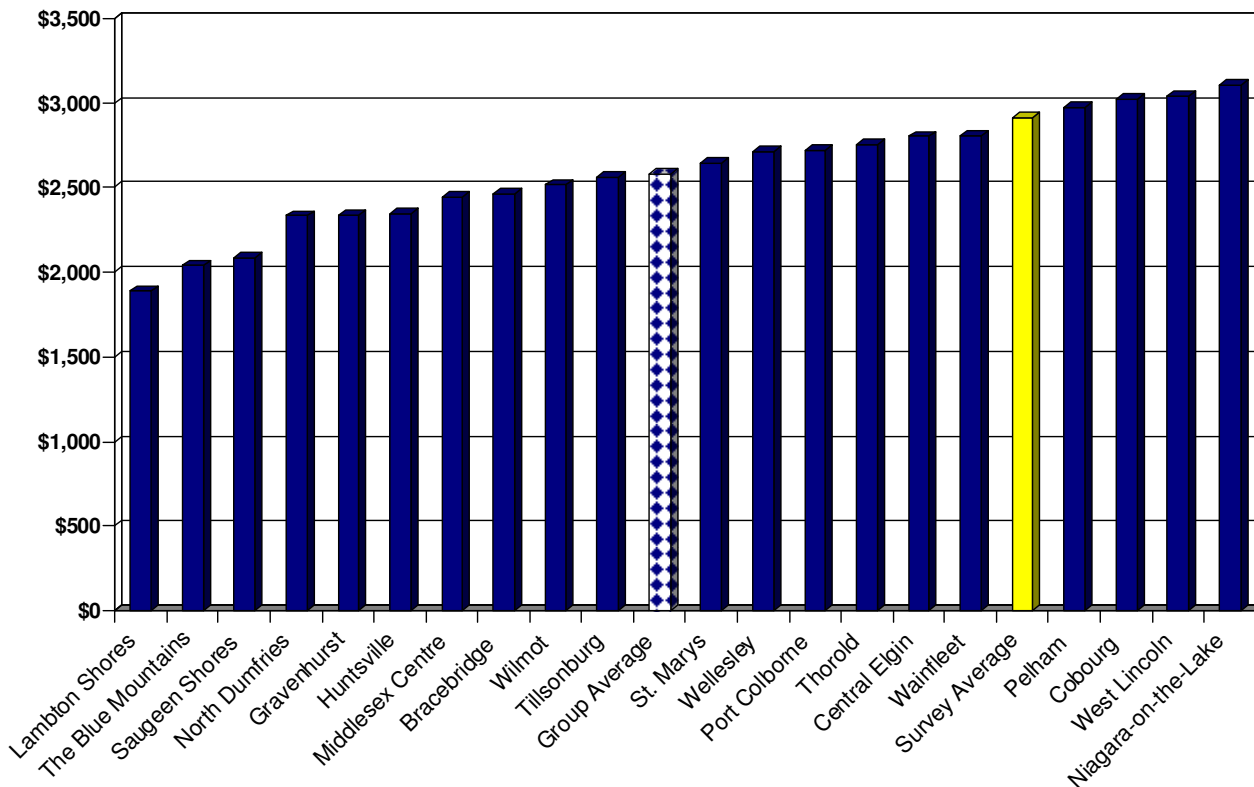
**Residential Comparisons - Detached Bungalow (sorted lowest to highest—cont'd)**

Municipality	CVA Ranking	2010 Property Taxes	Relative Tax Burden
Peterborough	mid	\$ 2,910	mid
Kingston	mid	\$ 2,917	mid
Clarington	mid	\$ 2,930	mid
Windsor	low	\$ 2,969	mid
Pelham	mid	\$ 2,972	mid
Brantford	mid	\$ 3,021	mid
Cobourg	mid	\$ 3,024	mid
Caledon	high	\$ 3,027	mid
West Lincoln	mid	\$ 3,036	mid
Thunder Bay	low	\$ 3,042	mid
Welland	low	\$ 3,072	mid
London	mid	\$ 3,076	mid
Georgina	mid	\$ 3,086	mid
North Bay	low	\$ 3,105	high
Niagara-on-the-Lake	high	\$ 3,105	high
Woodstock	mid	\$ 3,106	high
Burlington	high	\$ 3,124	high
Newmarket	high	\$ 3,155	high
Aurora	high	\$ 3,161	high
Lincoln	high	\$ 3,182	high
Toronto (West)	high	\$ 3,185	high
Oakville	high	\$ 3,200	high
Richmond Hill	high	\$ 3,202	high
Whitchurch Stouffville	high	\$ 3,270	high
Grimsby	high	\$ 3,285	high
St. Catharines	mid	\$ 3,297	high
Waterloo	high	\$ 3,328	high
Brampton	high	\$ 3,352	high
Ottawa	high	\$ 3,385	high
Orangeville	high	\$ 3,487	high
Mississauga	high	\$ 3,495	high
Toronto (North)	high	\$ 3,498	high
Hamilton	mid	\$ 3,540	high
Whitby	high	\$ 3,582	high
Ajax	high	\$ 3,629	high
Oshawa	mid	\$ 3,848	high
Vaughan	high	\$ 3,884	high
Pickering	high	\$ 4,007	high
King	high	\$ 4,037	high
Markham	high	\$ 4,311	high
Toronto (South)	high	\$ 4,507	high
<b>Average</b>		\$ 2,913	
<b>Median</b>		\$ 2,846	
<b>Min</b>		\$ 1,737	
<b>Max</b>		\$ 4,507	

- Current assessment ranged across the survey from a low of \$120,150 to a high a \$543,00, with an average of \$229,079

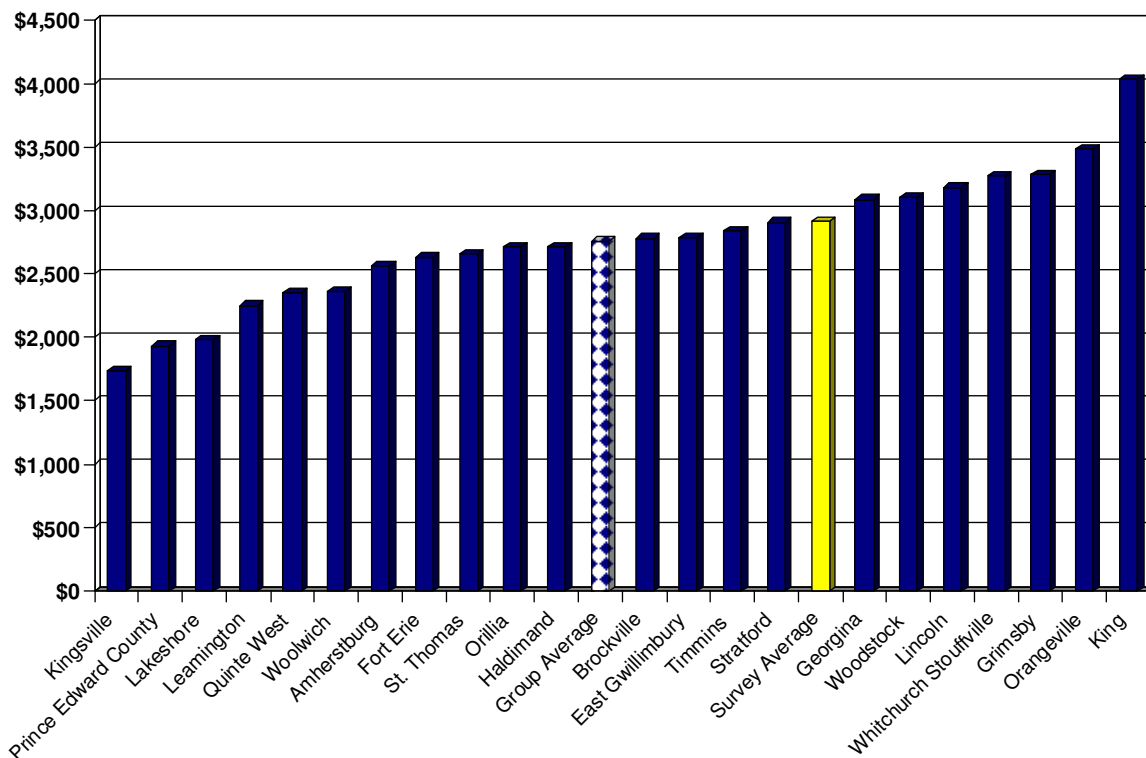
**Residential Comparisons - Detached Bungalow—by Population Group**  
**Municipalities with populations less than 20,000**

Municipality	2010 Property Taxes	Relative Tax Burden	Average Within Population Range
Lambton Shores	\$ 1,889	low	
The Blue Mountains	\$ 2,039	low	
Saugeen Shores	\$ 2,088	low	
North Dumfries	\$ 2,331	low	
Gravenhurst	\$ 2,334	low	
Huntsville	\$ 2,345	low	
Middlesex Centre	\$ 2,447	low	
Bracebridge	\$ 2,460	low	
Wilmot	\$ 2,516	low	
Tillsonburg	\$ 2,565	low	
St. Marys	\$ 2,643	low	
Wellesley	\$ 2,710	low	
Port Colborne	\$ 2,721	low	
Thorold	\$ 2,754	mid	
Central Elgin	\$ 2,801	mid	
Wainfleet	\$ 2,803	mid	
Pelham	\$ 2,972	mid	
Cobourg	\$ 3,024	mid	
West Lincoln	\$ 3,036	mid	
Niagara-on-the-Lake	\$ 3,105	high	\$ 2,579



**Residential Comparisons - Detached Bungalow —by Population Group**  
**Municipalities with populations 20,000—49,999**

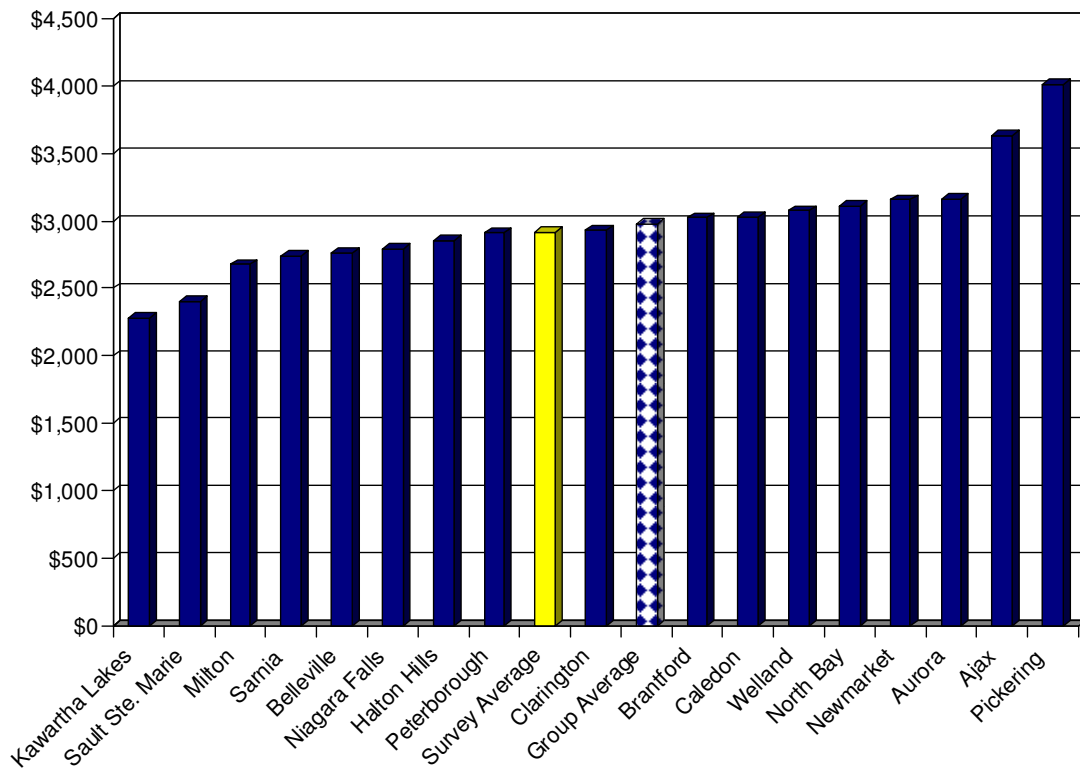
Municipality	2010 Property Taxes	Relative Tax Burden	Average Within Population Range
Kingsville	\$ 1,737	low	
Prince Edward County	\$ 1,934	low	
Lakeshore	\$ 1,978	low	
Leamington	\$ 2,250	low	
Quinte West	\$ 2,348	low	
Woolwich	\$ 2,359	low	
Amherstburg	\$ 2,562	low	
Fort Erie	\$ 2,633	low	
St. Thomas	\$ 2,660	low	
Orillia	\$ 2,710	low	
Haldimand	\$ 2,714	low	
Brockville	\$ 2,778	mid	
East Gwillimbury	\$ 2,785	mid	
Timmins	\$ 2,840	mid	
Stratford	\$ 2,907	mid	
Georgina	\$ 3,086	mid	
Woodstock	\$ 3,106	high	
Lincoln	\$ 3,182	high	
Whitchurch Stouffville	\$ 3,270	high	
Grimsby	\$ 3,285	high	
Orangeville	\$ 3,487	high	
King	\$ 4,037	high	\$ 2,757



**Residential Comparisons - Detached Bungalow —by Population Group**

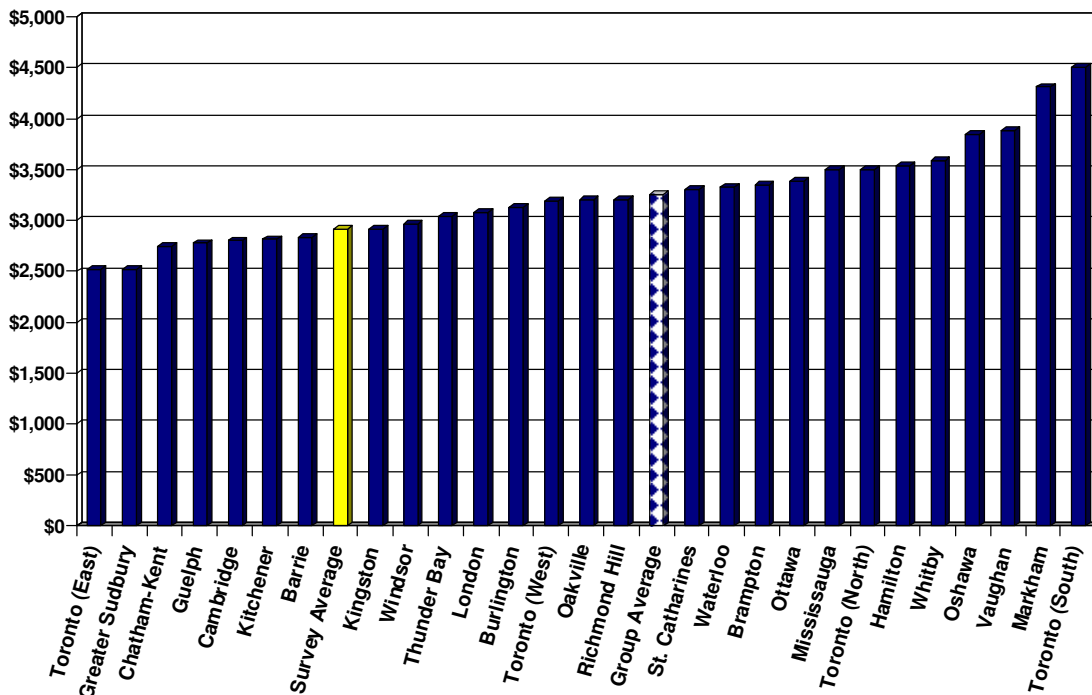
**Municipalities with populations between 50,000—99,999**

Municipality	2010 Property Taxes	Relative Tax Burden	Average Within Population Range
Kawartha Lakes	\$ 2,281	low	
Sault Ste. Marie	\$ 2,402	low	
Milton	\$ 2,675	low	
Sarnia	\$ 2,744	mid	
Belleville	\$ 2,759	mid	
Niagara Falls	\$ 2,795	mid	
Halton Hills	\$ 2,852	mid	
Peterborough	\$ 2,910	mid	
Clarington	\$ 2,930	mid	
Brantford	\$ 3,021	mid	
Caledon	\$ 3,027	mid	
Welland	\$ 3,072	mid	
North Bay	\$ 3,105	high	
Newmarket	\$ 3,155	high	
Aurora	\$ 3,161	high	
Ajax	\$ 3,629	high	
Pickering	\$ 4,007	high	\$ 2,972



**Residential Comparisons — Detached Bungalow—by Population Group**  
**Municipalities with populations 100,000+**

Municipality	2010 Property Taxes	Relative Tax Burden	Population Range
Toronto (East)	\$ 2,522	low	
Greater Sudbury	\$ 2,523	low	
Chatham-Kent	\$ 2,742	mid	
Guelph	\$ 2,773	mid	
Cambridge	\$ 2,798	mid	
Kitchener	\$ 2,810	mid	
Barrie	\$ 2,828	mid	
Kingston	\$ 2,917	mid	
Windsor	\$ 2,969	mid	
Thunder Bay	\$ 3,042	mid	
London	\$ 3,076	mid	
Burlington	\$ 3,124	high	
Toronto (West)	\$ 3,185	high	
Oakville	\$ 3,200	high	
Richmond Hill	\$ 3,202	high	
St. Catharines	\$ 3,297	high	
Waterloo	\$ 3,328	high	
Brampton	\$ 3,352	high	
Ottawa	\$ 3,385	high	
Mississauga	\$ 3,495	high	
Toronto (North)	\$ 3,498	high	
Hamilton	\$ 3,540	high	
Whitby	\$ 3,582	high	
Oshawa	\$ 3,848	high	
Vaughan	\$ 3,884	high	
Markham	\$ 4,311	high	
Toronto (South)	\$ 4,507	high	\$ 3,249





**Residential Comparisons - Detached Bungalow - by Location**

Municipality	2010 Property Taxes	Relative Tax Burden	Average by Location
Prince Edward County	\$ 1,934	low	
Kawartha Lakes	\$ 2,281	low	
Quinte West	\$ 2,348	low	
Belleville	\$ 2,759	mid	
Brockville	\$ 2,778	mid	
Peterborough	\$ 2,910	mid	
Kingston	\$ 2,917	mid	Eastern
Cobourg	\$ 3,024	mid	
Ottawa	\$ 3,385	high	\$ 2,704
Toronto (East)	\$ 2,522	low	
Milton	\$ 2,675	low	
East Gwillimbury	\$ 2,785	mid	
Halton Hills	\$ 2,852	mid	
Clarington	\$ 2,930	mid	
Caledon	\$ 3,027	mid	
Georgina	\$ 3,086	mid	
Burlington	\$ 3,124	high	
Newmarket	\$ 3,155	high	
Aurora	\$ 3,161	high	
Toronto (West)	\$ 3,185	high	
Oakville	\$ 3,200	high	
Richmond Hill	\$ 3,202	high	
Whitchurch Stouffville	\$ 3,270	high	
Brampton	\$ 3,352	high	
Mississauga	\$ 3,495	high	
Toronto (North)	\$ 3,498	high	
Whitby	\$ 3,582	high	
Ajax	\$ 3,629	high	
Oshawa	\$ 3,848	high	
Vaughan	\$ 3,884	high	
Pickering	\$ 4,007	high	
King	\$ 4,037	high	GTA
Markham	\$ 4,311	high	
Toronto (South)	\$ 4,507	high	\$ 3,373
Fort Erie	\$ 2,633	low	
Port Colborne	\$ 2,721	low	
Thorold	\$ 2,754	mid	
Niagara Falls	\$ 2,795	mid	
Wainfleet	\$ 2,803	mid	
Pelham	\$ 2,972	mid	
West Lincoln	\$ 3,036	mid	
Welland	\$ 3,072	mid	
Niagara-on-the-Lake	\$ 3,105	high	
Lincoln	\$ 3,182	high	
Grimsby	\$ 3,285	high	Niagara/ Hamilton
St. Catharines	\$ 3,297	high	
Hamilton	\$ 3,540	high	\$ 3,015

**Residential Comparisons - Detached Bungalow - by Location—cont'd**

Municipality	2010 Property Taxes	Relative Tax Burden	Average by Location
Sault Ste. Marie	\$ 2,402	low	
Greater Sudbury	\$ 2,523	low	
Timmins	\$ 2,840	mid	<b>North</b>
Thunder Bay	\$ 3,042	mid	
North Bay	\$ 3,105	high	\$ 2,782
Gravenhurst	\$ 2,334	low	
Huntsville	\$ 2,345	low	
Bracebridge	\$ 2,460	low	<b>Simcoe</b>
Orillia	\$ 2,710	low	<b>Musk./Duff.</b>
Barrie	\$ 2,828	mid	
Orangeville	\$ 3,487	high	\$ 2,694
Kingsville	\$ 1,737	low	
Lambton Shores	\$ 1,889	low	
Lakeshore	\$ 1,978	low	
The Blue Mountains	\$ 2,039	low	
Saugeen Shores	\$ 2,088	low	
Leamington	\$ 2,250	low	
North Dumfries	\$ 2,331	low	
Woolwich	\$ 2,359	low	
Middlesex Centre	\$ 2,447	low	
Wilmot	\$ 2,516	low	
Amherstburg	\$ 2,562	low	
Tillsonburg	\$ 2,565	low	
St. Marys	\$ 2,643	low	
St. Thomas	\$ 2,660	low	
Wellesley	\$ 2,710	low	
Haldimand	\$ 2,714	low	
Chatham-Kent	\$ 2,742	mid	
Sarnia	\$ 2,744	mid	
Guelph	\$ 2,773	mid	
Cambridge	\$ 2,798	mid	
Central Elgin	\$ 2,801	mid	
Kitchener	\$ 2,810	mid	
Stratford	\$ 2,907	mid	
Windsor	\$ 2,969	mid	
Brantford	\$ 3,021	mid	
London	\$ 3,076	mid	<b>Southwest</b>
Woodstock	\$ 3,106	high	
Waterloo	\$ 3,328	high	\$ 2,591

**Residential Comparisons - Senior Executive Home—sorted lowest to highest**

Residential - Senior Executive Municipality	CVA Ranking	2010 Property Taxes	Relative Tax Burden
Toronto (East)	high	\$ 4,099	low
Milton	high	\$ 4,124	low
Kawartha Lakes	low	\$ 4,207	low
Lakeshore	mid	\$ 4,228	low
Amherstburg	low	\$ 4,360	low
Caledon	high	\$ 4,377	low
Kingsville	mid	\$ 4,430	low
Saugeen Shores	mid	\$ 4,444	low
Sault Ste. Marie	low	\$ 4,505	low
Cobourg	low	\$ 4,688	low
Clarington	low	\$ 4,697	low
Chatham-Kent	low	\$ 4,707	low
Sarnia	low	\$ 4,720	low
North Bay	low	\$ 4,781	low
Barrie	low	\$ 4,789	low
Gravenhurst	mid	\$ 4,830	low
Middlesex Centre	mid	\$ 4,838	low
Woolwich	high	\$ 4,925	low
Orillia	low	\$ 4,998	low
Huntsville	mid	\$ 5,010	low
Brampton	mid	\$ 5,012	low
Mississauga	high	\$ 5,015	low
Woodstock	low	\$ 5,050	low
Niagara-on-the-Lake	mid	\$ 5,107	low
Peterborough	low	\$ 5,130	low
Cambridge	mid	\$ 5,130	low
Halton Hills	high	\$ 5,178	low
Newmarket	high	\$ 5,190	mid
Prince Edward County	high	\$ 5,213	mid
Richmond Hill	high	\$ 5,214	mid
Stratford	low	\$ 5,226	mid
Aurora	high	\$ 5,249	mid
Grimsby	mid	\$ 5,257	mid
Guelph	mid	\$ 5,275	mid
Brantford	low	\$ 5,279	mid
Wellesley	mid	\$ 5,280	mid
Kitchener	mid	\$ 5,307	mid
Niagara Falls	mid	\$ 5,336	mid
Wilmot	high	\$ 5,353	mid
Leamington	low	\$ 5,367	mid
Vaughan	high	\$ 5,367	mid
Greater Sudbury	low	\$ 5,390	mid
Welland	low	\$ 5,407	mid
Oakville	high	\$ 5,412	mid
Whitby	mid	\$ 5,459	mid

**Residential Comparisons - Senior Executive Home—sorted lowest to highest (cont'd)**

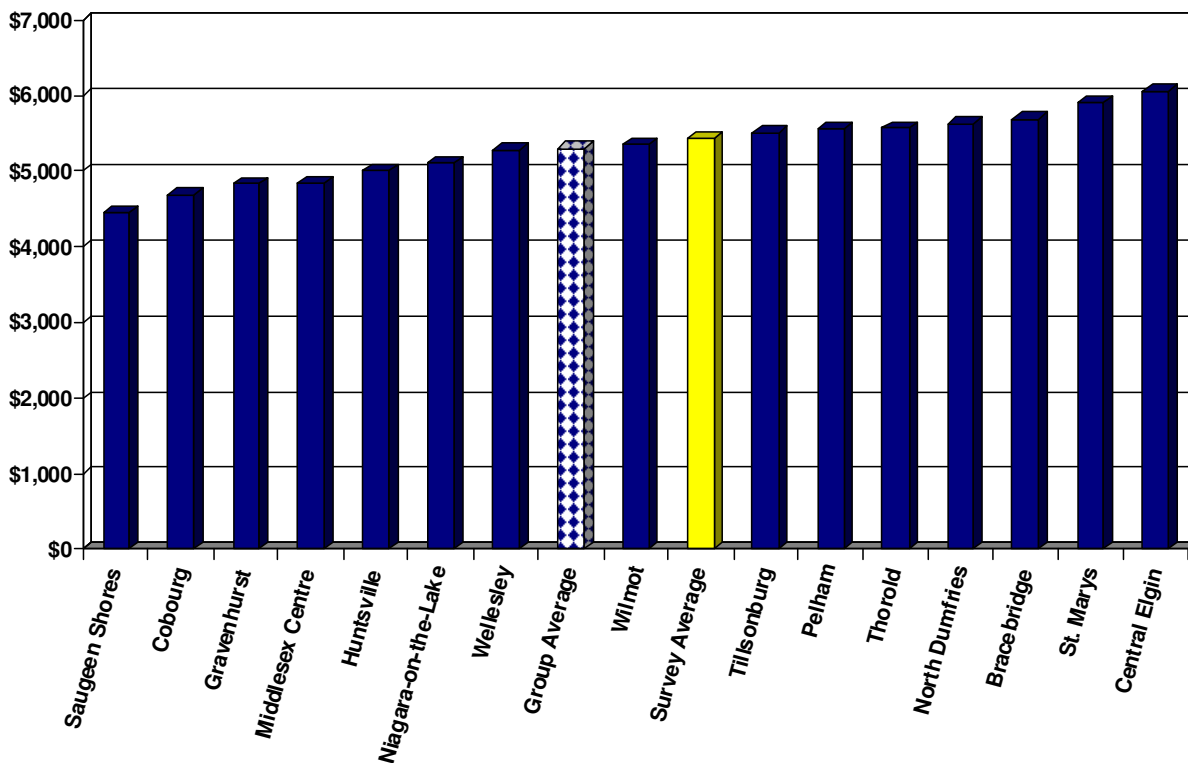
Residential - Senior Executive Municipality	CVA Ranking	2010 Property Taxes	Relative Tax Burden
Orangeville	mid	\$ 5,462	mid
East Gwillimbury	high	\$ 5,504	mid
Tillsonburg	mid	\$ 5,508	mid
Haldimand	mid	\$ 5,523	mid
Kingston	low	\$ 5,539	mid
Burlington	high	\$ 5,548	mid
Pelham	mid	\$ 5,553	mid
Thorold	mid	\$ 5,566	high
Markham	high	\$ 5,577	high
Ajax	mid	\$ 5,583	high
London	mid	\$ 5,605	high
Brockville	low	\$ 5,620	high
North Dumfries	high	\$ 5,632	high
St. Catharines	low	\$ 5,657	high
Bracebridge	mid	\$ 5,687	high
Hamilton	mid	\$ 5,792	high
Pickering	mid	\$ 5,841	high
Belleville	low	\$ 5,848	high
Oshawa	low	\$ 5,859	high
St. Marys	mid	\$ 5,911	high
Georgina	high	\$ 5,953	high
Whitchurch Stouffville	high	\$ 6,033	high
Central Elgin	low	\$ 6,050	high
Waterloo	high	\$ 6,168	high
Windsor	low	\$ 6,231	high
Toronto (North)	high	\$ 6,299	high
King	high	\$ 6,656	high
Thunder Bay	low	\$ 6,724	high
Toronto (West)	high	\$ 6,755	high
Timmins	low	\$ 7,024	high
Ottawa	high	\$ 7,155	high
Toronto (South)	high	\$ 11,569	high
<b>Average</b>		\$ 5,434	
<b>Median</b>		\$ 5,353	
<b>Min</b>		\$ 4,099	
<b>Max</b>		\$ 11,569	

- The average current value assessment for a senior executive home in the survey is \$430,000 with a range from \$225,000 to \$1,393,000

**Residential Comparisons - Senior Executive —by Population Group**

**Municipalities with populations less than 20,000**

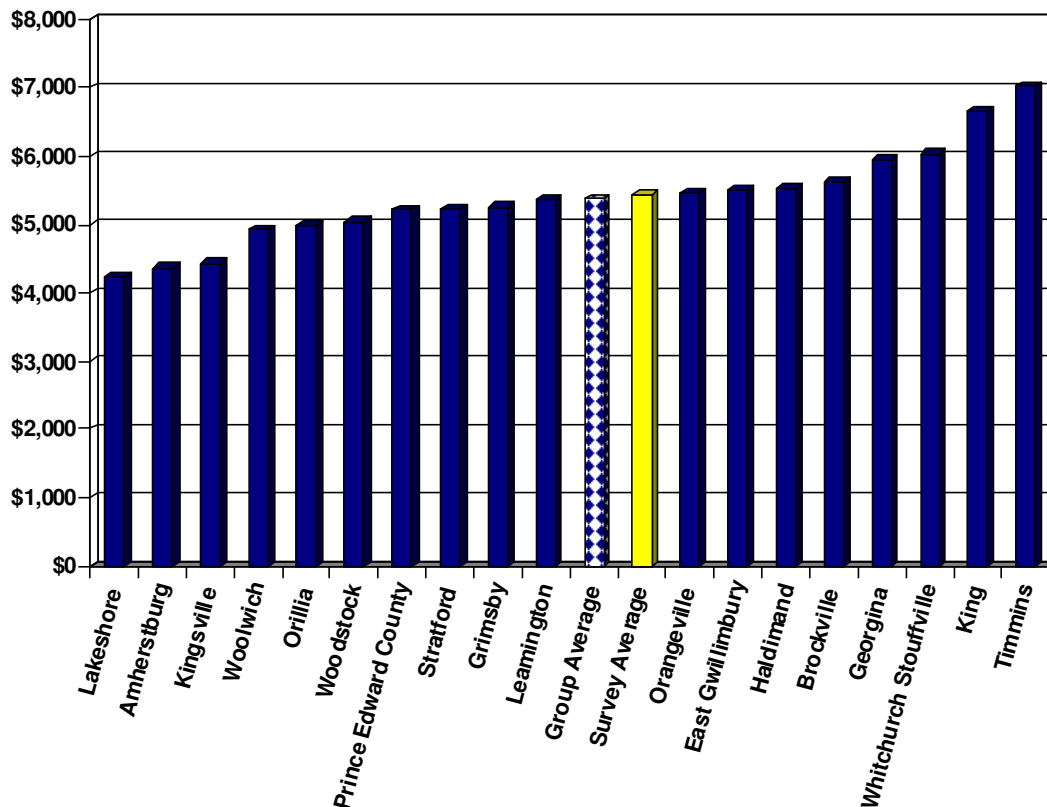
Residential - Senior Executive Municipality	2010 Property Taxes	Relative Tax Burden	Average Within Population Range
Saugeen Shores	\$ 4,444	low	
Cobourg	\$ 4,688	low	
Gravenhurst	\$ 4,830	low	
Middlesex Centre	\$ 4,838	low	
Huntsville	\$ 5,010	low	
Niagara-on-the-Lake	\$ 5,107	low	
Wellesley	\$ 5,280	mid	
Wilmot	\$ 5,353	mid	
Tillsonburg	\$ 5,508	mid	
Pelham	\$ 5,553	mid	
Thorold	\$ 5,566	high	
North Dumfries	\$ 5,632	high	
Bracebridge	\$ 5,687	high	
St. Marys	\$ 5,911	high	
Central Elgin	\$ 6,050	high	\$ 5,297



**Residential Comparisons - Senior Executive —by Population Group**

**Municipalities with populations between 20,000 –49,999**

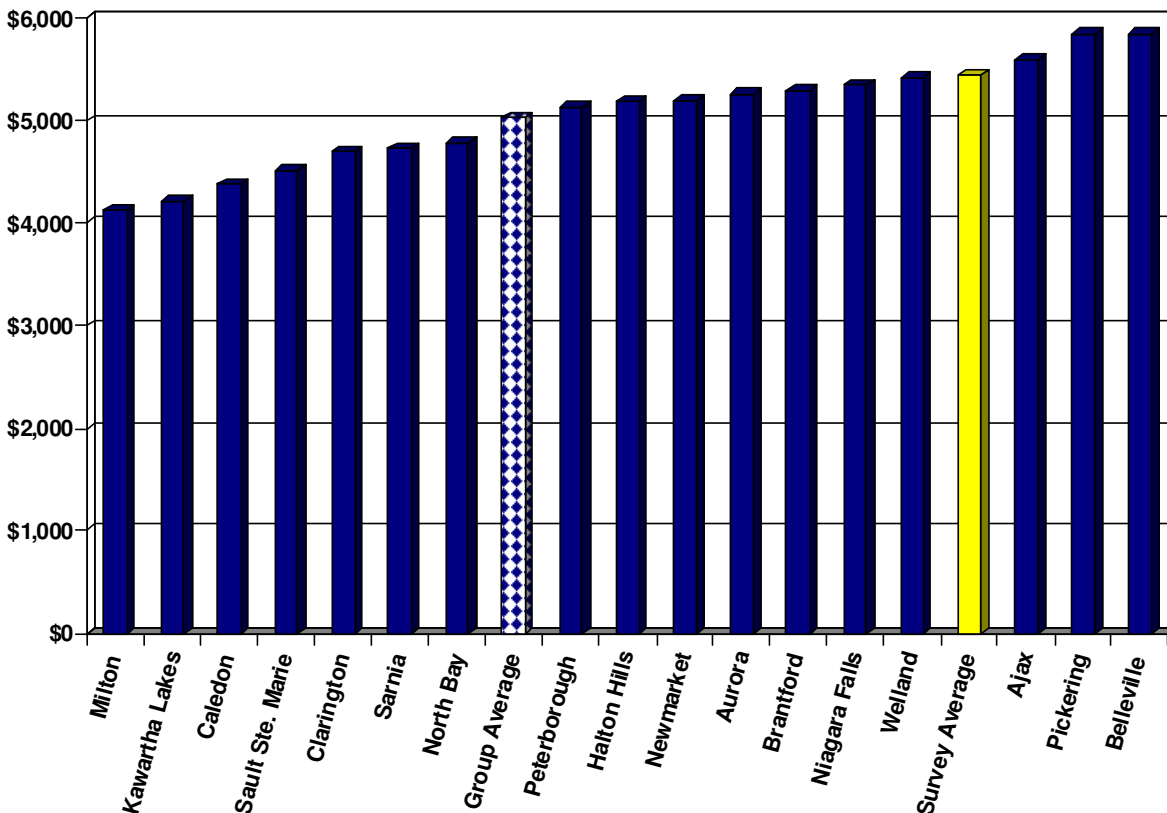
Residential - Senior Executive Municipality	2010 Property Taxes	Relative Tax Burden	Average Within Population Range
Lakeshore	\$ 4,228	low	
Amherstburg	\$ 4,360	low	
Kingsville	\$ 4,430	low	
Woolwich	\$ 4,925	low	
Orillia	\$ 4,998	low	
Woodstock	\$ 5,050	low	
Prince Edward County	\$ 5,213	mid	
Stratford	\$ 5,226	mid	
Grimsby	\$ 5,257	mid	
Leamington	\$ 5,367	mid	
Orangeville	\$ 5,462	mid	
East Gwillimbury	\$ 5,504	mid	
Haldimand	\$ 5,523	mid	
Brockville	\$ 5,620	high	
Georgina	\$ 5,953	high	
Whitchurch Stouffville	\$ 6,033	high	
King	\$ 6,656	high	
Timmins	\$ 7,024	high	\$ 5,379



**Residential Comparisons - Senior Executive —by Population Group**

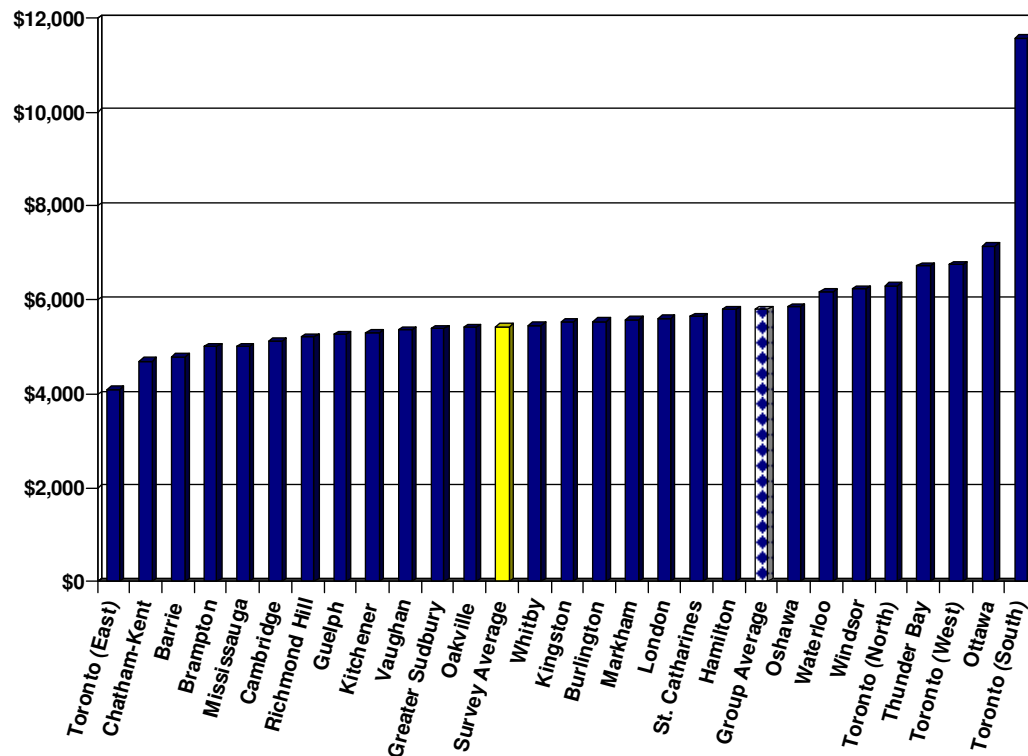
**Municipalities with populations between 50,000—99,999**

Residential - Senior Executive Municipality	2010 Property Taxes	Relative Tax Burden	Average Within Population Range
Milton	\$ 4,124	low	
Kawartha Lakes	\$ 4,207	low	
Caledon	\$ 4,377	low	
Sault Ste. Marie	\$ 4,505	low	
Clarington	\$ 4,697	low	
Sarnia	\$ 4,720	low	
North Bay	\$ 4,781	low	
Peterborough	\$ 5,130	low	
Halton Hills	\$ 5,178	low	
Newmarket	\$ 5,190	mid	
Aurora	\$ 5,249	mid	
Brantford	\$ 5,279	mid	
Niagara Falls	\$ 5,336	mid	
Welland	\$ 5,407	mid	
Ajax	\$ 5,583	high	
Pickering	\$ 5,841	high	
Belleville	\$ 5,848	high	\$ 5,026



**Residential Comparisons - Senior Executive —by Population Group**  
**Municipalities with populations greater 100,000 +**

Residential - Senior Executive Municipality	2010 Property Taxes	Relative Tax Burden	Average Within Population Range
Toronto (East)	\$ 4,099	low	
Chatham-Kent	\$ 4,707	low	
Barrie	\$ 4,789	low	
Brampton	\$ 5,012	low	
Mississauga	\$ 5,015	low	
Cambridge	\$ 5,130	low	
Richmond Hill	\$ 5,214	mid	
Guelph	\$ 5,275	mid	
Kitchener	\$ 5,307	mid	
Vaughan	\$ 5,367	mid	
Greater Sudbury	\$ 5,390	mid	
Oakville	\$ 5,412	mid	
Whitby	\$ 5,459	mid	
Kingston	\$ 5,539	mid	
Burlington	\$ 5,548	mid	
Markham	\$ 5,577	high	
London	\$ 5,605	high	
St. Catharines	\$ 5,657	high	
Hamilton	\$ 5,792	high	
Oshawa	\$ 5,859	high	
Waterloo	\$ 6,168	high	
Windsor	\$ 6,231	high	
Toronto (North)	\$ 6,299	high	
Thunder Bay	\$ 6,724	high	
Toronto (West)	\$ 6,755	high	
Ottawa	\$ 7,155	high	
Toronto (South)	\$ 11,569	high	\$ 5,802





**Residential Comparisons - Senior Executive — by Location**

Residential - Senior Executive Municipality	2010 Property Taxes	Relative Tax Burden	Average Within Population Range
Kawartha Lakes	\$ 4,207	low	
Cobourg	\$ 4,688	low	
Peterborough	\$ 5,130	low	
Prince Edward County	\$ 5,213	mid	
Kingston	\$ 5,539	mid	
Brockville	\$ 5,620	high	
Belleville	\$ 5,848	high	<b>Eastern</b>
Ottawa	\$ 7,155	high	\$ 5,425
<b>Toronto (East)</b>			
Toronto (East)	\$ 4,099	low	
Milton	\$ 4,124	low	
Caledon	\$ 4,377	low	
Clarington	\$ 4,697	low	
Brampton	\$ 5,012	low	
Mississauga	\$ 5,015	low	
Halton Hills	\$ 5,178	low	
Newmarket	\$ 5,190	mid	
Richmond Hill	\$ 5,214	mid	
Aurora	\$ 5,249	mid	
Vaughan	\$ 5,367	mid	
Oakville	\$ 5,412	mid	
Whitby	\$ 5,459	mid	
East Gwillimbury	\$ 5,504	mid	
Burlington	\$ 5,548	mid	
Markham	\$ 5,577	high	
Ajax	\$ 5,583	high	
Pickering	\$ 5,841	high	
Oshawa	\$ 5,859	high	
Georgina	\$ 5,953	high	
Whitchurch Stouffville	\$ 6,033	high	
Toronto (North)	\$ 6,299	high	
King	\$ 6,656	high	
Toronto (West)	\$ 6,755	high	<b>GTA</b>
Toronto (South)	\$ 11,569	high	\$ 5,663
<b>Niagara-on-the-Lake</b>			
Niagara-on-the-Lake	\$ 5,107	low	
Grimsby	\$ 5,257	mid	
Niagara Falls	\$ 5,336	mid	
Welland	\$ 5,407	mid	
Pelham	\$ 5,553	mid	
Thorold	\$ 5,566	high	<b>Niagara/ Hamilton</b>
St. Catharines	\$ 5,657	high	
Hamilton	\$ 5,792	high	\$ 5,459

**Residential Comparisons - Senior Executive —by Location (cont'd)**

Residential - Senior Executive Municipality	2010 Property Taxes	Relative Tax Burden	Average Within Population Range
Sault Ste. Marie	\$ 4,505	low	
North Bay	\$ 4,781	low	
Greater Sudbury	\$ 5,390	mid	
Thunder Bay	\$ 6,724	high	<b>North</b>
Timmins	\$ 7,024	high	\$ 5,685
Barrie	\$ 4,789	low	
Gravenhurst	\$ 4,830	low	
Orillia	\$ 4,998	low	
Huntsville	\$ 5,010	low	<b>Simcoe/</b>
Orangeville	\$ 5,462	mid	<b>Musk/Duff</b>
Bracebridge	\$ 5,687	high	\$ 5,129
Lakeshore	\$ 4,228	low	
Amherstburg	\$ 4,360	low	
Kingsville	\$ 4,430	low	
Saugeen Shores	\$ 4,444	low	
Chatham-Kent	\$ 4,707	low	
Sarnia	\$ 4,720	low	
Middlesex Centre	\$ 4,838	low	
Woolwich	\$ 4,925	low	
Woodstock	\$ 5,050	low	
Cambridge	\$ 5,130	low	
Stratford	\$ 5,226	mid	
Guelph	\$ 5,275	mid	
Brantford	\$ 5,279	mid	
Wellesley	\$ 5,280	mid	
Kitchener	\$ 5,307	mid	
Wilmot	\$ 5,353	mid	
Leamington	\$ 5,367	mid	
Tillsonburg	\$ 5,508	mid	
Haldimand	\$ 5,523	mid	
London	\$ 5,605	high	
North Dumfries	\$ 5,632	high	
St. Marys	\$ 5,911	high	
Central Elgin	\$ 6,050	high	
Waterloo	\$ 6,168	high	<b>Southwest</b>
Windsor	\$ 6,231	high	\$ 5,222

**Residential Comparisons - Summary**

The following table summarizes the ranking of each municipality in the survey for the residential property classes. In an effort to focus on the trends, rather than the absolutes, the summary provides relative rankings as low, low-mid, mid, mid-high or high.

Municipality	Location	Bungalow Summary	Executive Summary	Blended
Kawartha Lakes	Eastern	low	low	low
Quinte West	Eastern	low		low
Prince Edward County	Eastern	low	mid	low-mid
Peterborough	Eastern	mid	low	low-mid
Cobourg	Eastern	mid	low	low-mid
Kingston	Eastern	mid	mid	mid
Brockville	Eastern	mid	high	mid-high
Belleville	Eastern	mid	high	mid-high
Ottawa	Eastern	high	high	high
Toronto (East)	GTA	low	low	low
Milton	GTA	low	low	low
Clarington	GTA	mid	low	low-mid
Caledon	GTA	mid	low	low-mid
Halton Hills	GTA	mid	low	low-mid
East Gwillimbury	GTA	mid	mid	mid
Mississauga	GTA	high	low	mid
Brampton	GTA	high	low	mid
Vaughan	GTA	high	mid	mid-high
Burlington	GTA	high	mid	mid-high
Aurora	GTA	high	mid	mid-high
Newmarket	GTA	high	mid	mid-high
Oakville	GTA	high	mid	mid-high
Richmond Hill	GTA	high	mid	mid-high
Whitby	GTA	high	mid	mid-high
Georgina	GTA	mid	high	mid-high
Ajax	GTA	high	high	high
Toronto (West)	GTA	high	high	high
Whitchurch Stouffville	GTA	high	high	high
Toronto (North)	GTA	high	high	high
Oshawa	GTA	high	high	high
King	GTA	high	high	high
Pickering	GTA	high	high	high
Markham	GTA	high	high	high
Toronto (South)	GTA	high	high	high

**Residential Comparisons - Summary (cont'd)**

Municipality	Location	Bungalow Summary	Executive Summary	Blended
Fort Erie	Niagara/Hamilton	low		low
Port Colborne	Niagara/Hamilton	low		low
Wainfleet	Niagara/Hamilton	mid		mid
Niagara Falls	Niagara/Hamilton	mid	mid	mid
West Lincoln	Niagara/Hamilton	mid		mid
Pelham	Niagara/Hamilton	mid	mid	mid
Niagara-on-the-Lake	Niagara/Hamilton	high	low	mid
Welland	Niagara/Hamilton	mid	mid	mid
Grimsby	Niagara/Hamilton	high	mid	mid-high
Thorold	Niagara/Hamilton	mid	high	mid-high
Lincoln	Niagara/Hamilton	high		high
St. Catharines	Niagara/Hamilton	high	high	high
Hamilton	Niagara/Hamilton	high	high	high
<b>Sault Ste. Marie</b>				
Sault Ste. Marie	North	low	low	low
Greater Sudbury	North	low	mid	low-mid
North Bay	North	high	low	mid
Timmins	North	mid	high	mid-high
Thunder Bay	North	mid	high	mid-high
<b>Gravenhurst</b>				
Gravenhurst	Simcoe/Musk./Duff.	low	low	low
Huntsville	Simcoe/Musk./Duff.	low	low	low
Orillia	Simcoe/Musk./Duff.	low	low	low
Barrie	Simcoe/Musk./Duff.	mid	low	low-mid
Bracebridge	Simcoe/Musk./Duff.	low	high	mid
Orangeville	Simcoe/Musk./Duff.	high	mid	mid-high
<b>Kingsville</b>				
Kingsville	Southwest	low	low	low
Lambton Shores	Southwest	low	low	low
Lakeshore	Southwest	low	low	low
The Blue Mountains	Southwest	low	low	low
Saugeen Shores	Southwest	low	low	low
Woolwich	Southwest	low	low	low
Middlesex Centre	Southwest	low	low	low
Amherstburg	Southwest	low	low	low
St. Thomas	Southwest	low		low
Leamington	Southwest	low	mid	low-mid
Wilmot	Southwest	low	mid	low-mid
Tillsonburg	Southwest	low	mid	low-mid
Wellesley	Southwest	low	mid	low-mid
Haldimand	Southwest	low	mid	low-mid
Sarnia	Southwest	mid	low	low-mid
Cambridge	Southwest	mid	low	low-mid
Chatham-Kent	Southwest	mid	low	low-mid
St. Marys	Southwest	low	high	mid
North Dumfries	Southwest	low	high	mid
Stratford	Southwest	mid	mid	mid
Kitchener	Southwest	mid	mid	mid
Guelph	Southwest	mid	mid	mid
Brantford	Southwest	mid	mid	mid
Woodstock	Southwest	high	low	mid
Central Elgin	Southwest	mid	high	mid-high
Windsor	Southwest	mid	high	mid-high
London	Southwest	mid	high	mid-high
Waterloo	Southwest	high	high	high

**Residential Comparisons - Summary**

low	low-mid	mid	mid-high	high
Amherstburg	Barrie	Bracebridge	Aurora	Ajax
Fort Erie	Caledon	Brampton	Belleville	Hamilton
Gravenhurst	Cambridge	Brantford	Brockville	King
Huntsville	Chatham-Kent	East Gwillimbury	Burlington	Lincoln
Kawartha Lakes	Clarington	Guelph	Central Elgin	Markham
Kingsville	Cobourg	Kingston	Georgina	Oshawa
Lakeshore	Greater Sudbury	Kitchener	Grimsby	Ottawa
Lambton Shores	Haldimand	Mississauga	London	Pickering
Middlesex Centre	Halton Hills	Niagara Falls	Newmarket	St. Catharines
Milton	Leamington	Niagara-on-the-Lake	Oakville	Toronto (North)
Orillia	Peterborough	North Bay	Orangeville	Toronto (South)
Port Colborne	Prince Edward County	North Dumfries	Richmond Hill	Toronto (West)
Quinte West	Sarnia	Pelham	Thorold	Waterloo
Saugeen Shores	Tillsonburg	St. Marys	Thunder Bay	Whitchurch Stouffville
Sault Ste. Marie	Wellesley	Stratford	Timmins	
St. Thomas	Wilmot	Wainfleet	Vaughan	
The Blue Mountains		Welland	Whitby	
Toronto (East)		West Lincoln	Windsor	
Woolwich		Woodstock		

**Multi-Residential Comparisons - Walk-up Apartment**  
**(taxes calculated on a per unit basis) - sorted from lowest to highest**

Multi-Residential - Apartment Walk-up Municipality	CVA Ranking	2010 Property Taxes/Unit	Relative Tax Burden
The Blue Mountains	low	\$ 468	low
East Gwillimbury	mid	\$ 667	low
Prince Edward County	low	\$ 671	low
Richmond Hill	high	\$ 724	low
Vaughan	high	\$ 742	low
Lakeshore	low	\$ 742	low
Huntsville	mid	\$ 754	low
Newmarket	high	\$ 799	low
Kingsville	low	\$ 824	low
Sault Ste. Marie	low	\$ 848	low
Aurora	high	\$ 905	low
Bracebridge	high	\$ 956	low
Amherstburg	low	\$ 959	low
North Dumfries	mid	\$ 1,042	low
Caledon	high	\$ 1,060	low
Brockville	low	\$ 1,061	low
Lambton Shores	low	\$ 1,068	low
Timmins	low	\$ 1,086	low
Georgina	high	\$ 1,094	low
Barrie	high	\$ 1,120	low
Woolwich	mid	\$ 1,132	low
Wilmot	mid	\$ 1,136	low
Wainfleet	low	\$ 1,145	low
Quinte West	low	\$ 1,186	low
Mississauga	high	\$ 1,195	low
Orillia	mid	\$ 1,198	low
Fort Erie	low	\$ 1,217	low
Niagara Falls	low	\$ 1,238	mid
Lincoln	mid	\$ 1,258	mid
Greater Sudbury	low	\$ 1,260	mid
Sarnia	low	\$ 1,282	mid
Chatham-Kent	low	\$ 1,300	mid
West Lincoln	mid	\$ 1,306	mid
Milton	high	\$ 1,306	mid
Haldimand	mid	\$ 1,332	mid
Brantford	low	\$ 1,337	mid
Wellesley	high	\$ 1,340	mid
Windsor	low	\$ 1,393	mid
Ottawa	high	\$ 1,409	mid
St. Marys	mid	\$ 1,418	mid
Halton Hills	high	\$ 1,422	mid
Thorold	mid	\$ 1,425	mid
Grimsby	mid	\$ 1,428	mid
Cambridge	mid	\$ 1,437	mid
London	mid	\$ 1,440	mid
Kitchener	mid	\$ 1,457	mid

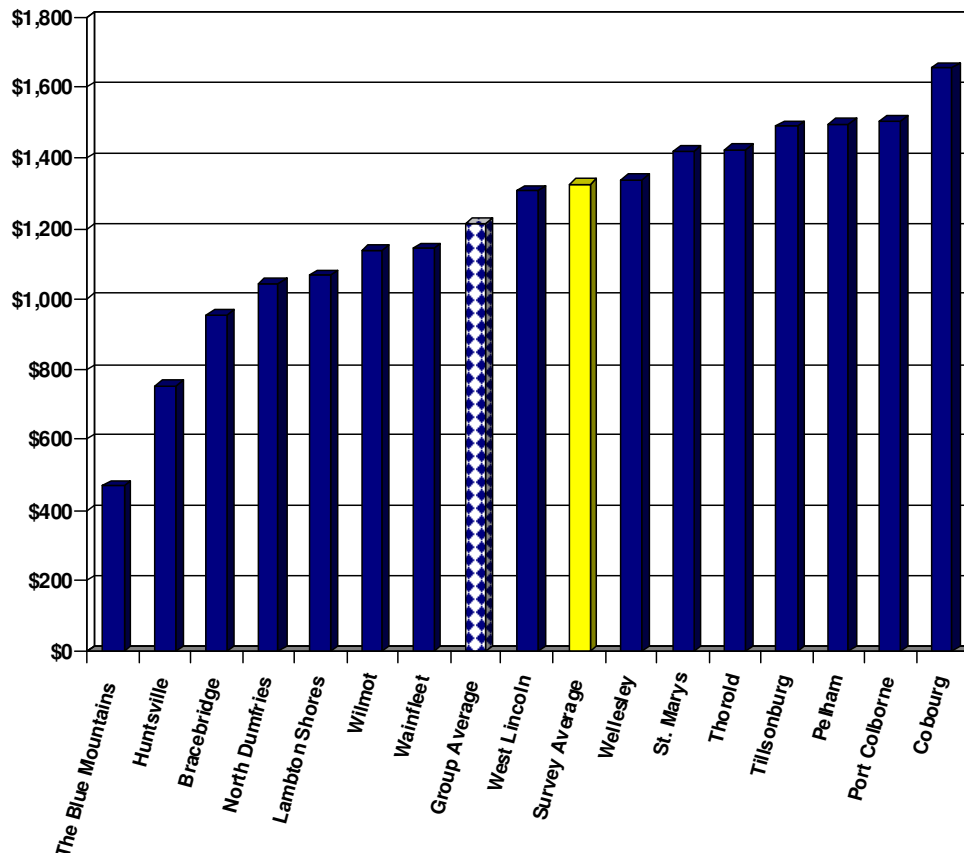
**Multi-Residential Comparisons - Walk-up Apartment**  
**(taxes calculated on a per unit basis) - sorted from lowest to highest—cont'd**

Multi-Residential - Apartment Walk-up Municipality	CVA Ranking	2010 Property Taxes/Unit	Relative Tax Burden
Ajax	mid	\$ 1,464	mid
St. Thomas	low	\$ 1,465	mid
Tillsonburg	low	\$ 1,488	mid
Thunder Bay	low	\$ 1,496	mid
Pelham	mid	\$ 1,497	mid
Port Colborne	low	\$ 1,504	mid
Waterloo	high	\$ 1,513	mid
North Bay	low	\$ 1,518	high
Burlington	high	\$ 1,534	high
St. Catharines	mid	\$ 1,540	high
Clarington	mid	\$ 1,557	high
Whitby	high	\$ 1,570	high
Kawartha Lakes	high	\$ 1,571	high
Peterborough	mid	\$ 1,574	high
Woodstock	low	\$ 1,578	high
Pickering	high	\$ 1,584	high
Brampton	high	\$ 1,602	high
Hamilton	low	\$ 1,606	high
Stratford	mid	\$ 1,617	high
Welland	mid	\$ 1,621	high
Toronto (East)	high	\$ 1,650	high
Cobourg	mid	\$ 1,655	high
Oakville	high	\$ 1,676	high
Guelph	mid	\$ 1,718	high
Toronto (West)	high	\$ 1,727	high
Belleville	low	\$ 1,728	high
Toronto (North)	high	\$ 1,760	high
Kingston	mid	\$ 1,817	high
Oshawa	high	\$ 1,949	high
Toronto (South)	high	\$ 2,012	high
Orangeville	mid	\$ 2,012	high
Average		\$ 1,327	
Median		\$ 1,409	
Min		\$ 468	
Max		\$ 2,012	

- With low Multi-Residential tax ratios, York, Muskoka municipalities, Barrie, Sault Ste. Marie, Prince Edward County and The Blue Mountains tended to have lower relative tax burdens in the Multi-Residential Class
- The average CVA per unit was \$56,500, with a range from \$29,900 to \$103,600

**Multi-Residential Walk-Ups**  
*(taxes calculated on a per unit basis) - sorted by Population Group*  
**Municipalities with populations less than 20,000**

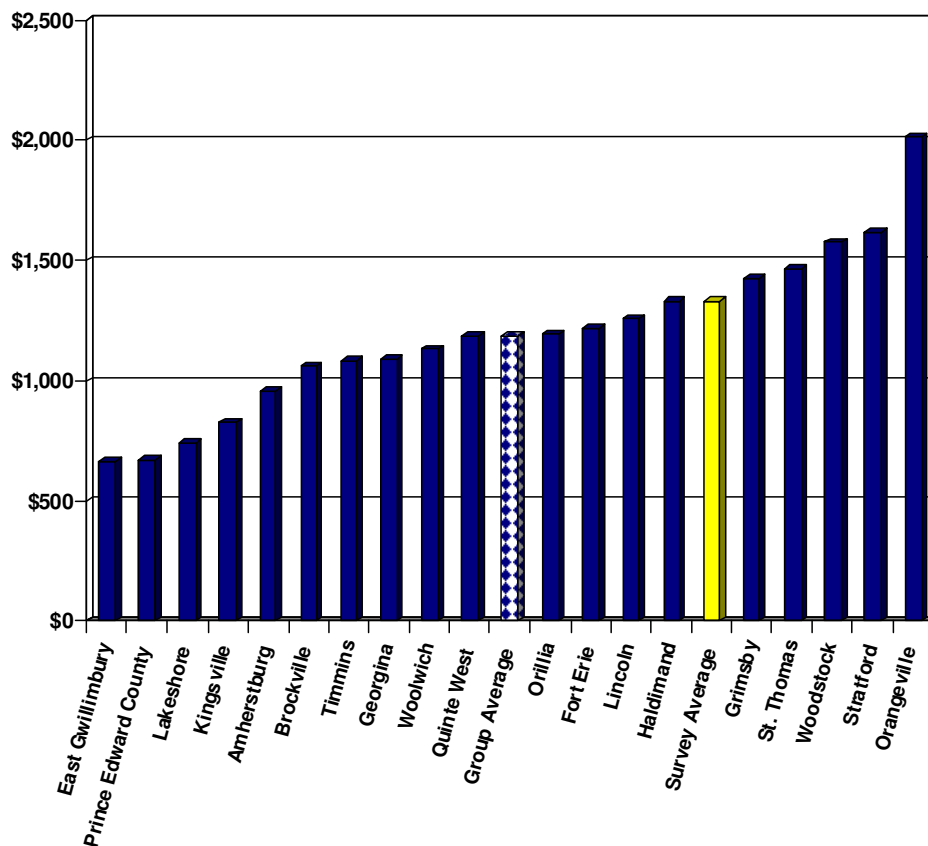
Multi-Residential - Apartment Walk-up Municipality	2010 Property Taxes/Unit	CVA Ranking	Relative Tax Burden	Average by Range
The Blue Mountains	\$ 468	low	low	
Huntsville	\$ 754	mid	low	
Bracebridge	\$ 956	high	low	
North Dumfries	\$ 1,042	mid	low	
Lambton Shores	\$ 1,068	low	low	
Wilmot	\$ 1,136	mid	low	
Wainfleet	\$ 1,145	low	low	
West Lincoln	\$ 1,306	mid	mid	
Wellesley	\$ 1,340	high	mid	
St. Marys	\$ 1,418	mid	mid	
Thorold	\$ 1,425	mid	mid	
Tillsonburg	\$ 1,488	low	mid	
Pelham	\$ 1,497	mid	mid	
Port Colborne	\$ 1,504	low	mid	
Cobourg	\$ 1,655	mid	high	\$ 1,213





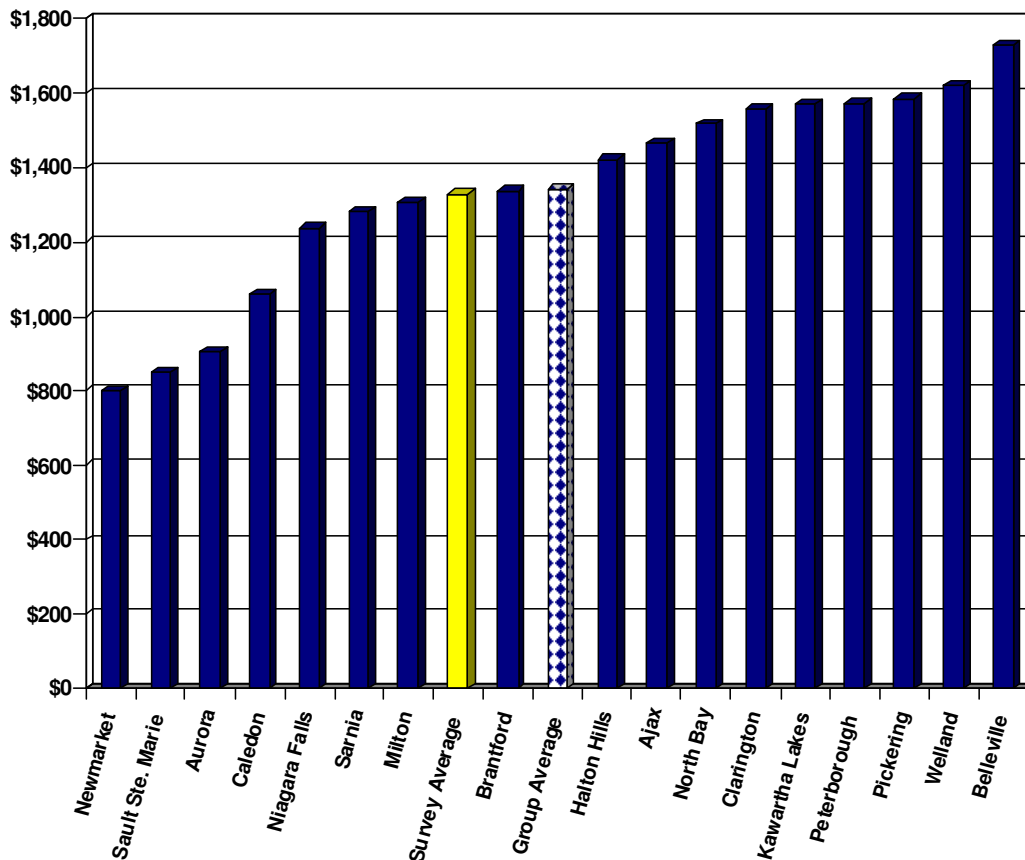
**Multi-Residential Walk-Ups**  
*(taxes calculated on a per unit basis) - sorted by Population Group*  
**Municipalities with populations between 20,000—49,999**

Multi-Residential - Apartment Walk-up Municipality	2010 Property Taxes/Unit	CVA Ranking	Relative Tax Burden	Average by Population Range
East Gwillimbury	\$ 667	mid	low	
Prince Edward County	\$ 671	low	low	
Lakeshore	\$ 742	low	low	
Kingsville	\$ 824	low	low	
Amherstburg	\$ 959	low	low	
Brockville	\$ 1,061	low	low	
Timmins	\$ 1,086	low	low	
Georgina	\$ 1,094	high	low	
Woolwich	\$ 1,132	mid	low	
Quinte West	\$ 1,186	low	low	
Orillia	\$ 1,198	mid	low	
Fort Erie	\$ 1,217	low	low	
Lincoln	\$ 1,258	mid	mid	
Haldimand	\$ 1,332	mid	mid	
Grimsby	\$ 1,428	mid	mid	
St. Thomas	\$ 1,465	low	mid	
Woodstock	\$ 1,578	low	high	
Stratford	\$ 1,617	mid	high	
Orangeville	\$ 2,012	mid	high	\$ 1,186

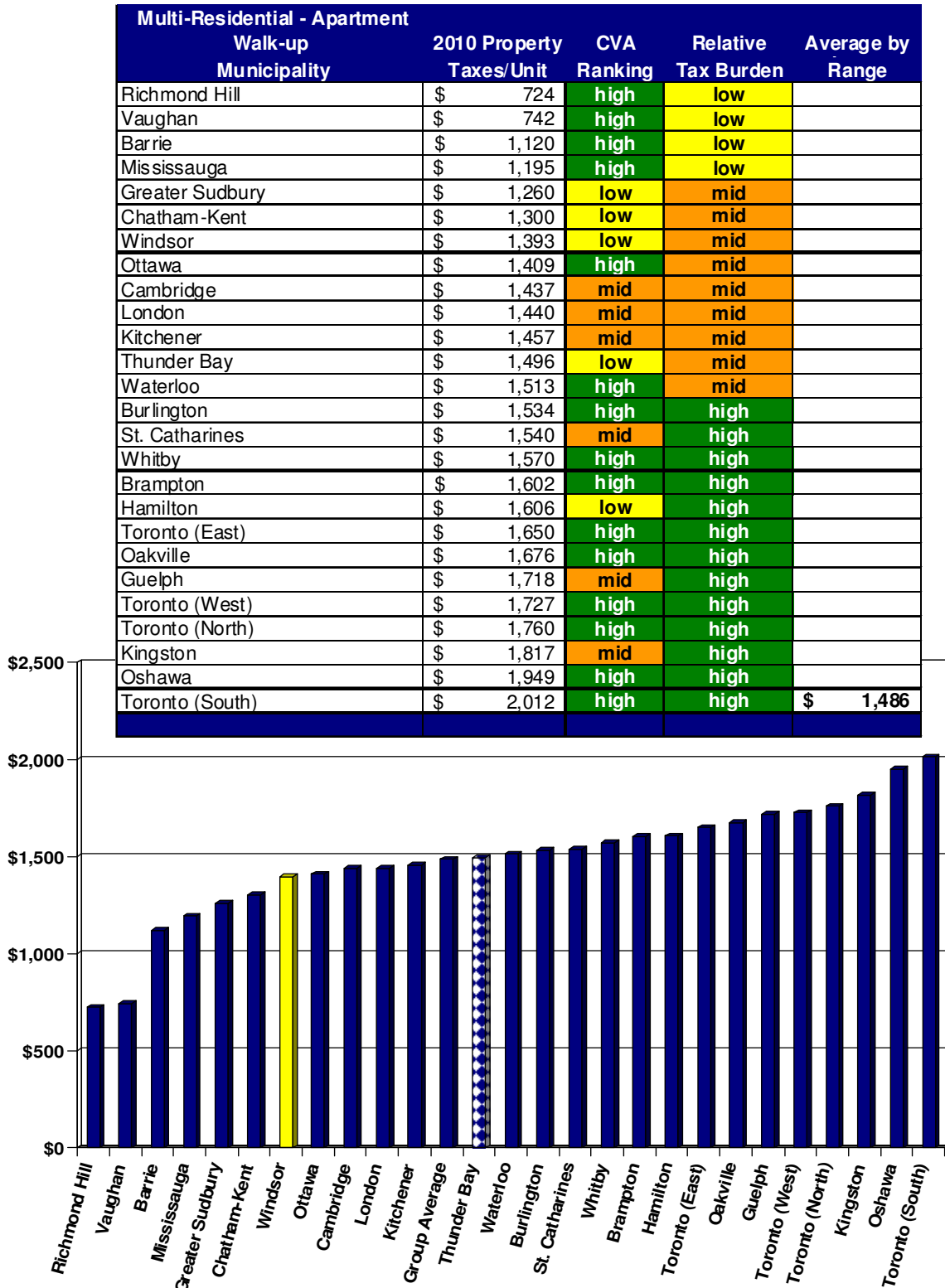


**Multi-Residential Comparisons - Walk-Up**  
**(taxes calculated on a per unit basis) - sorted by Population Group**  
**Municipalities with populations between 50,000—99,999**

Multi-Residential - Apartment Walk-up Municipality	2010 Property Taxes/Unit	CVA Ranking	Relative Tax Burden	Average by Population Range
Newmarket	\$ 799	high	low	
Sault Ste. Marie	\$ 848	low	low	
Aurora	\$ 905	high	low	
Caledon	\$ 1,060	high	low	
Niagara Falls	\$ 1,238	low	mid	
Sarnia	\$ 1,282	low	mid	
Milton	\$ 1,306	high	mid	
Brantford	\$ 1,337	low	mid	
Halton Hills	\$ 1,422	high	mid	
Ajax	\$ 1,464	mid	mid	
North Bay	\$ 1,518	low	high	
Clarington	\$ 1,557	mid	high	
Kawartha Lakes	\$ 1,571	high	high	
Peterborough	\$ 1,574	mid	high	
Pickering	\$ 1,584	high	high	
Welland	\$ 1,621	mid	high	
Belleville	\$ 1,728	low	high	\$ 1,342



**Multi-Residential Comparisons - Walk-Up**  
**(taxes calculated on a per unit basis) - sorted by Population Group**  
**Municipalities with populations 100,000 +**



**Multi-Residential Comparisons - Walk-Up**  
**(taxes calculated on a per unit basis) - sorted by Location**

<b>Multi-Residential - Apartment Walk-up Municipality</b>	<b>2010 Property Taxes/Unit</b>	<b>CVA Ranking</b>	<b>Relative Tax Burden</b>	<b>Average by Location</b>
Prince Edward County	\$ 671	low	low	
Brockville	\$ 1,061	low	low	
Quinte West	\$ 1,186	low	low	
Ottawa	\$ 1,409	high	mid	
Kawartha Lakes	\$ 1,571	high	high	
Peterborough	\$ 1,574	mid	high	
Cobourg	\$ 1,655	mid	high	
Belleville	\$ 1,728	low	high	<b>Eastern</b>
Kingston	\$ 1,817	mid	high	\$ 1,408
East Gwillimbury	\$ 667	mid	low	
Richmond Hill	\$ 724	high	low	
Vaughan	\$ 742	high	low	
Newmarket	\$ 799	high	low	
Aurora	\$ 905	high	low	
Caledon	\$ 1,060	high	low	
Georgina	\$ 1,094	high	low	
Mississauga	\$ 1,195	high	low	
Milton	\$ 1,306	high	mid	
Halton Hills	\$ 1,422	high	mid	
Ajax	\$ 1,464	mid	mid	
Burlington	\$ 1,534	high	high	
Clarington	\$ 1,557	mid	high	
Whitby	\$ 1,570	high	high	
Pickering	\$ 1,584	high	high	
Brampton	\$ 1,602	high	high	
Toronto (East)	\$ 1,650	high	high	
Oakville	\$ 1,676	high	high	
Toronto (West)	\$ 1,727	high	high	
Toronto (North)	\$ 1,760	high	high	
Oshawa	\$ 1,949	high	high	<b>GTA</b>
Toronto (South)	\$ 2,012	high	high	\$ 1,364
Wainfleet	\$ 1,145	low	low	
Fort Erie	\$ 1,217	low	low	
Niagara Falls	\$ 1,238	low	mid	
Lincoln	\$ 1,258	mid	mid	
West Lincoln	\$ 1,306	mid	mid	
Thorold	\$ 1,425	mid	mid	
Grimsby	\$ 1,428	mid	mid	
Pelham	\$ 1,497	mid	mid	
Port Colborne	\$ 1,504	low	mid	
St. Catharines	\$ 1,540	mid	high	<b>Niagara/</b>
Hamilton	\$ 1,606	low	high	<b>Hamilton</b>
Welland	\$ 1,621	mid	high	\$ 1,399

**Multi-Residential Comparisons - Walk-Up**  
*(taxes calculated on a per unit basis) - sorted by Location (cont'd)*

<b>Multi-Residential - Apartment Walk-up Municipality</b>	<b>2010 Property Taxes/Unit</b>	<b>CVA Ranking</b>	<b>Relative Tax Burden</b>	<b>Average by Location</b>
Sault Ste. Marie	\$ 848	low	low	
Timmins	\$ 1,086	low	low	
Greater Sudbury	\$ 1,260	low	mid	
Thunder Bay	\$ 1,496	low	mid	<b>Northern</b>
North Bay	\$ 1,518	low	high	\$ 1,242
Huntsville	\$ 754	mid	low	
Bracebridge	\$ 956	high	low	
Barrie	\$ 1,120	high	low	<b>Simcoe/Musk/ Duff.</b>
Orillia	\$ 1,198	mid	low	
Orangeville	\$ 2,012	mid	high	\$ 1,208
Gravenhurst	N/A			
The Blue Mountains	\$ 468	low	low	
Lakeshore	\$ 742	low	low	
Kingsville	\$ 824	low	low	
Amherstburg	\$ 959	low	low	
North Dumfries	\$ 1,042	mid	low	
Lambton Shores	\$ 1,068	low	low	
Woolwich	\$ 1,132	mid	low	
Wilmot	\$ 1,136	mid	low	
Sarnia	\$ 1,282	low	mid	
Chatham-Kent	\$ 1,300	low	mid	
Haldimand	\$ 1,332	mid	mid	
Brantford	\$ 1,337	low	mid	
Wellesley	\$ 1,340	high	mid	
Windsor	\$ 1,393	low	mid	
St. Marys	\$ 1,418	mid	mid	
Cambridge	\$ 1,437	mid	mid	
London	\$ 1,440	mid	mid	
Kitchener	\$ 1,457	mid	mid	
St. Thomas	\$ 1,465	low	mid	
Tillsonburg	\$ 1,488	low	mid	
Waterloo	\$ 1,513	high	mid	
Woodstock	\$ 1,578	low	high	
Stratford	\$ 1,617	mid	high	<b>Southwest</b>
Guelph	\$ 1,718	mid	high	\$ 1,270

**Multi-Residential Comparisons - Mid/High-Rise Apartment**

Multi-Residential Apartment High-rise Municipality	CVA Ranking	2010 Property Taxes per Unit	Relative Tax Burden
Prince Edward County	low	\$ 689	low
East Gwillimbury	high	\$ 778	low
King	high	\$ 858	low
Markham	high	\$ 941	low
Whitchurch-Stouffville	high	\$ 943	low
Sault Ste. Marie	low	\$ 945	low
Vaughan	high	\$ 952	low
Newmarket	high	\$ 960	low
Aurora	high	\$ 1,031	low
Georgina	high	\$ 1,039	low
Lincoln	low	\$ 1,067	low
Richmond Hill	high	\$ 1,079	low
Pelham	low	\$ 1,104	low
Timmins	low	\$ 1,155	low
Brockville	low	\$ 1,164	low
Grimsby	low	\$ 1,172	low
Barrie	high	\$ 1,240	low
Thorold	low	\$ 1,285	low
Leamington	low	\$ 1,323	low
Greater Sudbury	low	\$ 1,415	low
Milton	high	\$ 1,418	low
Orillia	mid	\$ 1,440	mid
Halton Hills	high	\$ 1,444	mid
Cambridge	mid	\$ 1,447	mid
North Bay	low	\$ 1,468	mid
Mississauga	high	\$ 1,469	mid
London	low	\$ 1,474	mid
Amherstburg	mid	\$ 1,480	mid
Stratford	mid	\$ 1,561	mid
Ottawa	high	\$ 1,569	mid
Brampton	high	\$ 1,574	mid
Brantford	mid	\$ 1,584	mid
Niagara Falls	mid	\$ 1,584	mid
Toronto (East)	mid	\$ 1,647	mid
Fort Erie	mid	\$ 1,669	mid
Whitby	mid	\$ 1,710	mid
Chatham-Kent	low	\$ 1,712	mid
Clarington	mid	\$ 1,716	mid
Waterloo	mid	\$ 1,722	mid
Ajax	mid	\$ 1,726	mid
Kitchener	mid	\$ 1,732	mid
Guelph	mid	\$ 1,732	mid
Windsor	low	\$ 1,747	high
Kingston	low	\$ 1,792	high

**Multi-Residential Comparisons - Mid/High-Rise Apartment (cont'd)**

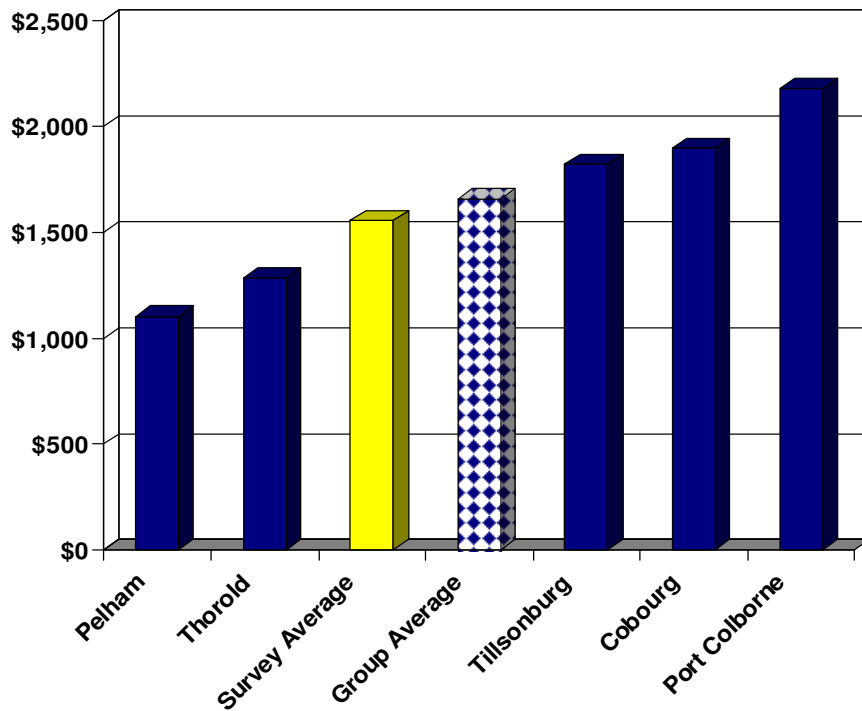
Multi-Residential Apartment High-rise Municipality	CVA Ranking	2010 Property Taxes per Unit	Relative Tax Burden
Kawartha Lakes	high	\$ 1,810	high
Toronto (West)	high	\$ 1,821	high
Tillsonburg	low	\$ 1,821	high
Oshawa	mid	\$ 1,844	high
Sarnia	low	\$ 1,846	high
Hamilton	low	\$ 1,851	high
Peterborough	mid	\$ 1,864	high
Burlington	high	\$ 1,868	high
Toronto (North)	high	\$ 1,887	high
St. Catharines	mid	\$ 1,894	high
Cobourg	mid	\$ 1,896	high
Welland	mid	\$ 1,899	high
Oakville	high	\$ 1,921	high
Belleville	low	\$ 1,950	high
Woodstock	low	\$ 1,982	high
Toronto (South)	high	\$ 2,030	high
Thunder Bay	low	\$ 2,054	high
Port Colborne	mid	\$ 2,178	high
Orangeville	mid	\$ 2,265	high
Pickering	high	\$ 2,274	high
St. Thomas	high	\$ 2,594	high
<b>Average</b>		\$ 1,555	
<b>Median</b>		\$ 1,584	
<b>Min</b>		\$ 689	
<b>Max</b>		\$ 2,594	

- 21 of the 83 municipalities were not represented due to insufficient comparable properties.
- The CVA per unit varied across the survey, with a range of \$34,000 to \$110,000 per multi-residential unit and an average of \$66,000.

**Multi-Residential Comparisons—Mid/High-Rise Apartment  
(taxes calculated on a per unit basis) - sorted by Population Group**

**Municipalities with populations less than 20,000**

Multi-Residential Apartment High-rise	2010 Property Taxes per unit	Relative Tax Burden	Average Population Range
Pelham	\$ 1,104	low	
Thorold	\$ 1,285	low	
Tillsonburg	\$ 1,821	high	
Cobourg	\$ 1,896	high	
Port Colborne	\$ 2,178	high	\$ 1,657

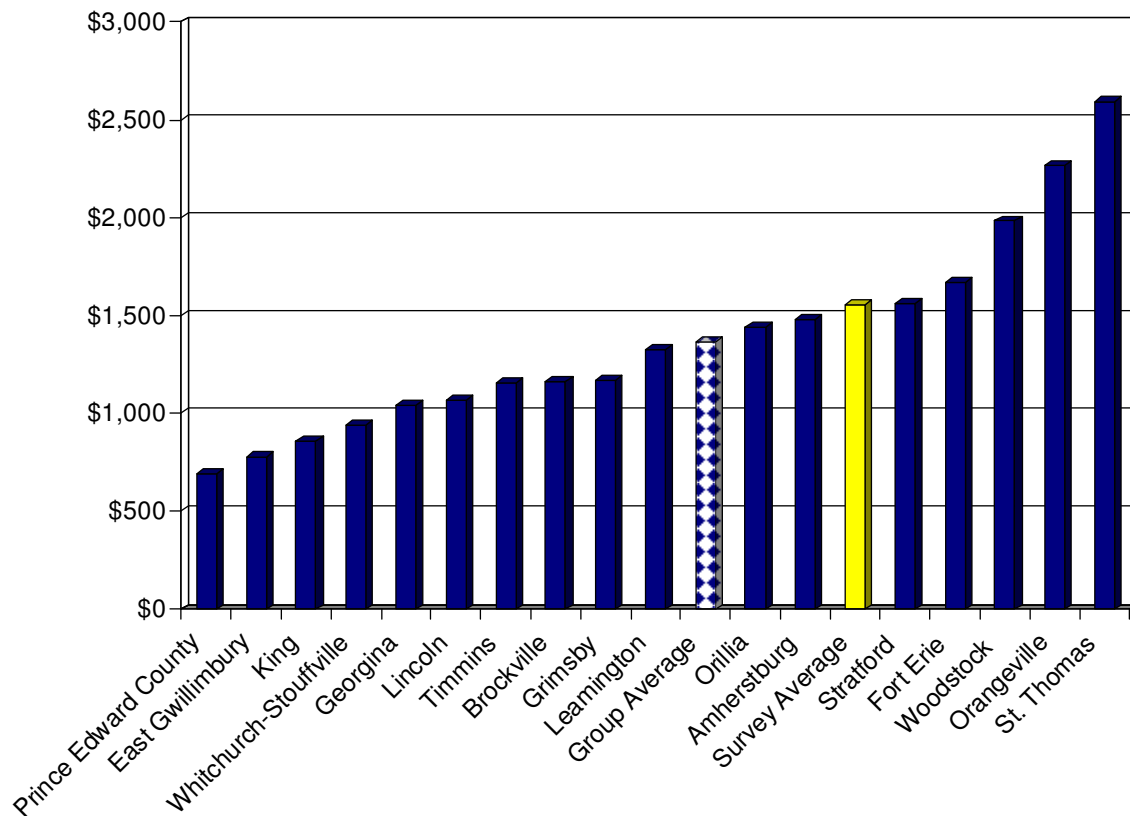




**Multi-Residential Comparisons - Mid/High-Rise Apartment  
(taxes calculated on a per unit basis) - sorted by Population Group (cont'd)**

**Municipalities with populations between 20,000-49,999**

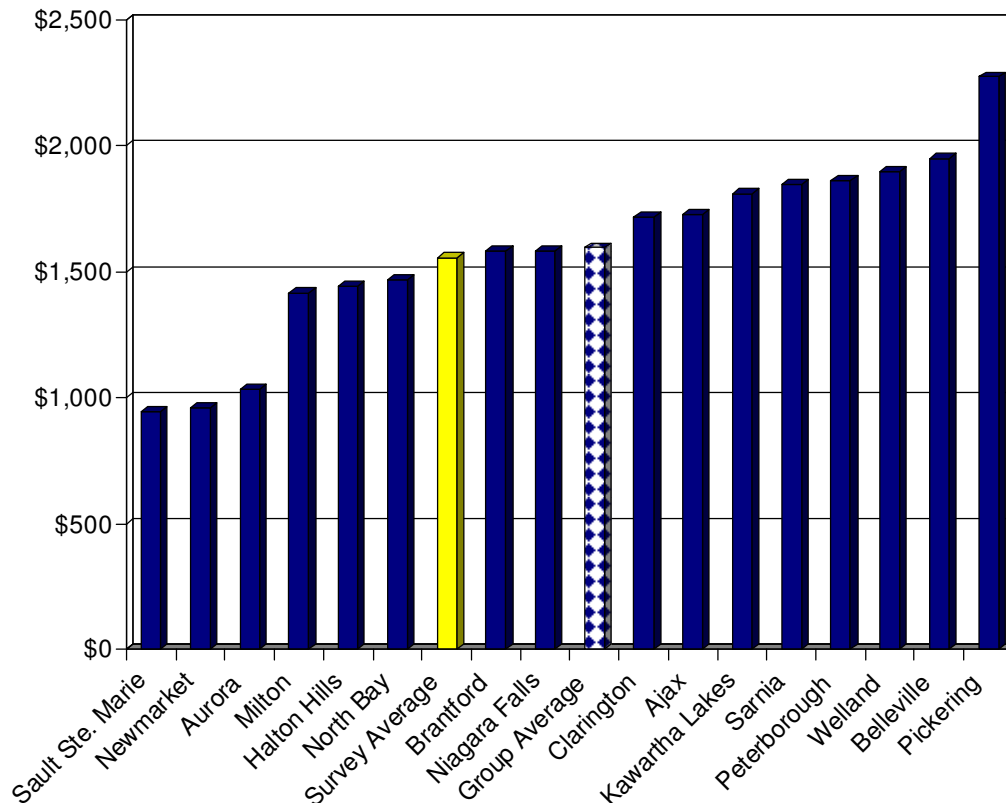
Multi-Residential Apartment High-rise	2010 Property Taxes per unit	Relative Tax Burden	Average Population Range
Prince Edward County	\$ 689	low	
East Gwillimbury	\$ 778	low	
King	\$ 858	low	
Whitchurch-Stouffville	\$ 943	low	
Georgina	\$ 1,039	low	
Lincoln	\$ 1,067	low	
Timmins	\$ 1,155	low	
Brockville	\$ 1,164	low	
Grimsby	\$ 1,172	low	
Leamington	\$ 1,323	low	
Orillia	\$ 1,440	mid	
Amherstburg	\$ 1,480	mid	
Stratford	\$ 1,561	mid	
Fort Erie	\$ 1,669	mid	
Woodstock	\$ 1,982	high	
Orangeville	\$ 2,265	high	
St. Thomas	\$ 2,594	high	\$ 1,363



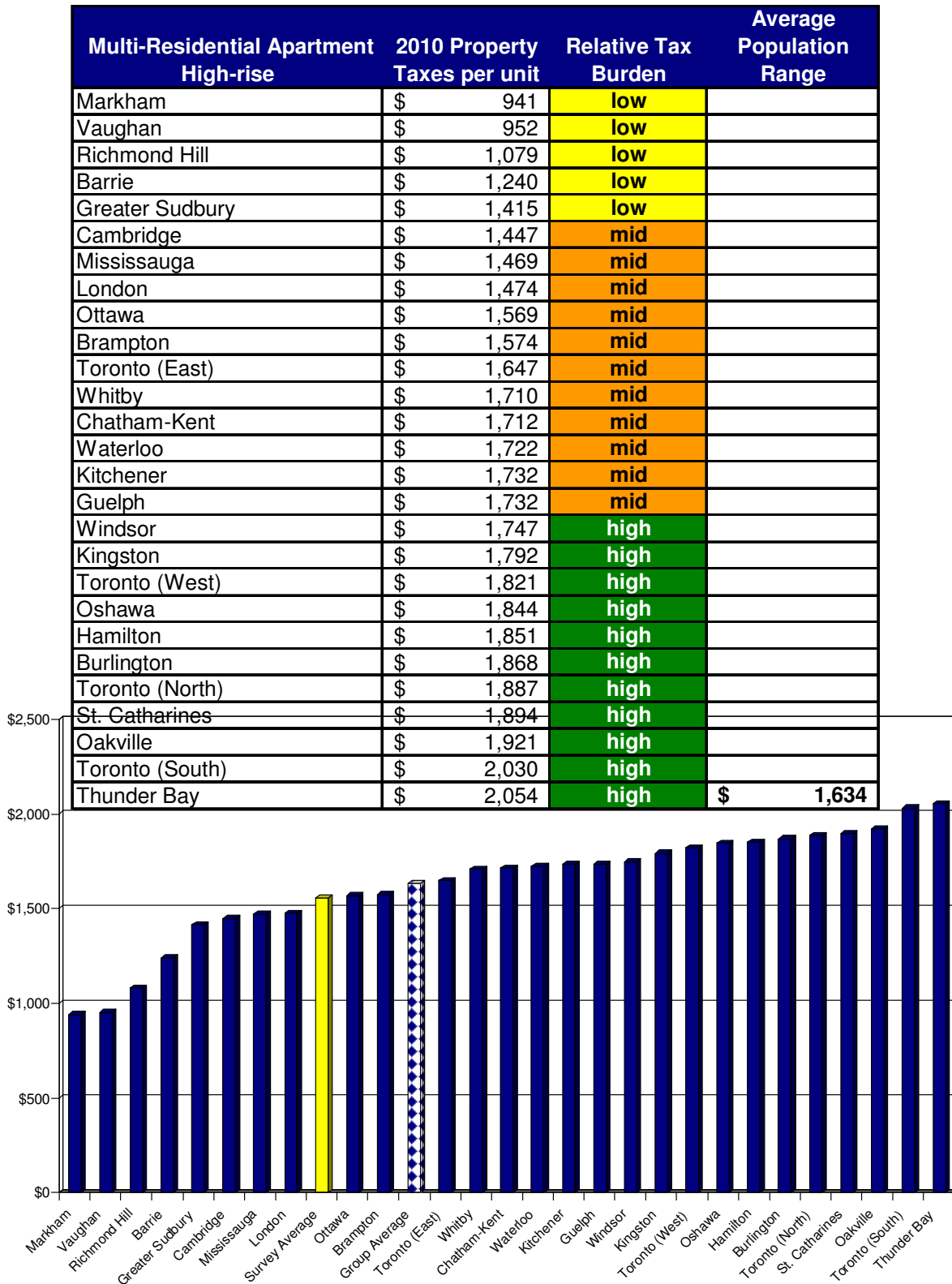
**Multi-Residential Comparisons - Mid/High-Rise Apartment  
(taxes calculated on a per unit basis) - sorted by Population Group (cont'd)**

**Municipalities with populations between 50,000-99,999**

Multi-Residential Apartment High-rise	2010 Property Taxes per unit	Relative Tax Burden	Average Population Range
Sault Ste. Marie	\$ 945	low	
Newmarket	\$ 960	low	
Aurora	\$ 1,031	low	
Milton	\$ 1,418	low	
Halton Hills	\$ 1,444	mid	
North Bay	\$ 1,468	mid	
Brantford	\$ 1,584	mid	
Niagara Falls	\$ 1,584	mid	
Clarington	\$ 1,716	mid	
Ajax	\$ 1,726	mid	
Kawartha Lakes	\$ 1,810	high	
Sarnia	\$ 1,846	high	
Peterborough	\$ 1,864	high	
Welland	\$ 1,899	high	
Belleville	\$ 1,950	high	
Pickering	\$ 2,274	high	\$ 1,595



**Multi-Residential Comparisons - Mid/High-Rise Apartment**  
**(taxes calculated on a per unit basis) - sorted by Population Group (cont'd)**  
**Municipalities with populations 100,000+ (Taxes per Unit)**



**Multi-Residential Comparisons - Mid/High-Rise Apartment  
(taxes calculated on a per unit basis) - sorted by Location**

Multi-Residential Apartment High-rise	Relative Tax Burden	2010 Property Taxes per unit	Average by Location
Prince Edward County	low	\$ 689	
Brockville	low	\$ 1,164	
Ottawa	mid	\$ 1,569	
Kingston	high	\$ 1,792	
Kawartha Lakes	high	\$ 1,810	
Peterborough	high	\$ 1,864	
Cobourg	high	\$ 1,896	<b>Eastern</b>
Belleville	high	\$ 1,950	<b>\$ 1,592</b>
East Gwillimbury	low	\$ 778	
King	low	\$ 858	
Markham	low	\$ 941	
Whitchurch-Stouffville	low	\$ 943	
Vaughan	low	\$ 952	
Newmarket	low	\$ 960	
Aurora	low	\$ 1,031	
Georgina	low	\$ 1,039	
Richmond Hill	low	\$ 1,079	
Milton	low	\$ 1,418	
Halton Hills	mid	\$ 1,444	
Mississauga	mid	\$ 1,469	
Brampton	mid	\$ 1,574	
Toronto (East)	mid	\$ 1,647	
Whitby	mid	\$ 1,710	
Clarington	mid	\$ 1,716	
Ajax	mid	\$ 1,726	
Toronto (West)	high	\$ 1,821	
Oshawa	high	\$ 1,844	
Burlington	high	\$ 1,868	
Toronto (North)	high	\$ 1,887	
Oakville	high	\$ 1,921	
Toronto (South)	high	\$ 2,030	<b>GTA</b>
Pickering	high	\$ 2,274	<b>\$ 1,455</b>
Lincoln	low	\$ 1,067	
Pelham	low	\$ 1,104	
Grimsby	low	\$ 1,172	
Thorold	low	\$ 1,285	
Niagara Falls	mid	\$ 1,584	
Fort Erie	mid	\$ 1,669	
Hamilton	high	\$ 1,851	
St. Catharines	high	\$ 1,894	<b>Niagara/ Hamilton</b>
Welland	high	\$ 1,899	
Port Colborne	high	\$ 2,178	<b>\$ 1,570</b>

**Multi-Residential Comparisons - Mid/High-Rise Apartment  
(taxes calculated on a per unit basis) - sorted by Location (cont'd)**

<b>Multi-Residential Apartment High-rise</b>	<b>Relative Tax Burden</b>	<b>2010 Property Taxes per unit</b>	<b>Average by Location</b>
Sault Ste. Marie	low	\$ 945	
Timmins	low	\$ 1,155	
Greater Sudbury	low	\$ 1,415	
North Bay	mid	\$ 1,468	<b>North</b>
Thunder Bay	high	\$ 2,054	<b>\$ 1,407</b>
Barrie	low	\$ 1,240	
Orillia	mid	\$ 1,440	<b>Simcoe</b>
Orangeville	high	\$ 2,265	<b>\$ 1,648</b>
Leamington	low	\$ 1,323	
Cambridge	mid	\$ 1,447	
London	mid	\$ 1,474	
Amherstburg	mid	\$ 1,480	
Stratford	mid	\$ 1,561	
Brantford	mid	\$ 1,584	
Chatham-Kent	mid	\$ 1,712	
Waterloo	mid	\$ 1,722	
Kitchener	mid	\$ 1,732	
Guelph	mid	\$ 1,732	
Windsor	high	\$ 1,747	
Tillsonburg	high	\$ 1,821	
Sarnia	high	\$ 1,846	
Woodstock	high	\$ 1,982	<b>Southwest</b>
St. Thomas	high	\$ 2,594	<b>\$ 1,717</b>

**Multi-Residential Comparisons - Summary**

The following chart summarizes the municipality's ranking in the two Multi-Residential classes by location.

Municipality	Location	Relative Tax Burden Ranking Walk-Up	Relative Tax Burden Ranking Mid/High	Relative Tax Burden Ranking Blended Apartment
Prince Edward County	Eastern	low	low	low
Brockville	Eastern	low	low	low
Quinte West	Eastern	low		low
Ottawa	Eastern	mid	mid	mid
Kawartha Lakes	Eastern	high	high	high
Peterborough	Eastern	high	high	high
Cobourg	Eastern	high	high	high
Belleville	Eastern	high	high	high
Kingston	Eastern	high	high	high
East Gwillimbury	GTA	low	low	low
King	GTA		low	low
Whitchurch-Stouffville	GTA		low	low
Richmond Hill	GTA	low	low	low
Markham	GTA		low	low
Vaughan	GTA	low	low	low
Newmarket	GTA	low	low	low
Aurora	GTA	low	low	low
Caledon	GTA	low		low
Georgina	GTA	low	low	low
Mississauga	GTA	low	mid	low-mid
Milton	GTA	mid	low	low-mid
Halton Hills	GTA	mid	mid	mid
Ajax	GTA	mid	mid	mid
Clarington	GTA	high	mid	mid-high
Whitby	GTA	high	mid	mid-high
Brampton	GTA	high	mid	mid-high
Toronto (East)	GTA	high	mid	mid-high
Pickering	GTA	high	high	high
Burlington	GTA	high	high	high
Oakville	GTA	high	high	high
Toronto (West)	GTA	high	high	high
Toronto (North)	GTA	high	high	high
Oshawa	GTA	high	high	high
Toronto (South)	GTA	high	high	high
Wainfleet	Niagara/Hamilton	low		low
Fort Erie	Niagara/Hamilton	low	mid	low-mid
Lincoln	Niagara/Hamilton	mid	low	low-mid
Thorold	Niagara/Hamilton	mid	low	low-mid
Grimsby	Niagara/Hamilton	mid	low	low-mid
Pelham	Niagara/Hamilton	mid	low	low-mid
Niagara Falls	Niagara/Hamilton	mid	mid	mid
West Lincoln	Niagara/Hamilton	mid		mid
Port Colborne	Niagara/Hamilton	mid	high	mid-high
St. Catharines	Niagara/Hamilton	high	high	high
Hamilton	Niagara/Hamilton	high	high	high
Welland	Niagara/Hamilton	high	high	high

**Multi-Residential Comparisons - Summary (cont'd)**

Municipality	Location	Relative Tax Burden Ranking Walk-Up	Relative Tax Burden Ranking Mid/High	Relative Tax Burden Ranking Blended Apartment
Sault Ste. Marie	North	low	low	low
Timmins	North	low	low	low
Greater Sudbury	North	mid	low	low-mid
Thunder Bay	North	mid	high	mid-high
North Bay	North	high	mid	mid-high
Huntsville	Simcoe/Musk./Duff.	low		low
Bracebridge	Simcoe/Musk./Duff.	low		low
Barrie	Simcoe/Musk./Duff.	low	low	low
Orillia	Simcoe/Musk./Duff.	low	mid	low-mid
Orangeville	Simcoe/Musk./Duff.	high	high	high
Leamington	Southwest		low	low
The Blue Mountains	Southwest	low		low
Lakeshore	Southwest	low		low
Kingsville	Southwest	low		low
Wilmot	Southwest	low		low
Woolwich	Southwest	low		low
Lambton Shores	Southwest	low		low
Amherstburg	Southwest	low	mid	low-mid
Chatham-Kent	Southwest	mid	mid	mid
North Dumfries	Southwest	mid		mid
Haldimand	Southwest	mid		mid
Brantford	Southwest	mid	mid	mid
Wellesley	Southwest	mid		mid
London	Southwest	mid	mid	mid
Cambridge	Southwest	mid	mid	mid
St. Marys	Southwest	mid		mid
Kitchener	Southwest	mid	mid	mid
Tillsonburg	Southwest	mid	high	mid-high
Sarnia	Southwest	mid	high	mid-high
Windsor	Southwest	mid	high	mid-high
St. Thomas	Southwest	mid	high	mid-high
Waterloo	Southwest	mid	high	mid-high
Stratford	Southwest	high	mid	mid-high
Guelph	Southwest	high	mid	mid-high
Woodstock	Southwest	high	high	high

**Multi-Residential Comparisons - Summary**

- There was a high degree of consistency in terms of the relative tax burdens across the two multi-residential property types
- Municipalities with higher tax ratios typically also have higher relative tax burdens in the multi-residential class. The tax ratio is a better predictor in the multi-residential class than the commercial and industrial classes because of the consistent Province-wide residential education rate
- Toronto, Dufferin, Belleville, Guelph, Hamilton, Thunder Bay, Windsor and Kingston with relatively high Multi-Residential tax ratios have Mid-high to High tax burden compared to the other municipalities in the survey

low	low-mid	mid	mid-high	high
Aurora	Amherstburg	Ajax	Brampton	Belleville
Barrie	Fort Erie	Brantford	Clarington	Burlington
Bracebridge	Greater Sudbury	Cambridge	North Bay	Cobourg
Brockville	Grimsby	Chatham-Kent	Port Colborne	Guelph
Caledon	Lincoln	Haldimand	Sarnia	Hamilton
East Gwillimbury	Milton	Halton Hills	St. Thomas	Kawartha Lakes
Georgina	Mississauga	Kitchener	Stratford	Kingston
Huntsville	Niagara Falls	London	Thunder Bay	Oakville
King	Orillia	Ottawa	Tillsonburg	Orangeville
Kingsville	Pelham	St. Marys	Toronto (East)	Oshawa
Lakeshore	Thorold	Wellesley	Waterloo	Peterborough
Lambton Shores		West Lincoln	Whitby	Pickering
Leamington			Windsor	St. Catharines
Markham				Toronto (North)
Newmarket				Toronto (South)
North Dumfries				Toronto (West)
Prince Edward County				Welland
Quinte West				Woodstock
Richmond Hill				
Sault Ste. Marie				
The Blue Mountains				
Timmins				
Vaughan				
Wainfleet				
Whitchurch-Stouffville				
Wilmot				
Woolwich				



**Commercial Comparisons - Office Buildings**  
**(taxes calculated on a per square foot basis)**

Commercial - Office Municipality	CVA Ranking	2010 Municipal Taxes Per Sq.ft.	2010 Education Taxes Per Sq.ft.	2010 Total Taxes Per Sq.ft.	Relative Tax Burden
Prince Edward County	mid	\$ 0.69	\$ 0.60	\$ 1.28	low
Kawartha Lakes	low	\$ 0.81	\$ 0.82	\$ 1.63	low
Sarnia	low	\$ 0.96	\$ 0.75	\$ 1.71	low
Timmins	low	\$ 1.35	\$ 0.57	\$ 1.92	low
Niagara-on-the-Lake	low	\$ 1.03	\$ 0.92	\$ 1.95	low
Haldimand	low	\$ 1.09	\$ 0.95	\$ 2.05	low
Amherstburg	mid	\$ 0.95	\$ 1.10	\$ 2.05	low
Sault Ste. Marie	low	\$ 1.52	\$ 0.56	\$ 2.08	low
Halton Hills	mid	\$ 1.03	\$ 1.08	\$ 2.11	low
Port Colborne	low	\$ 1.37	\$ 0.75	\$ 2.12	low
Whitchurch-Stouffville	high	\$ 0.90	\$ 1.30	\$ 2.20	low
Leamington	mid	\$ 1.18	\$ 1.03	\$ 2.21	low
Welland	low	\$ 1.43	\$ 0.79	\$ 2.22	low
Central Elgin	low	\$ 1.40	\$ 0.83	\$ 2.22	low
St. Marys	mid	\$ 1.45	\$ 0.83	\$ 2.28	low
Orillia	low	\$ 1.31	\$ 0.99	\$ 2.30	low
Newmarket	high	\$ 1.05	\$ 1.31	\$ 2.36	low
Brantford	low	\$ 1.41	\$ 1.02	\$ 2.44	low
Hamilton	low	\$ 1.55	\$ 0.93	\$ 2.48	low
Milton	high	\$ 1.10	\$ 1.38	\$ 2.49	low
Orangeville	mid	\$ 1.36	\$ 1.12	\$ 2.49	low
St. Thomas	low	\$ 1.48	\$ 1.03	\$ 2.51	low
Quinte West	mid	\$ 1.31	\$ 1.21	\$ 2.51	low
Belleville	low	\$ 1.50	\$ 1.03	\$ 2.53	mid
Waterloo	low	\$ 1.38	\$ 1.16	\$ 2.54	mid
London	low	\$ 1.37	\$ 1.18	\$ 2.55	mid
St. Catharines	low	\$ 1.58	\$ 0.98	\$ 2.56	mid
Brockville	low	\$ 1.46	\$ 1.14	\$ 2.61	mid
Georgina	high	\$ 1.31	\$ 1.33	\$ 2.64	mid
Oshawa	mid	\$ 1.81	\$ 0.90	\$ 2.71	mid
Kitchener	mid	\$ 1.55	\$ 1.27	\$ 2.82	mid
Cobourg	mid	\$ 1.56	\$ 1.32	\$ 2.89	mid
Fort Erie	mid	\$ 1.76	\$ 1.14	\$ 2.90	mid
Greater Sudbury	low	\$ 1.97	\$ 0.92	\$ 2.90	mid
Niagara Falls	mid	\$ 1.74	\$ 1.17	\$ 2.91	mid
Grimsby	mid	\$ 1.75	\$ 1.24	\$ 2.99	mid
North Bay	low	\$ 2.00	\$ 1.02	\$ 3.03	mid
Caledon	high	\$ 1.26	\$ 1.79	\$ 3.05	mid
Mississauga	high	\$ 1.35	\$ 1.73	\$ 3.08	mid
Peterborough	mid	\$ 1.73	\$ 1.36	\$ 3.09	mid
Vaughan	high	\$ 1.26	\$ 1.86	\$ 3.12	mid
Markham	high	\$ 1.24	\$ 1.88	\$ 3.12	mid
Thorold	mid	\$ 1.93	\$ 1.23	\$ 3.16	mid

**Commercial Comparisons - Office Buildings**  
**(taxes calculated on a per square foot basis) (cont'd)**

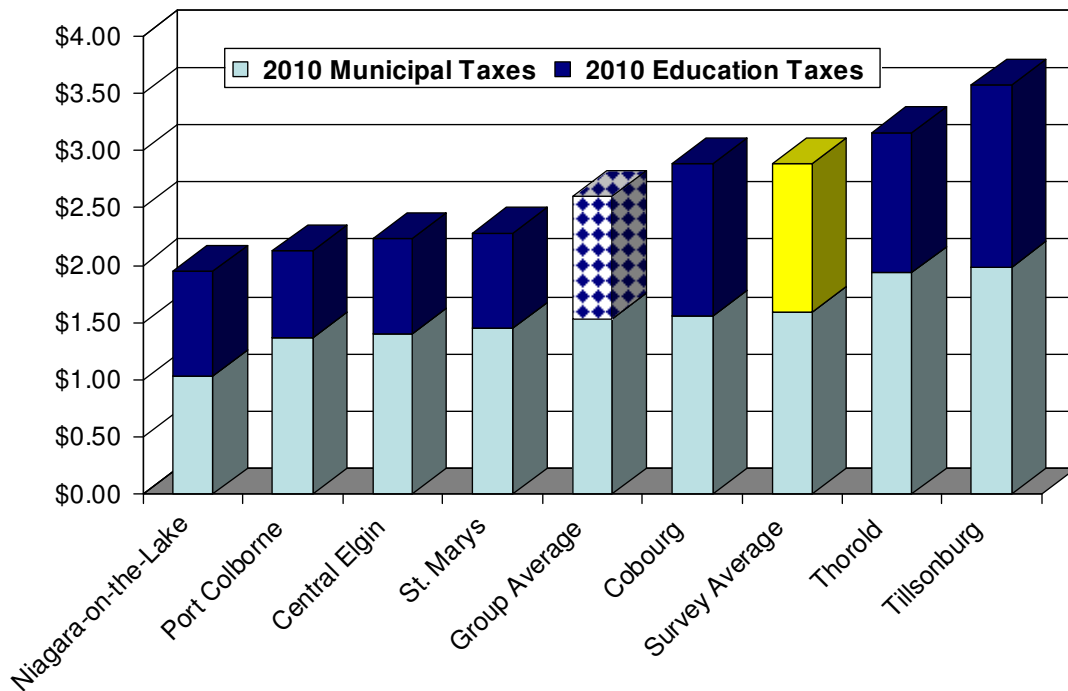
Commercial - Office Municipality	CVA Ranking	2010	2010	2010 Total Taxes Per Sq.ft	Relative Tax Burden
		Municipal Taxes Per Sq.ft.	Education Taxes Per Sq.ft.		
Richmond Hill	high	\$ 1.28	\$ 1.89	\$ 3.17	high
Clarington	high	\$ 1.84	\$ 1.40	\$ 3.24	high
Windsor	low	\$ 2.18	\$ 1.12	\$ 3.30	high
Chatham-Kent	low	\$ 2.13	\$ 1.22	\$ 3.35	high
Aurora	high	\$ 1.46	\$ 1.91	\$ 3.37	high
Stratford	mid	\$ 1.84	\$ 1.58	\$ 3.41	high
Barrie	high	\$ 1.85	\$ 1.60	\$ 3.45	high
Brampton	high	\$ 1.59	\$ 1.71	\$ 3.30	high
Tillsonburg	mid	\$ 1.98	\$ 1.59	\$ 3.57	high
Woodstock	mid	\$ 2.10	\$ 1.48	\$ 3.58	high
Guelph	high	\$ 1.95	\$ 1.63	\$ 3.58	high
Cambridge	mid	\$ 1.99	\$ 1.63	\$ 3.62	high
Oakville	high	\$ 1.79	\$ 1.93	\$ 3.72	high
Burlington	high	\$ 1.92	\$ 1.88	\$ 3.80	high
Ajax	high	\$ 2.17	\$ 1.70	\$ 3.87	high
Whitby	high	\$ 2.23	\$ 1.72	\$ 3.95	high
Kingston	mid	\$ 2.40	\$ 1.65	\$ 4.04	high
Pickering	high	\$ 2.32	\$ 1.84	\$ 4.16	high
King	high	\$ 1.75	\$ 2.41	\$ 4.16	high
Thunder Bay	mid	\$ 2.96	\$ 1.25	\$ 4.21	high
Ottawa	high	\$ 2.88	\$ 2.27	\$ 5.15	high
<b>Average</b>		\$ 1.59	\$ 1.30	\$ 2.89	
<b>Median</b>		\$ 1.51	\$ 1.22	\$ 2.89	
<b>Min</b>		\$ 0.69	\$ 0.56	\$ 1.28	
<b>Max</b>		\$ 2.96	\$ 2.41	\$ 5.15	

- 19 of the 83 municipalities were not represented due to insufficient comparable properties
- The CVA per unit varied across the survey, with a range of \$39 to \$187 per square foot, with an average of \$90 per square foot

**Commercial Comparisons - Office Buildings —by Population Group**

**Municipalities with populations less than 20,000  
Taxes per Sq. Ft.**

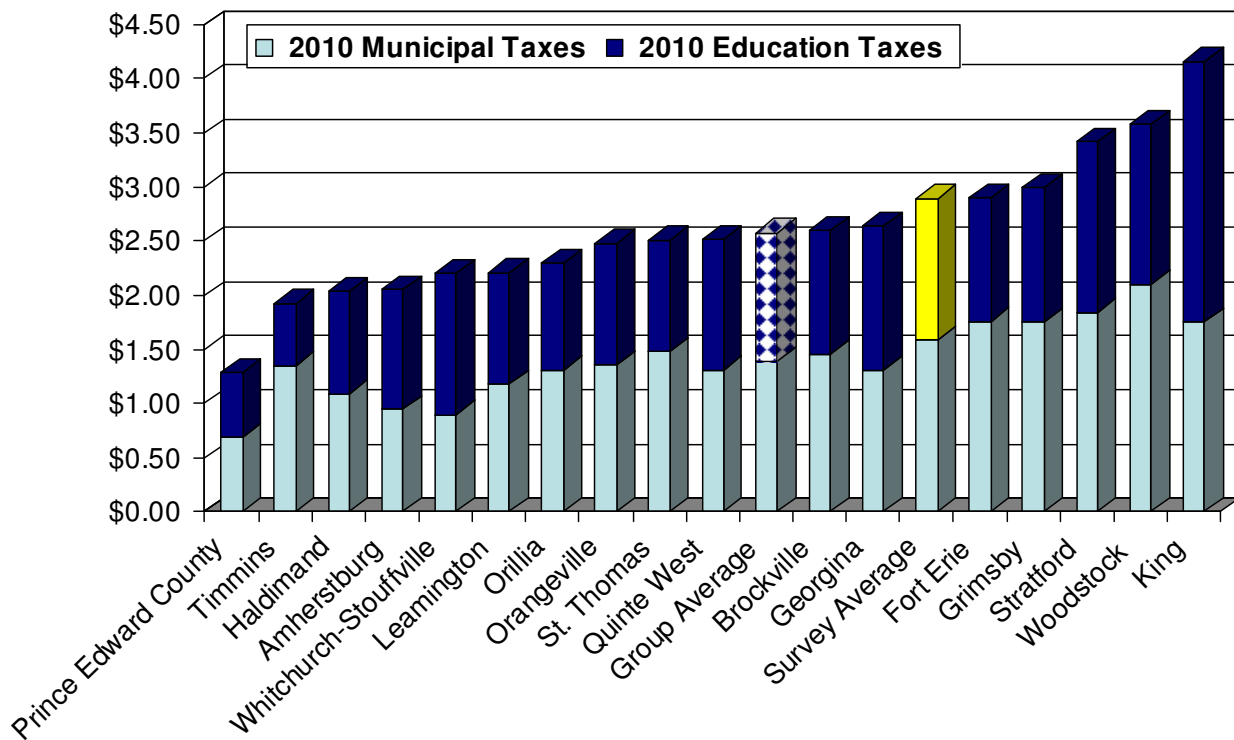
Commercial - Office Municipality	2010 Municipal Taxes Per Sq.ft.	2010 Education Taxes Per Sq.ft.	2010 Total Taxes Per Sq.ft.	Relative Tax Burden	Average by Population Range
Niagara-on-the-Lake	\$ 1.03	\$ 0.92	\$ 1.95	low	
Port Colborne	\$ 1.37	\$ 0.75	\$ 2.12	low	
Central Elgin	\$ 1.40	\$ 0.83	\$ 2.22	low	
St. Marys	\$ 1.45	\$ 0.83	\$ 2.28	low	
Cobourg	\$ 1.56	\$ 1.32	\$ 2.89	mid	
Thorold	\$ 1.93	\$ 1.23	\$ 3.16	mid	
Tillsonburg	\$ 1.98	\$ 1.59	\$ 3.57	high	\$ 2.60



**Commercial Comparisons - Office Buildings —by Population Group**

**Municipalities with populations between 20,000—49,999  
Taxes per Sq. Ft.**

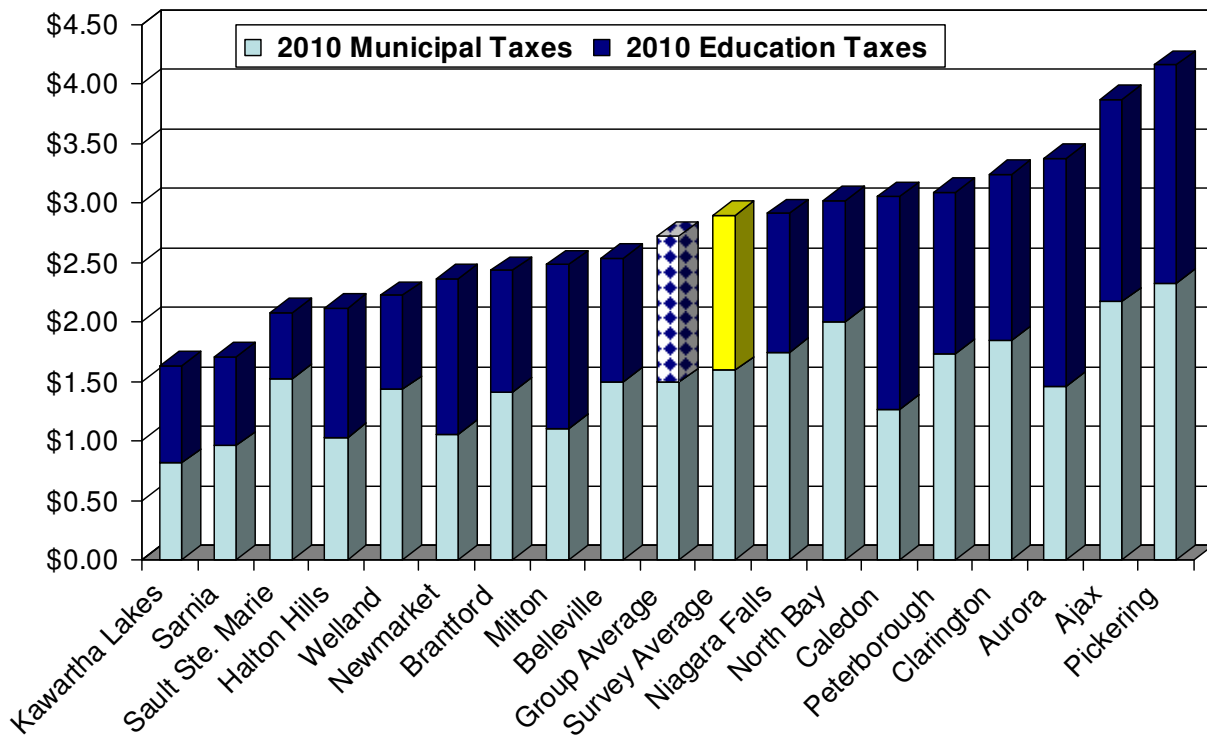
Commercial - Office Municipality	2010 Municipal Taxes Per Sq.ft.	2010 Education Taxes Per Sq.ft.	2010 Total Taxes Per Sq.ft.	Relative Tax Burden	Average by Population Range
Prince Edward County	\$ 0.69	\$ 0.60	\$ 1.28	low	
Timmins	\$ 1.35	\$ 0.57	\$ 1.92	low	
Haldimand	\$ 1.09	\$ 0.95	\$ 2.05	low	
Amherstburg	\$ 0.95	\$ 1.10	\$ 2.05	low	
Whitchurch-Stouffville	\$ 0.90	\$ 1.30	\$ 2.20	low	
Leamington	\$ 1.18	\$ 1.03	\$ 2.21	low	
Orillia	\$ 1.31	\$ 0.99	\$ 2.30	low	
Orangeville	\$ 1.36	\$ 1.12	\$ 2.49	low	
St. Thomas	\$ 1.48	\$ 1.03	\$ 2.51	low	
Quinte West	\$ 1.31	\$ 1.21	\$ 2.51	low	
Brockville	\$ 1.46	\$ 1.14	\$ 2.61	mid	
Georgina	\$ 1.31	\$ 1.33	\$ 2.64	mid	
Fort Erie	\$ 1.76	\$ 1.14	\$ 2.90	mid	
Grimsby	\$ 1.75	\$ 1.24	\$ 2.99	mid	
Stratford	\$ 1.84	\$ 1.58	\$ 3.41	high	
Woodstock	\$ 2.10	\$ 1.48	\$ 3.58	high	
King	\$ 1.75	\$ 2.41	\$ 4.16	high	\$ 2.58



**Commercial Comparisons - Office Buildings—by Population Group (cont'd)**

**Municipalities with populations between 50,000—99,999  
Taxes per Sq. Ft.**

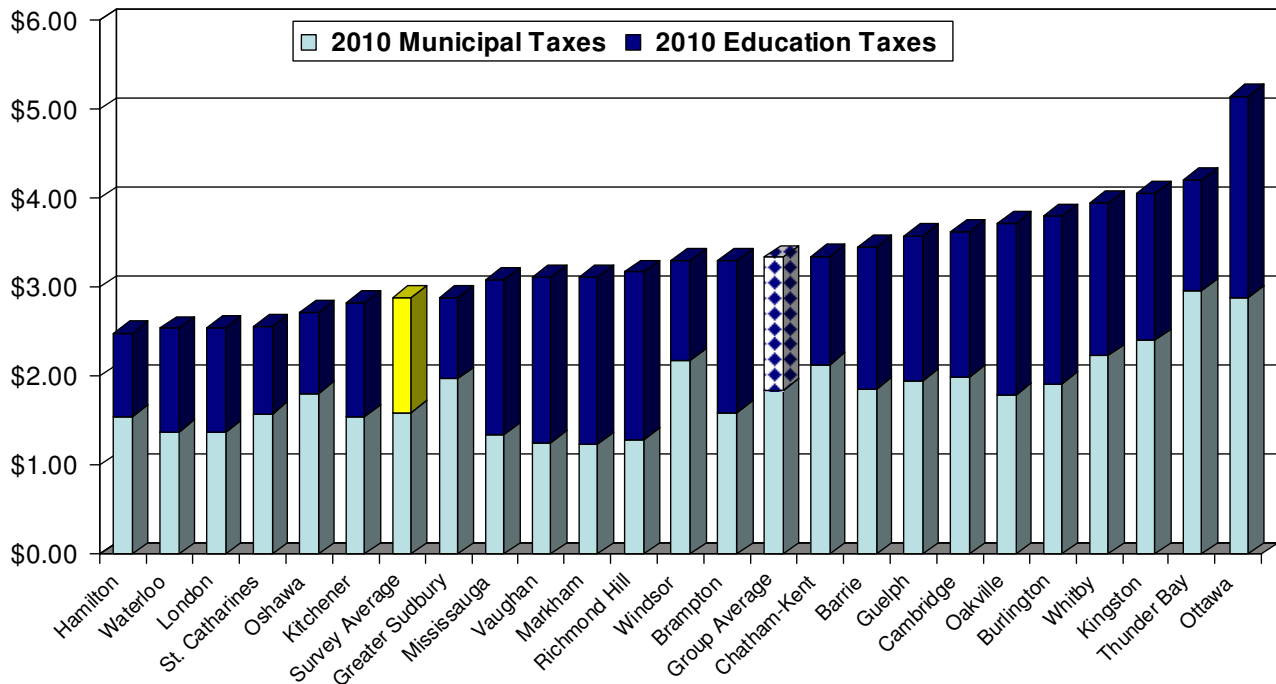
Commercial - Office Municipality	2010	2010	2010 Total Taxes Per Sq.ft	Relative Tax Burden	Average by Population Range
	Municipal Taxes Per Sq.ft.	Education Taxes Per Sq.ft.			
Kawartha Lakes	\$ 0.81	\$ 0.82	\$ 1.63	low	
Sarnia	\$ 0.96	\$ 0.75	\$ 1.71	low	
Sault Ste. Marie	\$ 1.52	\$ 0.56	\$ 2.08	low	
Halton Hills	\$ 1.03	\$ 1.08	\$ 2.11	low	
Welland	\$ 1.43	\$ 0.79	\$ 2.22	low	
Newmarket	\$ 1.05	\$ 1.31	\$ 2.36	low	
Brantford	\$ 1.41	\$ 1.02	\$ 2.44	low	
Milton	\$ 1.10	\$ 1.38	\$ 2.49	low	
Belleville	\$ 1.50	\$ 1.03	\$ 2.53	mid	
Niagara Falls	\$ 1.74	\$ 1.17	\$ 2.91	mid	
North Bay	\$ 2.00	\$ 1.02	\$ 3.03	mid	
Caledon	\$ 1.26	\$ 1.79	\$ 3.05	mid	
Peterborough	\$ 1.73	\$ 1.36	\$ 3.09	mid	
Clarington	\$ 1.84	\$ 1.40	\$ 3.24	high	
Aurora	\$ 1.46	\$ 1.91	\$ 3.37	high	
Ajax	\$ 2.17	\$ 1.70	\$ 3.87	high	
Pickering	\$ 2.32	\$ 1.84	\$ 4.16	high	\$ 2.72



**Commercial Comparisons - Office Buildings — by Population Group (cont'd)**  
**Municipalities with populations 100,000+**

**Taxes per Sq. Ft.**

Commercial - Office Municipality	2010 Municipal Taxes Per Sq.ft.	2010 Education Taxes Per Sq.ft.	2010 Total Taxes Per Sq.ft.	Relative Tax Burden	Average by Population Range
Hamilton	\$ 1.55	\$ 0.93	\$ 2.48	low	
Waterloo	\$ 1.38	\$ 1.16	\$ 2.54	mid	
London	\$ 1.37	\$ 1.18	\$ 2.55	mid	
St. Catharines	\$ 1.58	\$ 0.98	\$ 2.56	mid	
Oshawa	\$ 1.81	\$ 0.90	\$ 2.71	mid	
Kitchener	\$ 1.55	\$ 1.27	\$ 2.82	mid	
Greater Sudbury	\$ 1.97	\$ 0.92	\$ 2.90	mid	
Mississauga	\$ 1.35	\$ 1.73	\$ 3.08	mid	
Vaughan	\$ 1.26	\$ 1.86	\$ 3.12	mid	
Markham	\$ 1.24	\$ 1.88	\$ 3.12	mid	
Richmond Hill	\$ 1.28	\$ 1.89	\$ 3.17	high	
Windsor	\$ 2.18	\$ 1.12	\$ 3.30	high	
Brampton	\$ 1.59	\$ 1.71	\$ 3.30	high	
Chatham-Kent	\$ 2.13	\$ 1.22	\$ 3.35	high	
Barrie	\$ 1.85	\$ 1.60	\$ 3.45	high	
Guelph	\$ 1.95	\$ 1.63	\$ 3.58	high	
Cambridge	\$ 1.99	\$ 1.63	\$ 3.62	high	
Oakville	\$ 1.79	\$ 1.93	\$ 3.72	high	
Burlington	\$ 1.92	\$ 1.88	\$ 3.80	high	
Whitby	\$ 2.23	\$ 1.72	\$ 3.95	high	
Kingston	\$ 2.40	\$ 1.65	\$ 4.04	high	
Thunder Bay	\$ 2.96	\$ 1.25	\$ 4.21	high	
Ottawa	\$ 2.88	\$ 2.27	\$ 5.15	high	\$ 3.33



**Commercial Comparisons - Office Buildings —by Location**

Commercial - Office Municipality	2010 Municipal Taxes Per Sq.ft.	2010 Education Taxes Per Sq.ft.	2010 Total Taxes Per Sq.ft.	Relative Tax Burden	Location Average
Prince Edward County	\$ 0.69	\$ 0.60	\$ 1.28	low	
Kawartha Lakes	\$ 0.81	\$ 0.82	\$ 1.63	low	
Quinte West	\$ 1.31	\$ 1.21	\$ 2.51	low	
Belleville	\$ 1.50	\$ 1.03	\$ 2.53	mid	
Brockville	\$ 1.46	\$ 1.14	\$ 2.61	mid	
Cobourg	\$ 1.56	\$ 1.32	\$ 2.89	mid	
Peterborough	\$ 1.73	\$ 1.36	\$ 3.09	mid	
Kingston	\$ 2.40	\$ 1.65	\$ 4.04	high	Eastern
Ottawa	\$ 2.88	\$ 2.27	\$ 5.15	high	\$ 2.86
Halton Hills	\$ 1.03	\$ 1.08	\$ 2.11	low	
Whitchurch-Stouffville	\$ 0.90	\$ 1.30	\$ 2.20	low	
Newmarket	\$ 1.05	\$ 1.31	\$ 2.36	low	
Milton	\$ 1.10	\$ 1.38	\$ 2.49	low	
Georgina	\$ 1.31	\$ 1.33	\$ 2.64	mid	
Oshawa	\$ 1.81	\$ 0.90	\$ 2.71	mid	
Caledon	\$ 1.26	\$ 1.79	\$ 3.05	mid	
Mississauga	\$ 1.35	\$ 1.73	\$ 3.08	mid	
Vaughan	\$ 1.26	\$ 1.86	\$ 3.12	mid	
Markham	\$ 1.24	\$ 1.88	\$ 3.12	mid	
Richmond Hill	\$ 1.28	\$ 1.89	\$ 3.17	high	
Clarington	\$ 1.84	\$ 1.40	\$ 3.24	high	
Brampton	\$ 1.59	\$ 1.71	\$ 3.30	high	
Aurora	\$ 1.46	\$ 1.91	\$ 3.37	high	
Oakville	\$ 1.79	\$ 1.93	\$ 3.72	high	
Burlington	\$ 1.92	\$ 1.88	\$ 3.80	high	
Ajax	\$ 2.17	\$ 1.70	\$ 3.87	high	
Whitby	\$ 2.23	\$ 1.72	\$ 3.95	high	
Pickering	\$ 2.32	\$ 1.84	\$ 4.16	high	GTA
King	\$ 1.75	\$ 2.41	\$ 4.16	high	\$ 3.18
Niagara-on-the-Lake	\$ 1.03	\$ 0.92	\$ 1.95	low	
Port Colborne	\$ 1.37	\$ 0.75	\$ 2.12	low	
Welland	\$ 1.43	\$ 0.79	\$ 2.22	low	
Hamilton	\$ 1.55	\$ 0.93	\$ 2.48	low	
St. Catharines	\$ 1.58	\$ 0.98	\$ 2.56	mid	
Fort Erie	\$ 1.76	\$ 1.14	\$ 2.90	mid	
Niagara Falls	\$ 1.74	\$ 1.17	\$ 2.91	mid	Niagara/ Hamilton
Grimsby	\$ 1.75	\$ 1.24	\$ 2.99	mid	
Thorold	\$ 1.93	\$ 1.23	\$ 3.16	mid	\$ 2.59

**Commercial Comparisons - Office Buildings —by Location (cont'd)**

<b>Commercial - Office Municipality</b>	<b>2010 Municipal Taxes Per Sq.ft.</b>	<b>2010 Education Taxes Per Sq.ft.</b>	<b>2010 Total Taxes Per Sq.ft.</b>	<b>Relative Tax Burden</b>	<b>Location Average</b>
Timmins	\$ 1.35	\$ 0.57	\$ 1.92	low	
Sault Ste. Marie	\$ 1.52	\$ 0.56	\$ 2.08	low	
Greater Sudbury	\$ 1.97	\$ 0.92	\$ 2.90	mid	
North Bay	\$ 2.00	\$ 1.02	\$ 3.03	mid	<b>North</b>
Thunder Bay	\$ 2.96	\$ 1.25	\$ 4.21	high	\$ 2.83
Orillia	\$ 1.31	\$ 0.99	\$ 2.30	low	<b>Simcoe/ Duff.</b>
Orangeville	\$ 1.36	\$ 1.12	\$ 2.49	low	
Barrie	\$ 1.85	\$ 1.60	\$ 3.45	high	\$ 2.75
Sarnia	\$ 0.96	\$ 0.75	\$ 1.71	low	
Haldimand	\$ 1.09	\$ 0.95	\$ 2.05	low	
Amherstburg	\$ 0.95	\$ 1.10	\$ 2.05	low	
Leamington	\$ 1.18	\$ 1.03	\$ 2.21	low	
Central Elgin	\$ 1.40	\$ 0.83	\$ 2.22	low	
St. Marys	\$ 1.45	\$ 0.83	\$ 2.28	low	
Brantford	\$ 1.41	\$ 1.02	\$ 2.44	low	
St. Thomas	\$ 1.48	\$ 1.03	\$ 2.51	low	
Waterloo	\$ 1.38	\$ 1.16	\$ 2.54	mid	
London	\$ 1.37	\$ 1.18	\$ 2.55	mid	
Kitchener	\$ 1.55	\$ 1.27	\$ 2.82	mid	
Windsor	\$ 2.18	\$ 1.12	\$ 3.30	high	
Chatham-Kent	\$ 2.13	\$ 1.22	\$ 3.35	high	
Stratford	\$ 1.84	\$ 1.58	\$ 3.41	high	
Tillsonburg	\$ 1.98	\$ 1.59	\$ 3.57	high	
Woodstock	\$ 2.10	\$ 1.48	\$ 3.58	high	
Guelph	\$ 1.95	\$ 1.63	\$ 3.58	high	<b>Southwest</b>
Cambridge	\$ 1.99	\$ 1.63	\$ 3.62	high	\$ 2.77



**Commercial Comparisons - Neighbourhood Shopping**

Municipality	2010 CVA Per Sq.Ft. Ranking	2010 Municipal Taxes Per Sq.Ft.	2010 Education Taxes Per Sq.Ft.	2010 Total Taxes Per Sq.Ft.	2010 Relative Tax Burden
Saugeen Shores	low	\$ 0.41	\$ 0.19	\$ 0.60	low
Gravenhurst	low	\$ 0.74	\$ 0.48	\$ 1.22	low
St. Marys	low	\$ 0.95	\$ 0.73	\$ 1.69	low
Stratford	low	\$ 0.94	\$ 0.80	\$ 1.74	low
The Blue Mountains	low	\$ 0.67	\$ 1.11	\$ 1.78	low
Kingsville	low	\$ 0.77	\$ 1.12	\$ 1.89	low
Middlesex Centre	low	\$ 0.79	\$ 1.21	\$ 2.00	low
Timmins	low	\$ 1.47	\$ 0.64	\$ 2.11	low
Prince Edward County	high	\$ 1.15	\$ 1.00	\$ 2.14	low
East Gwillimbury	mid	\$ 0.96	\$ 1.29	\$ 2.25	low
Bracebridge	high	\$ 1.46	\$ 0.84	\$ 2.30	low
Kawartha Lakes	low	\$ 1.15	\$ 1.16	\$ 2.31	low
Wellesley	low	\$ 1.21	\$ 1.17	\$ 2.38	low
Amherstburg	mid	\$ 1.12	\$ 1.32	\$ 2.44	low
Lambton Shores	low	\$ 1.20	\$ 1.29	\$ 2.49	low
Huntsville	high	\$ 1.53	\$ 0.99	\$ 2.52	low
Orillia	low	\$ 1.47	\$ 1.11	\$ 2.59	low
Leamington	low	\$ 1.38	\$ 1.27	\$ 2.65	low
King	high	\$ 1.13	\$ 1.56	\$ 2.68	low
Wilmot	low	\$ 1.34	\$ 1.37	\$ 2.71	low
Niagara Falls	low	\$ 1.68	\$ 1.13	\$ 2.80	low
North Dumfries	low	\$ 1.30	\$ 1.51	\$ 2.80	low
West Lincoln	low	\$ 1.67	\$ 1.18	\$ 2.85	low
Georgina	high	\$ 1.42	\$ 1.44	\$ 2.86	low
Niagara-on-the-Lake	mid	\$ 1.52	\$ 1.36	\$ 2.89	low
Whitchurch-Stouffville	high	\$ 1.19	\$ 1.70	\$ 2.89	low
North Bay	low	\$ 1.91	\$ 0.98	\$ 2.89	low
Central Elgin	low	\$ 1.82	\$ 1.08	\$ 2.90	mid
Thorold	low	\$ 1.78	\$ 1.13	\$ 2.91	mid
Fort Erie	low	\$ 1.82	\$ 1.17	\$ 2.99	mid
Kingston	low	\$ 1.80	\$ 1.23	\$ 3.03	mid
Belleville	low	\$ 1.81	\$ 1.23	\$ 3.04	mid
Grimsby	mid	\$ 1.80	\$ 1.31	\$ 3.10	mid
Whitby	mid	\$ 1.80	\$ 1.39	\$ 3.18	mid
Quinte West	mid	\$ 1.68	\$ 1.55	\$ 3.24	mid
Halton Hills	high	\$ 1.58	\$ 1.67	\$ 3.25	mid
Welland	low	\$ 2.12	\$ 1.16	\$ 3.28	mid
Milton	high	\$ 1.47	\$ 1.85	\$ 3.32	mid
Waterloo	mid	\$ 1.88	\$ 1.58	\$ 3.46	mid
Pelham	mid	\$ 2.05	\$ 1.42	\$ 3.47	mid
Kitchener	mid	\$ 1.94	\$ 1.59	\$ 3.52	mid
Greater Sudbury	low	\$ 2.42	\$ 1.13	\$ 3.55	mid
Ajax	high	\$ 2.01	\$ 1.58	\$ 3.58	mid
Tillsonburg	low	\$ 2.01	\$ 1.61	\$ 3.62	mid
Newmarket	high	\$ 1.61	\$ 2.02	\$ 3.63	mid
Lincoln	high	\$ 2.10	\$ 1.54	\$ 3.64	mid

**Commercial Comparisons - Neighbourhood Shopping (cont'd)**

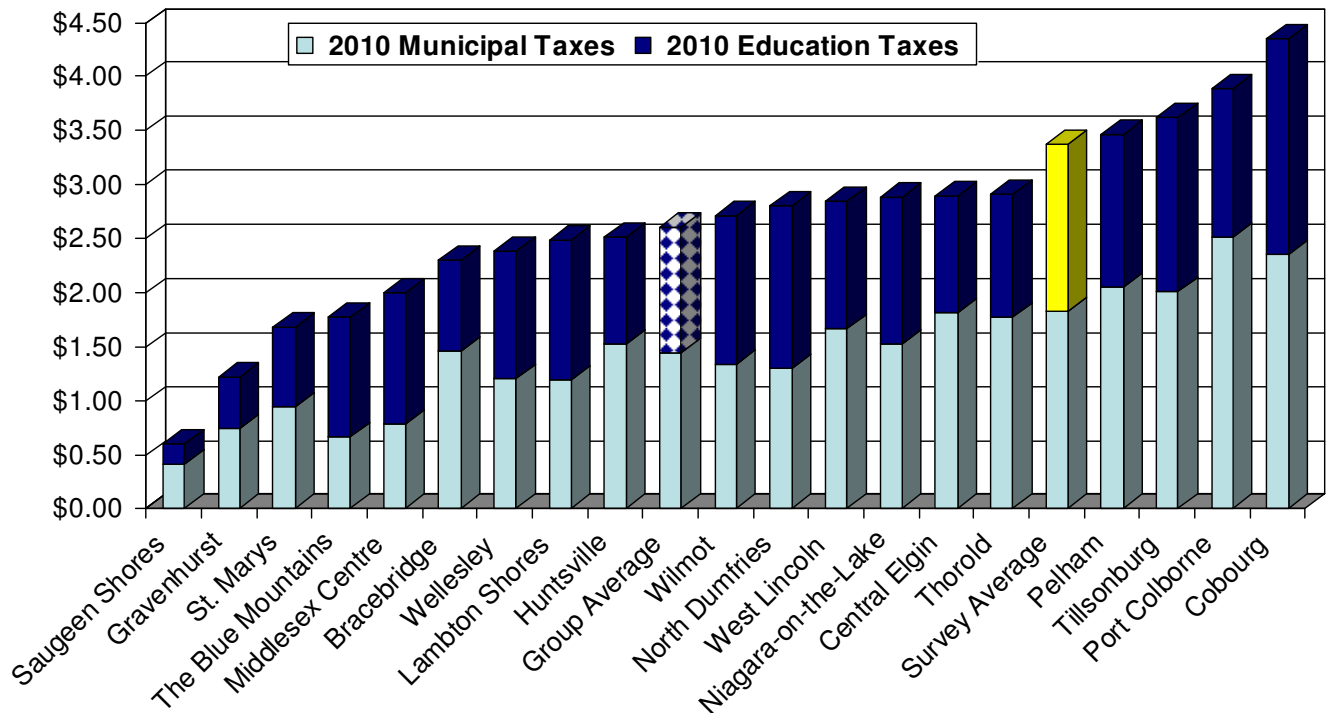
Municipality	2010 CVA Per Sq.Ft. Ranking	2010 Municipal Taxes Per Sq.Ft.	2010 Education Taxes Per Sq.Ft.	2010 Total Taxes Per Sq.Ft.	2010 Relative Tax Burden
Oshawa	mid	\$ 2.28	\$ 1.39	\$ 3.67	mid
Lakeshore	high	\$ 1.48	\$ 2.21	\$ 3.69	mid
Haldimand	high	\$ 1.98	\$ 1.73	\$ 3.70	mid
Markham	high	\$ 1.48	\$ 2.24	\$ 3.72	mid
Orangeville	high	\$ 2.09	\$ 1.72	\$ 3.80	mid
St. Catharines	mid	\$ 2.35	\$ 1.46	\$ 3.81	mid
Caledon	high	\$ 1.59	\$ 2.25	\$ 3.83	mid
Port Colborne	mid	\$ 2.51	\$ 1.37	\$ 3.88	mid
Sarnia	mid	\$ 2.24	\$ 1.65	\$ 3.89	high
Guelph	mid	\$ 2.13	\$ 1.78	\$ 3.91	high
Burlington	high	\$ 1.97	\$ 1.98	\$ 3.95	high
Woolwich	high	\$ 1.92	\$ 2.04	\$ 3.95	high
Barrie	high	\$ 2.13	\$ 1.84	\$ 3.96	high
Oakville	high	\$ 1.92	\$ 2.07	\$ 3.99	high
Richmond Hill	high	\$ 1.63	\$ 2.41	\$ 4.04	high
Chatham-Kent	low	\$ 2.58	\$ 1.47	\$ 4.05	high
Sault Ste. Marie	mid	\$ 2.81	\$ 1.26	\$ 4.07	high
Woodstock	mid	\$ 2.40	\$ 1.69	\$ 4.09	high
Vaughan	high	\$ 1.65	\$ 2.45	\$ 4.10	high
Mississauga	high	\$ 1.81	\$ 2.33	\$ 4.14	high
St. Thomas	mid	\$ 2.52	\$ 1.76	\$ 4.29	high
Cobourg	high	\$ 2.35	\$ 2.00	\$ 4.35	high
Brockville	mid	\$ 2.45	\$ 1.91	\$ 4.36	high
Aurora	high	\$ 1.90	\$ 2.48	\$ 4.38	high
Pickering	high	\$ 2.47	\$ 1.95	\$ 4.42	high
Clarington	high	\$ 2.51	\$ 1.91	\$ 4.42	high
Windsor	mid	\$ 2.88	\$ 1.59	\$ 4.47	high
Brantford	high	\$ 2.62	\$ 1.89	\$ 4.51	high
Thunder Bay	mid	\$ 3.19	\$ 1.34	\$ 4.53	high
Peterborough	high	\$ 2.55	\$ 2.01	\$ 4.57	high
Cambridge	high	\$ 2.52	\$ 2.06	\$ 4.57	high
London	mid	\$ 2.51	\$ 2.16	\$ 4.67	high
Ottawa	high	\$ 2.68	\$ 2.14	\$ 4.81	high
Hamilton	high	\$ 3.06	\$ 1.84	\$ 4.90	high
Brampton	high	\$ 2.44	\$ 2.62	\$ 5.07	high
<b>Average</b>		\$ <b>1.82</b>	\$ <b>1.53</b>	\$ <b>3.36</b>	
<b>Median</b>		\$ <b>1.81</b>	\$ <b>1.51</b>	\$ <b>3.52</b>	
<b>Minimum</b>		\$ <b>0.41</b>	\$ <b>0.19</b>	\$ <b>0.60</b>	
<b>Maximum</b>		\$ <b>3.19</b>	\$ <b>2.62</b>	\$ <b>5.07</b>	

- The average square footage of the properties selected was approximately 34,000 square feet
- The average current value assessment across the survey for neighbourhood shopping was \$108 per square foot, ranging from \$39 to \$196 per square foot

**Commercial Comparisons - Neighbourhood Shopping - sorted by Population**

**Municipalities with Populations less than 20,000  
Taxes per Sq. Ft.**

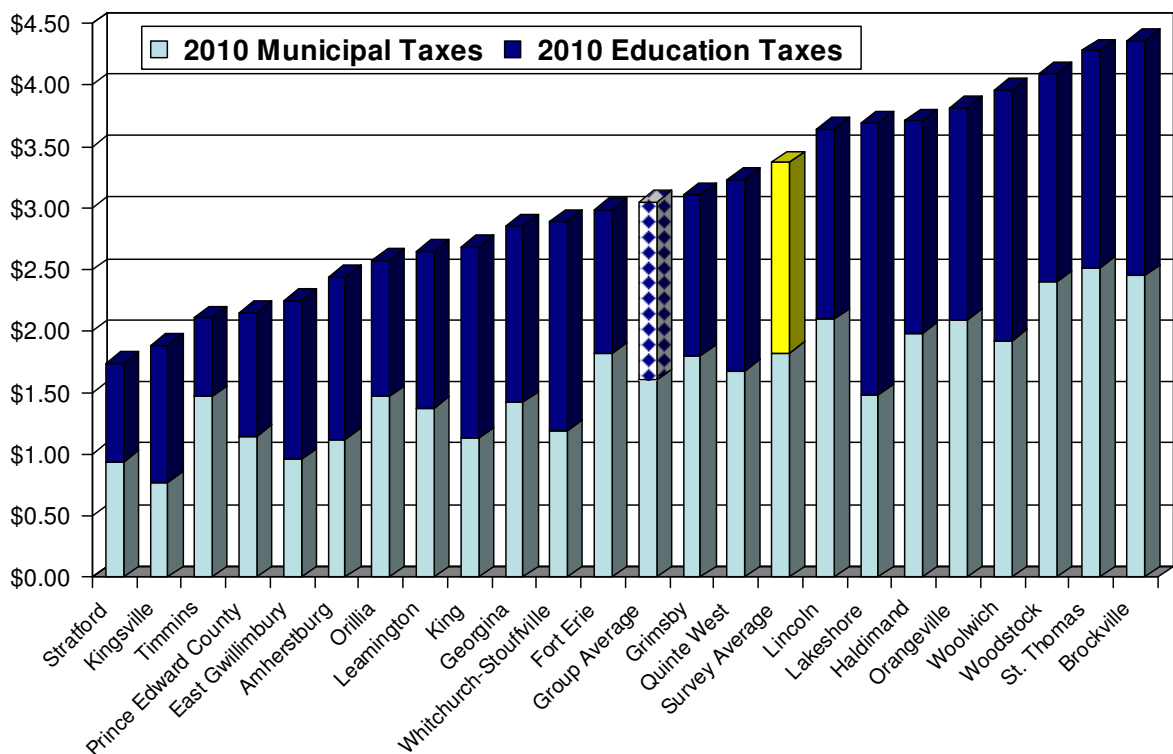
Municipality	2010 Municipal Taxes Per Sq.Ft.	2010 Education Taxes Per Sq.Ft.	2010 Total Taxes Per Sq.Ft.	2010 Relative Tax Burden	Average by Population Range
Saugeen Shores	\$ 0.41	\$ 0.19	\$ 0.60	low	
Gravenhurst	\$ 0.74	\$ 0.48	\$ 1.22	low	
St. Marys	\$ 0.95	\$ 0.73	\$ 1.69	low	
The Blue Mountains	\$ 0.67	\$ 1.11	\$ 1.78	low	
Middlesex Centre	\$ 0.79	\$ 1.21	\$ 2.00	low	
Bracebridge	\$ 1.46	\$ 0.84	\$ 2.30	low	
Wellesley	\$ 1.21	\$ 1.17	\$ 2.38	low	
Lambton Shores	\$ 1.20	\$ 1.29	\$ 2.49	low	
Huntsville	\$ 1.53	\$ 0.99	\$ 2.52	low	
Wilmot	\$ 1.34	\$ 1.37	\$ 2.71	low	
North Dumfries	\$ 1.30	\$ 1.51	\$ 2.80	low	
West Lincoln	\$ 1.67	\$ 1.18	\$ 2.85	low	
Niagara-on-the-Lake	\$ 1.52	\$ 1.36	\$ 2.89	low	
Central Elgin	\$ 1.82	\$ 1.08	\$ 2.90	mid	
Thorold	\$ 1.78	\$ 1.13	\$ 2.91	mid	
Pelham	\$ 2.05	\$ 1.42	\$ 3.47	mid	
Tillsonburg	\$ 2.01	\$ 1.61	\$ 3.62	mid	
Port Colborne	\$ 2.51	\$ 1.37	\$ 3.88	mid	
Cobourg	\$ 2.35	\$ 2.00	\$ 4.35	high	\$ 2.60



**Commercial Comparisons - Neighbourhood Shopping - sorted by Population**

**Municipalities with populations between 20,000—49,999 Taxes per Sq. Ft.**

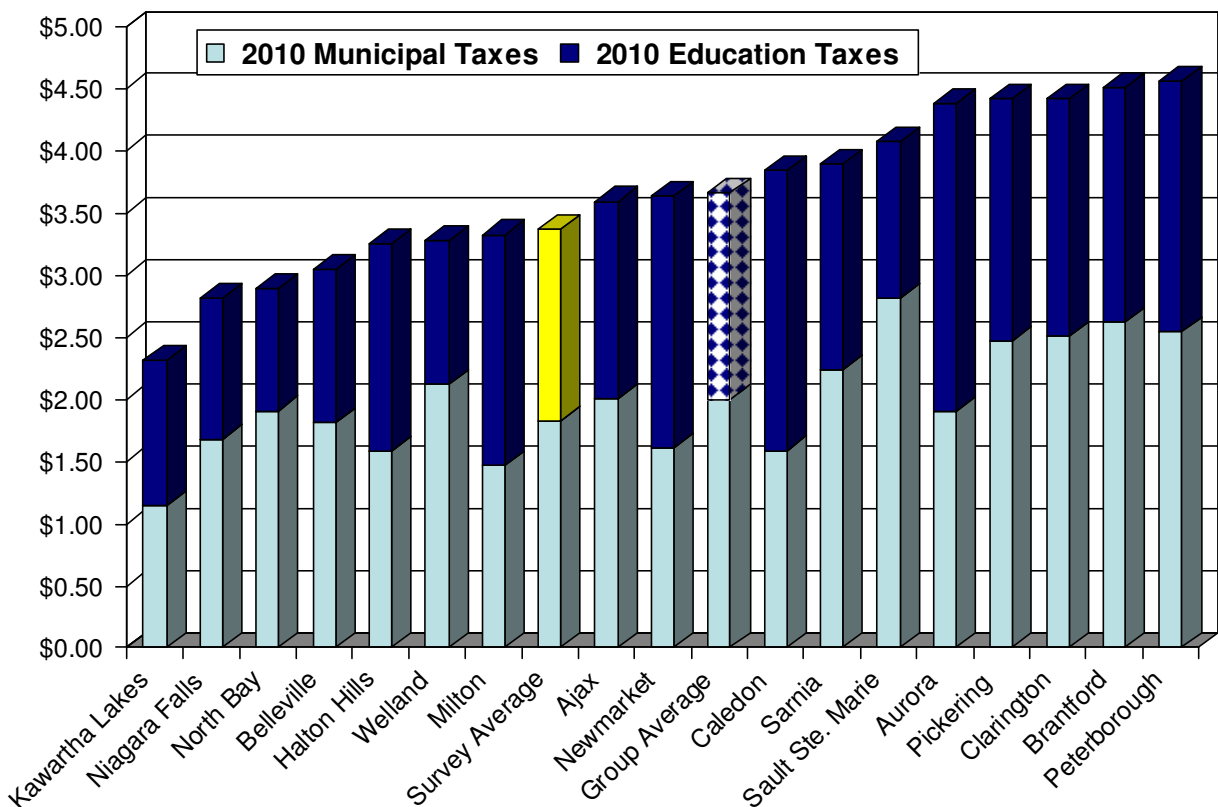
Municipality	2010 Municipal Taxes Per Sq.Ft.	2010 Education Taxes Per Sq.Ft.	2010 Total Taxes Per Sq.Ft.	2010 Relative Tax Burden	Average by Population Range
Stratford	\$ 0.94	\$ 0.80	\$ 1.74	low	
Kingsville	\$ 0.77	\$ 1.12	\$ 1.89	low	
Timmins	\$ 1.47	\$ 0.64	\$ 2.11	low	
Prince Edward County	\$ 1.15	\$ 1.00	\$ 2.14	low	
East Gwillimbury	\$ 0.96	\$ 1.29	\$ 2.25	low	
Amherstburg	\$ 1.12	\$ 1.32	\$ 2.44	low	
Orillia	\$ 1.47	\$ 1.11	\$ 2.59	low	
Leamington	\$ 1.38	\$ 1.27	\$ 2.65	low	
King	\$ 1.13	\$ 1.56	\$ 2.68	low	
Georgina	\$ 1.42	\$ 1.44	\$ 2.86	low	
Whitchurch-Stouffville	\$ 1.19	\$ 1.70	\$ 2.89	low	
Fort Erie	\$ 1.82	\$ 1.17	\$ 2.99	mid	
Grimsby	\$ 1.80	\$ 1.31	\$ 3.10	mid	
Quinte West	\$ 1.68	\$ 1.55	\$ 3.24	mid	
Lincoln	\$ 2.10	\$ 1.54	\$ 3.64	mid	
Lakeshore	\$ 1.48	\$ 2.21	\$ 3.69	mid	
Haldimand	\$ 1.98	\$ 1.73	\$ 3.70	mid	
Orangeville	\$ 2.09	\$ 1.72	\$ 3.80	mid	
Woolwich	\$ 1.92	\$ 2.04	\$ 3.95	high	
Woodstock	\$ 2.40	\$ 1.69	\$ 4.09	high	
St. Thomas	\$ 2.52	\$ 1.76	\$ 4.29	high	
Brockville	\$ 2.45	\$ 1.91	\$ 4.36	high	\$ 3.05



**Commercial Comparisons - Neighbourhood Shopping - sorted by Population**

**Municipalities with populations between 50,000—99,999 Taxes per Sq. Ft.**

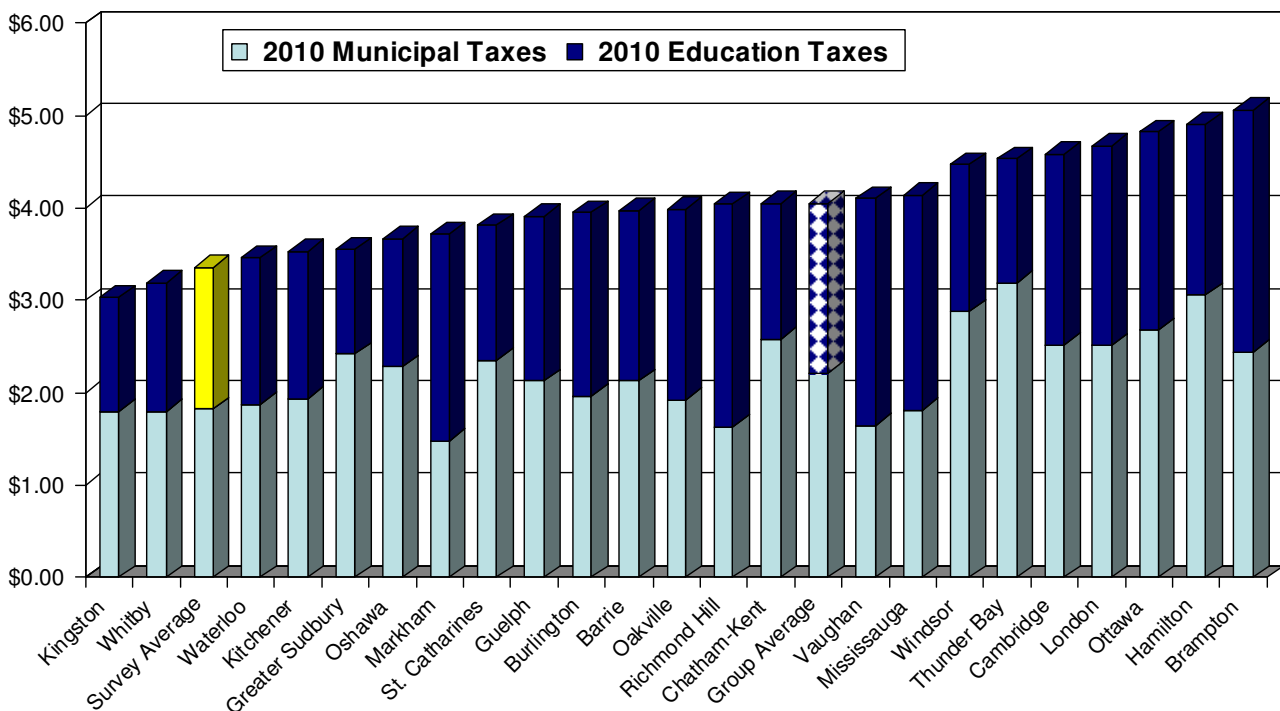
Municipality	2010 Municipal Taxes Per Sq.Ft.	2010 Education Taxes Per Sq.Ft.	2010 Total Taxes Per Sq.Ft.	2010 Relative Tax Burden	Average by Population Range
Kawartha Lakes	\$ 1.15	\$ 1.16	\$ 2.31	low	
Niagara Falls	\$ 1.68	\$ 1.13	\$ 2.80	low	
North Bay	\$ 1.91	\$ 0.98	\$ 2.89	low	
Belleville	\$ 1.81	\$ 1.23	\$ 3.04	mid	
Halton Hills	\$ 1.58	\$ 1.67	\$ 3.25	mid	
Welland	\$ 2.12	\$ 1.16	\$ 3.28	mid	
Milton	\$ 1.47	\$ 1.85	\$ 3.32	mid	
Ajax	\$ 2.01	\$ 1.58	\$ 3.58	mid	
Newmarket	\$ 1.61	\$ 2.02	\$ 3.63	mid	
Caledon	\$ 1.59	\$ 2.25	\$ 3.83	mid	
Sarnia	\$ 2.24	\$ 1.65	\$ 3.89	high	
Sault Ste. Marie	\$ 2.81	\$ 1.26	\$ 4.07	high	
Aurora	\$ 1.90	\$ 2.48	\$ 4.38	high	
Pickering	\$ 2.47	\$ 1.95	\$ 4.42	high	
Clarington	\$ 2.51	\$ 1.91	\$ 4.42	high	
Brantford	\$ 2.62	\$ 1.89	\$ 4.51	high	
Peterborough	\$ 2.55	\$ 2.01	\$ 4.57	high	\$ 3.66



**Commercial Comparisons - Neighbourhood Shopping - sorted by Population**

**Neighbourhood Shopping Property Taxes—populations 100,000 + Taxes per Sq. Ft.**

Municipality	2010 Municipal Taxes Per Sq.Ft.	2010 Education Taxes Per Sq.Ft.	2010 Total Taxes Per Sq.Ft.	2010 Relative Tax Burden	Average by Population Range
Kingston	\$ 1.80	\$ 1.23	\$ 3.03	mid	
Whitby	\$ 1.80	\$ 1.39	\$ 3.18	mid	
Waterloo	\$ 1.88	\$ 1.58	\$ 3.46	mid	
Kitchener	\$ 1.94	\$ 1.59	\$ 3.52	mid	
Greater Sudbury	\$ 2.42	\$ 1.13	\$ 3.55	mid	
Oshawa	\$ 2.28	\$ 1.39	\$ 3.67	mid	
Markham	\$ 1.48	\$ 2.24	\$ 3.72	mid	
St. Catharines	\$ 2.35	\$ 1.46	\$ 3.81	mid	
Guelph	\$ 2.13	\$ 1.78	\$ 3.91	high	
Burlington	\$ 1.97	\$ 1.98	\$ 3.95	high	
Barrie	\$ 2.13	\$ 1.84	\$ 3.96	high	
Oakville	\$ 1.92	\$ 2.07	\$ 3.99	high	
Richmond Hill	\$ 1.63	\$ 2.41	\$ 4.04	high	
Chatham-Kent	\$ 2.58	\$ 1.47	\$ 4.05	high	
Vaughan	\$ 1.65	\$ 2.45	\$ 4.10	high	
Mississauga	\$ 1.81	\$ 2.33	\$ 4.14	high	
Windsor	\$ 2.88	\$ 1.59	\$ 4.47	high	
Thunder Bay	\$ 3.19	\$ 1.34	\$ 4.53	high	
Cambridge	\$ 2.52	\$ 2.06	\$ 4.57	high	
London	\$ 2.51	\$ 2.16	\$ 4.67	high	
Ottawa	\$ 2.68	\$ 2.14	\$ 4.81	high	
Hamilton	\$ 3.06	\$ 1.84	\$ 4.90	high	
Brampton	\$ 2.44	\$ 2.62	\$ 5.07	high	\$ 4.05



**Commercial Comparisons - Neighbourhood Shopping—by Location**

Municipality	2010 Municipal Taxes Per Sq.Ft.	2010 Education Taxes Per Sq.Ft.	2010 Total Taxes Per Sq.Ft.	2010 Relative Tax Burden	Location Average
Prince Edward County	\$ 1.15	\$ 1.00	\$ 2.14	low	
Kawartha Lakes	\$ 1.15	\$ 1.16	\$ 2.31	low	
Kingston	\$ 1.80	\$ 1.23	\$ 3.03	mid	
Belleville	\$ 1.81	\$ 1.23	\$ 3.04	mid	
Quinte West	\$ 1.68	\$ 1.55	\$ 3.24	mid	
Cobourg	\$ 2.35	\$ 2.00	\$ 4.35	high	
Brockville	\$ 2.45	\$ 1.91	\$ 4.36	high	
Peterborough	\$ 2.55	\$ 2.01	\$ 4.57	high	<b>Eastern</b>
Ottawa	\$ 2.68	\$ 2.14	\$ 4.81	high	\$ <b>3.54</b>
East Gwillimbury	\$ 0.96	\$ 1.29	\$ 2.25	low	
King	\$ 1.13	\$ 1.56	\$ 2.68	low	
Georgina	\$ 1.42	\$ 1.44	\$ 2.86	low	
Whitchurch-Stouffville	\$ 1.19	\$ 1.70	\$ 2.89	low	
Whitby	\$ 1.80	\$ 1.39	\$ 3.18	mid	
Halton Hills	\$ 1.58	\$ 1.67	\$ 3.25	mid	
Milton	\$ 1.47	\$ 1.85	\$ 3.32	mid	
Ajax	\$ 2.01	\$ 1.58	\$ 3.58	mid	
Newmarket	\$ 1.61	\$ 2.02	\$ 3.63	mid	
Oshawa	\$ 2.28	\$ 1.39	\$ 3.67	mid	
Markham	\$ 1.48	\$ 2.24	\$ 3.72	mid	
Caledon	\$ 1.59	\$ 2.25	\$ 3.83	mid	
Burlington	\$ 1.97	\$ 1.98	\$ 3.95	high	
Oakville	\$ 1.92	\$ 2.07	\$ 3.99	high	
Richmond Hill	\$ 1.63	\$ 2.41	\$ 4.04	high	
Vaughan	\$ 1.65	\$ 2.45	\$ 4.10	high	
Mississauga	\$ 1.81	\$ 2.33	\$ 4.14	high	
Aurora	\$ 1.90	\$ 2.48	\$ 4.38	high	
Pickering	\$ 2.47	\$ 1.95	\$ 4.42	high	
Clarington	\$ 2.51	\$ 1.91	\$ 4.42	high	<b>GTA</b>
Brampton	\$ 2.44	\$ 2.62	\$ 5.07	high	\$ <b>3.68</b>
Niagara Falls	\$ 1.68	\$ 1.13	\$ 2.80	low	
West Lincoln	\$ 1.67	\$ 1.18	\$ 2.85	low	
Niagara-on-the-Lake	\$ 1.52	\$ 1.36	\$ 2.89	low	
Thorold	\$ 1.78	\$ 1.13	\$ 2.91	mid	
Fort Erie	\$ 1.82	\$ 1.17	\$ 2.99	mid	
Grimsby	\$ 1.80	\$ 1.31	\$ 3.10	mid	
Welland	\$ 2.12	\$ 1.16	\$ 3.28	mid	
Pelham	\$ 2.05	\$ 1.42	\$ 3.47	mid	
Lincoln	\$ 2.10	\$ 1.54	\$ 3.64	mid	
St. Catharines	\$ 2.35	\$ 1.46	\$ 3.81	mid	
Port Colborne	\$ 2.51	\$ 1.37	\$ 3.88	mid	<b>Niag./Ham.</b>
Hamilton	\$ 3.06	\$ 1.84	\$ 4.90	high	\$ <b>3.38</b>

**Commercial Comparisons - Neighbourhood Shopping—by Location (cont'd)**

Municipality	2010 Municipal Taxes Per Sq.Ft.	2010 Education Taxes Per Sq.Ft.	2010 Total Taxes Per Sq.Ft.	2010 Relative Tax Burden	Location Average
Timmins	\$ 1.47	\$ 0.64	\$ 2.11	low	
North Bay	\$ 1.91	\$ 0.98	\$ 2.89	low	
Greater Sudbury	\$ 2.42	\$ 1.13	\$ 3.55	mid	
Sault Ste. Marie	\$ 2.81	\$ 1.26	\$ 4.07	high	North
Thunder Bay	\$ 3.19	\$ 1.34	\$ 4.53	high	\$ 3.43
Gravenhurst	\$ 0.74	\$ 0.48	\$ 1.22	low	
Bracebridge	\$ 1.46	\$ 0.84	\$ 2.30	low	
Huntsville	\$ 1.53	\$ 0.99	\$ 2.52	low	
Orillia	\$ 1.47	\$ 1.11	\$ 2.59	low	Sim./Musk.
Orangeville	\$ 2.09	\$ 1.72	\$ 3.80	mid	Duff.
Barrie	\$ 2.13	\$ 1.84	\$ 3.96	high	\$ 2.73
Saugeen Shores	\$ 0.41	\$ 0.19	\$ 0.60	low	
St. Marys	\$ 0.95	\$ 0.73	\$ 1.69	low	
Stratford	\$ 0.94	\$ 0.80	\$ 1.74	low	
The Blue Mountains	\$ 0.67	\$ 1.11	\$ 1.78	low	
Kingsville	\$ 0.77	\$ 1.12	\$ 1.89	low	
Middlesex Centre	\$ 0.79	\$ 1.21	\$ 2.00	low	
Wellesley	\$ 1.21	\$ 1.17	\$ 2.38	low	
Amherstburg	\$ 1.12	\$ 1.32	\$ 2.44	low	
Lambton Shores	\$ 1.20	\$ 1.29	\$ 2.49	low	
Leamington	\$ 1.38	\$ 1.27	\$ 2.65	low	
Wilmot	\$ 1.34	\$ 1.37	\$ 2.71	low	
North Dumfries	\$ 1.30	\$ 1.51	\$ 2.80	low	
Central Elgin	\$ 1.82	\$ 1.08	\$ 2.90	mid	
Waterloo	\$ 1.88	\$ 1.58	\$ 3.46	mid	
Kitchener	\$ 1.94	\$ 1.59	\$ 3.52	mid	
Tillsonburg	\$ 2.01	\$ 1.61	\$ 3.62	mid	
Lakeshore	\$ 1.48	\$ 2.21	\$ 3.69	mid	
Haldimand	\$ 1.98	\$ 1.73	\$ 3.70	mid	
Sarnia	\$ 2.24	\$ 1.65	\$ 3.89	high	
Guelph	\$ 2.13	\$ 1.78	\$ 3.91	high	
Woolwich	\$ 1.92	\$ 2.04	\$ 3.95	high	
Chatham-Kent	\$ 2.58	\$ 1.47	\$ 4.05	high	
Woodstock	\$ 2.40	\$ 1.69	\$ 4.09	high	
St. Thomas	\$ 2.52	\$ 1.76	\$ 4.29	high	
Windsor	\$ 2.88	\$ 1.59	\$ 4.47	high	
Brantford	\$ 2.62	\$ 1.89	\$ 4.51	high	
Cambridge	\$ 2.52	\$ 2.06	\$ 4.57	high	Southwest
London	\$ 2.51	\$ 2.16	\$ 4.67	high	\$ 3.16



**Commercial Comparisons—Hotels**

Commercial - Hotels Municipality	CVA Ranking	2010 Municipal Taxes Per Suite	2010 Education Taxes Per Suite	2010 Total Taxes Per Suite	Relative Tax Burden
Lambton Shores	low	\$ 368	\$ 303	\$ 670	low
Aurora	low	\$ 358	\$ 468	\$ 826	low
Sarnia	low	\$ 469	\$ 363	\$ 831	low
Halton Hills	low	\$ 425	\$ 451	\$ 876	low
Richmond Hill	low	\$ 380	\$ 563	\$ 943	low
Quinte West	low	\$ 511	\$ 459	\$ 970	low
Lincoln	low	\$ 584	\$ 427	\$ 1,011	low
Cobourg	low	\$ 618	\$ 524	\$ 1,142	low
Newmarket	low	\$ 552	\$ 694	\$ 1,246	low
Chatham-Kent	mid	\$ 815	\$ 466	\$ 1,281	low
Fort Erie	low	\$ 790	\$ 510	\$ 1,299	low
Clarington	low	\$ 775	\$ 591	\$ 1,366	low
Timmins	mid	\$ 994	\$ 433	\$ 1,426	low
Orillia	low	\$ 815	\$ 618	\$ 1,433	low
Milton	low	\$ 658	\$ 826	\$ 1,483	low
Oshawa	mid	\$ 922	\$ 563	\$ 1,485	low
Sault Ste. Marie	high	\$ 1,055	\$ 474	\$ 1,529	low
Oakville	low	\$ 737	\$ 795	\$ 1,533	mid
Mississauga	high	\$ 680	\$ 871	\$ 1,551	mid
Burlington	mid	\$ 779	\$ 780	\$ 1,558	mid
Brampton	mid	\$ 791	\$ 849	\$ 1,640	mid
Welland	low	\$ 1,100	\$ 604	\$ 1,703	mid
Woodstock	mid	\$ 1,013	\$ 715	\$ 1,728	mid
St. Catharines	mid	\$ 1,117	\$ 691	\$ 1,807	mid
Windsor	high	\$ 1,180	\$ 659	\$ 1,839	mid
Brantford	mid	\$ 1,071	\$ 774	\$ 1,845	mid
Markham	high	\$ 746	\$ 1,129	\$ 1,876	mid
Thorold	mid	\$ 1,184	\$ 752	\$ 1,936	mid
Brockville	mid	\$ 1,089	\$ 851	\$ 1,940	mid
Caledon	low	\$ 822	\$ 1,138	\$ 1,960	mid
Kitchener	high	\$ 1,087	\$ 892	\$ 1,979	mid
Thunder Bay	high	\$ 1,393	\$ 587	\$ 1,980	mid
Barrie	mid	\$ 1,070	\$ 923	\$ 1,993	mid
Whitby	high	\$ 1,143	\$ 882	\$ 2,025	high
Stratford	mid	\$ 1,097	\$ 939	\$ 2,036	high
Ottawa	high	\$ 1,156	\$ 918	\$ 2,074	high
Ajax	mid	\$ 1,195	\$ 938	\$ 2,134	high
Grimsby	mid	\$ 1,272	\$ 897	\$ 2,169	high
Niagara Falls	high	\$ 1,302	\$ 874	\$ 2,176	high
Guelph	mid	\$ 1,204	\$ 1,010	\$ 2,214	high
Waterloo	high	\$ 1,214	\$ 1,023	\$ 2,237	high
North Bay	high	\$ 1,499	\$ 753	\$ 2,252	high

**Commercial Comparisons—Hotels (cont'd)**

Commercial - Hotels Municipality	CVA Ranking	2010 Municipal Taxes Per Suite	2010 Education Taxes Per Suite	2010 Total Taxes Per Suite	Relative Tax Burden
Vaughan	high	\$ 910	\$ 1,351	\$ 2,260	high
Hamilton	high	\$ 1,505	\$ 906	\$ 2,411	high
Belleville	high	\$ 1,460	\$ 1,000	\$ 2,460	high
Cambridge	high	\$ 1,399	\$ 1,144	\$ 2,542	high
Kingston	high	\$ 1,555	\$ 1,067	\$ 2,622	high
London	high	\$ 1,414	\$ 1,215	\$ 2,628	high
Greater Sudbury	mid	\$ 1,798	\$ 843	\$ 2,641	high
Orangeville	mid	\$ 1,453	\$ 1,197	\$ 2,650	high
Niagara-on-the-Lake	low	\$ 1,864	\$ 1,663	\$ 3,527	high
<b>Average</b>		<b>\$ 1,008</b>	<b>\$ 791</b>	<b>\$ 1,799</b>	
<b>Median</b>		<b>\$ 1,070</b>	<b>\$ 795</b>	<b>\$ 1,845</b>	
<b>Minimum</b>		<b>\$ 358</b>	<b>\$ 303</b>	<b>\$ 670</b>	
<b>Maximum</b>		<b>\$ 1,864</b>	<b>\$ 1,663</b>	<b>\$ 3,527</b>	

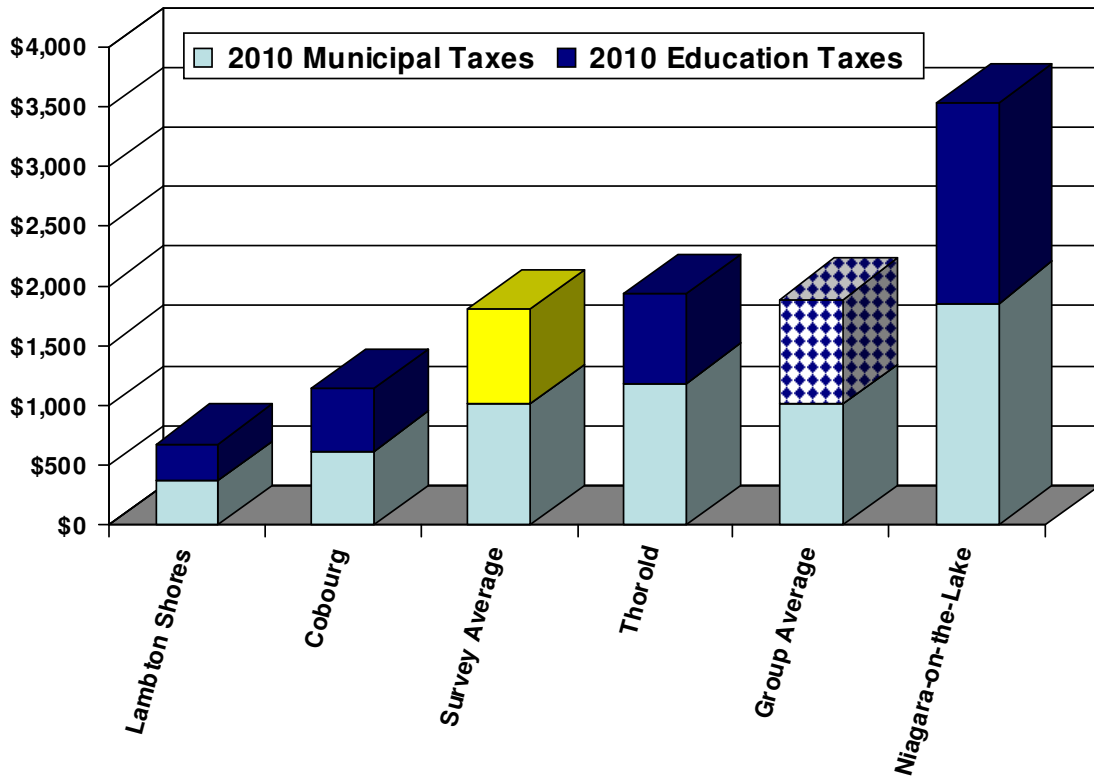
- The average number of rooms across the survey for hotel properties is 126 rooms
- The average current value assessment per unit for hotels in the survey is \$54,000 per room, however, there was a significant range in terms of CVA values from \$22,000 to \$117,000

**Commercial Comparisons - Hotel by Population Group**

***Municipalities with populations less than 20,000***

***Taxes per Room***

<b>Commercial - Hotels Municipality</b>	<b>2010 Municipal Taxes Per Suite</b>	<b>2010 Education Taxes Per Suite</b>	<b>2010 Total Taxes Per Suite</b>	<b>Relative Tax Burden</b>	<b>Average Population Range</b>
Lambton Shores	\$ 368	\$ 303	\$ 670	low	
Cobourg	\$ 618	\$ 524	\$ 1,142	low	
Thorold	\$ 1,184	\$ 752	\$ 1,936	mid	
Niagara-on-the-Lake	\$ 1,864	\$ 1,663	\$ 3,527	high	\$ 1,819

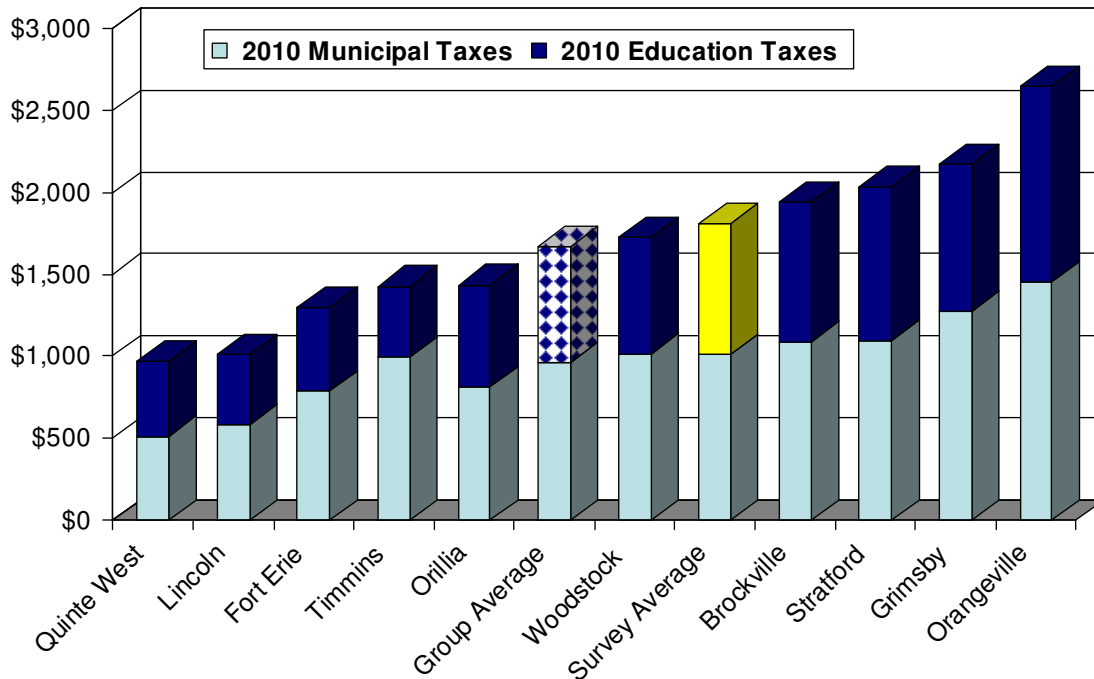


**Commercial Comparisons - Hotel—by Population Group (cont'd)**

**Municipalities with populations between 20,000—49,999**

**Taxes per Room**

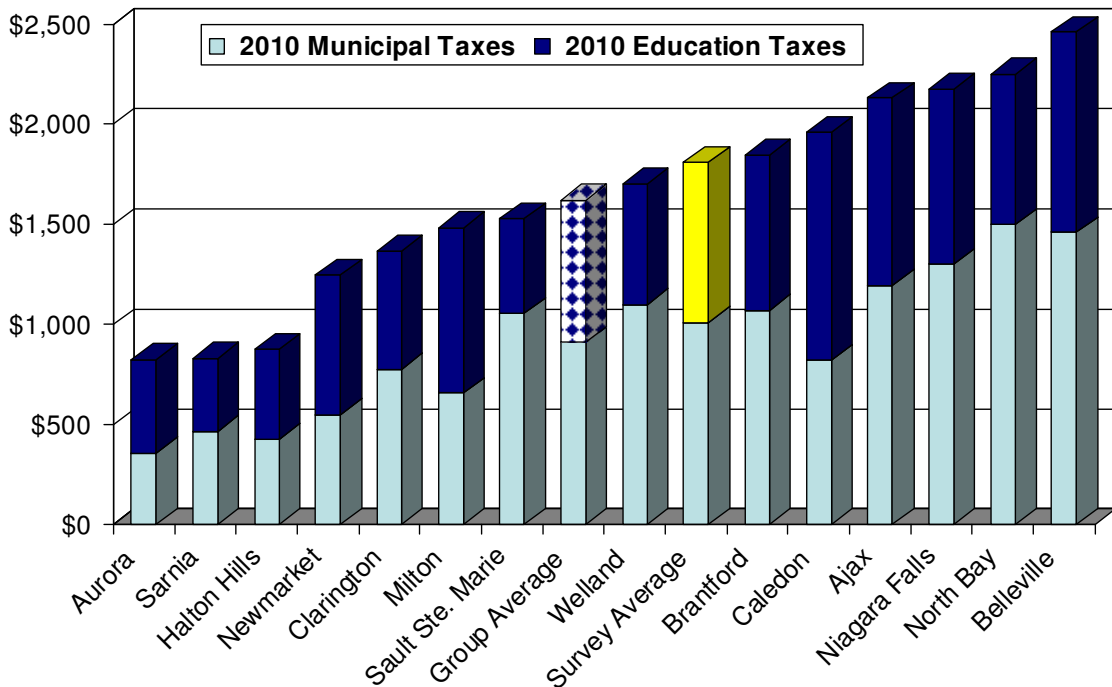
Commercial - Hotels Municipality	2010 Municipal Taxes Per Suite	2010 Education Taxes Per Suite	2010 Total Taxes Per Suite	Relative Tax Burden	Average Population Range
Quinte West	\$ 511	\$ 459	\$ 970	low	
Lincoln	\$ 584	\$ 427	\$ 1,011	low	
Fort Erie	\$ 790	\$ 510	\$ 1,299	low	
Timmins	\$ 994	\$ 433	\$ 1,426	low	
Orillia	\$ 815	\$ 618	\$ 1,433	low	
Woodstock	\$ 1,013	\$ 715	\$ 1,728	mid	
Brockville	\$ 1,089	\$ 851	\$ 1,940	mid	
Stratford	\$ 1,097	\$ 939	\$ 2,036	high	
Grimsby	\$ 1,272	\$ 897	\$ 2,169	high	
Orangeville	\$ 1,453	\$ 1,197	\$ 2,650	high	\$ 1,666



**Commercial Comparisons - Hotel—by Population Group (cont'd)**

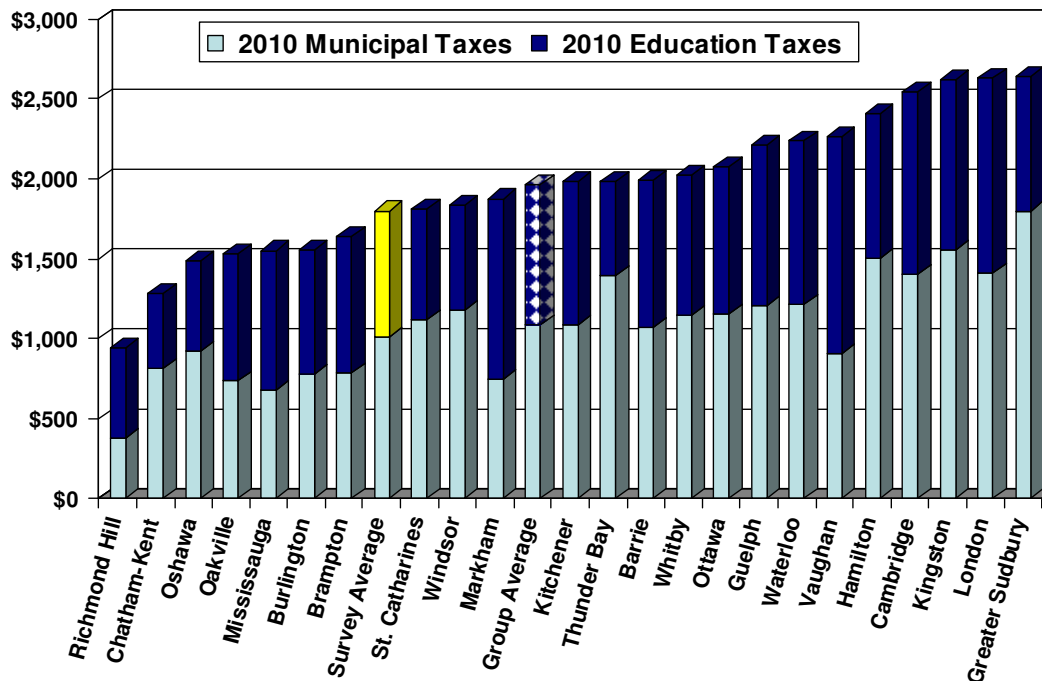
**Municipalities with populations between 50,000—99,999  
Taxes per Room**

Commercial - Hotels Municipality	2010 Municipal Taxes Per Suite	2010 Education Taxes Per Suite	2010 Total Taxes Per Suite	Relative Tax Burden	Average Population Range
Aurora	\$ 358	\$ 468	\$ 826	low	
Sarnia	\$ 469	\$ 363	\$ 831	low	
Halton Hills	\$ 425	\$ 451	\$ 876	low	
Newmarket	\$ 552	\$ 694	\$ 1,246	low	
Clarington	\$ 775	\$ 591	\$ 1,366	low	
Milton	\$ 658	\$ 826	\$ 1,483	low	
Sault Ste. Marie	\$ 1,055	\$ 474	\$ 1,529	low	
Welland	\$ 1,100	\$ 604	\$ 1,703	mid	
Brantford	\$ 1,071	\$ 774	\$ 1,845	mid	
Caledon	\$ 822	\$ 1,138	\$ 1,960	mid	
Ajax	\$ 1,195	\$ 938	\$ 2,134	high	
Niagara Falls	\$ 1,302	\$ 874	\$ 2,176	high	
North Bay	\$ 1,499	\$ 753	\$ 2,252	high	
Belleville	\$ 1,460	\$ 1,000	\$ 2,460	high	\$ 1,620



**Commercial Comparisons - Hotel—by Population Group (cont'd)**  
**Municipalities with populations 100,000+ Taxes per Room**

Commercial - Hotels Municipality	2010 Municipal Taxes Per Suite	2010 Education Taxes Per Suite	2010 Total Taxes Per Suite	Relative Tax Burden	Average Population Range
Richmond Hill	\$ 380	\$ 563	\$ 943	low	
Chatham-Kent	\$ 815	\$ 466	\$ 1,281	low	
Oshawa	\$ 922	\$ 563	\$ 1,485	low	
Oakville	\$ 737	\$ 795	\$ 1,533	mid	
Mississauga	\$ 680	\$ 871	\$ 1,551	mid	
Burlington	\$ 779	\$ 780	\$ 1,558	mid	
Brampton	\$ 791	\$ 849	\$ 1,640	mid	
St. Catharines	\$ 1,117	\$ 691	\$ 1,807	mid	
Windsor	\$ 1,180	\$ 659	\$ 1,839	mid	
Markham	\$ 746	\$ 1,129	\$ 1,876	mid	
Kitchener	\$ 1,087	\$ 892	\$ 1,979	mid	
Thunder Bay	\$ 1,393	\$ 587	\$ 1,980	mid	
Barrie	\$ 1,070	\$ 923	\$ 1,993	mid	
Whitby	\$ 1,143	\$ 882	\$ 2,025	high	
Ottawa	\$ 1,156	\$ 918	\$ 2,074	high	
Guelph	\$ 1,204	\$ 1,010	\$ 2,214	high	
Waterloo	\$ 1,214	\$ 1,023	\$ 2,237	high	
Vaughan	\$ 910	\$ 1,351	\$ 2,260	high	
Hamilton	\$ 1,505	\$ 906	\$ 2,411	high	
Cambridge	\$ 1,399	\$ 1,144	\$ 2,542	high	
Kingston	\$ 1,555	\$ 1,067	\$ 2,622	high	
London	\$ 1,414	\$ 1,215	\$ 2,628	high	
Greater Sudbury	\$ 1,798	\$ 843	\$ 2,641	high	\$ 1,962



**Commercial Comparisons - Hotel—by Location**

Commercial - Hotels Municipality	CVA Ranking	2010 Municipal Taxes Per Suite	2010 Education Taxes Per Suite	2010 Total Taxes Per Suite	Relative Tax Burden	Average Location
Quinte West	low	\$ 511	\$ 459	\$ 970	low	
Cobourg	low	\$ 618	\$ 524	\$ 1,142	low	
Brockville	mid	\$ 1,089	\$ 851	\$ 1,940	mid	
Ottawa	high	\$ 1,156	\$ 918	\$ 2,074	high	
Belleville	high	\$ 1,460	\$ 1,000	\$ 2,460	high	East
Kingston	high	\$ 1,555	\$ 1,067	\$ 2,622	high	\$ 1,868
Aurora	low	\$ 358	\$ 468	\$ 826	low	
Halton Hills	low	\$ 425	\$ 451	\$ 876	low	
Richmond Hill	low	\$ 380	\$ 563	\$ 943	low	
Newmarket	low	\$ 552	\$ 694	\$ 1,246	low	
Clarington	low	\$ 775	\$ 591	\$ 1,366	low	
Milton	low	\$ 658	\$ 826	\$ 1,483	low	
Oshawa	mid	\$ 922	\$ 563	\$ 1,485	low	
Oakville	low	\$ 737	\$ 795	\$ 1,533	mid	
Mississauga	high	\$ 680	\$ 871	\$ 1,551	mid	
Burlington	mid	\$ 779	\$ 780	\$ 1,558	mid	
Brampton	mid	\$ 791	\$ 849	\$ 1,640	mid	
Markham	high	\$ 746	\$ 1,129	\$ 1,876	mid	
Caledon	low	\$ 822	\$ 1,138	\$ 1,960	mid	
Whitby	high	\$ 1,143	\$ 882	\$ 2,025	high	
Ajax	mid	\$ 1,195	\$ 938	\$ 2,134	high	GTA
Vaughan	high	\$ 910	\$ 1,351	\$ 2,260	high	\$ 1,548
Lincoln	low	\$ 584	\$ 427	\$ 1,011	low	
Fort Erie	low	\$ 790	\$ 510	\$ 1,299	low	
Welland	low	\$ 1,100	\$ 604	\$ 1,703	mid	
St. Catharines	mid	\$ 1,117	\$ 691	\$ 1,807	mid	
Thorold	mid	\$ 1,184	\$ 752	\$ 1,936	mid	
Grimsby	mid	\$ 1,272	\$ 897	\$ 2,169	high	
Niagara Falls	high	\$ 1,302	\$ 874	\$ 2,176	high	Niagara/
Hamilton	high	\$ 1,505	\$ 906	\$ 2,411	high	Hamilton
Niagara-on-the-Lake	low	\$ 1,864	\$ 1,663	\$ 3,527	high	\$ 2,004
Timmins	mid	\$ 994	\$ 433	\$ 1,426	low	
Sault Ste. Marie	high	\$ 1,055	\$ 474	\$ 1,529	low	
Thunder Bay	high	\$ 1,393	\$ 587	\$ 1,980	mid	
North Bay	high	\$ 1,499	\$ 753	\$ 2,252	high	North
Greater Sudbury	mid	\$ 1,798	\$ 843	\$ 2,641	high	\$ 1,966
Orillia	low	\$ 815	\$ 618	\$ 1,433	low	Simcoe/Musk.
Barrie	mid	\$ 1,070	\$ 923	\$ 1,993	mid	Suff.
Orangeville	mid	\$ 1,453	\$ 1,197	\$ 2,650	high	\$ 2,025
Lambton Shores	low	\$ 368	\$ 303	\$ 670	low	
Sarnia	low	\$ 469	\$ 363	\$ 831	low	
Chatham-Kent	mid	\$ 815	\$ 466	\$ 1,281	low	
Woodstock	mid	\$ 1,013	\$ 715	\$ 1,728	mid	
Windsor	high	\$ 1,180	\$ 659	\$ 1,839	mid	
Brantford	mid	\$ 1,071	\$ 774	\$ 1,845	mid	
Kitchener	high	\$ 1,087	\$ 892	\$ 1,979	mid	
Stratford	mid	\$ 1,097	\$ 939	\$ 2,036	high	
Guelph	mid	\$ 1,204	\$ 1,010	\$ 2,214	high	
Waterloo	high	\$ 1,214	\$ 1,023	\$ 2,237	high	
Cambridge	high	\$ 1,399	\$ 1,144	\$ 2,542	high	Southwest
London	high	\$ 1,414	\$ 1,215	\$ 2,628	high	\$ 1,819

**Commercial Comparisons—Motel**

<b>Commercial - Motels Municipality</b>	<b>CVA Ranking</b>	<b>2010 Municipal Taxes Per Suite</b>	<b>2010 Education Taxes Per Suite</b>	<b>2010 Total Taxes Per Suite</b>	<b>Relative Tax Burden</b>
Kingsville	low	\$ 297	\$ 40	\$ 337	low
Lakeshore	low	\$ 184	\$ 187	\$ 371	low
Amherstburg	low	\$ 221	\$ 197	\$ 418	low
Prince Edward County	low	\$ 285	\$ 232	\$ 517	low
Gravenhurst	low	\$ 320	\$ 202	\$ 522	low
Haldimand	low	\$ 377	\$ 278	\$ 655	low
Wainfleet	low	\$ 440	\$ 276	\$ 716	low
Kawartha Lakes	low	\$ 372	\$ 353	\$ 725	low
Pelham	low	\$ 446	\$ 290	\$ 736	low
Lambton Shores	low	\$ 473	\$ 321	\$ 794	low
Huntsville	high	\$ 493	\$ 303	\$ 797	low
Fort Erie	low	\$ 512	\$ 321	\$ 833	low
Welland	low	\$ 553	\$ 297	\$ 851	low
Sault Ste. Marie	low	\$ 617	\$ 261	\$ 878	low
Richmond Hill	high	\$ 381	\$ 549	\$ 930	low
Caledon	high	\$ 423	\$ 554	\$ 977	low
Port Colborne	low	\$ 656	\$ 327	\$ 983	low
Leamington	mid	\$ 542	\$ 451	\$ 993	low
Clarington	mid	\$ 594	\$ 422	\$ 1,016	low
Quinte West	low	\$ 538	\$ 495	\$ 1,033	low
Oshawa	mid	\$ 663	\$ 373	\$ 1,035	low
Orillia	mid	\$ 630	\$ 413	\$ 1,043	mid
Brantford	low	\$ 639	\$ 447	\$ 1,085	mid
Chatham-Kent	low	\$ 699	\$ 395	\$ 1,094	mid
Burlington	high	\$ 601	\$ 557	\$ 1,158	mid
Orangeville	high	\$ 659	\$ 521	\$ 1,180	mid
Ottawa	mid	\$ 657	\$ 525	\$ 1,182	mid
Mississauga	high	\$ 519	\$ 665	\$ 1,183	mid
Ajax	high	\$ 677	\$ 518	\$ 1,195	mid
Woodstock	low	\$ 723	\$ 485	\$ 1,208	mid
Thunder Bay	low	\$ 821	\$ 391	\$ 1,212	mid
Bracebridge	high	\$ 772	\$ 442	\$ 1,214	mid
Pickering	high	\$ 690	\$ 547	\$ 1,237	mid
Brampton	high	\$ 606	\$ 631	\$ 1,237	mid
North Bay	mid	\$ 837	\$ 416	\$ 1,253	mid
Grimsby	mid	\$ 756	\$ 533	\$ 1,290	mid
Stratford	mid	\$ 713	\$ 579	\$ 1,292	mid
Saugeen Shores	high	\$ 622	\$ 700	\$ 1,322	mid
Barrie	high	\$ 719	\$ 607	\$ 1,326	mid
Sarnia	mid	\$ 752	\$ 578	\$ 1,330	mid
Vaughan	high	\$ 541	\$ 794	\$ 1,334	mid
Niagara Falls	mid	\$ 831	\$ 557	\$ 1,388	mid
Thorold	low	\$ 974	\$ 420	\$ 1,394	high
Tillsonburg	mid	\$ 741	\$ 655	\$ 1,396	high
St. Catharines	mid	\$ 897	\$ 552	\$ 1,449	high



**Commercial Comparisons—Motel (cont'd)**

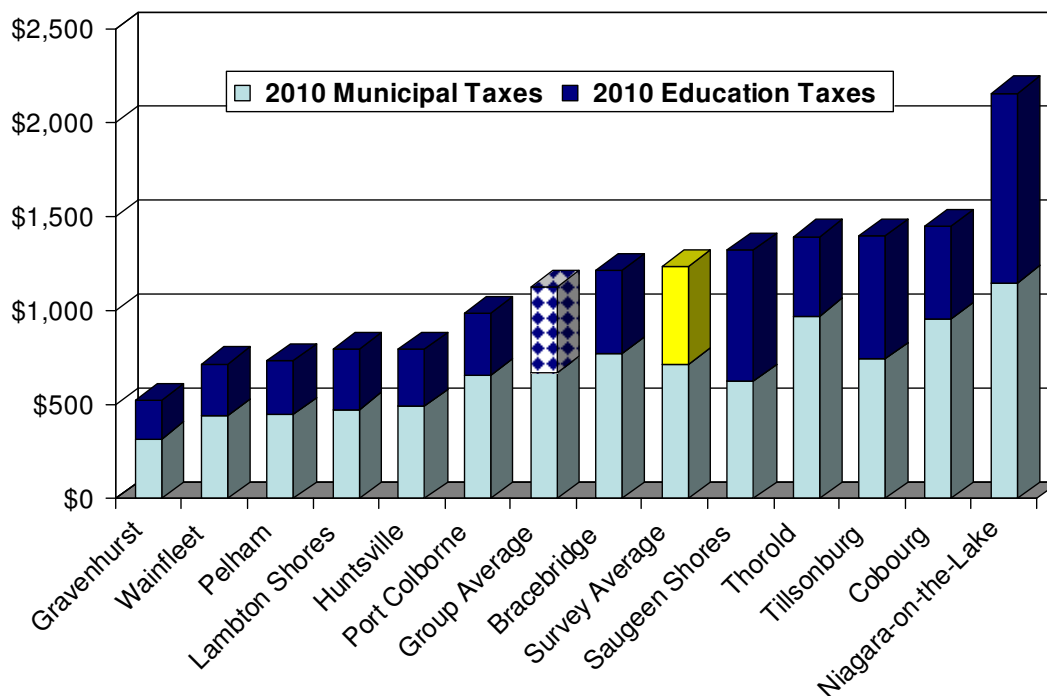
<b>Commercial - Motels Municipality</b>	<b>CVA Ranking</b>	<b>2010 Municipal Taxes Per Suite</b>	<b>2010 Education Taxes Per Suite</b>	<b>2010 Total Taxes Per Suite</b>	<b>Relative Tax Burden</b>
St. Thomas	mid	\$ 853	\$ 596	\$ 1,449	high
Cobourg	low	\$ 958	\$ 490	\$ 1,449	high
Hamilton	mid	\$ 938	\$ 552	\$ 1,490	high
Brockville	mid	\$ 850	\$ 662	\$ 1,512	high
Greater Sudbury	mid	\$ 1,061	\$ 476	\$ 1,537	high
Cambridge	mid	\$ 852	\$ 691	\$ 1,543	high
Kitchener	mid	\$ 857	\$ 689	\$ 1,545	high
Whitby	high	\$ 936	\$ 689	\$ 1,625	high
Belleville	mid	\$ 1,003	\$ 670	\$ 1,673	high
Windsor	mid	\$ 1,091	\$ 604	\$ 1,695	high
Guelph	high	\$ 962	\$ 807	\$ 1,769	high
Timmins	mid	\$ 1,309	\$ 570	\$ 1,880	high
London	high	\$ 1,075	\$ 917	\$ 1,992	high
Waterloo	high	\$ 1,101	\$ 925	\$ 2,026	high
Kingston	high	\$ 1,204	\$ 826	\$ 2,030	high
Milton	high	\$ 940	\$ 1,177	\$ 2,117	high
Niagara-on-the-Lake	high	\$ 1,151	\$ 1,009	\$ 2,160	high
Peterborough	high	\$ 1,250	\$ 986	\$ 2,236	high
<b>Average</b>		<b>\$ 712</b>	<b>\$ 524</b>	<b>\$ 1,236</b>	
<b>Median</b>		<b>\$ 690</b>	<b>\$ 525</b>	<b>\$ 1,214</b>	
<b>Minimum</b>		<b>\$ 184</b>	<b>\$ 40</b>	<b>\$ 337</b>	
<b>Maximum</b>		<b>\$ 1,309</b>	<b>\$ 1,177</b>	<b>\$ 2,236</b>	

- On average, the motels in the survey have 45 rooms
- 63 municipalities were represented in the comparison

**Commercial Comparisons - Motel—by Population Group**

**Municipalities with populations less than 20,000  
Taxes per Room**

Commercial - Motels Municipality	CVA Ranking	2010 Municipal Taxes Per Suite	2010 Education Taxes Per Suite	2010 Total Taxes Per Suite	Relative Tax Burden	Average by Population Range
Gravenhurst	low	\$ 320	\$ 202	\$ 522	low	
Wainfleet	low	\$ 440	\$ 276	\$ 716	low	
Pelham	low	\$ 446	\$ 290	\$ 736	low	
Lambton Shores	low	\$ 473	\$ 321	\$ 794	low	
Huntsville	high	\$ 493	\$ 303	\$ 797	low	
Port Colborne	low	\$ 656	\$ 327	\$ 983	low	
Bracebridge	high	\$ 772	\$ 442	\$ 1,214	mid	
Saugeen Shores	high	\$ 622	\$ 700	\$ 1,322	mid	
Thorold	low	\$ 974	\$ 420	\$ 1,394	high	
Tillsonburg	mid	\$ 741	\$ 655	\$ 1,396	high	
Cobourg	low	\$ 958	\$ 490	\$ 1,449	high	
Niagara-on-the-Lake	high	\$ 1,151	\$ 1,009	\$ 2,160	high	\$ 1,124

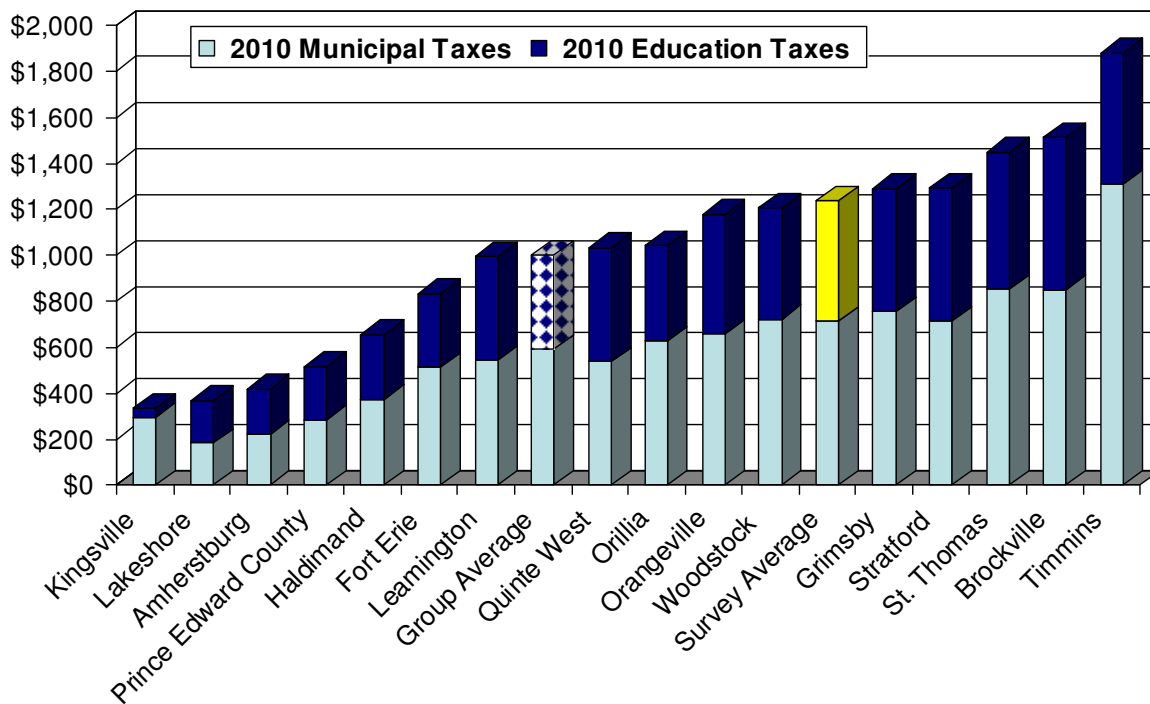


**Commercial Comparisons - Motel—by Population Group (cont'd)**

**Municipalities with populations between 20,000—49,999**

**Taxes per Room**

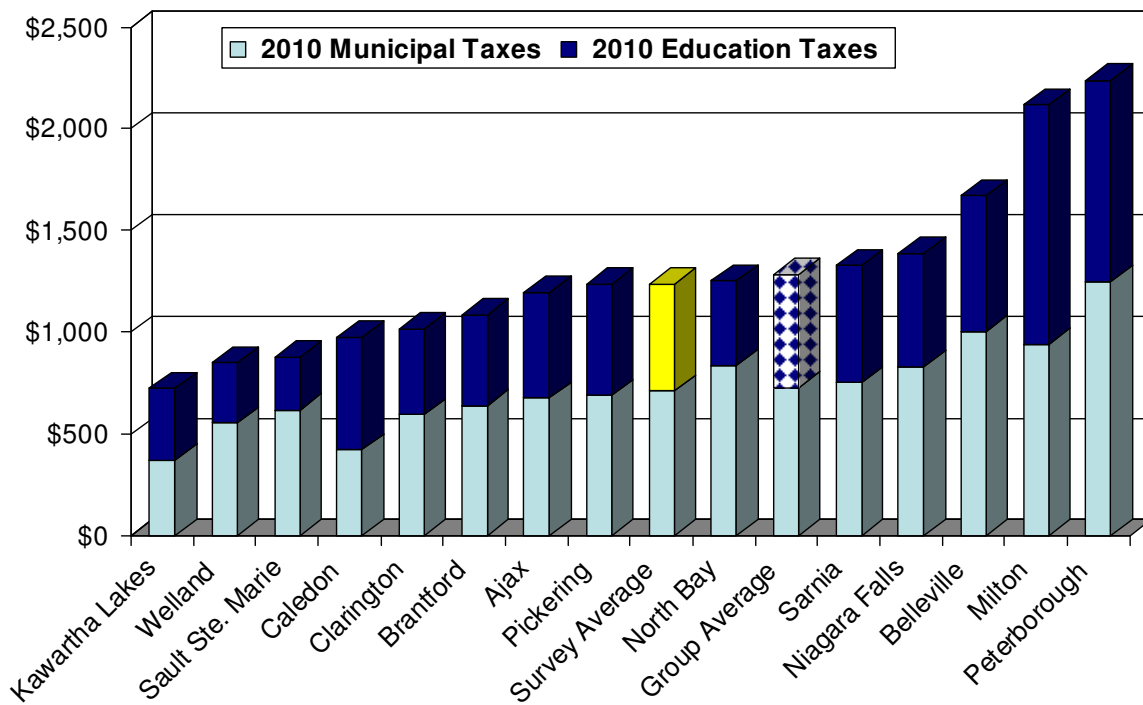
Commercial - Motels Municipality	CVA Ranking	2010 Municipal Taxes Per Suite	2010 Education Taxes Per Suite	2010 Total Taxes Per Suite	Relative Tax Burden	Average by Population Range
Kingsville	low	\$ 297	\$ 40	\$ 337	low	
Lakeshore	low	\$ 184	\$ 187	\$ 371	low	
Amherstburg	low	\$ 221	\$ 197	\$ 418	low	
Prince Edward County	low	\$ 285	\$ 232	\$ 517	low	
Haldimand	low	\$ 377	\$ 278	\$ 655	low	
Fort Erie	low	\$ 512	\$ 321	\$ 833	low	
Leamington	mid	\$ 542	\$ 451	\$ 993	low	
Quinte West	low	\$ 538	\$ 495	\$ 1,033	low	
Orillia	mid	\$ 630	\$ 413	\$ 1,043	mid	
Orangeville	high	\$ 659	\$ 521	\$ 1,180	mid	
Woodstock	low	\$ 723	\$ 485	\$ 1,208	mid	
Grimsby	mid	\$ 756	\$ 533	\$ 1,290	mid	
Stratford	mid	\$ 713	\$ 579	\$ 1,292	mid	
St. Thomas	mid	\$ 853	\$ 596	\$ 1,449	high	
Brockville	mid	\$ 850	\$ 662	\$ 1,512	high	
Timmins	mid	\$ 1,309	\$ 570	\$ 1,880	high	\$ 1,001



**Commercial Comparisons - Motel —by Population Group (cont'd)**

**Municipalities with populations between 50,000—99,999  
Taxes per Room**

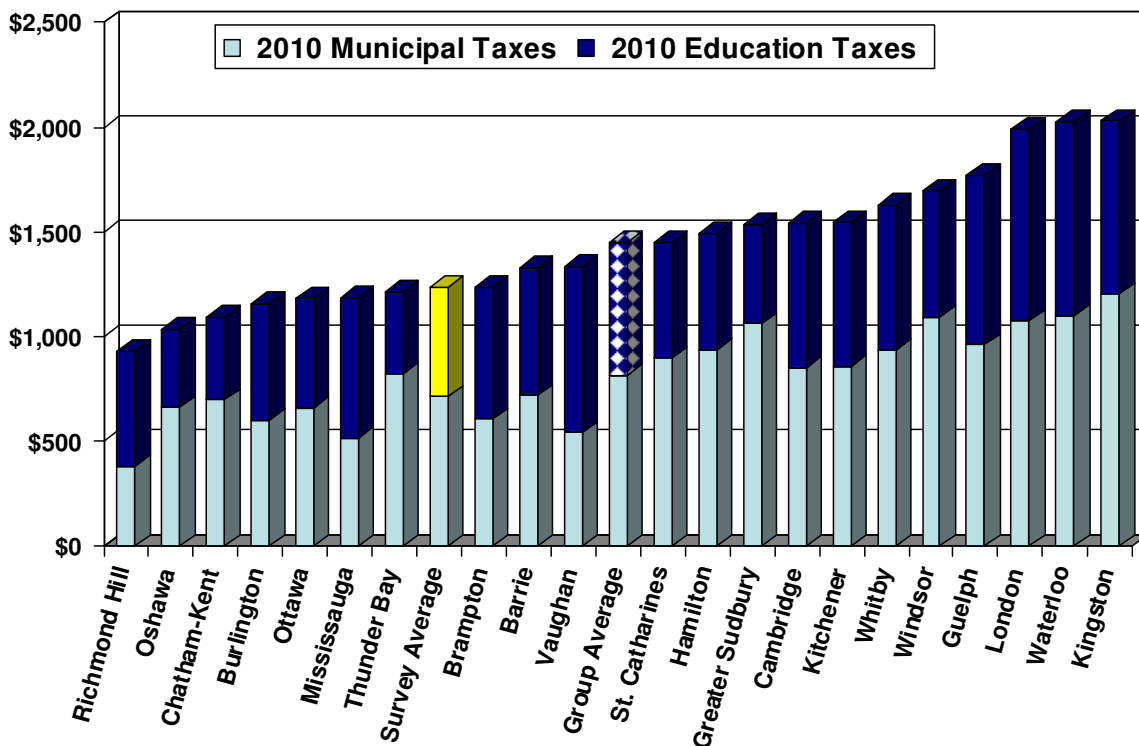
Commercial - Motels Municipality	CVA Ranking	2010 Municipal Taxes Per Suite	2010 Education Taxes Per Suite	2010 Total Taxes Per Suite	Relative Tax Burden	Average by Population Range
Kawartha Lakes	low	\$ 372	\$ 353	\$ 725	low	
Welland	low	\$ 553	\$ 297	\$ 851	low	
Sault Ste. Marie	low	\$ 617	\$ 261	\$ 878	low	
Caledon	high	\$ 423	\$ 554	\$ 977	low	
Clarington	mid	\$ 594	\$ 422	\$ 1,016	low	
Brantford	low	\$ 639	\$ 447	\$ 1,085	mid	
Ajax	high	\$ 677	\$ 518	\$ 1,195	mid	
Pickering	high	\$ 690	\$ 547	\$ 1,237	mid	
North Bay	mid	\$ 837	\$ 416	\$ 1,253	mid	
Sarnia	mid	\$ 752	\$ 578	\$ 1,330	mid	
Niagara Falls	mid	\$ 831	\$ 557	\$ 1,388	mid	
Belleville	mid	\$ 1,003	\$ 670	\$ 1,673	high	
Milton	high	\$ 940	\$ 1,177	\$ 2,117	high	
Peterborough	high	\$ 1,250	\$ 986	\$ 2,236	high	\$ 1,283



**Commercial Comparisons - Motel—by Population Group (cont'd)**

**Municipalities with populations 100,000+  
Taxes per Room**

Commercial - Motels Municipality	CVA Ranking	2010 Municipal Taxes Per Suite	2010 Education Taxes Per Suite	2010 Total Taxes Per Suite	Relative Tax Burden	Average by Population Range
Richmond Hill	high	\$ 381	\$ 549	\$ 930	low	
Oshawa	mid	\$ 663	\$ 373	\$ 1,035	low	
Chatham-Kent	low	\$ 699	\$ 395	\$ 1,094	mid	
Burlington	high	\$ 601	\$ 557	\$ 1,158	mid	
Ottawa	mid	\$ 657	\$ 525	\$ 1,182	mid	
Mississauga	high	\$ 519	\$ 665	\$ 1,183	mid	
Thunder Bay	low	\$ 821	\$ 391	\$ 1,212	mid	
Brampton	high	\$ 606	\$ 631	\$ 1,237	mid	
Barrie	high	\$ 719	\$ 607	\$ 1,326	mid	
Vaughan	high	\$ 541	\$ 794	\$ 1,334	mid	
St. Catharines	mid	\$ 897	\$ 552	\$ 1,449	high	
Hamilton	mid	\$ 938	\$ 552	\$ 1,490	high	
Greater Sudbury	mid	\$ 1,061	\$ 476	\$ 1,537	high	
Cambridge	mid	\$ 852	\$ 691	\$ 1,543	high	
Kitchener	mid	\$ 857	\$ 689	\$ 1,545	high	
Whitby	high	\$ 936	\$ 689	\$ 1,625	high	
Windsor	mid	\$ 1,091	\$ 604	\$ 1,695	high	
Guelph	high	\$ 962	\$ 807	\$ 1,769	high	
London	high	\$ 1,075	\$ 917	\$ 1,992	high	
Waterloo	high	\$ 1,101	\$ 925	\$ 2,026	high	
Kingston	high	\$ 1,204	\$ 826	\$ 2,030	high	\$ 1,447



**Commercial Comparisons - Motel—by Location**

<b>Commercial - Motels Municipality</b>	<b>2010 Municipal Taxes Per Suite</b>	<b>2010 Education Taxes Per Suite</b>	<b>2010 Total Taxes Per Suite</b>	<b>Relative Tax Burden</b>	<b>Average by Location</b>
Prince Edward County	\$ 285	\$ 232	\$ 517	low	
Kawartha Lakes	\$ 372	\$ 353	\$ 725	low	
Quinte West	\$ 538	\$ 495	\$ 1,033	low	
Ottawa	\$ 657	\$ 525	\$ 1,182	mid	
Cobourg	\$ 958	\$ 490	\$ 1,449	high	
Brockville	\$ 850	\$ 662	\$ 1,512	high	
Belleville	\$ 1,003	\$ 670	\$ 1,673	high	
Kingston	\$ 1,204	\$ 826	\$ 2,030	high	<b>Eastern</b>
Peterborough	\$ 1,250	\$ 986	\$ 2,236	high	\$ 1,373
Richmond Hill	\$ 381	\$ 549	\$ 930	low	
Caledon	\$ 423	\$ 554	\$ 977	low	
Clarington	\$ 594	\$ 422	\$ 1,016	low	
Oshawa	\$ 663	\$ 373	\$ 1,035	low	
Burlington	\$ 601	\$ 557	\$ 1,158	mid	
Mississauga	\$ 519	\$ 665	\$ 1,183	mid	
Ajax	\$ 677	\$ 518	\$ 1,195	mid	
Pickering	\$ 690	\$ 547	\$ 1,237	mid	
Brampton	\$ 606	\$ 631	\$ 1,237	mid	
Vaughan	\$ 541	\$ 794	\$ 1,334	mid	
Whitby	\$ 936	\$ 689	\$ 1,625	high	<b>GTA</b>
Milton	\$ 940	\$ 1,177	\$ 2,117	high	\$ 1,254
Wainfleet	\$ 440	\$ 276	\$ 716	low	
Pelham	\$ 446	\$ 290	\$ 736	low	
Fort Erie	\$ 512	\$ 321	\$ 833	low	
Welland	\$ 553	\$ 297	\$ 851	low	
Port Colborne	\$ 656	\$ 327	\$ 983	low	
Grimsby	\$ 756	\$ 533	\$ 1,290	mid	
Niagara Falls	\$ 831	\$ 557	\$ 1,388	mid	
Thorold	\$ 974	\$ 420	\$ 1,394	high	
St. Catharines	\$ 897	\$ 552	\$ 1,449	high	
Hamilton	\$ 938	\$ 552	\$ 1,490	high	<b>Niag./Ham.</b>
Niagara-on-the-Lake	\$ 1,151	\$ 1,009	\$ 2,160	high	\$ 1,208
Sault Ste. Marie	\$ 617	\$ 261	\$ 878	low	
Thunder Bay	\$ 821	\$ 391	\$ 1,212	mid	
North Bay	\$ 837	\$ 416	\$ 1,253	mid	
Greater Sudbury	\$ 1,061	\$ 476	\$ 1,537	high	<b>North</b>
Timmins	\$ 1,309	\$ 570	\$ 1,880	high	\$ 1,352

**Commercial Comparisons - Motel—by Location (cont'd)**

<b>Commercial - Motels Municipality</b>	<b>2010 Municipal Taxes Per Suite</b>	<b>2010 Education Taxes Per Suite</b>	<b>2010 Total Taxes Per Suite</b>	<b>Relative Tax Burden</b>	<b>Average by Location</b>
Gravenhurst	\$ 320	\$ 202	\$ 522	low	
Huntsville	\$ 493	\$ 303	\$ 797	low	
Orillia	\$ 630	\$ 413	\$ 1,043	mid	
Orangeville	\$ 659	\$ 521	\$ 1,180	mid	
Bracebridge	\$ 772	\$ 442	\$ 1,214	mid	Simcoe/Musk./Duff.
Barrie	\$ 719	\$ 607	\$ 1,326	mid	\$ 1,014
Kingsville	\$ 297	\$ 40	\$ 337	low	
Lakeshore	\$ 184	\$ 187	\$ 371	low	
Amherstburg	\$ 221	\$ 197	\$ 418	low	
Haldimand	\$ 377	\$ 278	\$ 655	low	
Lambton Shores	\$ 473	\$ 321	\$ 794	low	
Leamington	\$ 542	\$ 451	\$ 993	low	
Brantford	\$ 639	\$ 447	\$ 1,085	mid	
Chatham-Kent	\$ 699	\$ 395	\$ 1,094	mid	
Woodstock	\$ 723	\$ 485	\$ 1,208	mid	
Stratford	\$ 713	\$ 579	\$ 1,292	mid	
Saugeen Shores	\$ 622	\$ 700	\$ 1,322	mid	
Sarnia	\$ 752	\$ 578	\$ 1,330	mid	
Tillsonburg	\$ 741	\$ 655	\$ 1,396	high	
St. Thomas	\$ 853	\$ 596	\$ 1,449	high	
Cambridge	\$ 852	\$ 691	\$ 1,543	high	
Kitchener	\$ 857	\$ 689	\$ 1,545	high	
Windsor	\$ 1,091	\$ 604	\$ 1,695	high	
Guelph	\$ 962	\$ 807	\$ 1,769	high	
London	\$ 1,075	\$ 917	\$ 1,992	high	Southwest
Waterloo	\$ 1,101	\$ 925	\$ 2,026	high	\$ 1,216
<b>Average</b>	<b>\$ 712</b>	<b>\$ 524</b>	<b>\$ 1,236</b>		
<b>Median</b>	<b>\$ 690</b>	<b>\$ 525</b>	<b>\$ 1,214</b>		
<b>Minimum</b>	<b>\$ 184</b>	<b>\$ 40</b>	<b>\$ 337</b>		
<b>Maximum</b>	<b>\$ 1,309</b>	<b>\$ 1,177</b>	<b>\$ 2,236</b>		

**Commercial Summary - Office**

low	mid	high
Amherstburg	Belleville	Ajax
Brantford	Brockville	Aurora
Central Elgin	Caledon	Barrie
Haldimand	Cobourg	Brampton
Halton Hills	Fort Erie	Burlington
Hamilton	Georgina	Cambridge
Kawartha Lakes	Greater Sudbury	Chatham-Kent
Leamington	Grimsby	Clarington
Milton	Kitchener	Guelph
Newmarket	London	King
Niagara-on-the-Lake	Markham	Kingston
Orangeville	Mississauga	Oakville
Orillia	Niagara Falls	Ottawa
Port Colborne	North Bay	Pickering
Prince Edward County	Oshawa	Richmond Hill
Quinte West	Peterborough	Stratford
Sarnia	St. Catharines	Thunder Bay
Sault Ste. Marie	Thorold	Tillsonburg
St. Marys	Vaughan	Whitby
St. Thomas	Waterloo	Windsor
Timmins		Woodstock
Welland		
Whitchurch-Stouffville		

**Commercial Summary - Neighbourhood Shopping**

low	mid	high
Amherstburg	Ajax	Aurora
Bracebridge	Belleville	Barrie
East Gwillimbury	Caledon	Brampton
Georgina	Central Elgin	Brantford
Gravenhurst	Fort Erie	Brockville
Huntsville	Greater Sudbury	Burlington
Kawartha Lakes	Grimsby	Cambridge
King	Haldimand	Chatham-Kent
Kingsville	Halton Hills	Clarington
Lambton Shores	Kingston	Cobourg
Leamington	Kitchener	Guelph
Middlesex Centre	Lakeshore	Hamilton
Niagara Falls	Lincoln	London
Niagara-on-the-Lake	Markham	Mississauga
North Bay	Milton	Oakville
North Dumfries	Newmarket	Ottawa
Orillia	Orangeville	Peterborough
Prince Edward County	Oshawa	Pickering
Saugeen Shores	Pelham	Richmond Hill
St. Marys	Port Colborne	Sarnia
Stratford	Quinte West	Sault Ste. Marie
The Blue Mountains	St. Catharines	St. Thomas
Timmins	Thorold	Thunder Bay
Wellesley	Tillsonburg	Vaughan
West Lincoln	Waterloo	Windsor
Whitchurch-Stouffville	Welland	Woodstock
Wilmot	Whitby	Woolwich



**Commercial Summary - Hotel**

low	mid	high
Aurora	Barrie	Ajax
Chatham-Kent	Brampton	Belleville
Clarington	Brantford	Cambridge
Cobourg	Brockville	Greater Sudbury
Fort Erie	Burlington	Grimsby
Halton Hills	Caledon	Guelph
Lambton Shores	Kitchener	Hamilton
Lincoln	Markham	Kingston
Milton	Mississauga	London
Mississauga	Oakville	Niagara Falls
Newmarket	St. Catharines	Niagara-on-the-Lake
Oakville	Thorold	North Bay
Orillia	Thunder Bay	Orangeville
Oshawa	Welland	Ottawa
Quinte West	Windsor	Stratford
Richmond Hill	Woodstock	Vaughan
Sarnia		Waterloo
Sault Ste. Marie		Whitby
Timmins		

**Commercial Summary - Motel**

low	mid	high
Amherstburg	Ajax	Belleville
Caledon	Barrie	Brockville
Clarington	Bracebridge	Cambridge
Fort Erie	Brampton	Cobourg
Gravenhurst	Brantford	Greater Sudbury
Haldimand	Burlington	Guelph
Huntsville	Chatham-Kent	Hamilton
Kawartha Lakes	Grimsby	Kingston
Kingsville	Mississauga	Kitchener
Lakeshore	Niagara Falls	London
Lambton Shores	North Bay	Milton
Leamington	Orangeville	Niagara-on-the-Lake
Oshawa	Orillia	Peterborough
Pelham	Ottawa	St. Catharines
Port Colborne	Pickering	St. Thomas
Prince Edward County	Sarnia	Thorold
Quinte West	Saugeen Shores	Tillsonburg
Richmond Hill	Stratford	Timmins
Sault Ste. Marie	Thunder Bay	Waterloo
Wainfleet	Vaughan	Whitby
Welland	Woodstock	Windsor

**Commercial Comparisons - Summary**

Municipality	Location	Relative Tax Burden			
		Relative Tax Burden Office	Neighbourhood Shopping	Relative Tax Burden Hotel	Relative Tax Burden Motel
Belleville	Eastern	mid	mid	high	high
Brockville	Eastern	mid	high	mid	high
Cobourg	Eastern	mid	high	low	mid
Kawartha Lakes	Eastern	low	low		low
Kingston	Eastern	high	mid	high	high
Ottawa	Eastern	high	high	high	mid
Peterborough	Eastern	mid	high		high
Prince Edward County	Eastern	low	low		low
Quinte West	Eastern	mid	mid	low	low
<b> </b>					
Ajax	GTA	high	mid	mid	mid
Aurora	GTA	high	high	low	
Brampton	GTA	high	high	mid	mid
Burlington	GTA	high	high	mid	mid
Caledon	GTA	mid	mid	mid	low
Clarington	GTA	high	high	low	mid
East Gwillimbury	GTA		low		
Georgina	GTA	mid	low		
Halton Hills	GTA	low	mid	low	
King	GTA	high	low		
Markham	GTA	mid	mid	mid	
Milton	GTA	low	mid	low	high
Mississauga	GTA	mid	high	low	mid
Newmarket	GTA	low	mid	low	
Oakville	GTA	high	high	low	
Oshawa	GTA	mid	mid	low	low
Pickering	GTA	high	high		mid
Richmond Hill	GTA	high	high	low	low
Vaughan	GTA	mid	high	high	mid
Whitby	GTA	high	mid	mid	high
Whitchurch-Stouffville	GTA	low	low		
<b> </b>					
Fort Erie	Niagara/Hamilton	mid	mid	low	low
Grimsby	Niagara/Hamilton	mid	mid	high	mid
Hamilton	Niagara/Hamilton	low	high	high	high
Lincoln	Niagara/Hamilton		mid	low	
Niagara Falls	Niagara/Hamilton	mid	low	high	mid
Niagara-on-the-Lake	Niagara/Hamilton	low	low	high	high
Pelham	Niagara/Hamilton		mid		low
Port Colborne	Niagara/Hamilton	low	mid		low
St. Catharines	Niagara/Hamilton	mid	mid	mid	high
Thorold	Niagara/Hamilton	mid	mid	mid	high
Wainfleet	Niagara/Hamilton				low
Welland	Niagara/Hamilton	low	mid	mid	low
West Lincoln	Niagara/Hamilton		low		

**Commercial Comparisons - Summary (cont'd)**

Municipality	Location	Relative Tax Burden			
		Relative Tax Burden Office	Neighbourhood Shopping	Relative Tax Burden Hotel	Relative Tax Burden Motel
North Bay	North	mid	low	high	mid
Sault Ste. Marie	North	low	high	low	low
Greater Sudbury	North	mid	mid	high	high
Thunder Bay	North	high	high	mid	mid
Timmins	North	low	low	low	high
Barrie	Simcoe/Musk./Duff.	high	high	mid	mid
Bracebridge	Simcoe/Musk./Duff.		low		mid
Gravenhurst	Simcoe/Musk./Duff.		low		low
Huntsville	Simcoe/Musk./Duff.		low		low
Orangeville	Simcoe/Musk./Duff.	low	mid	high	mid
Orillia	Simcoe/Musk./Duff.	low	low	low	mid
Amherstburg	Southwest	low	low		low
Brantford	Southwest	low	high	mid	mid
Cambridge	Southwest	high	high	high	high
Central Elgin	Southwest	low	mid		
Chatham-Kent	Southwest	high	high	low	mid
Guelph	Southwest	high	high	high	high
Haldimand	Southwest	low	high		low
Kingsville	Southwest		low		low
Kitchener	Southwest	mid	mid	mid	high
Lakeshore	Southwest		mid		low
Lambton Shores	Southwest		low	low	low
Leamington	Southwest	low	low		low
London	Southwest	mid	high	high	high
Middlesex Centre	Southwest		low		
North Dumfries	Southwest		low		
Sarnia	Southwest	low	high	low	mid
Saugeen Shores	Southwest		low		mid
St. Marys	Southwest	low	low		
St. Thomas	Southwest	low	high		high
Stratford	Southwest	high	low	high	mid
The Blue Mountains	Southwest		low		
Tillsonburg	Southwest	high	mid		high
Waterloo	Southwest	mid	mid	high	high
Wellesley	Southwest		low		
Wilmot	Southwest		low		
Windsor	Southwest	high	high	mid	high
Woodstock	Southwest	high	high	mid	mid
Woolwich	Southwest		high		

**Industrial Comparisons - Standard Industrial**

<b>Industrial - Standard Municipality</b>	<b>CVA Ranking</b>	<b>2010 Municipal Taxes per sq. ft.</b>	<b>2010 Education Taxes per sq. ft.</b>	<b>2010 Total Taxes per sq. ft.</b>	<b>Relative Tax Burden</b>
Kawartha Lakes	low	\$ 0.34	\$ 0.48	\$ 0.82	low
Orillia	low	\$ 0.48	\$ 0.40	\$ 0.88	low
Quinte West	mid	\$ 0.50	\$ 0.40	\$ 0.90	low
North Bay	low	\$ 0.60	\$ 0.40	\$ 1.00	low
Gravenhurst	low	\$ 0.56	\$ 0.46	\$ 1.02	low
Huntsville	low	\$ 0.58	\$ 0.47	\$ 1.05	low
Middlesex Centre	low	\$ 0.45	\$ 0.62	\$ 1.07	low
Bracebridge	low	\$ 0.65	\$ 0.43	\$ 1.08	low
Barrie	mid	\$ 0.57	\$ 0.51	\$ 1.08	low
St. Marys	high	\$ 0.65	\$ 0.53	\$ 1.18	low
St. Thomas	high	\$ 0.65	\$ 0.53	\$ 1.18	low
Pelham	low	\$ 0.69	\$ 0.53	\$ 1.22	low
Port Colborne	low	\$ 0.80	\$ 0.48	\$ 1.28	low
Brockville	mid	\$ 0.80	\$ 0.49	\$ 1.29	low
Lambton Shores	low	\$ 0.61	\$ 0.69	\$ 1.30	low
Central Elgin	high	\$ 0.82	\$ 0.52	\$ 1.33	low
Cobourg	mid	\$ 0.80	\$ 0.54	\$ 1.34	low
The Blue Mountains	low	\$ 0.51	\$ 0.87	\$ 1.38	low
Kingston	high	\$ 0.84	\$ 0.60	\$ 1.44	low
Welland	low	\$ 0.94	\$ 0.55	\$ 1.49	low
Haldimand	mid	\$ 0.81	\$ 0.75	\$ 1.56	low
Tillsonburg	high	\$ 0.91	\$ 0.68	\$ 1.59	low
Belleville	high	\$ 1.02	\$ 0.57	\$ 1.59	low
Thunder Bay	low	\$ 1.23	\$ 0.42	\$ 1.65	low
Vaughan	high	\$ 0.67	\$ 0.98	\$ 1.65	low
Leamington	low	\$ 0.94	\$ 0.73	\$ 1.66	low
London	high	\$ 0.96	\$ 0.71	\$ 1.67	low
Sault Ste. Marie	mid	\$ 1.24	\$ 0.45	\$ 1.68	mid
Richmond Hill	low	\$ 0.70	\$ 1.02	\$ 1.71	mid
Kitchener	high	\$ 0.84	\$ 0.88	\$ 1.72	mid
Halton Hills	mid	\$ 0.87	\$ 0.86	\$ 1.73	mid
Cambridge	low	\$ 0.89	\$ 0.85	\$ 1.74	mid
West Lincoln	low	\$ 0.98	\$ 0.77	\$ 1.75	mid
Fort Erie	mid	\$ 1.02	\$ 0.73	\$ 1.75	mid
Woolwich	high	\$ 0.75	\$ 1.01	\$ 1.76	mid
Thorold	mid	\$ 1.03	\$ 0.73	\$ 1.76	mid
Chatham-Kent	mid	\$ 1.09	\$ 0.67	\$ 1.76	mid
Amherstburg	high	\$ 0.89	\$ 0.88	\$ 1.77	mid
Timmins	high	\$ 1.30	\$ 0.48	\$ 1.78	mid
Sarnia	low	\$ 0.96	\$ 0.86	\$ 1.82	mid
Whitchurch-Stouffville	mid	\$ 0.76	\$ 1.07	\$ 1.82	mid
Peterborough	high	\$ 1.01	\$ 0.84	\$ 1.86	mid
Lakeshore	high	\$ 0.83	\$ 1.04	\$ 1.86	mid

**Industrial Comparisons - Standard Industrial (cont'd)**

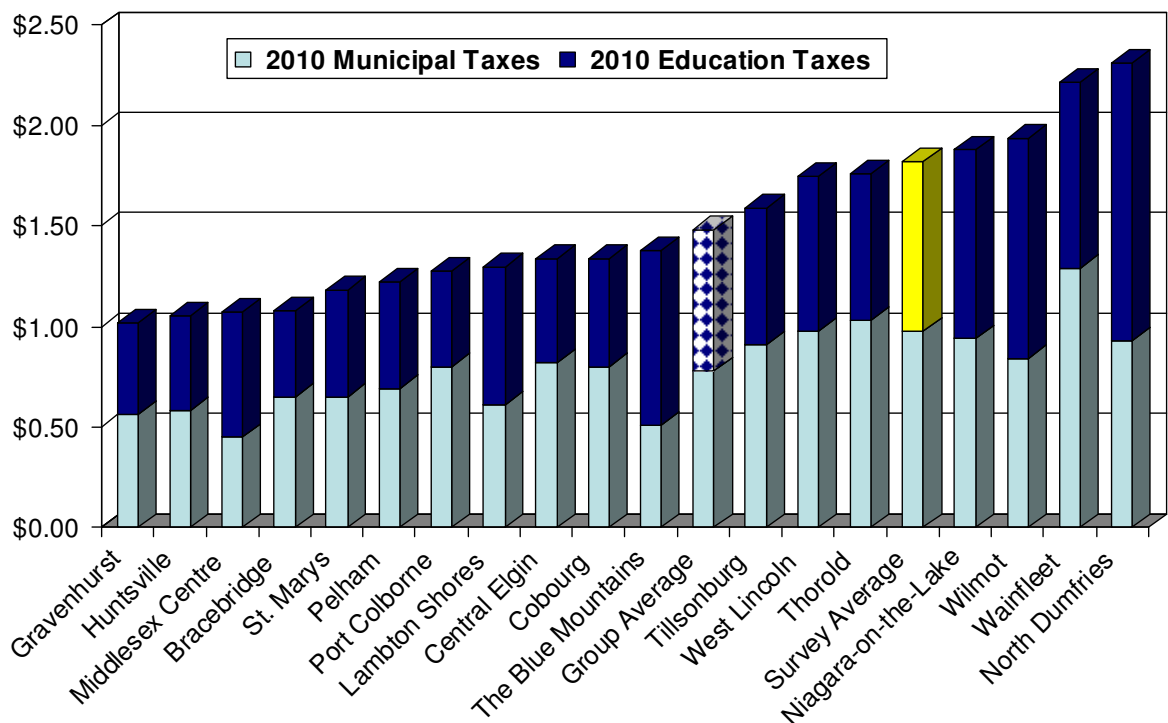
Industrial - Standard Municipality	CVA Ranking	2010 Municipal Taxes per sq. ft.	2010 Education Taxes per sq. ft.	2010 Total Taxes per sq. ft.	Relative Tax Burden
Grimsby	low	\$ 1.05	\$ 0.82	\$ 1.87	mid
Stratford	mid	\$ 1.13	\$ 0.75	\$ 1.88	mid
Niagara-on-the-Lake	low	\$ 0.94	\$ 0.94	\$ 1.89	mid
Niagara Falls	mid	\$ 1.09	\$ 0.81	\$ 1.90	mid
Orangeville	mid	\$ 1.10	\$ 0.81	\$ 1.90	mid
Lincoln	low	\$ 1.06	\$ 0.86	\$ 1.92	mid
Kingsville	low	\$ 0.87	\$ 1.07	\$ 1.94	mid
Wilmot	low	\$ 0.84	\$ 1.10	\$ 1.94	mid
Pickering	high	\$ 1.16	\$ 0.84	\$ 2.00	mid
Aurora	mid	\$ 0.88	\$ 1.13	\$ 2.00	mid
Newmarket	high	\$ 0.92	\$ 1.13	\$ 2.05	high
Ajax	mid	\$ 1.24	\$ 0.89	\$ 2.13	high
Markham	high	\$ 0.86	\$ 1.28	\$ 2.14	high
Clarington	mid	\$ 1.28	\$ 0.89	\$ 2.17	high
Wainfleet	low	\$ 1.29	\$ 0.93	\$ 2.22	high
Guelph	high	\$ 1.26	\$ 0.99	\$ 2.25	high
Brantford	high	\$ 1.34	\$ 0.92	\$ 2.26	high
Waterloo	mid	\$ 1.09	\$ 1.18	\$ 2.27	high
Brampton	mid	\$ 1.08	\$ 1.21	\$ 2.29	high
King	low	\$ 0.97	\$ 1.32	\$ 2.29	high
Burlington	mid	\$ 1.18	\$ 1.10	\$ 2.29	high
St. Catharines	mid	\$ 1.36	\$ 0.93	\$ 2.29	high
North Dumfries	high	\$ 0.93	\$ 1.38	\$ 2.31	high
Milton	low	\$ 1.06	\$ 1.27	\$ 2.33	high
East Gwillimbury	mid	\$ 1.01	\$ 1.34	\$ 2.35	high
Mississauga	high	\$ 1.00	\$ 1.36	\$ 2.36	high
Oshawa	low	\$ 1.52	\$ 0.85	\$ 2.37	high
Hamilton	mid	\$ 1.64	\$ 0.77	\$ 2.41	high
Windsor	mid	\$ 1.50	\$ 0.95	\$ 2.45	high
Georgina	mid	\$ 1.26	\$ 1.20	\$ 2.46	high
Greater Sudbury	high	\$ 1.87	\$ 0.62	\$ 2.49	high
Caledon	mid	\$ 1.01	\$ 1.49	\$ 2.50	high
Oakville	high	\$ 1.27	\$ 1.28	\$ 2.55	high
Whitby	high	\$ 1.53	\$ 1.08	\$ 2.61	high
Woodstock	high	\$ 1.75	\$ 1.16	\$ 2.91	high
Ottawa	high	\$ 1.75	\$ 1.31	\$ 3.06	high
<b>Average</b>		<b>\$ 0.98</b>	<b>\$ 0.84</b>	<b>\$ 1.82</b>	
<b>Median</b>		<b>\$ 0.96</b>	<b>\$ 0.85</b>	<b>\$ 1.82</b>	
<b>Minimum</b>		<b>\$ 0.34</b>	<b>\$ 0.40</b>	<b>\$ 0.82</b>	
<b>Maximum</b>		<b>\$ 1.87</b>	<b>\$ 1.49</b>	<b>\$ 3.06</b>	

- The standard industrial properties have an average current value assessment per square foot of \$47 with a range of \$17 to \$100 per square foot

**Standard Industrial Comparisons—by Population Group**

**Municipalities with populations less than 20,000  
Taxes per Sq. Ft.**

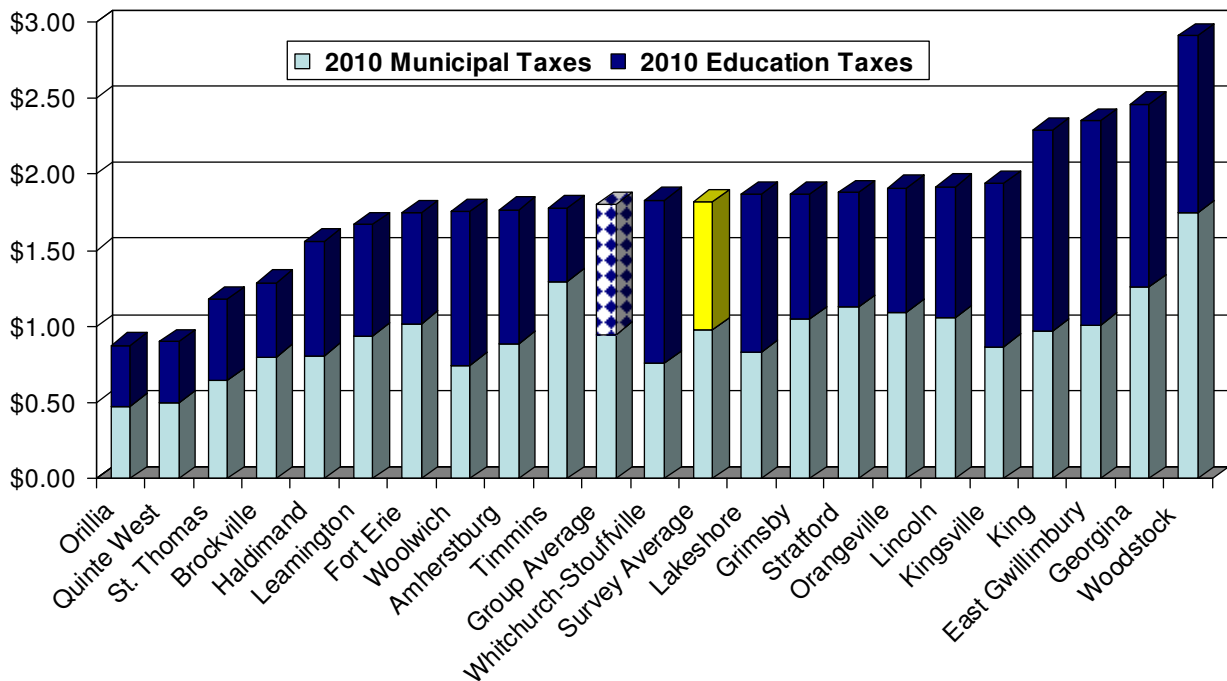
Industrial - Standard Municipality	CVA Ranking	2010 Municipal Taxes per sq. ft.	2010 Education Taxes per sq. ft.	2010 Total Taxes per sq. ft.	2010 Relative Tax Burden	Average by Location
Gravenhurst	low	\$ 0.56	\$ 0.46	\$ 1.02	low	
Huntsville	low	\$ 0.58	\$ 0.47	\$ 1.05	low	
Middlesex Centre	low	\$ 0.45	\$ 0.62	\$ 1.07	low	
Bracebridge	low	\$ 0.65	\$ 0.43	\$ 1.08	low	
St. Marys	high	\$ 0.65	\$ 0.53	\$ 1.18	low	
Pelham	low	\$ 0.69	\$ 0.53	\$ 1.22	low	
Port Colborne	low	\$ 0.80	\$ 0.48	\$ 1.28	low	
Lambton Shores	low	\$ 0.61	\$ 0.69	\$ 1.30	low	
Central Elgin	high	\$ 0.82	\$ 0.52	\$ 1.33	low	
Cobourg	mid	\$ 0.80	\$ 0.54	\$ 1.34	low	
The Blue Mountains	low	\$ 0.51	\$ 0.87	\$ 1.38	low	
Tillsonburg	high	\$ 0.91	\$ 0.68	\$ 1.59	low	
West Lincoln	low	\$ 0.98	\$ 0.77	\$ 1.75	mid	
Thorold	mid	\$ 1.03	\$ 0.73	\$ 1.76	mid	
Niagara-on-the-Lake	low	\$ 0.94	\$ 0.94	\$ 1.89	mid	
Wilmot	low	\$ 0.84	\$ 1.10	\$ 1.94	mid	
Wainfleet	low	\$ 1.29	\$ 0.93	\$ 2.22	high	
North Dumfries	high	\$ 0.93	\$ 1.38	\$ 2.31	high	\$ 1.48



**Standard Industrial Comparisons—by Population Group (cont'd)**

**Municipalities with populations between 20,000– 49,999  
Taxes per Sq. Ft.**

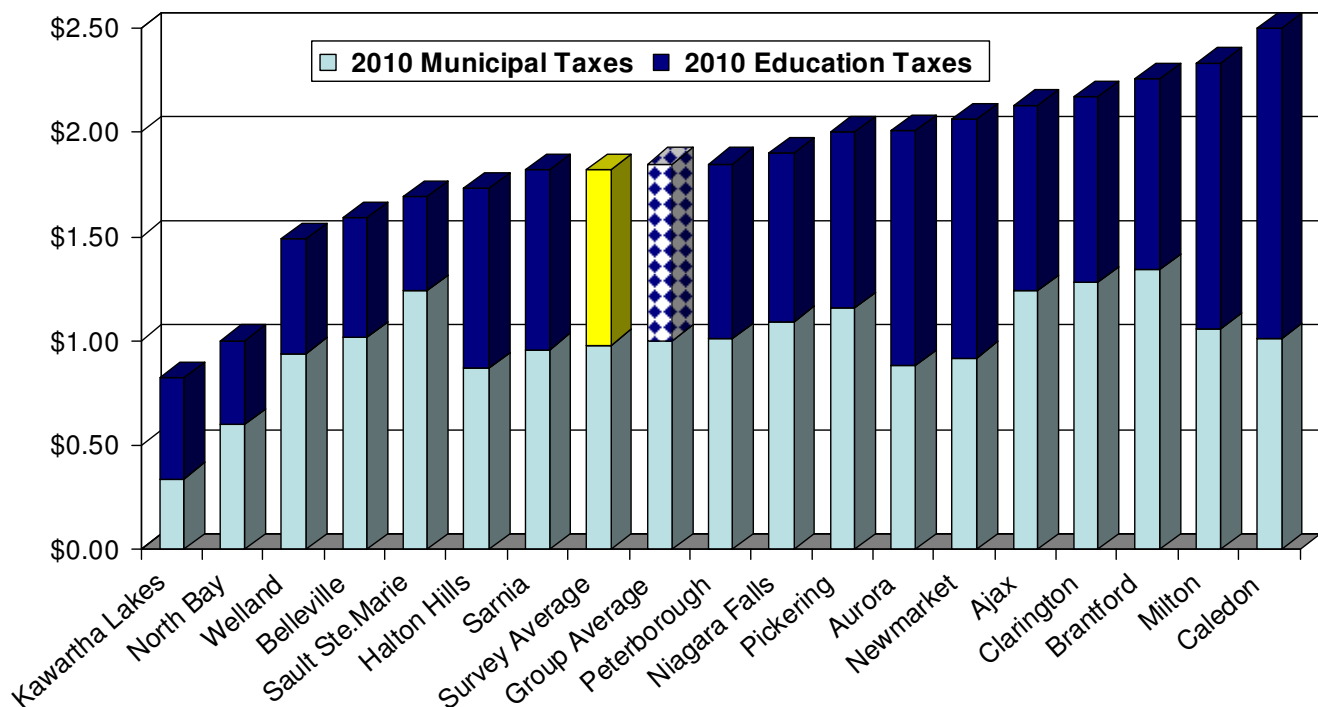
Industrial - Standard Municipality	2010 CVA Ranking	2010 Municipal Taxes per sq. ft.	2010 Education Taxes per sq. ft.	2010 Total Taxes per sq. ft.	2010 Relative Tax Burden	Average by Location
Orillia	low	\$ 0.48	\$ 0.40	\$ 0.88	low	
Quinte West	mid	\$ 0.50	\$ 0.40	\$ 0.90	low	
St. Thomas	high	\$ 0.65	\$ 0.53	\$ 1.18	low	
Brockville	mid	\$ 0.80	\$ 0.49	\$ 1.29	low	
Haldimand	mid	\$ 0.81	\$ 0.75	\$ 1.56	low	
Leamington	low	\$ 0.94	\$ 0.73	\$ 1.66	low	
Fort Erie	mid	\$ 1.02	\$ 0.73	\$ 1.75	mid	
Woolwich	high	\$ 0.75	\$ 1.01	\$ 1.76	mid	
Amherstburg	high	\$ 0.89	\$ 0.88	\$ 1.77	mid	
Timmins	high	\$ 1.30	\$ 0.48	\$ 1.78	mid	
Whitchurch-Stouffville	mid	\$ 0.76	\$ 1.07	\$ 1.82	mid	
Lakeshore	high	\$ 0.83	\$ 1.04	\$ 1.86	mid	
Grimsby	low	\$ 1.05	\$ 0.82	\$ 1.87	mid	
Stratford	mid	\$ 1.13	\$ 0.75	\$ 1.88	mid	
Orangeville	mid	\$ 1.10	\$ 0.81	\$ 1.90	mid	
Lincoln	low	\$ 1.06	\$ 0.86	\$ 1.92	mid	
Kingsville	low	\$ 0.87	\$ 1.07	\$ 1.94	mid	
King	low	\$ 0.97	\$ 1.32	\$ 2.29	high	
East Gwillimbury	mid	\$ 1.01	\$ 1.34	\$ 2.35	high	
Georgina	mid	\$ 1.26	\$ 1.20	\$ 2.46	high	
Woodstock	high	\$ 1.75	\$ 1.16	\$ 2.91	high	\$ 1.80



**Standard Industrial Comparisons —by Population Group (cont'd)**

**Municipalities with populations between 50,000– 99,999  
Taxes per Sq. Ft.**

Industrial - Standard Municipality	CVA Ranking	2010 Municipal Taxes per sq. ft.	2010 Education Taxes per sq. ft.	2010 Total Taxes per sq. ft.	2010 Relative Tax Burden	Average by Location
Kawartha Lakes	low	\$ 0.34	\$ 0.48	\$ 0.82	low	
North Bay	low	\$ 0.60	\$ 0.40	\$ 1.00	low	
Welland	low	\$ 0.94	\$ 0.55	\$ 1.49	low	
Belleville	high	\$ 1.02	\$ 0.57	\$ 1.59	low	
Sault Ste.Marie	mid	\$ 1.24	\$ 0.45	\$ 1.68	mid	
Halton Hills	mid	\$ 0.87	\$ 0.86	\$ 1.73	mid	
Sarnia	low	\$ 0.96	\$ 0.86	\$ 1.82	mid	
Peterborough	high	\$ 1.01	\$ 0.84	\$ 1.86	mid	
Niagara Falls	mid	\$ 1.09	\$ 0.81	\$ 1.90	mid	
Pickering	high	\$ 1.16	\$ 0.84	\$ 2.00	mid	
Aurora	mid	\$ 0.88	\$ 1.13	\$ 2.00	mid	
Newmarket	high	\$ 0.92	\$ 1.13	\$ 2.05	high	
Ajax	mid	\$ 1.24	\$ 0.89	\$ 2.13	high	
Clarington	mid	\$ 1.28	\$ 0.89	\$ 2.17	high	
Brantford	high	\$ 1.34	\$ 0.92	\$ 2.26	high	
Milton	low	\$ 1.06	\$ 1.27	\$ 2.33	high	
Caledon	mid	\$ 1.01	\$ 1.49	\$ 2.50	high	\$ 1.84

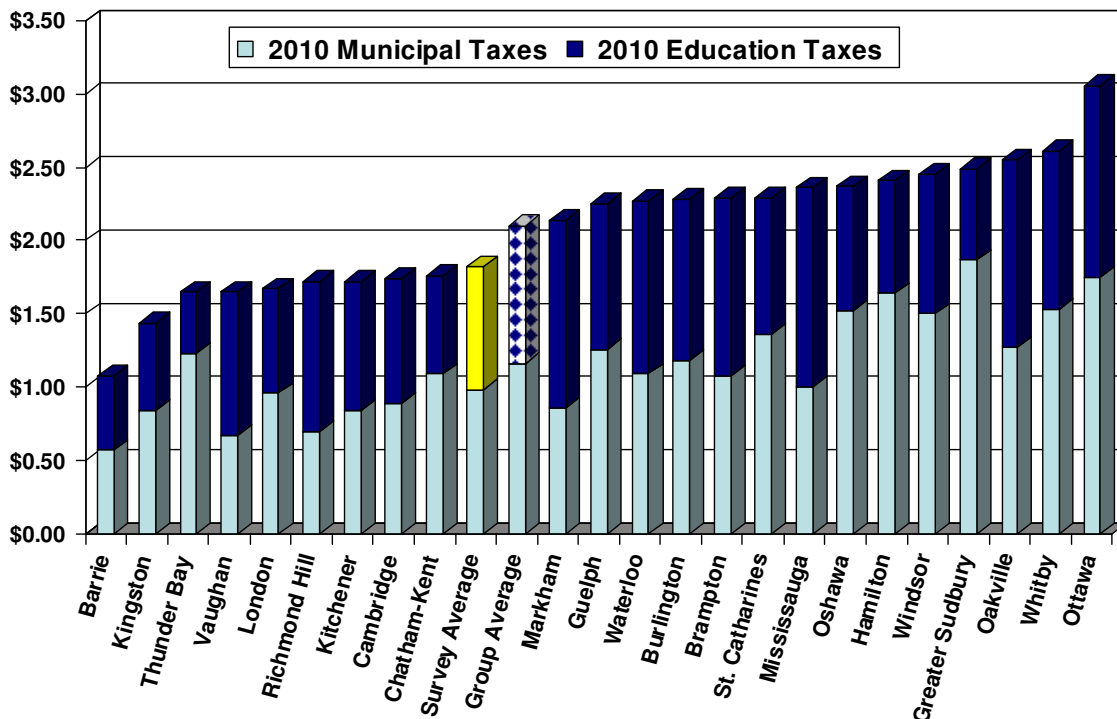




**Standard Industrial Comparisons—by Population Group (cont'd)**

**Municipalities with populations 100,000+  
Taxes per Sq. Ft.**

Industrial - Standard Municipality	2010 CVA Ranking	2010 Municipal Taxes per sq. ft.	2010 Education Taxes per sq. ft.	2010 Total Taxes per sq. ft.	2010 Relative Tax Burden	Average by Location
Barrie	mid	\$ 0.57	\$ 0.51	\$ 1.08	low	
Kingston	high	\$ 0.84	\$ 0.60	\$ 1.44	low	
Thunder Bay	low	\$ 1.23	\$ 0.42	\$ 1.65	low	
Vaughan	high	\$ 0.67	\$ 0.98	\$ 1.65	low	
London	high	\$ 0.96	\$ 0.71	\$ 1.67	low	
Richmond Hill	low	\$ 0.70	\$ 1.02	\$ 1.71	mid	
Kitchener	high	\$ 0.84	\$ 0.88	\$ 1.72	mid	
Cambridge	low	\$ 0.89	\$ 0.85	\$ 1.74	mid	
Chatham-Kent	mid	\$ 1.09	\$ 0.67	\$ 1.76	mid	
Markham	high	\$ 0.86	\$ 1.28	\$ 2.14	high	
Guelph	high	\$ 1.26	\$ 0.99	\$ 2.25	high	
Waterloo	mid	\$ 1.09	\$ 1.18	\$ 2.27	high	
Brampton	mid	\$ 1.08	\$ 1.21	\$ 2.29	high	
Burlington	mid	\$ 1.18	\$ 1.10	\$ 2.29	high	
St. Catharines	mid	\$ 1.36	\$ 0.93	\$ 2.29	high	
Mississauga	high	\$ 1.00	\$ 1.36	\$ 2.36	high	
Oshawa	low	\$ 1.52	\$ 0.85	\$ 2.37	high	
Hamilton	mid	\$ 1.64	\$ 0.77	\$ 2.41	high	
Windsor	mid	\$ 1.50	\$ 0.95	\$ 2.45	high	
Greater Sudbury	high	\$ 1.87	\$ 0.62	\$ 2.49	high	
Oakville	high	\$ 1.27	\$ 1.28	\$ 2.55	high	
Whitby	high	\$ 1.53	\$ 1.08	\$ 2.61	high	
Ottawa	high	\$ 1.75	\$ 1.31	\$ 3.06	high	\$ 2.10



**Standard Industrial Comparisons—by Location**

<b>Industrial - Standard Municipality</b>	<b>2010 Municipal Taxes per sq. ft.</b>	<b>2010 Education Taxes per sq. ft.</b>	<b>2010 Total Taxes per sq. ft.</b>	<b>2010 Relative Tax Burden</b>	<b>Location Average</b>
Kawartha Lakes	\$ 0.34	\$ 0.48	\$ 0.82	low	
Quinte West	\$ 0.50	\$ 0.40	\$ 0.90	low	
Brockville	\$ 0.80	\$ 0.49	\$ 1.29	low	
Cobourg	\$ 0.80	\$ 0.54	\$ 1.34	low	
Kingston	\$ 0.84	\$ 0.60	\$ 1.44	low	
Belleville	\$ 1.02	\$ 0.57	\$ 1.59	low	
Peterborough	\$ 1.01	\$ 0.84	\$ 1.86	mid	<b>Eastern</b>
Ottawa	\$ 1.75	\$ 1.31	\$ 3.06	high	\$ 1.54
Vaughan	\$ 0.67	\$ 0.98	\$ 1.65	low	
Richmond Hill	\$ 0.70	\$ 1.02	\$ 1.71	mid	
Halton Hills	\$ 0.87	\$ 0.86	\$ 1.73	mid	
Whitchurch-Stouffville	\$ 0.76	\$ 1.07	\$ 1.82	mid	
Pickering	\$ 1.16	\$ 0.84	\$ 2.00	mid	
Aurora	\$ 0.88	\$ 1.13	\$ 2.00	mid	
Newmarket	\$ 0.92	\$ 1.13	\$ 2.05	high	
Ajax	\$ 1.24	\$ 0.89	\$ 2.13	high	
Markham	\$ 0.86	\$ 1.28	\$ 2.14	high	
Clarington	\$ 1.28	\$ 0.89	\$ 2.17	high	
Brampton	\$ 1.08	\$ 1.21	\$ 2.29	high	
King	\$ 0.97	\$ 1.32	\$ 2.29	high	
Burlington	\$ 1.18	\$ 1.10	\$ 2.29	high	
Milton	\$ 1.06	\$ 1.27	\$ 2.33	high	
East Gwillimbury	\$ 1.01	\$ 1.34	\$ 2.35	high	
Mississauga	\$ 1.00	\$ 1.36	\$ 2.36	high	
Oshawa	\$ 1.52	\$ 0.85	\$ 2.37	high	
Georgina	\$ 1.26	\$ 1.20	\$ 2.46	high	
Caledon	\$ 1.01	\$ 1.49	\$ 2.50	high	
Oakville	\$ 1.27	\$ 1.28	\$ 2.55	high	<b>GTA</b>
Whitby	\$ 1.53	\$ 1.08	\$ 2.61	high	\$ 2.18
Pelham	\$ 0.69	\$ 0.53	\$ 1.22	low	
Port Colborne	\$ 0.80	\$ 0.48	\$ 1.28	low	
Welland	\$ 0.94	\$ 0.55	\$ 1.49	low	
West Lincoln	\$ 0.98	\$ 0.77	\$ 1.75	mid	
Fort Erie	\$ 1.02	\$ 0.73	\$ 1.75	mid	
Thorold	\$ 1.03	\$ 0.73	\$ 1.76	mid	
Grimsby	\$ 1.05	\$ 0.82	\$ 1.87	mid	
Niagara-on-the-Lake	\$ 0.94	\$ 0.94	\$ 1.89	mid	
Niagara Falls	\$ 1.09	\$ 0.81	\$ 1.90	mid	
Lincoln	\$ 1.06	\$ 0.86	\$ 1.92	mid	
Wainfleet	\$ 1.29	\$ 0.93	\$ 2.22	high	
St. Catharines	\$ 1.36	\$ 0.93	\$ 2.29	high	<b>Niag./Ham.</b>
Hamilton	\$ 1.64	\$ 0.77	\$ 2.41	high	\$ 1.83

**Standard Industrial Comparisons—by Location (cont'd)**

Industrial - Standard Municipality	2010 Municipal Taxes per sq. ft.	2010 Education Taxes per sq. ft.	2010 Total Taxes per sq. ft.	2010 Relative Tax Burden	Location Average
North Bay	\$ 0.60	\$ 0.40	\$ 1.00	low	
Thunder Bay	\$ 1.23	\$ 0.42	\$ 1.65	low	
Sault Ste. Marie	\$ 1.24	\$ 0.45	\$ 1.68	mid	
Timmins	\$ 1.30	\$ 0.48	\$ 1.78	mid	<b>North</b>
Greater Sudbury	\$ 1.87	\$ 0.62	\$ 2.49	high	\$ 1.72
Orillia	\$ 0.48	\$ 0.40	\$ 0.88	low	
Gravenhurst	\$ 0.56	\$ 0.46	\$ 1.02	low	
Huntsville	\$ 0.58	\$ 0.47	\$ 1.05	low	
Bracebridge	\$ 0.65	\$ 0.43	\$ 1.08	low	
Barrie	\$ 0.57	\$ 0.51	\$ 1.08	low	<b>Simcoe/Musk./Duff.</b>
Orangeville	\$ 1.10	\$ 0.81	\$ 1.90	mid	\$ 1.17
Middlesex Centre	\$ 0.45	\$ 0.62	\$ 1.07	low	
St. Marys	\$ 0.65	\$ 0.53	\$ 1.18	low	
St. Thomas	\$ 0.65	\$ 0.53	\$ 1.18	low	
Lambton Shores	\$ 0.61	\$ 0.69	\$ 1.30	low	
Central Elgin	\$ 0.82	\$ 0.52	\$ 1.33	low	
The Blue Mountains	\$ 0.51	\$ 0.87	\$ 1.38	low	
Haldimand	\$ 0.81	\$ 0.75	\$ 1.56	low	
Tillsonburg	\$ 0.91	\$ 0.68	\$ 1.59	low	
Leamington	\$ 0.94	\$ 0.73	\$ 1.66	low	
London	\$ 0.96	\$ 0.71	\$ 1.67	low	
Kitchener	\$ 0.84	\$ 0.88	\$ 1.72	mid	
Cambridge	\$ 0.89	\$ 0.85	\$ 1.74	mid	
Woolwich	\$ 0.75	\$ 1.01	\$ 1.76	mid	
Chatham-Kent	\$ 1.09	\$ 0.67	\$ 1.76	mid	
Amherstburg	\$ 0.89	\$ 0.88	\$ 1.77	mid	
Sarnia	\$ 0.96	\$ 0.86	\$ 1.82	mid	
Lakeshore	\$ 0.83	\$ 1.04	\$ 1.86	mid	
Stratford	\$ 1.13	\$ 0.75	\$ 1.88	mid	
Kingsville	\$ 0.87	\$ 1.07	\$ 1.94	mid	
Wilmot	\$ 0.84	\$ 1.10	\$ 1.94	mid	
Guelph	\$ 1.26	\$ 0.99	\$ 2.25	high	
Brantford	\$ 1.34	\$ 0.92	\$ 2.26	high	
Waterloo	\$ 1.09	\$ 1.18	\$ 2.27	high	
North Dumfries	\$ 0.93	\$ 1.38	\$ 2.31	high	
Windsor	\$ 1.50	\$ 0.95	\$ 2.45	high	<b>Southwest</b>
Woodstock	\$ 1.75	\$ 1.16	\$ 2.91	high	\$ 1.79
<b>Average</b>	<b>\$ 0.98</b>	<b>\$ 0.84</b>	<b>\$ 1.82</b>		
<b>Median</b>	<b>\$ 0.96</b>	<b>\$ 0.85</b>	<b>\$ 1.82</b>		
<b>Minimum</b>	<b>\$ 0.34</b>	<b>\$ 0.40</b>	<b>\$ 0.82</b>		
<b>Maximum</b>	<b>\$ 1.87</b>	<b>\$ 1.49</b>	<b>\$ 3.06</b>		

**Large Industrial Comparisons**

<b>Municipality</b>	<b>CVA Ranking</b>	<b>2010 Municipal Taxes per sq. ft.</b>	<b>2010 Education Taxes per sq. ft.</b>	<b>2010 Total Taxes per sq. ft.</b>	<b>2010 Relative Tax Burden</b>
North Bay	low	\$ 0.27	\$ 0.17	\$ 0.44	low
West Lincoln	low	\$ 0.31	\$ 0.25	\$ 0.56	low
Clarington	low	\$ 0.33	\$ 0.23	\$ 0.56	low
Amherstburg	low	\$ 0.32	\$ 0.26	\$ 0.58	low
Kawartha Lakes	low	\$ 0.26	\$ 0.35	\$ 0.61	low
Welland	high	\$ 0.49	\$ 0.30	\$ 0.79	low
Barrie	low	\$ 0.44	\$ 0.40	\$ 0.84	low
Fort Erie	low	\$ 0.50	\$ 0.35	\$ 0.85	low
Stratford	low	\$ 0.52	\$ 0.35	\$ 0.86	low
Kitchener	high	\$ 0.52	\$ 0.54	\$ 1.06	low
Kingston	high	\$ 0.62	\$ 0.45	\$ 1.07	low
St. Catharines	low	\$ 0.65	\$ 0.44	\$ 1.10	low
Sarnia	low	\$ 0.69	\$ 0.42	\$ 1.11	low
Thorold	mid	\$ 0.66	\$ 0.46	\$ 1.12	low
Kingsville	low	\$ 0.58	\$ 0.56	\$ 1.14	low
St. Thomas	low	\$ 0.67	\$ 0.47	\$ 1.14	low
Richmond Hill	low	\$ 0.47	\$ 0.68	\$ 1.15	low
Niagara Falls	low	\$ 0.68	\$ 0.50	\$ 1.17	low
Cambridge	mid	\$ 0.58	\$ 0.60	\$ 1.17	low
Markham	high	\$ 0.47	\$ 0.70	\$ 1.18	low
Hamilton	mid	\$ 0.90	\$ 0.31	\$ 1.21	low
Chatham-Kent	mid	\$ 0.75	\$ 0.46	\$ 1.22	mid
Brampton	mid	\$ 0.59	\$ 0.66	\$ 1.25	mid
Aurora	mid	\$ 0.55	\$ 0.71	\$ 1.26	mid
Tillsonburg	low	\$ 0.73	\$ 0.55	\$ 1.28	mid
London	high	\$ 0.74	\$ 0.54	\$ 1.28	mid
Sault Ste. Marie	high	\$ 1.04	\$ 0.27	\$ 1.31	mid
Brockville	mid	\$ 0.82	\$ 0.50	\$ 1.32	mid
Whitchurch-Stouffville	low	\$ 0.55	\$ 0.78	\$ 1.33	mid
Waterloo	mid	\$ 0.64	\$ 0.69	\$ 1.34	mid
Belleville	high	\$ 0.86	\$ 0.48	\$ 1.34	mid
St. Marys	low	\$ 0.76	\$ 0.60	\$ 1.36	mid
Leamington	high	\$ 0.85	\$ 0.52	\$ 1.37	mid
East Gwillimbury	mid	\$ 0.60	\$ 0.79	\$ 1.39	mid
Ajax	mid	\$ 0.82	\$ 0.58	\$ 1.40	mid
Woodstock	low	\$ 0.85	\$ 0.57	\$ 1.42	mid
Woolwich	mid	\$ 0.60	\$ 0.82	\$ 1.42	mid
Haldimand	low	\$ 0.75	\$ 0.70	\$ 1.45	mid
Guelph	high	\$ 0.82	\$ 0.64	\$ 1.46	mid
Orillia	mid	\$ 0.77	\$ 0.70	\$ 1.47	mid
Port Colborne	high	\$ 0.92	\$ 0.56	\$ 1.48	mid
Mississauga	high	\$ 0.63	\$ 0.86	\$ 1.50	mid
Newmarket	mid	\$ 0.67	\$ 0.83	\$ 1.50	mid

*Large Industrial Comparisons (cont'd)*

Municipality	CVA Ranking	2010 Municipal Taxes per sq. ft.	2010 Education Taxes per sq. ft.	2010 Total Taxes per sq. ft.	2010 Relative Tax Burden
Cobourg	mid	\$ 0.93	\$ 0.63	\$ 1.56	high
Halton Hills	mid	\$ 0.78	\$ 0.78	\$ 1.56	high
Orangeville	low	\$ 0.91	\$ 0.67	\$ 1.58	high
Vaughan	mid	\$ 0.66	\$ 0.97	\$ 1.63	high
Peterborough	high	\$ 0.90	\$ 0.75	\$ 1.64	high
Thunder Bay	high	\$ 1.24	\$ 0.42	\$ 1.66	high
Whitby	high	\$ 1.01	\$ 0.71	\$ 1.72	high
Milton	high	\$ 0.80	\$ 0.93	\$ 1.73	high
Oshawa	high	\$ 1.12	\$ 0.62	\$ 1.74	high
Brantford	mid	\$ 1.06	\$ 0.72	\$ 1.78	high
Burlington	mid	\$ 0.93	\$ 0.87	\$ 1.79	high
Caledon	high	\$ 0.73	\$ 1.09	\$ 1.82	high
Grimsby	low	\$ 1.07	\$ 0.84	\$ 1.91	high
Timmins	high	\$ 1.53	\$ 0.43	\$ 1.97	high
Oakville	high	\$ 0.99	\$ 1.00	\$ 1.99	high
Windsor	mid	\$ 1.38	\$ 0.68	\$ 2.05	high
Lakeshore	mid	\$ 1.03	\$ 1.03	\$ 2.07	high
Pickering	mid	\$ 1.22	\$ 0.88	\$ 2.10	high
Greater Sudbury	high	\$ 1.64	\$ 0.49	\$ 2.13	high
Ottawa	high	\$ 1.26	\$ 0.98	\$ 2.24	high
<b>Average</b>		<b>\$ 0.77</b>	<b>\$ 0.60</b>	<b>\$ 1.37</b>	
<b>Median</b>		<b>\$ 0.74</b>	<b>\$ 0.60</b>	<b>\$ 1.36</b>	
<b>Minimum</b>		<b>\$ 0.26</b>	<b>\$ 0.17</b>	<b>\$ 0.44</b>	
<b>Maximum</b>		<b>\$ 1.64</b>	<b>\$ 1.09</b>	<b>\$ 2.24</b>	

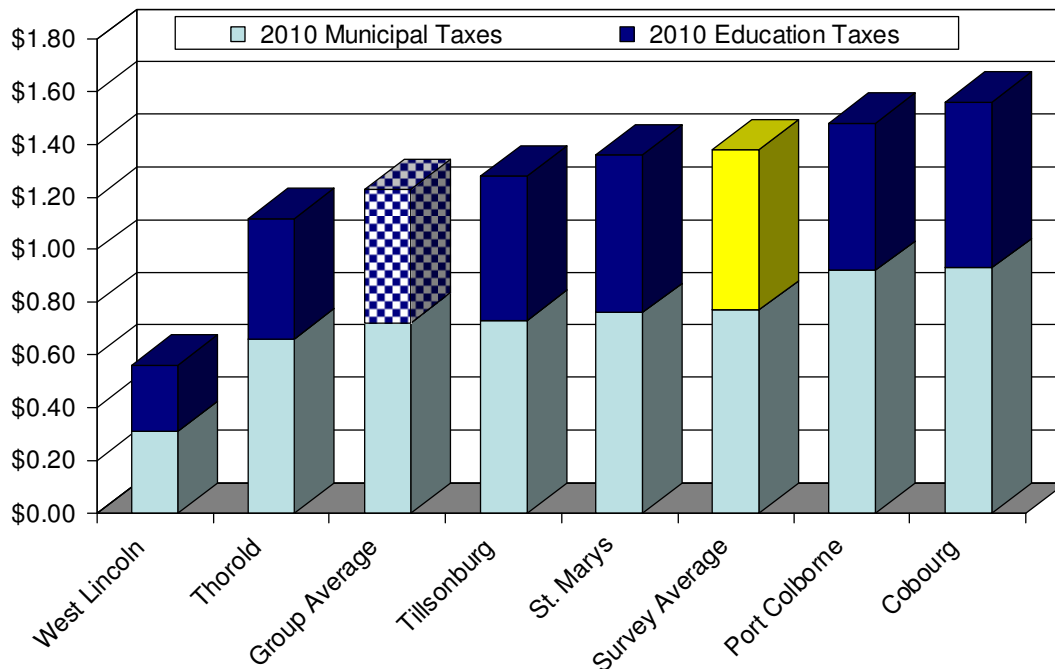
- 63 of the 83 municipalities were represented in the Large Industrial comparison
- Of the municipalities surveyed, Hamilton, Greater Sudbury, Ottawa, Windsor, Timmins, Thunder Bay, St. Thomas, Sault Ste. Marie, Quinte West and the Counties of Essex and Lambton established a large industrial class
- The average current value assessment for large industrial properties in the survey is \$32, with a range from \$11 to \$69
- The average square footage of properties included in the survey is 352,000

**Large Industrial Comparisons—by Population Group**

**Municipalities with populations less than 20,000**

**Taxes per Sq. Ft.**

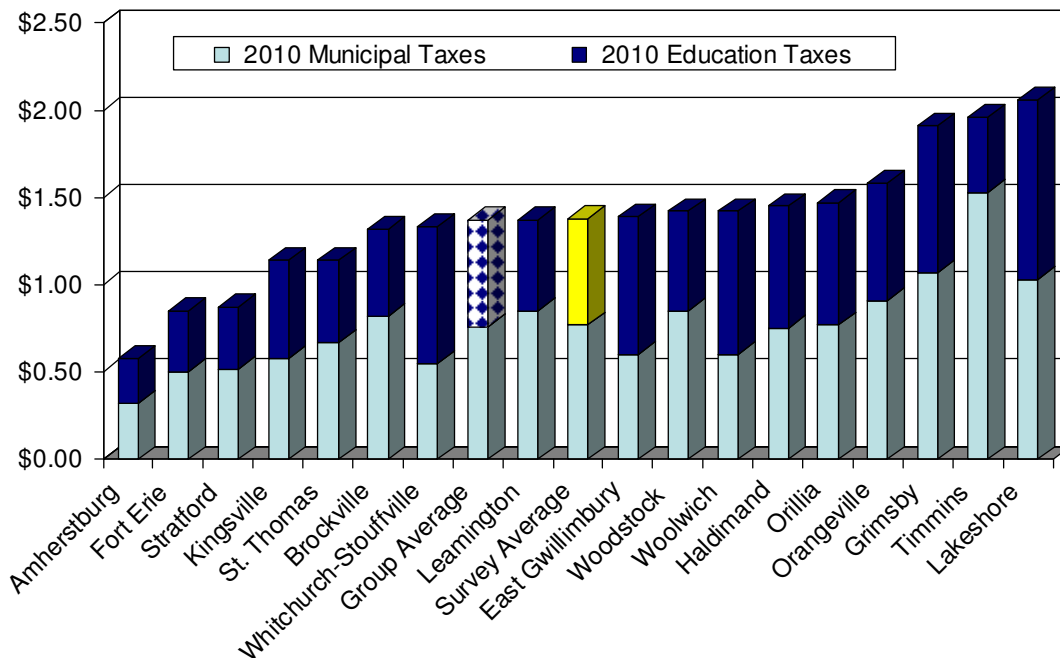
Municipality	CVA Ranking	2010 Municipal Taxes per sq. ft.	2010 Education Taxes per sq. ft.	2010 Total Taxes per sq. ft.	2010 Relative Tax Burden	Average by Population Range
West Lincoln	low	\$ 0.31	\$ 0.25	\$ 0.56	low	
Thorold	mid	\$ 0.66	\$ 0.46	\$ 1.12	low	
Tillsonburg	low	\$ 0.73	\$ 0.55	\$ 1.28	mid	
St. Marys	low	\$ 0.76	\$ 0.60	\$ 1.36	mid	
Port Colborne	high	\$ 0.92	\$ 0.56	\$ 1.48	mid	
Cobourg	mid	\$ 0.93	\$ 0.63	\$ 1.56	high	\$ 1.23



**Large Industrial Comparisons —by Population Group (cont'd)**

**Municipalities with populations between 20,000-49,999  
Taxes per Sq. Ft.**

Municipality	CVA Ranking	2010 Municipal Taxes per sq. ft.	2010 Education Taxes per sq. ft.	2010 Total Taxes per sq. ft.	2010 Relative Tax Burden	Average by Population Range
Amherstburg	low	\$ 0.32	\$ 0.26	\$ 0.58	low	
Fort Erie	low	\$ 0.50	\$ 0.35	\$ 0.85	low	
Stratford	low	\$ 0.52	\$ 0.35	\$ 0.86	low	
Kingsville	low	\$ 0.58	\$ 0.56	\$ 1.14	low	
St. Thomas	low	\$ 0.67	\$ 0.47	\$ 1.14	low	
Brockville	mid	\$ 0.82	\$ 0.50	\$ 1.32	mid	
Whitchurch-Stouffville	low	\$ 0.55	\$ 0.78	\$ 1.33	mid	
Leamington	high	\$ 0.85	\$ 0.52	\$ 1.37	mid	
East Gwillimbury	mid	\$ 0.60	\$ 0.79	\$ 1.39	mid	
Woodstock	low	\$ 0.85	\$ 0.57	\$ 1.42	mid	
Woolwich	mid	\$ 0.60	\$ 0.82	\$ 1.42	mid	
Haldimand	low	\$ 0.75	\$ 0.70	\$ 1.45	mid	
Orillia	mid	\$ 0.77	\$ 0.70	\$ 1.47	mid	
Orangeville	low	\$ 0.91	\$ 0.67	\$ 1.58	high	
Grimsby	low	\$ 1.07	\$ 0.84	\$ 1.91	high	
Timmins	high	\$ 1.53	\$ 0.43	\$ 1.97	high	
Lakeshore	mid	\$ 1.03	\$ 1.03	\$ 2.07	high	\$ 1.37

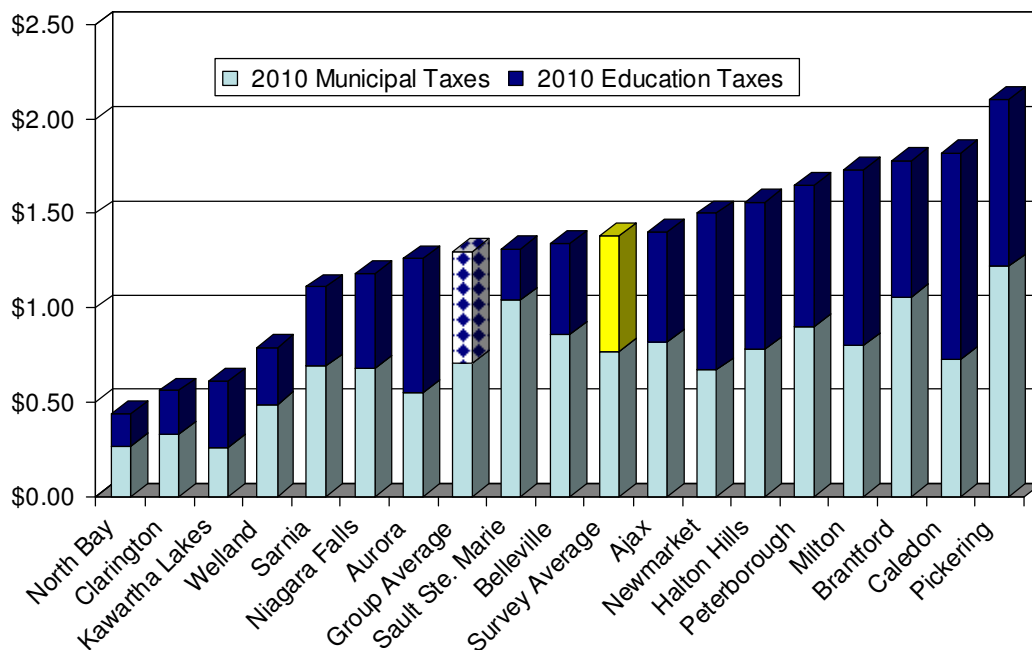


**Large Industrial Comparisons —by Population Group (cont'd)**

**Municipalities with populations between 50,000-99,999**

**Taxes per Sq. Ft.**

Municipality	CVA Ranking	2010 Municipal Taxes per sq. ft.	2010 Education Taxes per sq. ft.	2010 Total Taxes per sq. ft.	2010 Relative Tax Burden	Average by Population Range
North Bay	low	\$ 0.27	\$ 0.17	\$ 0.44	low	
Clarington	low	\$ 0.33	\$ 0.23	\$ 0.56	low	
Kawartha Lakes	low	\$ 0.26	\$ 0.35	\$ 0.61	low	
Welland	high	\$ 0.49	\$ 0.30	\$ 0.79	low	
Sarnia	low	\$ 0.69	\$ 0.42	\$ 1.11	low	
Niagara Falls	low	\$ 0.68	\$ 0.50	\$ 1.17	low	
Aurora	mid	\$ 0.55	\$ 0.71	\$ 1.26	mid	
Sault Ste. Marie	high	\$ 1.04	\$ 0.27	\$ 1.31	mid	
Belleville	high	\$ 0.86	\$ 0.48	\$ 1.34	mid	
Ajax	mid	\$ 0.82	\$ 0.58	\$ 1.40	mid	
Newmarket	mid	\$ 0.67	\$ 0.83	\$ 1.50	mid	
Halton Hills	mid	\$ 0.78	\$ 0.78	\$ 1.56	high	
Peterborough	high	\$ 0.90	\$ 0.75	\$ 1.64	high	
Milton	high	\$ 0.80	\$ 0.93	\$ 1.73	high	
Brantford	mid	\$ 1.06	\$ 0.72	\$ 1.78	high	
Caledon	high	\$ 0.73	\$ 1.09	\$ 1.82	high	
Pickering	mid	\$ 1.22	\$ 0.88	\$ 2.10	high	\$ 1.30

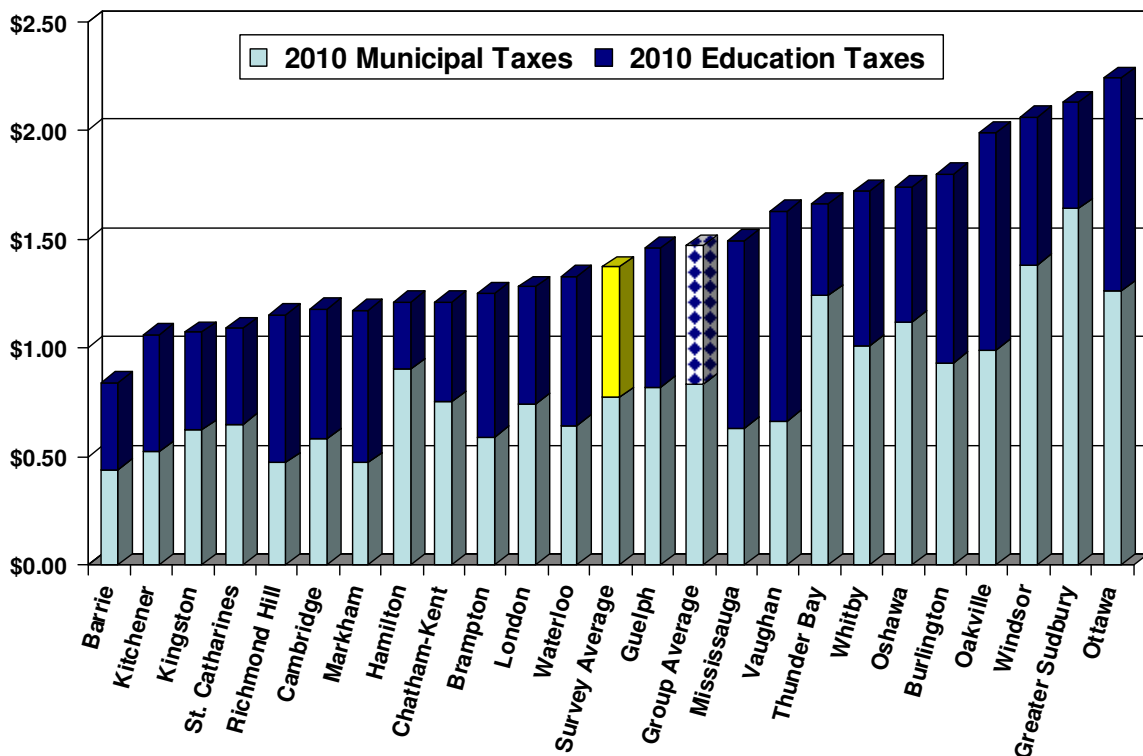




**Large Industrial Comparisons —by Population Group (cont'd)**

**Large Industrial - Municipalities with populations 100,000+ Taxes per Sq. Ft.**

Municipality	CVA Ranking	2010 Municipal Taxes per sq. ft.	2010 Education Taxes per sq. ft.	2010 Total Taxes per sq. ft.	2010 Relative Tax Burden	Average by Population Range
Barrie	low	\$ 0.44	\$ 0.40	\$ 0.84	low	
Kitchener	high	\$ 0.52	\$ 0.54	\$ 1.06	low	
Kingston	high	\$ 0.62	\$ 0.45	\$ 1.07	low	
St. Catharines	low	\$ 0.65	\$ 0.44	\$ 1.10	low	
Richmond Hill	low	\$ 0.47	\$ 0.68	\$ 1.15	low	
Cambridge	mid	\$ 0.58	\$ 0.60	\$ 1.17	low	
Markham	high	\$ 0.47	\$ 0.70	\$ 1.18	low	
Hamilton	mid	\$ 0.90	\$ 0.31	\$ 1.21	low	
Chatham-Kent	mid	\$ 0.75	\$ 0.46	\$ 1.22	mid	
Brampton	mid	\$ 0.59	\$ 0.66	\$ 1.25	mid	
London	high	\$ 0.74	\$ 0.54	\$ 1.28	mid	
Waterloo	mid	\$ 0.64	\$ 0.69	\$ 1.34	mid	
Guelph	high	\$ 0.82	\$ 0.64	\$ 1.46	mid	
Mississauga	high	\$ 0.63	\$ 0.86	\$ 1.50	mid	
Vaughan	mid	\$ 0.66	\$ 0.97	\$ 1.63	high	
Thunder Bay	high	\$ 1.24	\$ 0.42	\$ 1.66	high	
Whitby	high	\$ 1.01	\$ 0.71	\$ 1.72	high	
Oshawa	high	\$ 1.12	\$ 0.62	\$ 1.74	high	
Burlington	mid	\$ 0.93	\$ 0.87	\$ 1.79	high	
Oakville	high	\$ 0.99	\$ 1.00	\$ 1.99	high	
Windsor	mid	\$ 1.38	\$ 0.68	\$ 2.05	high	
Greater Sudbury	high	\$ 1.64	\$ 0.49	\$ 2.13	high	
Ottawa	high	\$ 1.26	\$ 0.98	\$ 2.24	high	\$ 1.47



**Large Industrial Comparisons —by Location**

Municipality	2010 Municipal Taxes per sq. ft.	2010 Education Taxes per sq. ft.	2010 Total Taxes per sq. ft.	2010 Relative Tax Burden	Average by Population Range
Kawartha Lakes	\$ 0.26	\$ 0.35	\$ 0.61	low	
Kingston	\$ 0.62	\$ 0.45	\$ 1.07	low	
Brockville	\$ 0.82	\$ 0.50	\$ 1.32	mid	
Belleville	\$ 0.86	\$ 0.48	\$ 1.34	mid	
Cobourg	\$ 0.93	\$ 0.63	\$ 1.56	high	
Peterborough	\$ 0.90	\$ 0.75	\$ 1.64	high	<b>Eastern</b>
Ottawa	\$ 1.26	\$ 0.98	\$ 2.24	high	\$ 1.40
Clarington	\$ 0.33	\$ 0.23	\$ 0.56	low	
Richmond Hill	\$ 0.47	\$ 0.68	\$ 1.15	low	
Markham	\$ 0.47	\$ 0.70	\$ 1.18	low	
Brampton	\$ 0.59	\$ 0.66	\$ 1.25	mid	
Aurora	\$ 0.55	\$ 0.71	\$ 1.26	mid	
Whitchurch-Stouffville	\$ 0.55	\$ 0.78	\$ 1.33	mid	
East Gwillimbury	\$ 0.60	\$ 0.79	\$ 1.39	mid	
Ajax	\$ 0.82	\$ 0.58	\$ 1.40	mid	
Mississauga	\$ 0.63	\$ 0.86	\$ 1.50	mid	
Newmarket	\$ 0.67	\$ 0.83	\$ 1.50	mid	
Halton Hills	\$ 0.78	\$ 0.78	\$ 1.56	high	
Vaughan	\$ 0.66	\$ 0.97	\$ 1.63	high	
Whitby	\$ 1.01	\$ 0.71	\$ 1.72	high	
Milton	\$ 0.80	\$ 0.93	\$ 1.73	high	
Oshawa	\$ 1.12	\$ 0.62	\$ 1.74	high	
Burlington	\$ 0.93	\$ 0.87	\$ 1.79	high	
Caledon	\$ 0.73	\$ 1.09	\$ 1.82	high	
Oakville	\$ 0.99	\$ 1.00	\$ 1.99	high	<b>GTA</b>
Pickering	\$ 1.22	\$ 0.88	\$ 2.10	high	\$ 1.51
West Lincoln	\$ 0.31	\$ 0.25	\$ 0.56	low	
Welland	\$ 0.49	\$ 0.30	\$ 0.79	low	
Fort Erie	\$ 0.50	\$ 0.35	\$ 0.85	low	
St. Catharines	\$ 0.65	\$ 0.44	\$ 1.10	low	
Thorold	\$ 0.66	\$ 0.46	\$ 1.12	low	
Niagara Falls	\$ 0.68	\$ 0.50	\$ 1.17	low	
Hamilton	\$ 0.90	\$ 0.31	\$ 1.21	low	
Port Colborne	\$ 0.92	\$ 0.56	\$ 1.48	mid	<b>Niag./Ham.</b>
Grimsby	\$ 1.07	\$ 0.84	\$ 1.91	high	\$ 1.13

**Large Industrial Comparisons —by Location (cont'd)**

Municipality	2010 Municipal Taxes per sq. ft.	2010 Education Taxes per sq. ft.	2010 Total Taxes per sq. ft.	2010 Relative Tax Burden	Average by Population Range
North Bay	\$ 0.27	\$ 0.17	\$ 0.44	low	
Sault Ste. Marie	\$ 1.04	\$ 0.27	\$ 1.31	mid	
Thunder Bay	\$ 1.24	\$ 0.42	\$ 1.66	high	
Timmins	\$ 1.53	\$ 0.43	\$ 1.97	high	<b>North</b>
Greater Sudbury	\$ 1.64	\$ 0.49	\$ 2.13	high	\$ 1.50
Barrie	\$ 0.44	\$ 0.40	\$ 0.84	low	
Orillia	\$ 0.77	\$ 0.70	\$ 1.47	mid	<b>Simcoe/Musk./Duff.</b>
Orangeville	\$ 0.91	\$ 0.67	\$ 1.58	high	\$ 1.30
Amherstburg	\$ 0.32	\$ 0.26	\$ 0.58	low	
Stratford	\$ 0.52	\$ 0.35	\$ 0.86	low	
Kitchener	\$ 0.52	\$ 0.54	\$ 1.06	low	
Sarnia	\$ 0.69	\$ 0.42	\$ 1.11	low	
Kingsville	\$ 0.58	\$ 0.56	\$ 1.14	low	
St. Thomas	\$ 0.67	\$ 0.47	\$ 1.14	low	
Cambridge	\$ 0.58	\$ 0.60	\$ 1.17	low	
Chatham-Kent	\$ 0.75	\$ 0.46	\$ 1.22	mid	
Tillsonburg	\$ 0.73	\$ 0.55	\$ 1.28	mid	
London	\$ 0.74	\$ 0.54	\$ 1.28	mid	
Waterloo	\$ 0.64	\$ 0.69	\$ 1.34	mid	
St. Marys	\$ 0.76	\$ 0.60	\$ 1.36	mid	
Leamington	\$ 0.85	\$ 0.52	\$ 1.37	mid	
Woodstock	\$ 0.85	\$ 0.57	\$ 1.42	mid	
Woolwich	\$ 0.60	\$ 0.82	\$ 1.42	mid	
Haldimand	\$ 0.75	\$ 0.70	\$ 1.45	mid	
Guelph	\$ 0.82	\$ 0.64	\$ 1.46	mid	
Brantford	\$ 1.06	\$ 0.72	\$ 1.78	high	
Windsor	\$ 1.38	\$ 0.68	\$ 2.05	high	<b>Southwest</b>
Lakeshore	\$ 1.03	\$ 1.03	\$ 2.07	high	\$ 1.33

**Industrial Comparisons - Industrial Vacant Land**

Vacant Land Summary		2010 Municipal Taxes	2010 Education Taxes	2010 Property Taxes	Vac. Land Relative Tax Burden
Municipality	2009 CVA Ranking	Per Acre	Per Acre	Per Acre	Ranking
Middlesex Centre	low	\$ 236	\$ 328	\$ 563	low
Haldimand	low	\$ 464	\$ 433	\$ 897	low
Saugeen Shores	low	\$ 401	\$ 508	\$ 910	low
Port Colborne	low	\$ 631	\$ 384	\$ 1,015	low
Brockville	low	\$ 636	\$ 384	\$ 1,020	low
North Bay	low	\$ 624	\$ 429	\$ 1,052	low
Sault Ste. Marie	low	\$ 815	\$ 294	\$ 1,109	low
Quinte West	low	\$ 668	\$ 542	\$ 1,209	low
St. Thomas	low	\$ 672	\$ 551	\$ 1,223	low
West Lincoln	low	\$ 713	\$ 563	\$ 1,276	low
Stratford	low	\$ 767	\$ 510	\$ 1,277	low
Belleville	low	\$ 839	\$ 462	\$ 1,301	low
Greater Sudbury	low	\$ 982	\$ 326	\$ 1,309	low
East Gwillimbury	mid	\$ 566	\$ 748	\$ 1,315	low
Tillsonburg	low	\$ 761	\$ 573	\$ 1,334	low
Kingsville	mid	\$ 605	\$ 739	\$ 1,344	low
Fort Erie	low	\$ 787	\$ 565	\$ 1,352	low
Cobourg	low	\$ 883	\$ 600	\$ 1,483	low
Chatham-Kent	low	\$ 950	\$ 588	\$ 1,538	low
Amherstburg	low	\$ 795	\$ 786	\$ 1,581	low
Welland	low	\$ 994	\$ 606	\$ 1,600	low
Timmins	low	\$ 1,221	\$ 427	\$ 1,648	low
Wilmot	mid	\$ 756	\$ 989	\$ 1,745	low
Sarnia	low	\$ 934	\$ 841	\$ 1,775	low
Lakeshore	mid	\$ 810	\$ 1,017	\$ 1,827	mid
Woodstock	low	\$ 1,120	\$ 744	\$ 1,864	mid
Orillia	mid	\$ 987	\$ 903	\$ 1,890	mid
Leamington	low	\$ 1,070	\$ 828	\$ 1,898	mid
Kingston	low	\$ 1,166	\$ 841	\$ 2,007	mid
Peterborough	mid	\$ 1,181	\$ 983	\$ 2,164	mid
Thorold	mid	\$ 1,300	\$ 918	\$ 2,218	mid
St. Marys	mid	\$ 1,285	\$ 1,026	\$ 2,311	mid
Brantford	mid	\$ 1,452	\$ 994	\$ 2,446	mid
Woolwich	mid	\$ 1,088	\$ 1,479	\$ 2,567	mid
Clarington	mid	\$ 1,604	\$ 1,111	\$ 2,715	mid
Georgina	high	\$ 1,365	\$ 1,360	\$ 2,725	mid
Lincoln	mid	\$ 1,531	\$ 1,247	\$ 2,779	mid
Barrie	high	\$ 1,465	\$ 1,327	\$ 2,793	mid
London	mid	\$ 1,637	\$ 1,207	\$ 2,844	mid
Newmarket	high	\$ 1,349	\$ 1,666	\$ 3,015	mid
Kitchener	mid	\$ 1,513	\$ 1,587	\$ 3,100	mid
Niagara Falls	mid	\$ 1,804	\$ 1,348	\$ 3,152	mid
King	high	\$ 1,341	\$ 1,819	\$ 3,160	mid
Thunder Bay	mid	\$ 2,369	\$ 802	\$ 3,171	mid
Niagara-on-the-Lake	mid	\$ 1,745	\$ 1,739	\$ 3,484	mid

**Industrial Comparisons - Industrial Vacant Land (cont'd)**

Vacant Land Summary Municipality	2009 CVA	2010 Municipal Taxes	2010 Education Taxes	2010 Property Taxes	Vac. Land Relative Tax Burden
	Ranking	Per Acre	Per Acre	Per Acre	Ranking
Grimsby	mid	\$ 2,011	\$ 1,577	\$ 3,588	mid
Guelph	mid	\$ 2,019	\$ 1,571	\$ 3,590	mid
Orangeville	mid	\$ 2,094	\$ 1,542	\$ 3,636	high
Waterloo	high	\$ 1,799	\$ 1,939	\$ 3,738	high
Cambridge	mid	\$ 1,829	\$ 1,913	\$ 3,742	high
Whitchurch-Stouffville	high	\$ 1,590	\$ 2,244	\$ 3,833	high
St. Catharines	mid	\$ 2,412	\$ 1,659	\$ 4,071	high
Windsor	mid	\$ 2,623	\$ 1,666	\$ 4,288	high
Caledon	high	\$ 1,800	\$ 2,666	\$ 4,466	high
Whitby	high	\$ 2,976	\$ 2,087	\$ 5,063	high
Ottawa	high	\$ 2,976	\$ 2,231	\$ 5,206	high
Oshawa	high	\$ 3,390	\$ 1,883	\$ 5,273	high
Hamilton	high	\$ 4,286	\$ 1,578	\$ 5,864	high
Halton Hills	high	\$ 2,979	\$ 2,938	\$ 5,917	high
Milton	high	\$ 2,863	\$ 3,339	\$ 6,202	high
Aurora	high	\$ 2,729	\$ 3,510	\$ 6,239	high
Ajax	high	\$ 3,643	\$ 2,599	\$ 6,241	high
Burlington	high	\$ 3,259	\$ 3,033	\$ 6,293	high
Mississauga	high	\$ 2,897	\$ 3,946	\$ 6,842	high
Brampton	high	\$ 3,383	\$ 3,525	\$ 6,908	high
Pickering	high	\$ 4,264	\$ 3,067	\$ 7,331	high
Oakville	high	\$ 4,002	\$ 4,011	\$ 8,013	high
Markham	high	\$ 3,480	\$ 5,178	\$ 8,658	high
Richmond Hill	high	\$ 3,701	\$ 5,387	\$ 9,089	high
Vaughan	high	\$ 3,738	\$ 5,460	\$ 9,198	high
Average		\$ 1,709	\$ 1,552	\$ 3,261	
Median		\$ 1,357	\$ 1,159	\$ 2,720	
Minimum		\$ 236	\$ 294	\$ 563	
Maximum		\$ 4,286	\$ 5,460	\$ 9,198	

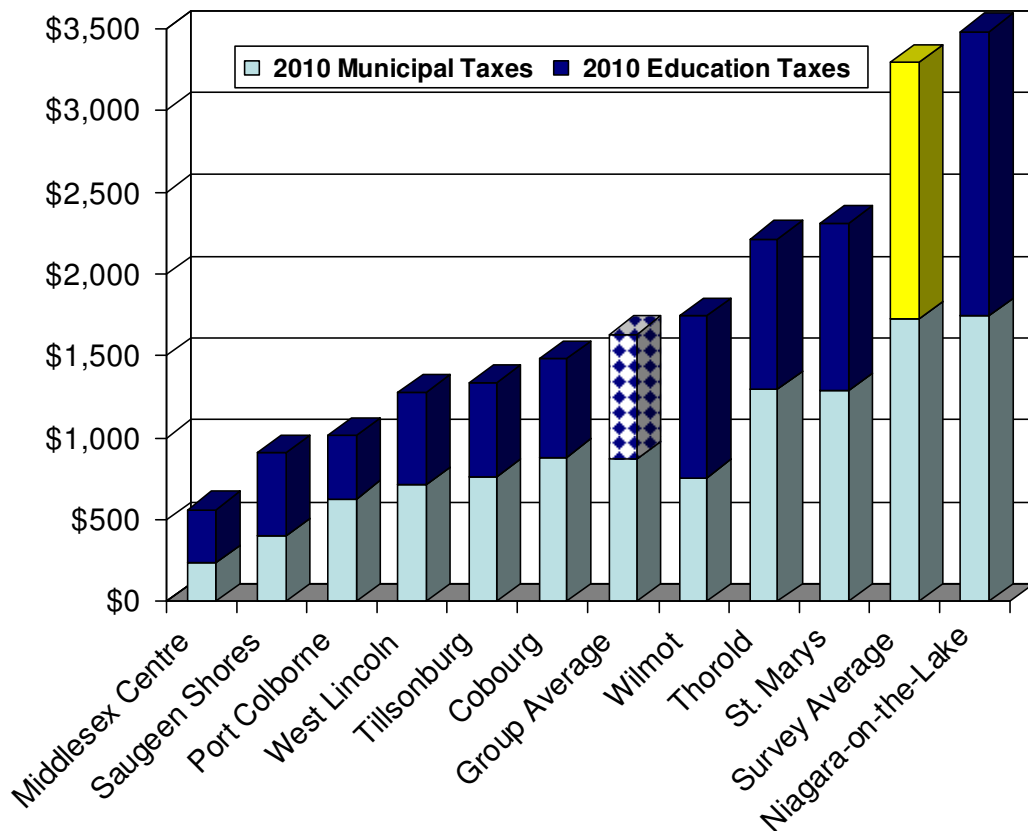
- The average value for an acre of industrial land across the survey is \$133,000. The CVA ranges from \$24,000 to \$576,000 per acre across the survey
- Every effort was made to select serviced properties between 1 and 5 acres. The properties selected were serviced land averaging 2 acres - this provided better comparators upon which to complete the relative tax burden analysis

**Industrial Comparisons—Industrial Vacant Land—by Population Group**

**Municipalities with populations less than 20,000**

**Taxes per Acres**

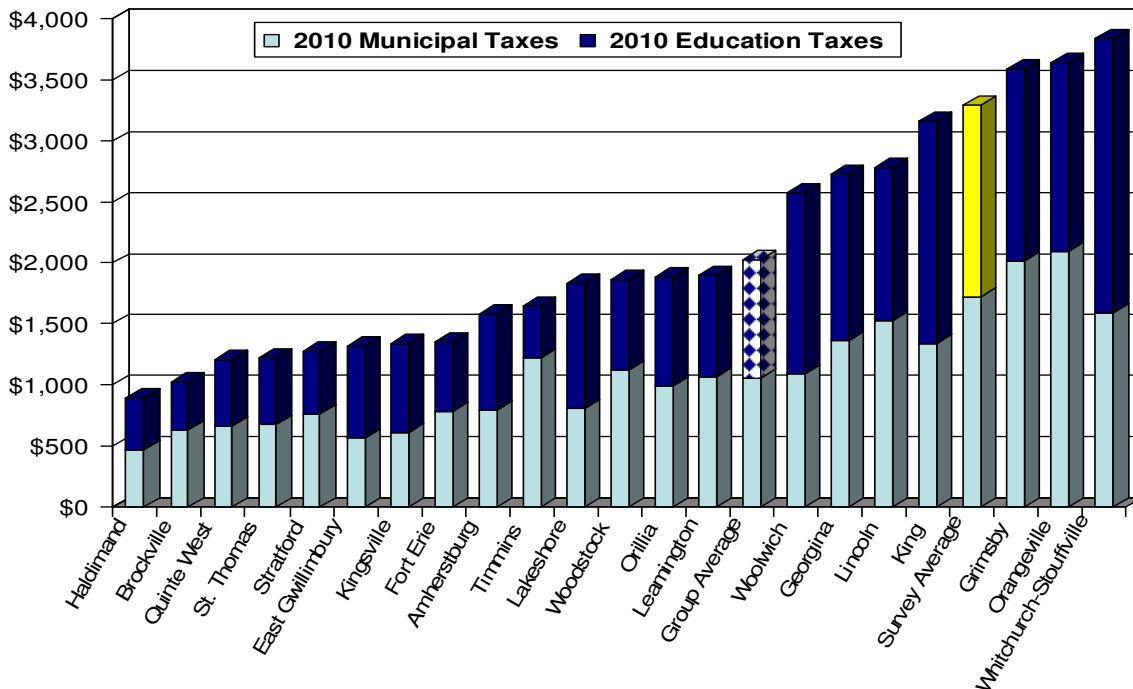
Vacant Land Summary Municipality	2009 CVA Ranking	2010 Municipal Taxes Per Acre	2010 Education Taxes Per Acre	2010 Property Taxes Per Acre	Vac. Land Relative Tax Burden Ranking	Average by Population Range
Middlesex Centre	low	\$ 236	\$ 328	\$ 563	low	
Saugeen Shores	low	\$ 401	\$ 508	\$ 910	low	
Port Colborne	low	\$ 631	\$ 384	\$ 1,015	low	
West Lincoln	low	\$ 713	\$ 563	\$ 1,276	low	
Tillsonburg	low	\$ 761	\$ 573	\$ 1,334	low	
Cobourg	low	\$ 883	\$ 600	\$ 1,483	low	
Wilmot	mid	\$ 756	\$ 989	\$ 1,745	low	
Thorold	mid	\$ 1,300	\$ 918	\$ 2,218	mid	
St. Marys	mid	\$ 1,285	\$ 1,026	\$ 2,311	mid	
Niagara-on-the-Lake	mid	\$ 1,745	\$ 1,739	\$ 3,484	mid	\$ 1,634



**Industrial Comparisons—Industrial Vacant Land —by Population Group (cont'd)**

**Municipalities with populations  
between 20,000– 49,999 Taxes per Acres**

Vacant Land Summary Municipality	2009 CVA Ranking	2010 Municipal Taxes Per Acre	2010 Education Taxes Per Acre	2010 Property Taxes Per Acre	Vac. Land Relative Tax Burden Ranking	Average by Population Range
Haldimand	low	\$ 464	\$ 433	\$ 897	low	
Brockville	low	\$ 636	\$ 384	\$ 1,020	low	
Quinte West	low	\$ 668	\$ 542	\$ 1,209	low	
St. Thomas	low	\$ 672	\$ 551	\$ 1,223	low	
Stratford	low	\$ 767	\$ 510	\$ 1,277	low	
East Gwillimbury	mid	\$ 566	\$ 748	\$ 1,315	low	
Kingsville	mid	\$ 605	\$ 739	\$ 1,344	low	
Fort Erie	low	\$ 787	\$ 565	\$ 1,352	low	
Amherstburg	low	\$ 795	\$ 786	\$ 1,581	low	
Timmins	low	\$ 1,221	\$ 427	\$ 1,648	low	
Lakeshore	mid	\$ 810	\$ 1,017	\$ 1,827	mid	
Woodstock	low	\$ 1,120	\$ 744	\$ 1,864	mid	
Orillia	mid	\$ 987	\$ 903	\$ 1,890	mid	
Leamington	low	\$ 1,070	\$ 828	\$ 1,898	mid	
Woolwich	mid	\$ 1,088	\$ 1,479	\$ 2,567	mid	
Georgina	high	\$ 1,365	\$ 1,360	\$ 2,725	mid	
Lincoln	mid	\$ 1,531	\$ 1,247	\$ 2,779	mid	
King	high	\$ 1,341	\$ 1,819	\$ 3,160	mid	
Grimsby	mid	\$ 2,011	\$ 1,577	\$ 3,588	mid	
Orangeville	mid	\$ 2,094	\$ 1,542	\$ 3,636	high	
Whitchurch-Stouffville	high	\$ 1,590	\$ 2,244	\$ 3,833	high	\$ 2,030

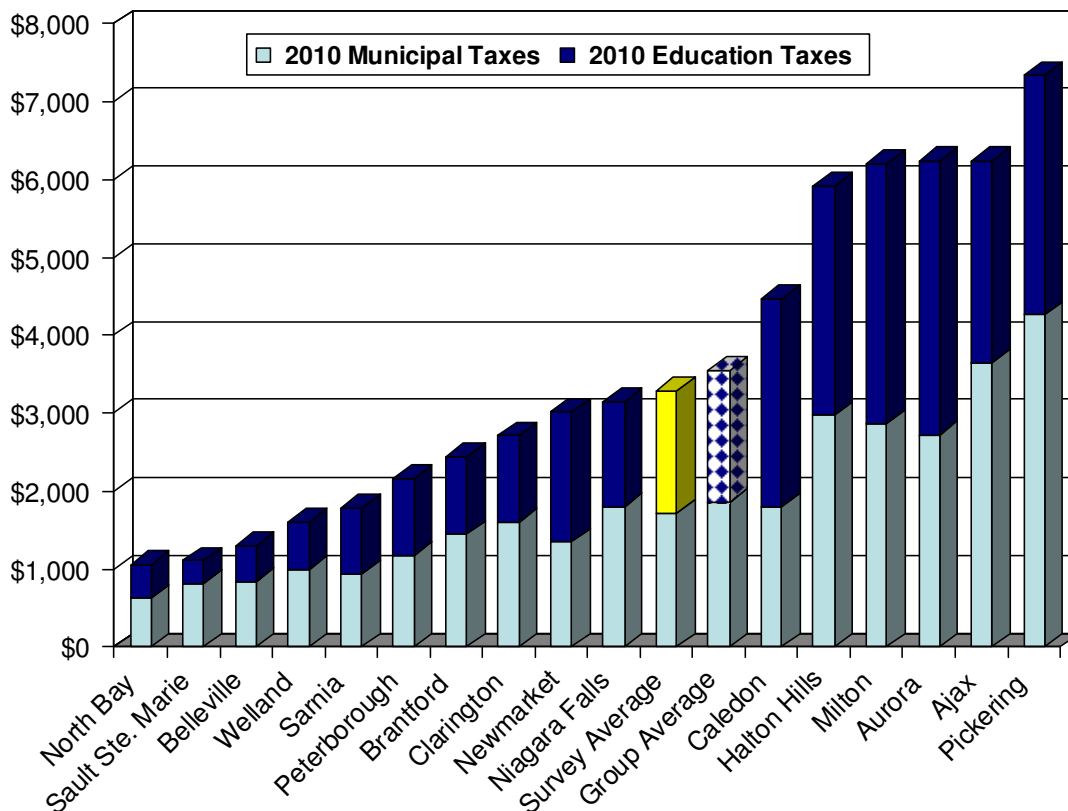


**Industrial Comparisons—Industrial Vacant Land —by Population Group (cont'd)**

**Municipalities with populations between 50,000– 99,999**

**Taxes per Acres**

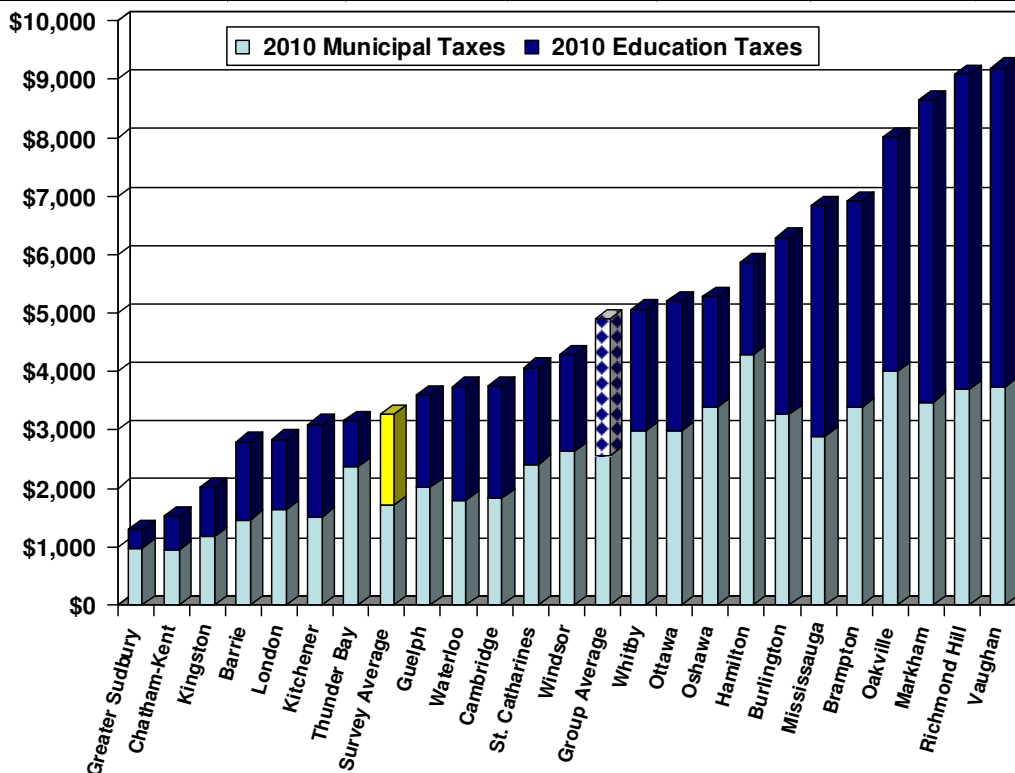
Vacant Land Summary Municipality	2009 CVA Ranking	2010 Municipal Taxes Per Acre	2010 Education Taxes Per Acre	2010 Property Taxes Per Acre	Vac. Land Relative Tax Burden Ranking	Average by Population Range
North Bay	low	\$ 624	\$ 429	\$ 1,052	low	
Sault Ste. Marie	low	\$ 815	\$ 294	\$ 1,109	low	
Belleville	low	\$ 839	\$ 462	\$ 1,301	low	
Welland	low	\$ 994	\$ 606	\$ 1,600	low	
Sarnia	low	\$ 934	\$ 841	\$ 1,775	low	
Peterborough	mid	\$ 1,181	\$ 983	\$ 2,164	mid	
Brantford	mid	\$ 1,452	\$ 994	\$ 2,446	mid	
Clarington	mid	\$ 1,604	\$ 1,111	\$ 2,715	mid	
Newmarket	high	\$ 1,349	\$ 1,666	\$ 3,015	mid	
Niagara Falls	mid	\$ 1,804	\$ 1,348	\$ 3,152	mid	
Caledon	high	\$ 1,800	\$ 2,666	\$ 4,466	high	
Halton Hills	high	\$ 2,979	\$ 2,938	\$ 5,917	high	
Milton	high	\$ 2,863	\$ 3,339	\$ 6,202	high	
Aurora	high	\$ 2,729	\$ 3,510	\$ 6,239	high	
Ajax	high	\$ 3,643	\$ 2,599	\$ 6,241	high	
Pickering	high	\$ 4,264	\$ 3,067	\$ 7,331	high	\$ 3,545





**Industrial Comparisons—Industrial Vacant Land —by Population Group (cont'd)**  
**Municipalities with populations 100,000+**  
**Taxes per Acres**

Vacant Land Summary Municipality	2009 CVA Ranking	2010 Municipal Taxes Per Acre	2010 Education Taxes Per Acre	2010 Property Taxes Per Acre	Vac. Land Relative Tax Burden Ranking	Average by Population Range
Greater Sudbury	low	\$ 982	\$ 326	\$ 1,309	low	
Chatham-Kent	low	\$ 950	\$ 588	\$ 1,538	low	
Kingston	low	\$ 1,166	\$ 841	\$ 2,007	mid	
Barrie	high	\$ 1,465	\$ 1,327	\$ 2,793	mid	
London	mid	\$ 1,637	\$ 1,207	\$ 2,844	mid	
Kitchener	mid	\$ 1,513	\$ 1,587	\$ 3,100	mid	
Thunder Bay	mid	\$ 2,369	\$ 802	\$ 3,171	mid	
Guelph	mid	\$ 2,019	\$ 1,571	\$ 3,590	mid	
Waterloo	high	\$ 1,799	\$ 1,939	\$ 3,738	high	
Cambridge	mid	\$ 1,829	\$ 1,913	\$ 3,742	high	
St. Catharines	mid	\$ 2,412	\$ 1,659	\$ 4,071	high	
Windsor	mid	\$ 2,623	\$ 1,666	\$ 4,288	high	
Whitby	high	\$ 2,976	\$ 2,087	\$ 5,063	high	
Ottawa	high	\$ 2,976	\$ 2,231	\$ 5,206	high	
Oshawa	high	\$ 3,390	\$ 1,883	\$ 5,273	high	
Hamilton	high	\$ 4,286	\$ 1,578	\$ 5,864	high	
Burlington	high	\$ 3,259	\$ 3,033	\$ 6,293	high	
Mississauga	high	\$ 2,897	\$ 3,946	\$ 6,842	high	
Brampton	high	\$ 3,383	\$ 3,525	\$ 6,908	high	
Oakville	high	\$ 4,002	\$ 4,011	\$ 8,013	high	
Markham	high	\$ 3,480	\$ 5,178	\$ 8,658	high	
Richmond Hill	high	\$ 3,701	\$ 5,387	\$ 9,089	high	
Vaughan	high	\$ 3,738	\$ 5,460	\$ 9,198	high	\$ 4,896



**Industrial Comparisons—Industrial Vacant Land —by Location**

Vacant Land Summary Municipality	2010 Municipal Taxes Per Acre	2010 Education Taxes Per Acre	2010 Property Taxes Per Acre	Vac. Land Relative Tax Burden Ranking	Average by Location
Brockville	\$ 636	\$ 384	\$ 1,020	low	
Quinte West	\$ 668	\$ 542	\$ 1,209	low	
Belleville	\$ 839	\$ 462	\$ 1,301	low	
Cobourg	\$ 883	\$ 600	\$ 1,483	low	
Kingston	\$ 1,166	\$ 841	\$ 2,007	mid	
Peterborough	\$ 1,181	\$ 983	\$ 2,164	mid	Eastern
Ottawa	\$ 2,976	\$ 2,231	\$ 5,206	high	\$ 2,056
East Gwillimbury	\$ 566	\$ 748	\$ 1,315	low	
Clarington	\$ 1,604	\$ 1,111	\$ 2,715	mid	
Georgina	\$ 1,365	\$ 1,360	\$ 2,725	mid	
Newmarket	\$ 1,349	\$ 1,666	\$ 3,015	mid	
King	\$ 1,341	\$ 1,819	\$ 3,160	mid	
Whitchurch-Stouffville	\$ 1,590	\$ 2,244	\$ 3,833	high	
Caledon	\$ 1,800	\$ 2,666	\$ 4,466	high	
Whitby	\$ 2,976	\$ 2,087	\$ 5,063	high	
Oshawa	\$ 3,390	\$ 1,883	\$ 5,273	high	
Halton Hills	\$ 2,979	\$ 2,938	\$ 5,917	high	
Milton	\$ 2,863	\$ 3,339	\$ 6,202	high	
Aurora	\$ 2,729	\$ 3,510	\$ 6,239	high	
Ajax	\$ 3,643	\$ 2,599	\$ 6,241	high	
Burlington	\$ 3,259	\$ 3,033	\$ 6,293	high	
Mississauga	\$ 2,897	\$ 3,946	\$ 6,842	high	
Brampton	\$ 3,383	\$ 3,525	\$ 6,908	high	
Pickering	\$ 4,264	\$ 3,067	\$ 7,331	high	
Oakville	\$ 4,002	\$ 4,011	\$ 8,013	high	
Markham	\$ 3,480	\$ 5,178	\$ 8,658	high	
Richmond Hill	\$ 3,701	\$ 5,387	\$ 9,089	high	GTA
Vaughan	\$ 3,738	\$ 5,460	\$ 9,198	high	\$ 5,643
Port Colborne	\$ 631	\$ 384	\$ 1,015	low	
West Lincoln	\$ 713	\$ 563	\$ 1,276	low	
Fort Erie	\$ 787	\$ 565	\$ 1,352	low	
Welland	\$ 994	\$ 606	\$ 1,600	low	
Thorold	\$ 1,300	\$ 918	\$ 2,218	mid	
Lincoln	\$ 1,531	\$ 1,247	\$ 2,779	mid	
Niagara Falls	\$ 1,804	\$ 1,348	\$ 3,152	mid	
Niagara-on-the-Lake	\$ 1,745	\$ 1,739	\$ 3,484	mid	
Grimsby	\$ 2,011	\$ 1,577	\$ 3,588	mid	
St. Catharines	\$ 2,412	\$ 1,659	\$ 4,071	high	Niag./Ham.
Hamilton	\$ 4,286	\$ 1,578	\$ 5,864	high	\$ 2,764

***Industrial Comparisons—Industrial Vacant Land —by Location (cont'd)***

<b>Vacant Land Summary Municipality</b>	<b>2010 Municipal Taxes Per Acre</b>	<b>2010 Education Taxes Per Acre</b>	<b>2010 Property Taxes Per Acre</b>	<b>Vac. Land Relative Tax Burden Ranking</b>	<b>Average by Location</b>
North Bay	\$ 624	\$ 429	\$ 1,052	low	
Sault Ste. Marie	\$ 815	\$ 294	\$ 1,109	low	
Greater Sudbury	\$ 982	\$ 326	\$ 1,309	low	
Timmins	\$ 1,221	\$ 427	\$ 1,648	low	North
Thunder Bay	\$ 2,369	\$ 802	\$ 3,171	mid	\$ 1,658
Orillia	\$ 987	\$ 903	\$ 1,890	mid	
Barrie	\$ 1,465	\$ 1,327	\$ 2,793	mid	Simcoe/Musk./Duff.
Orangeville	\$ 2,094	\$ 1,542	\$ 3,636	high	\$ 2,773
Middlesex Centre	\$ 236	\$ 328	\$ 563	low	
Haldimand	\$ 464	\$ 433	\$ 897	low	
Saugeen Shores	\$ 401	\$ 508	\$ 910	low	
St. Thomas	\$ 672	\$ 551	\$ 1,223	low	
Stratford	\$ 767	\$ 510	\$ 1,277	low	
Tillsonburg	\$ 761	\$ 573	\$ 1,334	low	
Kingsville	\$ 605	\$ 739	\$ 1,344	low	
Chatham-Kent	\$ 950	\$ 588	\$ 1,538	low	
Amherstburg	\$ 795	\$ 786	\$ 1,581	low	
Wilmot	\$ 756	\$ 989	\$ 1,745	low	
Sarnia	\$ 934	\$ 841	\$ 1,775	low	
Lakeshore	\$ 810	\$ 1,017	\$ 1,827	mid	
Woodstock	\$ 1,120	\$ 744	\$ 1,864	mid	
Leamington	\$ 1,070	\$ 828	\$ 1,898	mid	
St. Marys	\$ 1,285	\$ 1,026	\$ 2,311	mid	
Brantford	\$ 1,452	\$ 994	\$ 2,446	mid	
Woolwich	\$ 1,088	\$ 1,479	\$ 2,567	mid	
London	\$ 1,637	\$ 1,207	\$ 2,844	mid	
Kitchener	\$ 1,513	\$ 1,587	\$ 3,100	mid	
Guelph	\$ 2,019	\$ 1,571	\$ 3,590	mid	
Waterloo	\$ 1,799	\$ 1,939	\$ 3,738	high	
Cambridge	\$ 1,829	\$ 1,913	\$ 3,742	high	Southwest
Windsor	\$ 2,623	\$ 1,666	\$ 4,288	high	\$ 2,104

**Industrial Summary**

Note that the blended ranking is for **Standard Industrial** and **Large Industrial** only.

Industrial - Summary Municipality	Location	Vac. Land Relative Tax Burden Ranking	Standard Relative Tax Burden Ranking	Large Relative Tax Burden Ranking	Relative Tax Burden Industrial Ranking Blended
Belleville	Eastern	low	low	mid	low-mid
Brockville	Eastern	low	low	mid	low-mid
Cobourg	Eastern	low	low	high	mid
Kawartha Lakes	Eastern		low	low	low
Kingston	Eastern	mid	low	low	low
Ottawa	Eastern	high	high	high	high
Peterborough	Eastern	mid	mid	high	mid-high
Quinte West	Eastern	low	low		low
Ajax	GTA	high	high	mid	mid-high
Aurora	GTA	high	mid	mid	mid-high
Brampton	GTA	high	high	mid	mid-high
Burlington	GTA	high	high	high	high
Caledon	GTA	high	high	high	high
Clarington	GTA	mid	high	low	mid
East Gwillimbury	GTA	low	high	mid	mid-high
Georgina	GTA	mid	high		high
Halton Hills	GTA	high	mid	high	mid-high
King	GTA	mid	high		high
Markham	GTA	high	high	low	mid
Milton	GTA	high	high	high	high
Mississauga	GTA	high	high	mid	mid-high
Newmarket	GTA	mid	high	mid	mid-high
Oakville	GTA	high	high	high	high
Oshawa	GTA	high	high	high	high
Pickering	GTA	high	mid	high	mid-high
Richmond Hill	GTA	high	mid	low	mid-high
Toronto (North)	GTA				mid-high
Toronto (South)	GTA				mid-high
Toronto (East)	GTA				mid-high
Toronto (West)	GTA				mid-high
Vaughan	GTA	high	low	high	mid
Whitby	GTA	high	high	high	high
Whitchurch-Stouffville	GTA	high	mid	mid	mid
Fort Erie	Niagara/Hamilton	low	mid	low	low-mid
Grimsby	Niagara/Hamilton	mid	mid	high	mid-high
Hamilton	Niagara/Hamilton	high	high	low	mid
Lincoln	Niagara/Hamilton	mid	mid		mid
Niagara Falls	Niagara/Hamilton	mid	mid	low	low-mid
Niagara-on-the-Lake	Niagara/Hamilton	mid	mid		mid
Pelham	Niagara/Hamilton		low		low
Port Colborne	Niagara/Hamilton	low	low	mid	low-mid
St. Catharines	Niagara/Hamilton	high	high	low	mid
Thorold	Niagara/Hamilton	mid	mid	low	low-mid
Wainfleet	Niagara/Hamilton		high		high
Welland	Niagara/Hamilton	low	low	low	low
West Lincoln	Niagara/Hamilton	low	mid	low	low-mid

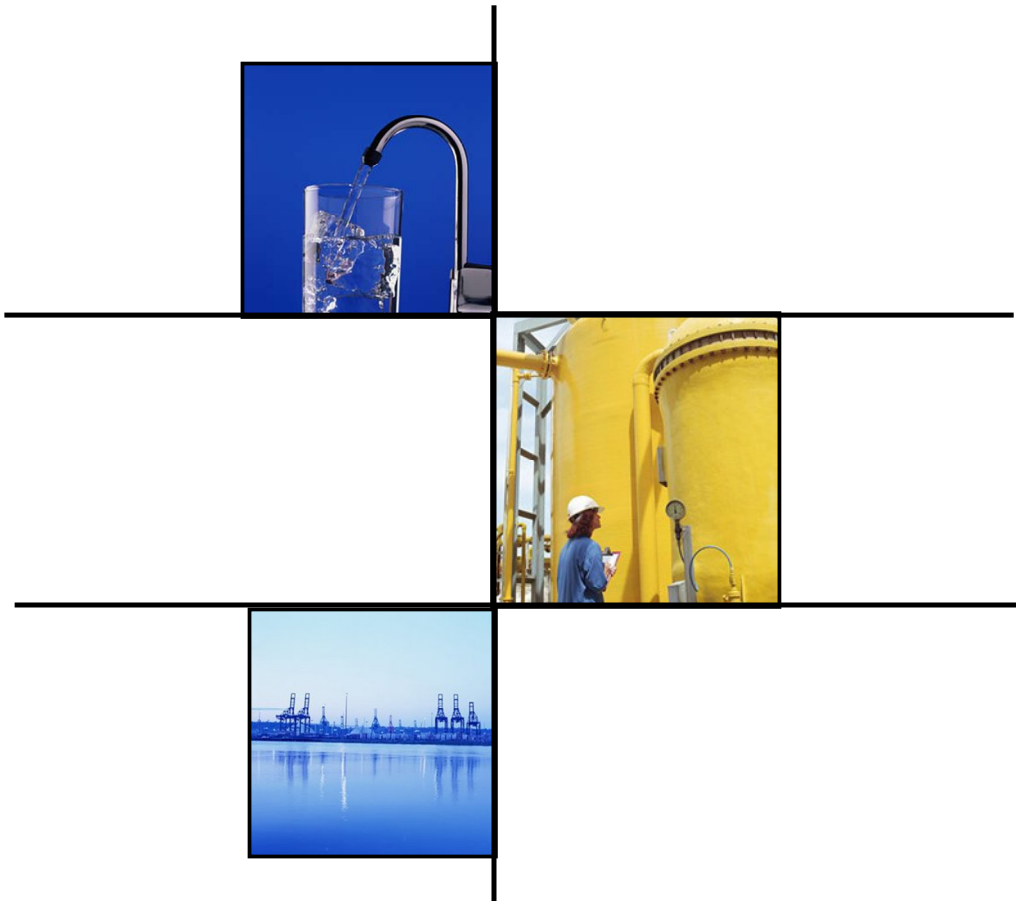
**Industrial Summary (cont'd)**

<b>Industrial - Summary</b>						
<b>Municipality</b>	<b>Location</b>	<b>Vac. Land Relative Tax Burden Ranking</b>		<b>Standard Relative Tax Burden Ranking</b>	<b>Large Relative Tax Burden Ranking</b>	<b>Relative Tax Burden Industrial Ranking Blended</b>
North Bay	North	low		low	low	low
Sault Ste. Marie	North	low		mid	mid	mid
Greater Sudbury	North	low		high	high	high
Thunder Bay	North	high		low	high	mid
Timmins	North	low		mid	high	mid-high
Barrie	Simcoe/Musk./Duff.	mid		low	low	low
Bracebridge	Simcoe/Musk./Duff.			low		low
Gravenhurst	Simcoe/Musk./Duff.			low		low
Huntsville	Simcoe/Musk./Duff.			low		low
Orangeville	Simcoe/Musk./Duff.	high		mid	high	mid-high
Orillia	Simcoe/Musk./Duff.	mid		low	mid	low-mid
Amherstburg	Southwest	low		mid	low	low-mid
Brantford	Southwest	mid		high	high	high
Cambridge	Southwest	high		mid	low	low-mid
Central Elgin	Southwest			low		low
Chatham-Kent	Southwest	low		mid	mid	mid
Guelph	Southwest	mid		high	mid	mid-high
Haldimand	Southwest	low		low	mid	low-mid
Kingsville	Southwest	low		mid	low	low-mid
Kitchener	Southwest	mid		mid	low	low-mid
Lambton Shores	Southwest			low		low
Leamington	Southwest	mid		low	mid	low-mid
London	Southwest	mid		low	mid	low-mid
Middlesex Centre	Southwest	low		low		low
North Dumfries	Southwest			high		high
Sarnia	Southwest	mid		mid	low	low-mid
St. Marys	Southwest	mid		low	mid	low-mid
St. Thomas	Southwest	low		low	low	low
Stratford	Southwest	low		mid	low	low-mid
The Blue Mountains	Southwest			low		low
Tillsonburg	Southwest	low		low	mid	low-mid
Waterloo	Southwest	high		high	mid	mid-high
Wilmot	Southwest	low		mid		mid
Windsor	Southwest	high		high	high	high
Woodstock	Southwest	mid		high	mid	mid-high
Woolwich	Southwest	mid		mid	mid	mid

***Industrial Comparisons - Summary (Blended Standard Industrial and Large Industrial)***

<b>low</b>	<b>low-mid</b>	<b>mid</b>	<b>mid-high</b>	<b>high</b>
Barrie	Amherstburg	Chatham-Kent	Ajax	Brantford
Bracebridge	Belleville	Clarington	Aurora	Burlington
Central Elgin	Brockville	Cobourg	Brampton	Caledon
Gravenhurst	Cambridge	Hamilton	East Gwillimbury	Georgina
Huntsville	Fort Erie	Lincoln	Grimsby	King
Kawartha Lakes	Haldimand	Markham	Guelph	Milton
Kingston	Kingsville	Niagara-on-the-Lake	Halton Hills	North Dumfries
Lambton Shores	Kitchener	Sault Ste.Marie	Mississauga	Oakville
Middlesex Centre	Leamington	St. Catharines	Newmarket	Oshawa
North Bay	London	Thunder Bay	Peterborough	Ottawa
Pelham	Niagara Falls	Vaughan	Pickering	Greater Sudbury
Quinte West	Orillia	Whitchurch-Stouffville	Richmond Hill	Wainfleet
St. Thomas	Port Colborne	Wilmot	Orangeville	Whitby
The Blue Mountains	Sarnia	Woolwich	Timmins	Windsor
Welland	Stratford		Waterloo	
	Thorold		Woodstock	
	Tillsonburg			
	West Lincoln			

***Water/Wastewater***



### ***Water and Wastewater Financial Information and Analysis***

This section of the report includes the following financial information and analysis:

- ***Water and Wastewater Rate Structure Overview***
  - ***Comparison of Residential Water/WW Fixed Costs as a % of Total Water/WW Costs***
  - ***Comparison of Type of Rate Structure***
- ***Comparison of Water/Wastewater Costs***
- ***Water/Wastewater as a % of Average Household Income***
- ***Financial Indicators***
  - ***Water/WW Operating Surplus and Operating Surplus Ratio (NEW)***
  - ***Water/WW Asset Consumption Ratio (NEW)***
  - ***Water/WW Reserves as a % of Own Source Revenues (NEW)***
  - ***Water/WW Reserves as a % of Accumulated Amortization (NEW)***
  - ***Water/WW Debt Interest Cover Ratio (NEW)***
  - ***Water/WW Net Financial Liabilities Ratio (NEW)***
  - ***Water/WW MPMPs***



### ***Water and Wastewater Rate Structure***

The establishment of water and wastewater rates is a municipal responsibility and the absence of standard procedures across Ontario has resulted in the evolution of a great variety of rate structure formats. It is important that rates be based on sound policies and principles and that they are defensible by staff and Council. There are recognized processes to be followed in undertaking water/wastewater rate studies, published by various industry leaders including the American and Canadian Waterworks Association (AWWA and CWWA). Municipalities, however, are limited in their options based on the availability of information to calculate class rate structures.

BMA has undertaken water and wastewater rate studies on behalf of numerous municipalities. During these studies, our findings are consistent with that of the CWWA which states that, despite industry trends in rate making, there is, and always will be, a lot of variation in rate setting practices given that there is no single rate setting approach or rate structure. Municipalities have different objectives in setting rates including but not limited to:

- Conservation
- Revenue Stability
- Fairness
- Economic Development
- Financial Sufficiency
- Rate Stability
- Ease of Implementation
- Ease of Understanding

The process typically followed by municipalities in setting water and wastewater rates is to:

- Identify Evaluation Criteria/Objectives
- Identify Revenue Requirements For Each Service
- Allocate Costs—Capital, Operating & Maintenance
- Calculate Unit Costs—Allocate fixed and volumetric costs
- Design The Rate Structure—Inclining, Declining, Uniform, # of blocks, etc.
- Assess The Effectiveness In Meeting The Objectives
- Assess The Impact On Various Classes And Types Of Users

### Fixed Costs

As stated by the CWWA, at the heart of the methodology for setting water rates is the concept of a two-part rate structure; a volumetric charge and a fixed charge. Municipalities must determine whether to separately charge a fixed cost to its customers and to determine the types of costs that are to be recovered from a monthly charge. These decisions are made as well, based on the overall objectives of the municipality. For example, a high allocation to the fixed charge is generally not practical since it results in a volumetric charge that is too low relative to the fixed charge. This is not recommended if water efficiency is an important objective in rate setting. While a high allocation of capital costs to volume will promote water efficiency, there is increased revenue risk brought about by the increased reliance on the volumetric charge to recover fixed costs.

The table on the next page summarizes the allocation of costs that are being recovered from a fixed monthly charge across the survey using a Residential customer consuming 250 m<sup>3</sup>. It should be noted that the percentage of fixed will vary within a municipality depending on the amount of water consumed and the type of customer. This example provides the allocation on a typical Residential customer for comparative purposes.

The following summarizes the findings based on the survey of 83 municipalities:

- 64 of the 83 municipalities (77%), charge a monthly fixed charge to their customers to recover customer related costs.
- The extent to which fixed monthly charges as a percentage of the total residential bill varies from a low of 1% to a high of 88%.

**Comparison of Residential Water/Wastewater Fixed Costs as a Percentage of Total Annual Water/Wastewater Costs (sorted lowest to highest allocation to fixed)**

Municipality	Fixed Annual 5/8	Fixed as % of Total Residential 250 m <sup>3</sup>
Aurora	\$ -	0%
Brampton	\$ -	0%
Caledon	\$ -	0%
East Gwillimbury	\$ -	0%
Georgina	\$ -	0%
Grimsby	\$ -	0%
Kingsville	\$ -	0%
Kitchener	\$ -	0%
Markham	\$ -	0%
Middlesex Centre	\$ -	0%
Mississauga	\$ -	0%
Ottawa	\$ -	0%
Richmond Hill	\$ -	0%
Stratford	\$ -	0%
Timmins	\$ -	0%
Toronto	\$ -	0%
Vaughan	\$ -	0%
West Lincoln	\$ -	0%
Whitchurch-Stouffville	\$ -	0%
London	\$ 7	1%
Waterloo	\$ 31	4%
Lincoln	\$ 55	6%
Wellesley	\$ 84	11%
Welland	\$ 126	12%
Brantford	\$ 100	13%
North Dumfries	\$ 96	13%
Orangeville	\$ 139	17%
Cambridge	\$ 132	17%
Wilmot	\$ 144	18%
Newmarket	\$ 144	20%
Orillia	\$ 140	21%
Bracebridge	\$ 245	22%
Gravenhurst	\$ 245	22%
Huntsville	\$ 245	22%
St. Thomas	\$ 174	22%
Lambton Shores	\$ 270	23%
Guelph	\$ 166	23%
Peterborough	\$ 121	25%
St. Catharines	\$ 219	26%
Barrie	\$ 170	26%
Saugeen Shores	\$ 164	28%
St. Marys	\$ 216	30%
Woolwich	\$ 312	30%

Municipality	Fixed Annual 5/8	Fixed as % of Total Residential 250 m <sup>3</sup>
Ajax	\$ 200	30%
Clarington	\$ 200	30%
Oshawa	\$ 200	30%
Pickering	\$ 200	30%
Whitby	\$ 200	30%
Haldimand	\$ 347	31%
Hamilton	\$ 186	31%
Central Elgin	\$ 368	32%
Kawartha Lakes	\$ 380	34%
Pelham	\$ 274	35%
Woodstock	\$ 195	35%
Windsor	\$ 319	37%
Burlington	\$ 251	37%
Halton Hills	\$ 251	37%
Milton	\$ 251	37%
Oakville	\$ 251	37%
Thorold	\$ 308	37%
Lakeshore	\$ 367	39%
Belleville	\$ 341	39%
Thunder Bay	\$ 308	40%
Greater Sudbury	\$ 380	41%
Cobourg	\$ 262	42%
North Bay	\$ 311	43%
Quinte West	\$ 240	43%
King	\$ 323	44%
Amherstburg	\$ 466	44%
Tillsonburg	\$ 313	45%
Chatham-Kent	\$ 336	47%
Port Colborne	\$ 524	50%
Niagara-on-the-Lake	\$ 479	50%
Niagara Falls	\$ 505	52%
Prince Edward County	\$ 612	53%
The Blue Mountains	\$ 473	54%
Fort Erie	\$ 699	58%
Sault Ste. Marie	\$ 358	58%
Kingston	\$ 488	58%
Brockville	\$ 325	59%
Leamington	\$ 555	77%
Sarnia	\$ 822	88%
<b>Average</b>	<b>\$ 202</b>	<b>25%</b>
<b>Median</b>	<b>\$ 200</b>	<b>26%</b>
<b>Min</b>	<b>\$ -</b>	<b>0%</b>
<b>Max</b>	<b>\$ 822</b>	<b>88%</b>

Rate Structure

There are a number of different rate structures used by municipalities. The following summarizes the most common types of rate structures

- Uniform Rate Structure (U in the table in the next pages)—The most common rate structure is the uniform rate for water and wastewater services. A uniform rate structure means that the price per unit remains constant despite consumption and despite the class of user. The cost is calculated by dividing the total cost of the service by the total volume used by customers.
- Declining (Regressive) Block Rate Structure (D in the table in the next pages) —In a declining block rate structure, the unit price of water decreases as the volume consumed increases. This structure charges low volume users the highest rate, which is often residential consumers. Declining rate structures are the second most common type of rate structure.
- Inclining (Progressive) Rate Structure (I in the table in the next pages) —The main objective of an increasing block structure is to encourage conservation. The rates in an inclining (progressive) rate structure increase as consumption increases by establishing thresholds or blocks at which the rate would change. For inclining block rate structures, the block (quantity) shift points are generally based upon the unique demand characteristics of each user class and are focused on user demand points to enhance water usage awareness. Customer awareness combined with price incentives, are critical elements in modifying consumption behavior.
- Humpback Rate Structure (H in the table in the next pages) —A humpback rate structure uses a combination of increasing and decreasing block rates: rates first increase, then decrease in steps as consumption increases. This approach targets high volume users, and then provides lower cost for really high volume users.

The next several pages summarizes the type of rate structure employed in each municipality. Four columns have been included as some municipalities employ a different type of rate structure for Residential and Non-Residential properties and also for water and wastewater services. The following table summarizes the results:

	Water Rate Structure Res.	Water Rate Structure Non- Res.	WW Rate Structure Res.	WW Rate Structure Non- Res.
Uniform	67%	66%	77%	76%
Declining	16%	20%	16%	17%
Inclining	11%	6%	7%	6%
Humpback	6%	8%	0%	1%

**Comparison of Type of Rate Structure (Sorted by Residential Rate Structure)**

<b>Municipality</b>	<b>Water Rate Structure - Res.</b>	<b>Water Rate Structure - Non-Res.</b>	<b>WW Rate Structure - Res.</b>	<b>WW Rate Structure - Non-Res.</b>
Amherstburg	U	U	U	U
Aurora	U	U	U	U
Bracebridge	U	U	U	U
Brampton	U	U	U	U
Brantford	U	U	U	U
Caledon	U	U	U	U
Cambridge	U	U	U	U
Central Elgin	U	U	U	U
Fort Erie	U	U	U	U
Georgina	U	U	U	U
Gravenhurst	U	U	U	U
Greater Sudbury	U	U	U	U
Grimsby	U	U	U	U
Guelph	U	U	U	U
Hamilton	U	U	U	U
Huntsville	U	U	U	U
Kawartha Lakes	U	U	U	U
Kingsville	U	U	U	U
Kitchener	U	U	U	U
Lakeshore	U	U	U	U
Lambton Shores	U	U	U	U
Leamington	U	U	U	U
Lincoln	U	U	U	U
Markham	U	U	U	U
Middlesex Centre	U	U	U	U
Mississauga	U	U	U	U
Newmarket	U	U	U	U
Niagara Falls	U	U	U	U
Niagara-on-the-Lake	U	U	U	U
North Dumfries	U	U	U	U
Orangeville	U	U	U	U
Orillia	U	U	U	U
Ottawa	U	U	U	U
Pelham	U	U	U	U
Port Colborne	U	U	U	U
Prince Edward County	U	U	U	U
Quinte West	U	U	U	U
Richmond Hill	U	U	U	U
Sarnia	U	U	U	U
Saugeen Shores	U	U	U	U
St. Catharines	U	U	U	U
St. Thomas	U	U	U	U
Thorold	U	U	U	U
Thunder Bay	U	U	U	U
Timmins	U	U	U	U
Toronto	U	U	U	U
Vaughan	U	U	U	U

**Comparison of Type of Rate Structure (Sorted by Residential Rate Structure)**

<b>Municipality</b>	<b>Water Rate Structure - Res.</b>	<b>Water Rate Structure - Non-Res.</b>	<b>WW Rate Structure - Res.</b>	<b>WW Rate Structure - Non-Res.</b>
Vaughan	U	U	U	U
Waterloo	U	U	U	U
Welland	U	U	U	U
Wellesley	U	U	U	U
Whitchurch	U	U	U	U
Wilmot	U	U	U	U
Windsor	U	U	U	U
Woolwich	U	U	U	U
Haldimand	U	D	U	D
Ajax	D	D	D	D
Belleville	D	D	D	D
Brockville	D	D	D	D
Chatham-Kent	D	D	D	D
Clarington	D	D	D	D
North Bay	D	D	D	D
Oshawa	D	D	D	D
Peterborough	D	D	D	D
Pickering	D	D	D	D
St. Marys	D	D	D	D
Stratford	D	D	D	D
West Lincoln	D	D	D	D
Whitby	D	D	D	D
Burlington	H	H	U	U
Halton Hills	H	H	U	U
Milton	H	H	U	U
Oakville	H	H	U	U
Woodstock	H	H	U	U
Sault Ste. Marie	I	H	I	H
East Gwillimbury	I	I	U	U
Kingston	I	D	U	U
London	I	D	U	U
Barrie	I	I	I	I
Cobourg	I	I	I	I
The Blue Mountains	I	I	I	I
Tillsonburg	I	I	I	I
King	I	I	I	I

***Need for Rate Review?***

The following characteristics may indicate a need for closer examination of water/wastewater rates:

- Rate increases have fluctuated substantially
- Rates are considerably different than the group median of comparable municipalities
- A long term inability to maintain and renew assets
- Persistent underlying operating deficits
- Significant debt

**Comparison of Water and Wastewater Costs (sorted alphabetically)**

<b>Volume Meter Size</b>	<b>Res. 250 m<sup>3</sup> 5/8"</b>	<b>Commercial 10,000 m<sup>3</sup> 2"</b>	<b>Industrial 30,000 m<sup>3</sup> 3"</b>	<b>Industrial 100,000 m<sup>3</sup> 4"</b>	<b>Industrial 500,000 m<sup>3</sup> 6"</b>
Ajax	\$ 671	\$ 18,208	\$ 52,211	\$ 159,882	\$ 734,394
Amherstburg	\$ 1,066	\$ 25,165	\$ 73,583	\$ 242,914	\$ 1,208,356
Aurora	\$ 582	\$ 23,272	\$ 69,816	\$ 232,720	\$ 1,163,600
Barrie	\$ 644	\$ 24,252	\$ 71,929	\$ 235,280	\$ 1,162,113
Belleville	\$ 914	\$ 24,676	\$ 65,536	\$ 208,021	\$ 1,005,833
Bracebridge	\$ 1,127	\$ 36,322	\$ 109,220	\$ 357,233	\$ 1,769,073
Brampton	\$ 325	\$ 13,969	\$ 41,908	\$ 139,693	\$ 698,465
Brantford	\$ 800	\$ 28,810	\$ 85,482	\$ 283,660	\$ 1,406,012
Brockville	\$ 548	\$ 13,786	\$ 33,833	\$ 94,386	\$ 428,545
Burlington	\$ 681	\$ 21,082	\$ 57,769	\$ 181,874	\$ 883,651
Caledon	\$ 325	\$ 13,969	\$ 41,908	\$ 139,693	\$ 698,465
Cambridge	\$ 772	\$ 26,348	\$ 78,150	\$ 256,604	\$ 1,270,961
Central Elgin	\$ 1,163	\$ 32,168	\$ 95,768	\$ 318,368	\$ 1,590,368
Chatham-Kent	\$ 719	\$ 16,266	\$ 42,684	\$ 94,192	\$ 387,122
Clarington	\$ 671	\$ 18,208	\$ 52,211	\$ 159,882	\$ 734,394
Cobourg	\$ 627	\$ 20,079	\$ 57,704	\$ 186,950	\$ 921,225
East Gwillimbury	\$ 710	\$ 36,965	\$ 113,365	\$ 380,765	\$ 1,908,765
Fort Erie	\$ 1,209	\$ 22,418	\$ 68,864	\$ 213,693	\$ 1,034,189
Georgina	\$ 611	\$ 22,954	\$ 68,622	\$ 228,460	\$ 1,141,820
Gravenhurst	\$ 1,127	\$ 36,322	\$ 109,220	\$ 357,233	\$ 1,769,073
Greater Sudbury	\$ 925	\$ 23,320	\$ 68,414	\$ 222,480	\$ 1,097,131
Guelph	\$ 723	\$ 23,715	\$ 69,721	\$ 227,512	\$ 1,120,348
Haldimand	\$ 1,123	\$ 27,835	\$ 77,270	\$ 246,368	\$ 1,183,113
Halton Hills	\$ 681	\$ 21,082	\$ 57,769	\$ 181,874	\$ 883,651
Hamilton	\$ 596	\$ 22,515	\$ 66,675	\$ 218,535	\$ 1,084,914
Huntsville	\$ 1,127	\$ 36,322	\$ 109,220	\$ 357,233	\$ 1,769,073
Kawartha Lakes	\$ 1,105	\$ 30,103	\$ 91,183	\$ 295,323	\$ 1,457,985
King	\$ 740	\$ 34,973	\$ 105,567	\$ 352,673	\$ 1,764,673
Kingston	\$ 836	\$ 14,393	\$ 40,311	\$ 127,499	\$ 619,730
Kingsville	\$ 527	\$ 18,400	\$ 55,072	\$ 183,425	\$ 916,867
Kitchener	\$ 814	\$ 32,566	\$ 97,698	\$ 325,660	\$ 1,628,300
Lakeshore	\$ 940	\$ 23,267	\$ 69,067	\$ 229,367	\$ 1,145,367
Lambton Shores	\$ 1,195	\$ 39,055	\$ 114,951	\$ 376,515	\$ 1,856,515
Leamington	\$ 725	\$ 20,514	\$ 61,110	\$ 203,196	\$ 1,015,116
Lincoln	\$ 939	\$ 35,695	\$ 106,613	\$ 354,482	\$ 1,770,082
London	\$ 771	\$ 19,264	\$ 45,270	\$ 146,373	\$ 723,427
Markham	\$ 553	\$ 22,129	\$ 66,387	\$ 221,290	\$ 1,106,450
Middlesex Centre	\$ 1,101	\$ 42,700	\$ 128,100	\$ 427,000	\$ 2,135,000
Milton	\$ 681	\$ 21,082	\$ 57,769	\$ 181,874	\$ 883,651
Mississauga	\$ 325	\$ 13,969	\$ 41,908	\$ 139,693	\$ 698,465
Newmarket	\$ 726	\$ 23,434	\$ 70,014	\$ 233,044	\$ 1,164,644
Niagara Falls	\$ 978	\$ 21,963	\$ 62,859	\$ 200,440	\$ 967,860
Niagara-on-the-Lake	\$ 965	\$ 19,909	\$ 58,769	\$ 194,779	\$ 971,979

**Comparison of Water/Wastewater Costs (cont'd) (sorted alphabetically)**

<b>Volume Meter Size</b>	<b>Res. 250 m<sup>3</sup> 5/8"</b>	<b>Commercial 10,000 m<sup>3</sup> 2"</b>	<b>Industrial 30,000 m<sup>3</sup> 3"</b>	<b>Industrial 100,000 m<sup>3</sup> 4"</b>	<b>Industrial 500,000 m<sup>3</sup> 6"</b>
North Bay	\$ 760	\$ 15,280	\$ 41,746	\$ 134,381	\$ 663,718
North Dumfries	\$ 754	\$ 26,396	\$ 78,996	\$ 263,096	\$ 1,315,096
Oakville	\$ 681	\$ 21,082	\$ 57,769	\$ 181,874	\$ 883,651
Orangeville	\$ 814	\$ 27,418	\$ 81,487	\$ 270,696	\$ 1,358,816
Orillia	\$ 662	\$ 21,148	\$ 62,948	\$ 209,248	\$ 1,045,248
Oshawa	\$ 671	\$ 18,208	\$ 52,211	\$ 159,882	\$ 734,394
Ottawa	\$ 689	\$ 27,562	\$ 82,685	\$ 275,616	\$ 1,378,080
Pelham	\$ 780	\$ 20,524	\$ 61,024	\$ 202,774	\$ 1,012,774
Peterborough	\$ 486	\$ 13,686	\$ 37,548	\$ 105,759	\$ 422,392
Pickering	\$ 671	\$ 18,208	\$ 52,211	\$ 159,882	\$ 734,394
Port Colborne	\$ 1,055	\$ 22,779	\$ 69,540	\$ 219,932	\$ 1,073,997
Prince Edward County	\$ 1,150	\$ 24,562	\$ 70,011	\$ 223,573	\$ 1,087,247
Quinte West	\$ 553	\$ 13,460	\$ 39,420	\$ 128,120	\$ 631,000
Richmond Hill	\$ 556	\$ 22,256	\$ 66,768	\$ 222,560	\$ 1,112,800
Samia	\$ 930	\$ 11,836	\$ 27,423	\$ 65,787	\$ 262,881
Saugeen Shores	\$ 591	\$ 17,624	\$ 52,086	\$ 172,048	\$ 856,572
Sault Ste. Marie	\$ 614	\$ 16,650	\$ 45,762	\$ 146,748	\$ 722,208
St. Catharines	\$ 833	\$ 24,769	\$ 73,869	\$ 245,719	\$ 1,227,719
St. Marys	\$ 731	\$ 20,914	\$ 47,514	\$ 140,614	\$ 672,614
St. Thomas	\$ 796	\$ 16,023	\$ 65,677	\$ 216,857	\$ 1,074,432
Stratford	\$ 683	\$ 22,677	\$ 67,357	\$ 223,317	\$ 1,113,947
The Blue Mountains	\$ 883	\$ 41,193	\$ 124,895	\$ 410,648	\$ 2,040,637
Thorold	\$ 831	\$ 21,237	\$ 63,094	\$ 209,594	\$ 1,045,834
Thunder Bay	\$ 770	\$ 14,767	\$ 40,038	\$ 122,975	\$ 587,179
Tillsonburg	\$ 774	\$ 18,367	\$ 55,899	\$ 169,459	\$ 827,659
Timmins	\$ 598	\$ 20,582	\$ 61,746	\$ 205,821	\$ 1,029,105
Toronto	\$ 515	\$ 20,616	\$ 44,178	\$ 147,260	\$ 736,300
Vaughan	\$ 548	\$ 21,910	\$ 65,730	\$ 219,100	\$ 1,095,500
Waterloo	\$ 746	\$ 28,745	\$ 86,244	\$ 286,444	\$ 1,430,754
Welland	\$ 1,032	\$ 38,424	\$ 115,563	\$ 382,354	\$ 1,905,596
Wellesley	\$ 739	\$ 26,296	\$ 78,696	\$ 262,096	\$ 1,310,096
West Lincoln	\$ 568	\$ 16,420	\$ 48,892	\$ 162,544	\$ 811,984
Whitby	\$ 671	\$ 18,208	\$ 52,211	\$ 159,882	\$ 734,394
Whitchurch-Stouffville	\$ 568	\$ 22,726	\$ 68,178	\$ 227,260	\$ 1,136,300
Wilmot	\$ 821	\$ 27,252	\$ 81,480	\$ 271,056	\$ 1,354,074
Windsor	\$ 1,018	\$ 25,446	\$ 72,453	\$ 232,438	\$ 1,129,583
Woodstock	\$ 588	\$ 17,227	\$ 50,032	\$ 159,818	\$ 785,185
Woolwich	\$ 1,052	\$ 31,112	\$ 92,592	\$ 302,060	\$ 1,490,620
<b>Average</b>	\$ 773	\$ 23,420	\$ 68,487	\$ 222,437	\$ 1,095,254
<b>Median</b>	\$ 739	\$ 22,256	\$ 66,387	\$ 218,535	\$ 1,074,432
<b>Min</b>	\$ 325	\$ 11,836	\$ 27,423	\$ 65,787	\$ 262,881
<b>Max</b>	\$ 1,209	\$ 42,700	\$ 128,100	\$ 427,000	\$ 2,135,000

Note: Aurora, London and St. Thomas have included storm sewer collected in their rates but have been excluded from above table.



**Comparison of Water/Wastewater Costs—Residential (sorted lowest to highest)**

Municipality - Water & Sewer Costs	Residential	Residential
Volume Meter Size	250 m3 5/8"	250 m3 Ranking
Brampton	\$ 325	low
Caledon	\$ 325	low
Mississauga	\$ 325	low
Peterborough	\$ 486	low
Toronto	\$ 515	low
Kingsville	\$ 527	low
Brockville	\$ 548	low
Vaughan	\$ 548	low
Quinte West	\$ 553	low
Markham	\$ 553	low
Richmond Hill	\$ 556	low
West Lincoln	\$ 568	low
Whitchurch-Stouffville	\$ 568	low
Aurora	\$ 582	low
Woodstock	\$ 588	low
Saugeen Shores	\$ 591	low
Hamilton	\$ 596	low
Timmins	\$ 598	low
Georgina	\$ 611	low
Sault Ste. Marie	\$ 614	low
Cobourg	\$ 627	low
Barrie	\$ 644	low
Orillia	\$ 662	low
Ajax	\$ 671	low
Clarington	\$ 671	low
Oshawa	\$ 671	low
Pickering	\$ 671	low
Whitby	\$ 671	low
Burlington	\$ 681	mid
Halton Hills	\$ 681	mid
Milton	\$ 681	mid
Oakville	\$ 681	mid
Stratford	\$ 683	mid
Ottawa	\$ 689	mid
East Gwillimbury	\$ 710	mid
Chatham-Kent	\$ 719	mid
Guelph	\$ 723	mid
Leamington	\$ 725	mid
Newmarket	\$ 726	mid
St. Marys	\$ 731	mid
Wellesley	\$ 739	mid
King	\$ 740	mid
Waterloo	\$ 746	mid
North Dumfries	\$ 754	mid

Municipality - Water & Sewer Costs	Residential	Residential
Volume Meter Size	250 m3 5/8"	250 m3 Ranking
North Bay	\$ 760	mid
Thunder Bay	\$ 770	mid
London	\$ 771	mid
Cambridge	\$ 772	mid
Tillsonburg	\$ 774	mid
Pelham	\$ 780	mid
St. Thomas	\$ 796	mid
Brantford	\$ 800	mid
Kitchener	\$ 814	mid
Orangeville	\$ 814	mid
Wilmot	\$ 821	mid
Thorold	\$ 831	high
St. Catharines	\$ 833	high
Kingston	\$ 836	high
The Blue Mountains	\$ 883	high
Belleville	\$ 914	high
Greater Sudbury	\$ 925	high
Sarnia	\$ 930	high
Lincoln	\$ 939	high
Lakeshore	\$ 940	high
Niagara-on-the-Lake	\$ 965	high
Niagara Falls	\$ 978	high
Windsor	\$ 1,018	high
Welland	\$ 1,032	high
Woolwich	\$ 1,052	high
Port Colborne	\$ 1,055	high
Amherstburg	\$ 1,066	high
Middlesex Centre	\$ 1,101	high
Kawartha Lakes	\$ 1,105	high
Haldimand	\$ 1,123	high
Bracebridge	\$ 1,127	high
Gravenhurst	\$ 1,127	high
Huntsville	\$ 1,127	high
Prince Edward County	\$ 1,150	high
Central Elgin	\$ 1,163	high
Lambton Shores	\$ 1,195	high
Fort Erie	\$ 1,209	high
Wainfleet	N/A	
<b>Average</b>	\$ 773	
<b>Median</b>	\$ 739	
<b>Min</b>	\$ 325	
<b>Max</b>	\$ 1,209	

**Comparison of Water/Wastewater Costs—Commercial (sorted lowest to highest)**

Municipality - Water & Sewer Costs	Commercial	Commercial
Volume Meter Size	10,000 m3 2"	10,000 m3 Ranking
Sarnia	\$ 11,836	low
Quinte West	\$ 13,460	low
Peterborough	\$ 13,686	low
Brockville	\$ 13,786	low
Brampton	\$ 13,969	low
Caledon	\$ 13,969	low
Mississauga	\$ 13,969	low
Kingston	\$ 14,393	low
Thunder Bay	\$ 14,767	low
North Bay	\$ 15,280	low
St. Thomas	\$ 16,023	low
Chatham-Kent	\$ 16,266	low
West Lincoln	\$ 16,420	low
Sault Ste. Marie	\$ 16,650	low
Woodstock	\$ 17,227	low
Saugeen Shores	\$ 17,624	low
Ajax	\$ 18,208	low
Clarington	\$ 18,208	low
Oshawa	\$ 18,208	low
Pickering	\$ 18,208	low
Whitby	\$ 18,208	low
Tillsonburg	\$ 18,367	low
Kingsville	\$ 18,400	low
London	\$ 19,264	low
Niagara-on-the-Lake	\$ 19,909	low
Cobourg	\$ 20,079	low
Leamington	\$ 20,514	low
Pelham	\$ 20,524	low
Timmins	\$ 20,582	mid
Toronto	\$ 20,616	mid
St. Marys	\$ 20,914	mid
Burlington	\$ 21,082	mid
Halton Hills	\$ 21,082	mid
Milton	\$ 21,082	mid
Oakville	\$ 21,082	mid
Orillia	\$ 21,148	mid
Thorold	\$ 21,237	mid
Vaughan	\$ 21,910	mid
Niagara Falls	\$ 21,963	mid
Markham	\$ 22,129	mid
Richmond Hill	\$ 22,256	mid
Fort Erie	\$ 22,418	mid
Hamilton	\$ 22,515	mid
Stratford	\$ 22,677	mid
Whitchurch-Stouffville	\$ 22,726	mid
Port Colborne	\$ 22,779	mid

Municipality - Water & Sewer Costs	Commercial	Commercial
Volume Meter Size	10,000 m3 2"	10,000 m3 Ranking
Georgina	\$ 22,954	mid
Lakeshore	\$ 23,267	mid
Aurora	\$ 23,272	mid
Greater Sudbury	\$ 23,320	mid
Newmarket	\$ 23,434	mid
Guelph	\$ 23,715	mid
Barrie	\$ 24,252	mid
Prince Edward County	\$ 24,562	mid
Belleville	\$ 24,676	mid
St. Catharines	\$ 24,769	high
Amherstburg	\$ 25,165	high
Windsor	\$ 25,446	high
Wellesley	\$ 26,296	high
Cambridge	\$ 26,348	high
North Dumfries	\$ 26,396	high
Wilmot	\$ 27,252	high
Orangeville	\$ 27,418	high
Ottawa	\$ 27,562	high
Haldimand	\$ 27,835	high
Waterloo	\$ 28,745	high
Brantford	\$ 28,810	high
Kawartha Lakes	\$ 30,103	high
Woolwich	\$ 31,112	high
Central Elgin	\$ 32,168	high
Kitchener	\$ 32,566	high
King	\$ 34,973	high
Lincoln	\$ 35,695	high
Bracebridge	\$ 36,322	high
Gravenhurst	\$ 36,322	high
Huntsville	\$ 36,322	high
East Gwillimbury	\$ 36,965	high
Welland	\$ 38,424	high
Lambton Shores	\$ 39,055	high
The Blue Mountains	\$ 41,193	high
Middlesex Centre	\$ 42,700	high
Wainfleet	N/A	
<b>Average</b>	\$ 23,420	
<b>Median</b>	\$ 22,256	
<b>Min</b>	\$ 11,836	
<b>Max</b>	\$ 42,700	

**Comparison of Water/Wastewater Costs—Industrial (sorted lowest to highest)**

Municipality - Water & Sewer Costs	Industrial	Industrial	Industrial	Industrial	Industrial	Industrial
Volume Meter Size	30,000 m3 3"	30,000 m3 Ranking	100,000 m3 4"	100,000 m3 Ranking	500,000 m3 6"	500,000 m3 Ranking
Sarnia	\$ 27,423	low	\$ 65,787	low	\$ 262,881	low
Chatham-Kent	\$ 42,684	low	\$ 94,192	low	\$ 387,122	low
Peterborough	\$ 37,548	low	\$ 105,759	low	\$ 422,392	low
Brockville	\$ 33,833	low	\$ 94,386	low	\$ 428,545	low
Thunder Bay	\$ 40,038	low	\$ 122,975	low	\$ 587,179	low
Kingston	\$ 40,311	low	\$ 127,499	low	\$ 619,730	low
Quinte West	\$ 39,420	low	\$ 128,120	low	\$ 631,000	low
North Bay	\$ 41,746	low	\$ 134,381	low	\$ 663,718	low
St. Marys	\$ 47,514	low	\$ 140,614	low	\$ 672,614	low
Brampton	\$ 41,908	low	\$ 139,693	low	\$ 698,465	low
Caledon	\$ 41,908	low	\$ 139,693	low	\$ 698,465	low
Mississauga	\$ 41,908	low	\$ 139,693	low	\$ 698,465	low
Sault Ste. Marie	\$ 45,762	low	\$ 146,748	low	\$ 722,208	low
London	\$ 45,270	low	\$ 146,373	low	\$ 723,427	low
Ajax	\$ 52,211	low	\$ 159,882	low	\$ 734,394	low
Clarington	\$ 52,211	low	\$ 159,882	low	\$ 734,394	low
Oshawa	\$ 52,211	low	\$ 159,882	low	\$ 734,394	low
Pickering	\$ 52,211	low	\$ 159,882	low	\$ 734,394	low
Whitby	\$ 52,211	low	\$ 159,882	low	\$ 734,394	low
Toronto	\$ 44,178	low	\$ 147,260	low	\$ 736,300	low
Woodstock	\$ 50,032	low	\$ 159,818	low	\$ 785,185	low
West Lincoln	\$ 48,892	low	\$ 162,544	low	\$ 811,984	low
Tillsonburg	\$ 55,899	low	\$ 169,459	low	\$ 827,659	low
Saugeen Shores	\$ 52,086	low	\$ 172,048	low	\$ 856,572	low
Burlington	\$ 57,769	low	\$ 181,874	low	\$ 883,651	low
Halton Hills	\$ 57,769	low	\$ 181,874	low	\$ 883,651	low
Milton	\$ 57,769	mid	\$ 181,874	low	\$ 883,651	low
Oakville	\$ 57,769	mid	\$ 181,874	low	\$ 883,651	low
Kingsville	\$ 55,072	low	\$ 183,425	mid	\$ 916,867	mid
Cobourg	\$ 57,704	low	\$ 186,950	mid	\$ 921,225	mid
Niagara Falls	\$ 62,859	mid	\$ 200,440	mid	\$ 967,860	mid
Niagara-on-the-Lake	\$ 58,769	mid	\$ 194,779	mid	\$ 971,979	mid
Belleville	\$ 65,536	mid	\$ 208,021	mid	\$ 1,005,833	mid
Pelham	\$ 61,024	mid	\$ 202,774	mid	\$ 1,012,774	mid
Leamington	\$ 61,110	mid	\$ 203,196	mid	\$ 1,015,116	mid
Timmins	\$ 61,746	mid	\$ 205,821	mid	\$ 1,029,105	mid
Fort Erie	\$ 68,864	mid	\$ 213,693	mid	\$ 1,034,189	mid
Orillia	\$ 62,948	mid	\$ 209,248	mid	\$ 1,045,248	mid
Thorold	\$ 63,094	mid	\$ 209,594	mid	\$ 1,045,834	mid
Port Colborne	\$ 69,540	mid	\$ 219,932	mid	\$ 1,073,997	mid
St. Thomas	\$ 65,677	mid	\$ 216,857	mid	\$ 1,074,432	mid
Hamilton	\$ 66,675	mid	\$ 218,535	mid	\$ 1,084,914	mid
Prince Edward County	\$ 70,011	mid	\$ 223,573	mid	\$ 1,087,247	mid
Vaughan	\$ 65,730	mid	\$ 219,100	mid	\$ 1,095,500	mid
Greater Sudbury	\$ 68,414	mid	\$ 222,480	mid	\$ 1,097,131	mid
Markham	\$ 66,387	mid	\$ 221,290	mid	\$ 1,106,450	mid
Richmond Hill	\$ 66,768	mid	\$ 222,560	mid	\$ 1,112,800	mid

**Comparison of Water/Wastewater Costs—Industrial (cont'd) (sorted lowest to highest)**

Municipality - Water & Sewer Costs	Industrial	Industrial	Industrial	Industrial	Industrial	Industrial
Volume Meter Size	30,000 m3 3"	30,000 m3 Ranking	100,000 m3 4"	100,000 m3 Ranking	500,000 m3 6"	500,000 m3 Ranking
Stratford	\$ 67,357	mid	\$ 223,317	mid	\$ 1,113,947	mid
Guelph	\$ 69,721	mid	\$ 227,512	mid	\$ 1,120,348	mid
Windsor	\$ 72,453	high	\$ 232,438	mid	\$ 1,129,583	mid
Whitchurch-Stouffville	\$ 68,178	mid	\$ 227,260	mid	\$ 1,136,300	mid
Georgina	\$ 68,622	mid	\$ 228,460	mid	\$ 1,141,820	mid
Lakeshore	\$ 69,067	mid	\$ 229,367	mid	\$ 1,145,367	mid
Barrie	\$ 71,929	mid	\$ 235,280	high	\$ 1,162,113	mid
Aurora	\$ 69,816	mid	\$ 232,720	mid	\$ 1,163,600	mid
Newmarket	\$ 70,014	mid	\$ 233,044	mid	\$ 1,164,644	high
Haldimand	\$ 77,270	high	\$ 246,368	high	\$ 1,183,113	high
Amherstburg	\$ 73,583	high	\$ 242,914	high	\$ 1,208,356	high
St. Catharines	\$ 73,869	high	\$ 245,719	high	\$ 1,227,719	high
Cambridge	\$ 78,150	high	\$ 256,604	high	\$ 1,270,961	high
Wellesley	\$ 78,696	high	\$ 262,096	high	\$ 1,310,096	high
North Dumfries	\$ 78,996	high	\$ 263,096	high	\$ 1,315,096	high
Wilmot	\$ 81,480	high	\$ 271,056	high	\$ 1,354,074	high
Orangeville	\$ 81,487	high	\$ 270,696	high	\$ 1,358,816	high
Ottawa	\$ 82,685	high	\$ 275,616	high	\$ 1,378,080	high
Brantford	\$ 85,482	high	\$ 283,660	high	\$ 1,406,012	high
Waterloo	\$ 86,244	high	\$ 286,444	high	\$ 1,430,754	high
Kawartha Lakes	\$ 91,183	high	\$ 295,323	high	\$ 1,457,985	high
Woolwich	\$ 92,592	high	\$ 302,060	high	\$ 1,490,620	high
Central Elgin	\$ 95,768	high	\$ 318,368	high	\$ 1,590,368	high
Kitchener	\$ 97,698	high	\$ 325,660	high	\$ 1,628,300	high
King	\$ 105,567	high	\$ 352,673	high	\$ 1,764,673	high
Bracebridge	\$ 109,220	high	\$ 357,233	high	\$ 1,769,073	high
Gravenhurst	\$ 109,220	high	\$ 357,233	high	\$ 1,769,073	high
Huntsville	\$ 109,220	high	\$ 357,233	high	\$ 1,769,073	high
Lincoln	\$ 106,613	high	\$ 354,482	high	\$ 1,770,082	high
Lambton Shores	\$ 114,951	high	\$ 376,515	high	\$ 1,856,515	high
Welland	\$ 115,563	high	\$ 382,354	high	\$ 1,905,596	high
East Gwillimbury	\$ 113,365	high	\$ 380,765	high	\$ 1,908,765	high
The Blue Mountains	\$ 124,895	high	\$ 410,648	high	\$ 2,040,637	high
Middlesex Centre	\$ 128,100	high	\$ 427,000	high	\$ 2,135,000	high
Wainfleet	N/A		N/A		N/A	
<b>Average</b>	\$ 68,487		\$ 222,437		\$ 1,095,254	
<b>Median</b>	\$ 66,387		\$ 218,535		\$ 1,074,432	
<b>Min</b>	\$ 27,423		\$ 65,787		\$ 262,881	
<b>Max</b>	\$ 128,100		\$ 427,000		\$ 2,135,000	

***Water/Wastewater Costs as a Percentage of Household Income***

Municipality	2010 Est. Avg. Household Income	2010 Est. Avg. Household Income	2010 Residential Water/WW Costs	2010 Water/WW as a % of Household Income	2010 W/WW Burden Ranking
Caledon	high	\$ 130,869	\$ 325	0.2%	low
Mississauga	high	\$ 100,827	\$ 325	0.3%	low
Brampton	mid	\$ 93,732	\$ 325	0.3%	low
King	high	\$ 185,403	\$ 740	0.4%	low
Aurora	high	\$ 143,760	\$ 582	0.4%	low
Whitchurch-Stouffville	high	\$ 138,304	\$ 568	0.4%	low
Vaughan	high	\$ 123,800	\$ 548	0.4%	low
Grimsby	high	\$ 99,559	\$ 470	0.5%	low
Oakville	high	\$ 143,656	\$ 681	0.5%	low
Markham	high	\$ 112,832	\$ 553	0.5%	low
Richmond Hill	high	\$ 111,849	\$ 556	0.5%	low
Toronto	mid	\$ 89,519	\$ 515	0.6%	low
Saugeen Shores	high	\$ 102,506	\$ 591	0.6%	low
Halton Hills	high	\$ 117,127	\$ 681	0.6%	low
East Gwillimbury	high	\$ 121,857	\$ 710	0.6%	low
Kingsville	mid	\$ 87,343	\$ 527	0.6%	low
Milton	high	\$ 110,597	\$ 681	0.6%	low
Pickering	high	\$ 107,879	\$ 671	0.6%	low
Whitby	high	\$ 107,376	\$ 671	0.6%	low
Burlington	high	\$ 108,310	\$ 681	0.6%	low
Ajax	high	\$ 102,809	\$ 671	0.7%	low
Newmarket	high	\$ 110,694	\$ 726	0.7%	low
West Lincoln	mid	\$ 86,030	\$ 568	0.7%	low
Clarington	high	\$ 98,065	\$ 671	0.7%	low
Ottawa	mid	\$ 95,462	\$ 689	0.7%	low
Pelham	high	\$ 107,298	\$ 780	0.7%	low
Georgina	mid	\$ 82,930	\$ 611	0.7%	low
Peterborough	low	\$ 65,811	\$ 486	0.7%	low
Waterloo	high	\$ 100,835	\$ 746	0.7%	low
North Dumfries	high	\$ 98,838	\$ 754	0.8%	mid
Hamilton	mid	\$ 78,087	\$ 596	0.8%	mid
Barrie	mid	\$ 80,660	\$ 644	0.8%	mid
Brockville	low	\$ 68,439	\$ 548	0.8%	mid
Timmins	mid	\$ 74,418	\$ 598	0.8%	mid
Woodstock	low	\$ 72,048	\$ 588	0.8%	mid
Wilmot	high	\$ 99,899	\$ 821	0.8%	mid
Oshawa	mid	\$ 81,116	\$ 671	0.8%	mid
Woolwich	high	\$ 125,357	\$ 1,052	0.8%	mid
Guelph	mid	\$ 85,054	\$ 723	0.8%	mid
Cobourg	low	\$ 71,109	\$ 627	0.9%	mid
Sault Ste. Marie	low	\$ 68,584	\$ 614	0.9%	mid
Leamington	mid	\$ 80,820	\$ 725	0.9%	mid
Lakeshore	high	\$ 104,691	\$ 940	0.9%	mid

**Water/Wastewater Costs as a Percentage of Household Income (cont'd)**

<b>Municipality</b>	<b>2010 Est. Avg. Household Income</b>	<b>2010 Est. Avg. Household Income</b>	<b>2010 Residential Water/WW Costs</b>	<b>2010 Water/WW as a % of Household Income</b>	<b>2010 W/WW Burden Ranking</b>
Quinte West	low	\$ 61,347	\$ 553	0.9%	mid
Cambridge	mid	\$ 85,514	\$ 772	0.9%	mid
Wellesley	mid	\$ 80,126	\$ 739	0.9%	mid
Stratford	low	\$ 72,906	\$ 683	0.9%	mid
Middlesex Centre	high	\$ 115,748	\$ 1,101	1.0%	mid
Orangeville	mid	\$ 85,199	\$ 814	1.0%	mid
Niagara-on-the-Lake	high	\$ 97,534	\$ 965	1.0%	mid
London	mid	\$ 77,218	\$ 771	1.0%	mid
Kitchener	mid	\$ 80,375	\$ 814	1.0%	mid
Orillia	low	\$ 65,285	\$ 662	1.0%	mid
Chatham-Kent	low	\$ 68,482	\$ 719	1.0%	mid
Lincoln	mid	\$ 87,793	\$ 939	1.1%	high
Thorold	mid	\$ 75,770	\$ 831	1.1%	high
Tillsonburg	low	\$ 69,995	\$ 774	1.1%	high
Amherstburg	mid	\$ 96,244	\$ 1,066	1.1%	high
Thunder Bay	low	\$ 69,148	\$ 770	1.1%	high
Kingston	mid	\$ 75,095	\$ 836	1.1%	high
Brantford	low	\$ 70,952	\$ 800	1.1%	high
North Bay	low	\$ 67,351	\$ 760	1.1%	high
St. Thomas	low	\$ 70,240	\$ 796	1.1%	high
Sarnia	mid	\$ 80,690	\$ 930	1.2%	high
St. Marys	low	\$ 63,165	\$ 731	1.2%	high
St. Catharines	low	\$ 69,291	\$ 833	1.2%	high
Greater Sudbury	mid	\$ 75,633	\$ 925	1.2%	high
Central Elgin	mid	\$ 93,760	\$ 1,163	1.2%	high
The Blue Mountains	low	\$ 65,208	\$ 883	1.4%	high
Belleville	low	\$ 66,683	\$ 914	1.4%	high
Bracebridge	mid	\$ 79,915	\$ 1,127	1.4%	high
Niagara Falls	low	\$ 68,603	\$ 978	1.4%	high
Haldimand	mid	\$ 77,245	\$ 1,123	1.5%	high
Windsor	low	\$ 69,043	\$ 1,018	1.5%	high
Kawartha Lakes	low	\$ 72,512	\$ 1,105	1.5%	high
Huntsville	mid	\$ 73,578	\$ 1,127	1.5%	high
Prince Edward County	mid	\$ 74,117	\$ 1,150	1.6%	high
Welland	low	\$ 64,704	\$ 1,032	1.6%	high
Port Colborne	low	\$ 65,786	\$ 1,055	1.6%	high
Lambton Shores	low	\$ 67,174	\$ 1,195	1.8%	high
Gravenhurst	low	\$ 61,270	\$ 1,127	1.8%	high
Fort Erie	low	\$ 63,900	\$ 1,209	1.9%	high
<b>Average</b>		\$ 88,785	\$ 773	0.9%	
<b>Median</b>		\$ 80,820	\$ 739	0.9%	
<b>Min</b>		\$ 61,270	\$ 325	0.2%	
<b>Max</b>		\$ 185,403	\$ 1,209	1.9%	

### ***Water and Wastewater Financial Indicators***

Monitoring financial indicators guide planning and decision making to help ensure that;

- Assets are protected and maintained;
- Rates are stable and predictable
- There is a fair sharing in the distribution of future and current ratepayers
- There are sustainable cash flows
- There is financial flexibility; and financial vulnerability is minimized

Past financial performance should be assessed relative to the financial indicators. This will reveal any areas of a municipality's financial strategies that require particular focus in order to secure ongoing financial sustainability. In addition, Ontario municipalities that are responsible for the provision of drinking water, are required to meet the requirements set out in the Financial Plans Regulations O.Reg.453/07. Ontario Reg. 453/07 provides the following parameters with regards to s.30 (1) part b of the SDWA for new water systems:

- Financial plan must be approved by Council resolution (or governing body) indicating that the drinking water system is financially viable;
- Financial plan must include a statement that the financial impacts have been considered and apply for a minimum six year period (commencing when the system first serves the public);
- Financial plan must include detail regarding proposed or projected financial operations itemized by total revenues, total expenses, annual surplus/deficit and accumulated surplus/deficit (i.e. the components of a "Statement of Operations" as per PSAB) for each year in which the financial plans apply;
- Financial plans are to be made available to the public upon request and at no charge;
- If a website is maintained, financial plans are to be made available to the public through publication on the Internet at no charge; and
- Notice of the availability of the financial plans is to be given to the public.

The Ministry of the Environment released a guideline (“Towards Financially Sustainable Drinking-Water and Wastewater Systems”) that provides possible approaches to achieving sustainability. The Province’s Principles of Financially Sustainable Water and Wastewater Services are provided below:

- **Principle #1:** Ongoing public engagement and transparency can build support for, and confidence in, financial plans and the system(s) to which they relate.
- **Principle #2:** An integrated approach to planning among water, wastewater, and storm water systems is desirable given the inherent relationship among these services.
- **Principle #3:** Revenues collected for the provision of water and wastewater services should ultimately be used to meet the needs of those services.
- **Principle #4:** Life-cycle planning with mid-course corrections is preferable to planning over the short-term, or not planning at all.
- **Principle #5:** An asset management plan is a key input to the development of a financial plan.
- **Principle #6:** A sustainable level of revenue allows for reliable service that meets or exceeds environmental protection standards, while providing sufficient resources for future rehabilitation and replacement needs.
- **Principle #7:** Ensuring users pay for the services they are provided leads to equitable outcomes and can improve conservation. In general, metering and the use of rates can help ensure users pay for services received.
- **Principle #8:** Financial Plans are “living” documents that require continuous improvement. Comparing the accuracy of financial projections with actual results can lead to improved planning in the future.
- **Principle #9:** Financial plans benefit from the close collaboration of various groups, including engineers, accountants, auditors, utility staff, and municipal council.



### ***Water and Wastewater Operating Surplus and Operating Surplus Ratio***

An operating surplus (deficit) arises when operating revenue exceeds (is less than) operating expenses including amortization. When an operating surplus is achieved, the amount is available for capital expenditure over and above amortization expenses. Long term financial sustainability is dependent upon ensuring that on average, over time, expenses are less than revenues. In essence, this requires current ratepayers to fully meet the cost of water and wastewater services. Municipalities operating with a deficit over several years should ensure that the long range financial plan provide clear direction to turn this around.

The presence of an accounting surplus does not necessarily represent financial sustainability. While a surplus is clearly better than a deficit, the accounting surplus may not be large enough for future asset replacement. Amortization expense is based on historic cost and will not reflect increased cost of replacement in the future. Taking into account future replacement costs in determining the appropriate level of surplus is a critical step toward financial sustainability. Some level of surplus is both appropriate and required. Identifying the appropriate level of surplus must be done as a long term forward looking planning process that takes into account future capital investment needs.

The operating surplus has been calculated on an accrual basis, excluding asset revaluations, developer contributions, capital grants and accounting corrections.

The operating surplus ratio is the operating surplus (deficit) expressed as a percentage of user rates. A negative ratio indicates the percentage increase in total rates that would be required to achieve a break-even result. Municipalities consistently achieving operating surpluses, having regard to asset management and meeting service level needs, are a good indication of financial sustainability.

**Water Operating Surplus and Water Operating Surplus Ratio**

Municipality	2009 Water Operating Surplus/Deficit	2009 Water Surplus Ratio
East Gwillimbury	\$ (1,920,354)	-93.8%
Quinte West	\$ (1,688,674)	-38.3%
Kawartha Lakes	\$ (2,295,370)	-35.8%
Middlesex Centre	\$ (419,029)	-32.1%
Leamington	\$ (2,846,659)	-22.2%
Saugeen Shores	\$ (349,097)	-16.0%
Welland	\$ (1,146,144)	-14.7%
Vaughan	\$ (4,057,061)	-12.3%
West Lincoln	\$ (110,595)	-10.9%
North Bay	\$ (801,302)	-10.5%
Wilmot	\$ (150,002)	-9.9%
Niagara-on-the-Lake	\$ (260,320)	-7.9%
Sarnia	\$ (911,949)	-7.2%
Brockville	\$ (200,731)	-6.3%
Timmins	\$ (474,570)	-5.5%
Chatham-Kent	\$ (714,623)	-4.3%
Greater Sudbury	\$ 185,786	0.7%
Georgina	\$ 81,812	1.9%
Kingston	\$ 404,107	2.5%
King	\$ 37,949	3.1%
Markham	\$ 1,825,960	4.9%
Aurora	\$ 304,164	5.5%
Sault Ste. Marie	\$ 762,081	7.2%
Cambridge	\$ 1,445,614	8.2%
Orillia	\$ 353,065	8.5%
Central Elgin	\$ 156,770	8.7%
Waterloo	\$ 1,412,901	8.9%
Lakeshore	\$ 672,749	10.2%
Thorold	\$ 308,401	11.9%
St. Catharines	\$ 1,117,006	12.3%
Fort Erie	\$ 808,012	12.8%
Newmarket	\$ 1,306,993	13.1%
Woolwich	\$ 342,367	13.4%
Stratford	\$ 559,017	15.5%
Pelham	\$ 309,907	16.5%
Lincoln	\$ 658,957	18.0%
Brantford	\$ 3,426,387	19.8%
London	\$ 9,837,772	19.9%
Ottawa	\$ 24,367,104	20.3%
Whitchurch-Stouffville	\$ 581,253	21.3%
Thunder Bay	\$ 3,979,219	22.5%

Municipality	2009 Water Operating Surplus/Deficit	2009 Water Surplus Ratio
Niagara Falls	\$ 2,005,595	24.4%
Peterborough	\$ 3,854,905	26.1%
Kitchener	\$ 7,671,058	26.3%
Windsor	\$ 11,027,000	26.4%
Guelph	\$ 6,660,067	32.1%
Toronto	\$ 99,745,410	32.4%
Hamilton	\$ 26,160,938	37.0%
St. Marys	\$ 485,340	38.2%
Barrie	\$ 8,859,667	56.2%
<b>Average</b>	\$ 4,067,377	5.2%
<b>Median</b>	\$ 378,586	8.6%
<b>Minimum</b>	\$ (4,057,061)	-93.8%
<b>Maximum</b>	\$ 99,745,410	56.2%

Municipality	2009 Water Operating Surplus/Deficit	2009 Water Surplus Ratio
District Muskoka	\$ (4,703,460)	-64.3%
Region York	\$ (28,605,051)	-42.3%
Region Waterloo	\$ (11,215,605)	-29.5%
Region Peel	\$ 5,860,506	4.8%
Region Halton	\$ 3,703,985	5.3%
Region Durham	\$ 10,380,820	15.7%
Region Niagara	\$ 12,408,429	31.7%
<b>Average</b>	\$ (4,096,468)	-11.2%
<b>Median</b>	\$ (499,738)	4.8%
<b>Minimum</b>	\$ (28,605,051)	-64.3%
<b>Maximum</b>	\$ 10,380,820	31.7%

**Wastewater Operating Surplus and Wastewater Operating Surplus Ratio**

Municipality	2009 Wastewater Operating Surplus/Deficit	2009 Wastewater Surplus Ratio
Thunder Bay	\$ (9,433,347)	-81.6%
King	\$ (729,866)	-63.8%
Middlesex Centre	\$ (573,692)	-60.5%
Welland	\$ (1,968,311)	-49.9%
Saugeen Shores	\$ (555,146)	-30.3%
Niagara-on-the-Lake	\$ (670,790)	-26.8%
East Gwillimbury	\$ (192,968)	-22.5%
Pelham	\$ (309,907)	-21.8%
Markham	\$ (4,625,161)	-18.6%
Wilmot	\$ (192,205)	-15.1%
Central Elgin	\$ (150,837)	-14.3%
Quinte West	\$ (344,507)	-14.2%
Kawartha Lakes	\$ (582,236)	-10.2%
Chatham-Kent	\$ (960,701)	-8.1%
West Lincoln	\$ (83,851)	-8.0%
Vaughan	\$ (2,587,887)	-7.8%
St. Marys	\$ (68,427)	-7.4%
St. Catharines	\$ (183,635)	-6.6%
Brockville	\$ (208,313)	-6.5%
Sarnia	\$ (738,282)	-6.1%
Aurora	\$ (156,133)	-4.0%
Leamington	\$ (176,509)	-3.4%
Greater Sudbury	\$ (742,556)	-2.9%
Lincoln	\$ (22,688)	-0.9%
Whitchurch-Stouffville	\$ 73,843	3.7%
Ottawa	\$ 4,274,855	3.9%
Georgina	\$ 156,558	4.3%
Toronto	\$ 16,664,929	4.5%
Lakeshore	\$ 165,704	4.6%
Guelph	\$ 1,509,671	7.3%
Cambridge	\$ 1,225,011	7.5%
Newmarket	\$ 732,143	7.6%
Timmins	\$ 431,569	8.5%
Hamilton	\$ 7,118,734	9.9%
Fort Erie	\$ 794,695	10.1%
London	\$ 6,969,421	10.7%
Waterloo	\$ 2,237,401	13.3%
Brantford	\$ 1,771,475	13.7%

Municipality	2009 Wastewater Operating Surplus/Deficit	2009 Wastewater Surplus Ratio
Kingston	\$ 3,672,566	16.4%
North Bay	\$ 1,318,709	16.5%
Sault Ste. Marie	\$ 2,014,658	20.6%
Orillia	\$ 1,143,677	21.3%
Thorold	\$ 807,205	21.6%
Kitchener	\$ 7,836,540	24.3%
Barrie	\$ 3,878,092	26.9%
Woolwich	\$ 703,861	31.7%
Niagara Falls	\$ 2,115,240	32.1%
Peterborough	\$ 6,363,214	43.1%
Windsor	\$ 26,231,915	43.4%
Stratford	\$ 2,261,746	47.6%
<b>Average</b>	<b>\$ 1,524,310</b>	<b>-0.7%</b>
<b>Median</b>	<b>\$ 115,201</b>	<b>3.8%</b>
<b>Minimum</b>	<b>\$ (9,433,347)</b>	<b>-81.6%</b>
<b>Maximum</b>	<b>\$ 26,231,915</b>	<b>47.6%</b>

Municipality	2009 Wastewater Operating Surplus/Deficit	2009 Wastewater Surplus Ratio
District Muskoka	\$ (9,902,208)	-82.9%
Region York	\$ (22,671,937)	-30.9%
Region Peel	\$ (14,841,527)	-16.0%
Region Halton	\$ (1,925,490)	-2.8%
Region Niagara	\$ 2,549,346	4.3%
Region Durham	\$ 9,035,413	9.6%
Region Waterloo	\$ 9,965,143	26.2%
<b>Average</b>	<b>\$ (3,970,180)</b>	<b>-13.2%</b>
<b>Median</b>	<b>\$ (1,925,490)</b>	<b>-2.8%</b>
<b>Minimum</b>	<b>\$ (22,671,937)</b>	<b>-82.9%</b>
<b>Maximum</b>	<b>\$ 9,965,143</b>	<b>26.2%</b>

**Water Asset Consumption Ratio**

This ratio shows the written down value of the tangible capital assets relative to their historical costs. This ratio seeks to highlight the aged condition of the assets and the potential asset replacement needs. A higher ratio may indicate significant replacement needs. However, if assets are renewed and replaced in accordance with an asset management plan a high ratio should not be a cause for concern.

Municipality	2009 Closing Amortization Water	2009 Water Historical Cost	2009 Water Accumulated Amortization as % Historical Cost
Burlington	\$ 51,090	\$ 439,763	11.6%
Lakeshore	\$ 12,174,201	\$ 104,633,145	11.6%
Barrie	\$ 26,547,627	\$ 186,940,447	14.2%
Georgina	\$ 10,364,563	\$ 69,856,048	14.8%
Central Elgin	\$ 4,190,145	\$ 28,126,083	14.9%
West Lincoln	\$ 2,467,450	\$ 16,177,058	15.3%
Niagara-on-the-Lake	\$ 8,191,994	\$ 53,312,555	15.4%
St. Marys	\$ 2,071,351	\$ 12,846,381	16.1%
Middlesex Centre	\$ 4,395,575	\$ 25,395,266	17.3%
Woolwich	\$ 2,409,274	\$ 12,174,498	19.8%
Vaughan	\$ 63,655,573	\$ 317,892,887	20.0%
Whitchurch-Stouffville	\$ 2,389,727	\$ 11,146,245	21.4%
Saugeen Shores	\$ 11,552,980	\$ 53,579,744	21.6%
Kitchener	\$ 13,170,263	\$ 59,357,603	22.2%
Markham	\$ 108,921,265	\$ 485,366,586	22.4%
Lincoln	\$ 6,691,554	\$ 28,479,602	23.5%
Wilmot	\$ 3,973,534	\$ 16,370,005	24.3%
Aurora	\$ 15,749,303	\$ 64,387,686	24.5%
Leamington	\$ 27,474,122	\$ 111,251,976	24.7%
St. Catharines	\$ 21,687,901	\$ 87,664,666	24.7%
Fort Erie	\$ 10,217,844	\$ 40,052,603	25.5%
Welland	\$ 11,822,981	\$ 43,937,416	26.9%
Waterloo	\$ 23,243,549	\$ 85,719,045	27.1%
King	\$ 2,686,747	\$ 9,807,986	27.4%
Ottawa	\$ 492,056,730	\$ 1,793,476,965	27.4%
Brantford	\$ 48,371,128	\$ 170,118,099	28.4%
Chatham-Kent	\$ 68,672,114	\$ 232,097,185	29.6%
London	\$ 179,416,765	\$ 605,132,950	29.6%
Cambridge	\$ 18,918,185	\$ 63,516,031	29.8%
Kingston	\$ 80,438,418	\$ 265,724,726	30.3%
Greater Sudbury	\$ 93,301,528	\$ 307,802,549	30.3%
Thorold	\$ 6,228,821	\$ 20,524,317	30.3%
Pelham	\$ 4,212,626	\$ 13,358,136	31.5%
Sarnia	\$ 46,879,716	\$ 148,045,387	31.7%
Timmins	\$ 22,204,567	\$ 67,217,486	33.0%

**Water Asset Consumption Ratio (cont'd)**

Municipality	2009 Closing Amortization Water	2009 Water Historical Cost	2009 Water Accumulated Amortization as % Historical Cost
Hamilton	\$ 216,919,809	\$ 643,333,431	33.7%
Orillia	\$ 25,171,945	\$ 73,732,109	34.1%
Niagara Falls	\$ 31,266,281	\$ 91,416,196	34.2%
Newmarket	\$ 21,760,447	\$ 63,001,956	34.5%
Sault Ste. Marie	\$ 38,747,013	\$ 106,179,858	36.5%
Toronto	\$ 773,482,723	\$ 2,071,884,720	37.3%
Quinte West	\$ 30,102,897	\$ 79,258,021	38.0%
East Gwillimbury	\$ 14,298,988	\$ 36,754,794	38.9%
North Bay	\$ 21,701,380	\$ 55,389,321	39.2%
Guelph	\$ 75,864,622	\$ 181,620,491	41.8%
Peterborough	\$ 67,329,448	\$ 156,378,593	43.1%
Stratford	\$ 9,870,410	\$ 22,828,039	43.2%
Brockville	\$ 7,986,566	\$ 16,913,739	47.2%
Thunder Bay	\$ 128,765,778	\$ 243,071,583	53.0%
Woodstock	\$ 236,189	\$ 436,990	54.0%
<b>Average</b>			<b>28.6%</b>
<b>Median</b>			<b>27.9%</b>
<b>Maximum</b>			<b>54.0%</b>
<b>Minimum</b>			<b>11.6%</b>

Municipality	2009 Closing Amortization Water	2009 Water Historical Cost	2009 Water Accumulated Amortization as % Historical Cost
Region Halton	\$ 236,491,300	\$ 1,288,211,402	18.4%
Region Durham	\$ 261,634,293	\$ 1,165,903,396	22.4%
Region York	\$ 145,706,849	\$ 643,687,329	22.6%
Region Peel	\$ 704,756,618	\$ 3,053,548,766	23.1%
District Muskoka	\$ 57,101,552	\$ 198,300,398	28.8%
Region Waterloo	\$ 200,981,528	\$ 472,960,756	42.5%
Region Niagara	\$ 140,442,073	\$ 315,653,961	44.5%
<b>Average</b>			<b>28.9%</b>
<b>Median</b>			<b>23.1%</b>
<b>Maximum</b>			<b>44.5%</b>
<b>Minimum</b>			<b>18.4%</b>

**Wastewater Asset Consumption Ratio**

This ratio shows the written down value of the tangible capital assets relative to their historical costs. This ratio seeks to highlight the aged condition of the assets and the potential asset replacement needs. A higher ratio may indicate significant replacement needs. However, if assets are renewed and replaced in accordance with an asset management plan a high ratio should not be a cause for concern.

Municipality	2009 Closing Amortization Wastewater	2009 Wastewater Historical Cost	2009 Wastewater Accumulated Amortization as % Historical Cost
Georgina	\$ 14,659,841	\$ 95,158,775	15.4%
King	\$ 1,645,329	\$ 10,526,273	15.6%
Lakeshore	\$ 9,077,144	\$ 57,855,516	15.7%
Middlesex Centre	\$ 4,550,913	\$ 26,582,090	17.1%
Niagara-on-the-Lake	\$ 6,907,205	\$ 40,040,120	17.3%
Vaughan	\$ 68,720,597	\$ 378,863,234	18.1%
Woolwich	\$ 1,601,157	\$ 8,471,625	18.9%
Aurora	\$ 11,874,856	\$ 57,985,224	20.5%
Wilmot	\$ 2,669,272	\$ 12,354,031	21.6%
West Lincoln	\$ 2,236,440	\$ 10,258,892	21.8%
Whitchurch-Stouffville	\$ 1,642,612	\$ 7,433,616	22.1%
Lincoln	\$ 4,711,823	\$ 20,866,981	22.6%
St. Marys	\$ 3,191,955	\$ 13,844,965	23.1%
Ottawa	\$ 449,629,159	\$ 1,923,838,051	23.4%
Central Elgin	\$ 3,645,969	\$ 15,140,051	24.1%
Kingston	\$ 75,647,324	\$ 304,350,370	24.9%
Markham	\$ 104,377,891	\$ 412,506,566	25.3%
Welland	\$ 8,075,248	\$ 30,861,056	26.2%
Fort Erie	\$ 10,855,948	\$ 40,059,955	27.1%
Waterloo	\$ 32,079,270	\$ 115,537,328	27.8%
Kitchener	\$ 31,421,760	\$ 107,515,791	29.2%
Saugeen Shores	\$ 9,980,583	\$ 34,125,554	29.2%
Stratford	\$ 13,125,020	\$ 44,514,643	29.5%
St. Catharines	\$ 33,225,279	\$ 109,503,838	30.3%
Thorold	\$ 5,944,321	\$ 19,521,248	30.5%
Barrie	\$ 118,798,715	\$ 389,003,210	30.5%
Kawartha Lakes	\$ 52,992,825	\$ 163,696,017	32.4%
Hamilton	\$ 343,130,484	\$ 1,023,493,389	33.5%
North Bay	\$ 23,860,590	\$ 69,203,806	34.5%
Newmarket	\$ 28,694,423	\$ 82,066,894	35.0%
Windsor	\$ 139,122,376	\$ 389,306,961	35.7%
London	\$ 278,352,330	\$ 772,777,442	36.0%
Brantford	\$ 70,349,741	\$ 192,203,294	36.6%
Peterborough	\$ 29,258,970	\$ 77,778,895	37.6%
Orillia	\$ 22,905,230	\$ 59,313,185	38.6%
Cambridge	\$ 30,662,227	\$ 76,227,114	40.2%
Greater Sudbury	\$ 173,955,260	\$ 431,706,884	40.3%
Sarnia	\$ 43,306,056	\$ 107,323,748	40.4%
East Gwillimbury	\$ 5,390,938	\$ 13,208,586	40.8%

**Wastewater Asset Consumption Ratio (cont'd)**

Municipality	2009 Closing Amortization Wastewater	2009 Wastewater Historical Cost	2009 Wastewater Accumulated Amortization as % Historical Cost
Pelham	\$ 4,071,485	\$ 9,726,699	41.9%
Toronto	\$ 1,993,469,636	\$ 4,655,363,276	42.8%
Guelph	\$ 105,616,606	\$ 238,643,976	44.3%
Chatham-Kent	\$ 83,871,228	\$ 188,117,360	44.6%
Timmins	\$ 13,439,674	\$ 29,310,860	45.9%
Leamington	\$ 26,015,583	\$ 55,882,792	46.6%
Quinte West	\$ 23,083,062	\$ 49,036,969	47.1%
Niagara Falls	\$ 62,825,598	\$ 129,372,033	48.6%
Brockville	\$ 5,828,490	\$ 9,185,238	63.5%
Thunder Bay	\$ 126,726,603	\$ 199,589,840	63.5%
<b>Average</b>			<b>32.2%</b>
<b>Median</b>			<b>30.5%</b>
<b>Minimum</b>			<b>15.4%</b>
<b>Maximum</b>			<b>63.5%</b>

Municipality	2009 Closing Amortization Wastewater	2009 Wastewater Historical Cost	2009 Wastewater Accumulated Amortization as % Historical Cost
Region York	\$ 169,788,652	\$ 954,202,916	17.8%
Region Peel	\$ 675,072,962	\$ 2,869,268,452	23.5%
Region Durham	\$ 339,784,948	\$ 1,314,725,147	25.8%
Region Halton	\$ 333,633,253	\$ 1,207,051,575	27.6%
District Muskoka	\$ 73,703,153	\$ 214,837,208	34.3%
Region Niagara	\$ 248,985,862	\$ 498,744,558	49.9%
Region Waterloo	\$ 205,048,580	\$ 322,503,939	63.6%
<b>Average</b>			<b>34.7%</b>
<b>Median</b>			<b>27.6%</b>
<b>Minimum</b>			<b>17.8%</b>
<b>Maximum</b>			<b>63.6%</b>

**Water Reserves as a % of Own Source Revenues**

Municipality	2009 Water Reserves	2009 Total Water Own Source Revenues	2009 Water Reserves as % Total Water Own Source Revenues
Wilmot	\$ (609,828)	\$ 1,510,881	-40.4%
Orillia	\$ (516,623)	\$ 4,136,698	-12.5%
Aurora	\$ (278,930)	\$ 5,515,678	-5.1%
Welland	\$ -	\$ 7,777,890	0.0%
Waterloo	\$ -	\$ 15,836,423	0.0%
Kitchener	\$ -	\$ 29,205,927	0.0%
Newmarket	\$ -	\$ 9,970,466	0.0%
Timmings	\$ -	\$ 8,581,383	0.0%
Brockville	\$ -	\$ 3,164,984	0.0%
Thunder Bay	\$ -	\$ 17,715,640	0.0%
Kawartha Lakes	\$ -	\$ 6,418,764	0.0%
Windsor	\$ -	\$ 41,815,000	0.0%
Sault Ste. Marie	\$ -	\$ 10,586,127	0.0%
Chatham-Kent	\$ 542,011	\$ 16,654,216	3.3%
Niagara-on-the-Lake	\$ 115,155	\$ 3,304,622	3.5%
Cambridge	\$ 822,826	\$ 17,546,000	4.7%
Ottawa	\$ 9,890,660	\$ 119,795,725	8.3%
St. Marys	\$ 116,033	\$ 1,269,879	9.1%
Fort Erie	\$ 650,779	\$ 6,305,085	10.3%
North Bay	\$ 842,343	\$ 7,639,497	11.0%
Quinte West	\$ 557,182	\$ 4,409,925	12.6%
Hamilton	\$ 10,747,703	\$ 70,788,374	15.2%
Niagara Falls	\$ 1,317,163	\$ 8,210,756	16.0%
Sarnia	\$ 2,217,253	\$ 12,662,410	17.5%
Greater Sudbury	\$ 5,012,641	\$ 27,006,772	18.6%
Central Elgin	\$ 423,281	\$ 1,800,201	23.5%
Peterborough	\$ 3,471,246	\$ 14,756,585	23.5%
Georgina	\$ 1,058,227	\$ 4,367,982	24.2%
Markham	\$ 9,213,181	\$ 37,425,860	24.6%
Toronto	\$ 78,048,455	\$ 307,994,639	25.3%
Whitchurch-Stouffville	\$ 737,132	\$ 2,730,153	27.0%
Woolwich	\$ 903,932	\$ 2,550,080	35.4%
East Gwillimbury	\$ 854,995	\$ 2,047,677	41.8%
Stratford	\$ 1,563,430	\$ 3,606,255	43.4%
St. Catharines	\$ 4,110,400	\$ 9,048,795	45.4%
West Lincoln	\$ 508,341	\$ 1,010,036	50.3%
Pelham	\$ 1,048,395	\$ 1,877,912	55.8%
Lincoln	\$ 2,346,641	\$ 3,662,290	64.1%
Lakeshore	\$ 4,220,409	\$ 6,564,671	64.3%
Vaughan	\$ 23,943,018	\$ 33,079,014	72.4%
Thorold	\$ 1,959,930	\$ 2,594,717	75.5%
London	\$ 37,729,097	\$ 49,454,918	76.3%



**Water Reserves as a % of Own Source Revenues (cont'd)**

Municipality	2009 Water Reserves	2009 Total Water Own Source Revenues	2009 Water Reserves as %Total Water Own Source Revenues
Guelph	\$ 16,697,514	\$ 20,778,759	80.4%
Saugeen Shores	\$ 1,869,156	\$ 2,177,768	85.8%
Brantford	\$ 16,094,968	\$ 17,302,180	93.0%
Kingston	\$ 16,908,112	\$ 15,977,454	105.8%
King	\$ 1,412,005	\$ 1,208,979	116.8%
Leamington	\$ 15,121,015	\$ 12,818,413	118.0%
Middlesex Centre	\$ 1,820,239	\$ 1,305,140	139.5%
Barrie	\$ 30,379,602	\$ 15,759,972	192.8%
<b>Average</b>			<b>35.5%</b>
<b>Median</b>			<b>21.0%</b>
<b>Minimum</b>			<b>-40.4%</b>
<b>Maximum</b>			<b>192.8%</b>

Municipality	2009 Water Reserves	2009 Total Water Own Source Revenues	2009 Water Reserves as %Total Water Own Source Revenues
Region Waterloo	\$ 10,760,574	\$ 38,068,606	28.3%
Region York	\$ 29,663,702	\$ 67,586,536	43.9%
District Muskoka	\$ 3,836,793	\$ 7,314,926	52.5%
Region Durham	\$ 35,978,053	\$ 66,313,931	54.3%
Region Halton	\$ 40,051,388	\$ 69,335,430	57.8%
Region Peel	\$ 145,800,814	\$ 121,545,758	120.0%
Region Niagara	\$ 51,878,821	\$ 39,176,508	132.4%
<b>Average</b>			<b>69.9%</b>
<b>Median</b>			<b>54.3%</b>
<b>Minimum</b>			<b>28.3%</b>
<b>Maximum</b>			<b>132.4%</b>

**Wastewater Reserves as a % of Own Source Revenues**

Municipality	2009 Wastewater Reserves	2009 Total Wastewater Own Source Revenues	2009 Wastewater Reserves as % Total Wastewater Own Source Revenues
Barrie	\$ (17,689,046)	\$ 14,391,330	-122.9%
King	\$ (1,151,479)	\$ 1,144,183	-100.6%
Stratford	\$ (4,031,819)	\$ 4,753,971	-84.8%
Orillia	\$ (516,623)	\$ 5,366,986	-9.6%
Aurora	\$ (175,416)	\$ 3,943,886	-4.4%
Ottawa	\$ (3,914,475)	\$ 109,942,294	-3.6%
Waterloo	\$ -	\$ 16,825,250	0.0%
Kitchener	\$ -	\$ 32,272,753	0.0%
Newmarket	\$ -	\$ 9,650,169	0.0%
Timmins	\$ -	\$ 5,055,483	0.0%
Brockville	\$ -	\$ 3,227,543	0.0%
Kawartha Lakes	\$ -	\$ 5,688,548	0.0%
Sault Ste. Marie	\$ -	\$ 9,787,282	0.0%
North Bay	\$ -	\$ 7,973,454	0.0%
Quinte West	\$ -	\$ 2,428,247	0.0%
Sarnia	\$ -	\$ 12,201,526	0.0%
Markham	\$ -	\$ 24,918,053	0.0%
Greater Sudbury	\$ 694,203	\$ 25,208,126	2.8%
Windsor	\$ 2,491,684	\$ 60,422,340	4.1%
Wilmot	\$ 55,208	\$ 1,273,043	4.3%
St. Marys	\$ 71,309	\$ 930,371	7.7%
Central Elgin	\$ 125,791	\$ 1,052,748	11.9%
Middlesex Centre	\$ 122,404	\$ 949,006	12.9%
Toronto	\$ 63,339,571	\$ 374,368,428	16.9%
Fort Erie	\$ 1,393,914	\$ 7,836,339	17.8%
Saugeen Shores	\$ 335,537	\$ 1,829,747	18.3%
Welland	\$ 745,666	\$ 3,943,886	18.9%
Cambridge	\$ 3,097,479	\$ 16,243,104	19.1%
Niagara Falls	\$ 1,418,532	\$ 6,596,276	21.5%
Chatham-Kent	\$ 2,838,538	\$ 11,841,861	24.0%
Whitchurch-Stouffville	\$ 518,063	\$ 2,016,742	25.7%
West Lincoln	\$ 337,265	\$ 1,054,086	32.0%
Niagara-on-the-Lake	\$ 880,033	\$ 2,500,529	35.2%
Georgina	\$ 1,607,756	\$ 3,679,600	43.7%
Pelham	\$ 671,371	\$ 1,420,164	47.3%
Vaughan	\$ 18,029,903	\$ 33,334,695	54.1%
London	\$ 39,178,537	\$ 65,235,705	60.1%
St. Catharines	\$ 1,673,000	\$ 2,784,012	60.1%
Brantford	\$ 8,493,678	\$ 12,927,664	65.7%

**Wastewater Reserves as a % of Own Source Revenues (cont'd)**

Municipality	2009 Wastewater Reserves	2009 Total Wastewater Own Source Revenues	2009 Wastewater Reserves as % Total Wastewater Own Source
Woolwich	\$ 1,647,922	\$ 2,220,819	74.2%
Hamilton	\$ 54,534,636	\$ 71,848,755	75.9%
Guelph	\$ 17,146,308	\$ 20,780,273	82.5%
Thorold	\$ 3,705,901	\$ 3,737,070	99.2%
Thunder Bay	\$ 11,877,365	\$ 11,561,482	102.7%
East Gwillimbury	\$ 894,050	\$ 858,772	104.1%
Lincoln	\$ 2,956,637	\$ 2,668,703	110.8%
Lakeshore	\$ 4,520,934	\$ 3,620,568	124.9%
Kingston	\$ 29,031,874	\$ 22,417,004	129.5%
Leamington	\$ 7,678,165	\$ 5,191,607	147.9%
Peterborough	\$ 26,380,086	\$ 14,762,966	178.7%
<b>Average</b>			<b>30.2%</b>
<b>Median</b>			<b>18.1%</b>
<b>Minimum</b>			<b>-122.9%</b>
<b>Maximum</b>			<b>178.7%</b>

Municipality	2009 Wastewater Reserves	2009 Total Wastewater Own Source Revenues	2009 Wastewater Reserves as % Total Wastewater Own Source
Region York	\$ (31,295,570)	\$ 73,441,289	-42.6%
District Muskoka	\$ 3,754,303	\$ 11,950,399	31.4%
Region Halton	\$ 29,198,735	\$ 69,852,742	41.8%
Region Niagara	\$ 47,328,638	\$ 58,777,763	80.5%
Region Durham	\$ 77,267,294	\$ 94,090,133	82.1%
Region Waterloo	\$ 56,163,625	\$ 38,068,606	147.5%
Region Peel	\$ 157,173,899	\$ 92,667,769	169.6%
<b>Average</b>			<b>72.9%</b>
<b>Median</b>			<b>80.5%</b>
<b>Minimum</b>			<b>-42.6%</b>
<b>Maximum</b>			<b>169.6%</b>

**Water Reserves as a % of Accumulated Amortization**

Municipality	2009 Water Reserves	2009 Closing Amortization Water	2009 Water Reserves as % Closing Amortization Water
Wilmot	\$ (609,828)	\$ 3,973,534	-15.3%
Orillia	\$ (516,623)	\$ 25,171,945	-2.1%
Aurora	\$ (278,930)	\$ 15,749,303	-1.8%
Brockville	\$ -	\$ 7,986,566	0.0%
Kitchener	\$ -	\$ 13,170,263	0.0%
Newmarket	\$ -	\$ 21,760,447	0.0%
Timmins	\$ -	\$ 22,204,567	0.0%
Waterloo	\$ -	\$ 23,243,549	0.0%
Welland	\$ -	\$ 11,822,981	0.0%
Thunder Bay	\$ -	\$ 128,765,778	0.0%
Chatham-Kent	\$ 542,011	\$ 68,672,114	0.8%
Niagara-on-the-Lake	\$ 115,155	\$ 8,191,994	1.4%
Quinte West	\$ 557,182	\$ 30,102,897	1.9%
Ottawa	\$ 9,890,660	\$ 492,056,730	2.0%
North Bay	\$ 842,343	\$ 21,701,380	3.9%
Niagara Falls	\$ 1,317,163	\$ 31,266,281	4.2%
Cambridge	\$ 822,826	\$ 18,918,185	4.3%
Sarnia	\$ 2,217,253	\$ 46,879,716	4.7%
Hamilton	\$ 10,747,703	\$ 216,919,809	5.0%
Peterborough	\$ 3,471,246	\$ 67,329,448	5.2%
Greater Sudbury	\$ 5,012,641	\$ 93,301,528	5.4%
St. Marys	\$ 116,033	\$ 2,071,351	5.6%
East Gwillimbury	\$ 854,995	\$ 14,298,988	6.0%
Fort Erie	\$ 650,779	\$ 10,217,844	6.4%
Markham	\$ 9,213,181	\$ 108,921,265	8.5%
Toronto	\$ 78,048,455	\$ 773,482,723	10.1%
Central Elgin	\$ 423,281	\$ 4,190,145	10.1%
Georgina	\$ 1,058,227	\$ 10,364,563	10.2%
Stratford	\$ 1,563,430	\$ 9,870,410	15.8%
Saugeen Shores	\$ 1,869,156	\$ 11,552,980	16.2%
St. Catharines	\$ 4,110,400	\$ 21,687,901	19.0%
West Lincoln	\$ 508,341	\$ 2,467,450	20.6%
Kingston	\$ 16,908,112	\$ 80,438,418	21.0%
London	\$ 37,729,097	\$ 179,416,765	21.0%
Guelph	\$ 16,697,514	\$ 75,864,622	22.0%
Pelham	\$ 1,048,395	\$ 4,212,626	24.9%
Whitchurch-Stouffville	\$ 737,132	\$ 2,389,727	30.8%
Thorold	\$ 1,959,930	\$ 6,228,821	31.5%
Brantford	\$ 16,094,968	\$ 48,371,128	33.3%
Lakeshore	\$ 4,220,409	\$ 12,174,201	34.7%
Lincoln	\$ 2,346,641	\$ 6,691,554	35.1%

**Water Reserves as a % of Accumulated Amortization (cont'd)**

Municipality	2009 Water Reserves	2009 Closing Amortization Water	2009 Water Reserves as % Closing Amortization Water
Woolwich	\$ 903,932	\$ 2,409,274	37.5%
Vaughan	\$ 23,943,018	\$ 63,655,573	37.6%
Middlesex Centre	\$ 1,820,239	\$ 4,395,575	41.4%
King	\$ 1,412,005	\$ 2,686,747	52.6%
Leamington	\$ 15,121,015	\$ 27,474,122	55.0%
Barrie	\$ 30,379,602	\$ 26,547,627	114.4%
<b>Average</b>			<b>15.8%</b>
<b>Median</b>			<b>6.4%</b>
<b>Minimum</b>			<b>-15.3%</b>
<b>Maximum</b>			<b>114.4%</b>

Municipality	2009 Water Reserves	2009 Closing Amortization Water	2009 Water Reserves as % Closing Amortization Water
Region Waterloo	\$ 10,760,574	\$ 200,981,528	5.4%
District Muskoka	\$ 3,836,793	\$ 57,101,552	6.7%
Region Durham	\$ 35,978,053	\$ 261,634,293	13.8%
Region Halton	\$ 40,051,388	\$ 236,491,300	16.9%
Region York	\$ 29,663,702	\$ 145,706,849	20.4%
Region Peel	\$ 145,800,814	\$ 704,756,618	20.7%
Region Niagara	\$ 51,878,821	\$ 140,442,073	36.9%
<b>Average</b>			<b>17.2%</b>
<b>Median</b>			<b>15.3%</b>
<b>Minimum</b>			<b>5.4%</b>
<b>Maximum</b>			<b>20.7%</b>

No or minimal water/ww reserve account balances may have the effect of deferring timely maintenance, rehabilitation or the replacement of assets and may also be an indicator of historic underinvestment

**Wastewater Reserves as a % of Accumulated Amortization**

Municipality	2009 Wastewater Reserves	2009 Closing Amortization Wastewater	2009 Wastewater Reserves as % Closing Amortization Wastewater
King	\$ (1,151,479)	\$ 1,645,329	-70.0%
Stratford	\$ (4,031,819)	\$ 13,125,020	-30.7%
Barrie	\$ (17,689,046)	\$ 118,798,715	-14.9%
Orillia	\$ (516,623)	\$ 22,905,230	-2.3%
Aurora	\$ (175,416)	\$ 11,874,856	-1.5%
Ottawa	\$ (3,914,475)	\$ 449,629,159	-0.9%
Brockville	\$ -	\$ 5,828,490	0.0%
Kitchener	\$ -	\$ 31,421,760	0.0%
Newmarket	\$ -	\$ 28,694,423	0.0%
Timmins	\$ -	\$ 13,439,674	0.0%
Waterloo	\$ -	\$ 32,079,270	0.0%
Quinte West	\$ -	\$ 23,083,062	0.0%
North Bay	\$ -	\$ 23,860,590	0.0%
Sarnia	\$ -	\$ 43,306,056	0.0%
Markham	\$ -	\$ 104,377,891	0.0%
Greater Sudbury	\$ 694,203	\$ 173,955,260	0.4%
Wilmot	\$ 55,208	\$ 2,669,272	2.1%
St. Marys	\$ 71,309	\$ 3,191,955	2.2%
Niagara Falls	\$ 1,418,532	\$ 62,825,598	2.3%
Middlesex Centre	\$ 122,404	\$ 4,550,913	2.7%
Toronto	\$ 63,339,571	\$ 1,993,469,636	3.2%
Saugeen Shores	\$ 335,537	\$ 9,980,583	3.4%
Chatham-Kent	\$ 2,838,538	\$ 83,871,228	3.4%
Central Elgin	\$ 125,791	\$ 3,645,969	3.5%
St. Catharines	\$ 1,673,000	\$ 33,225,279	5.0%
Welland	\$ 745,666	\$ 8,075,248	9.2%
Thunder Bay	\$ 11,877,365	\$ 126,726,603	9.4%
Cambridge	\$ 3,097,479	\$ 30,662,227	10.1%
Georgina	\$ 1,607,756	\$ 14,659,841	11.0%
Brantford	\$ 8,493,678	\$ 70,349,741	12.1%
Niagara-on-the-Lake	\$ 880,033	\$ 6,907,205	12.7%
Fort Erie	\$ 1,393,914	\$ 10,855,948	12.8%
London	\$ 39,178,537	\$ 278,352,330	14.1%
West Lincoln	\$ 337,265	\$ 2,236,440	15.1%
Hamilton	\$ 54,534,636	\$ 343,130,484	15.9%
Guelph	\$ 17,146,308	\$ 105,616,606	16.2%
Pelham	\$ 671,371	\$ 4,071,485	16.5%
East Gwillimbury	\$ 894,050	\$ 5,390,938	16.6%
Vaughan	\$ 18,029,903	\$ 68,720,597	26.2%
Leamington	\$ 7,678,165	\$ 26,015,583	29.5%
Whitchurch-Stouffville	\$ 518,063	\$ 1,642,612	31.5%
Kingston	\$ 29,031,874	\$ 75,647,324	38.4%

**Wastewater Reserves as a % of Accumulated Amortization (cont'd)**

Municipality	2009 Wastewater Reserves	2009 Closing Amortization Wastewater	2009 Wastewater Reserves as % Closing Amortization Wastewater
Lakeshore	\$ 4,520,934	\$ 9,077,144	49.8%
Thorold	\$ 3,705,901	\$ 5,944,321	62.3%
Lincoln	\$ 2,956,637	\$ 4,711,823	62.7%
Peterborough	\$ 26,380,086	\$ 29,258,970	90.2%
Woolwich	\$ 1,647,922	\$ 1,601,157	102.9%
<b>Average</b>			<b>12.2%</b>
<b>Median</b>			<b>3.5%</b>
<b>Minimum</b>			<b>-70.0%</b>
<b>Maximum</b>			<b>102.9%</b>

Municipality	2009 Wastewater Reserves	2009 Closing Amortization Wastewater	2009 Wastewater Reserves as % Closing Amortization Wastewater
Region York	\$ (31,295,570)	\$ 169,788,652	-18.4%
District Muskoka	\$ 3,754,303	\$ 73,703,153	5.1%
Region Halton	\$ 29,198,735	\$ 333,633,253	8.8%
Region Niagara	\$ 47,328,638	\$ 248,985,862	19.0%
Region Durham	\$ 77,267,294	\$ 339,784,948	22.7%
Region Peel	\$ 157,173,899	\$ 675,072,962	23.3%
Region Waterloo	\$ 56,163,625	\$ 205,048,580	27.4%
<b>Average</b>			<b>12.5%</b>
<b>Median</b>			<b>13.9%</b>
<b>Minimum</b>			<b>-18.4%</b>
<b>Maximum</b>			<b>27.4%</b>

No or minimal water/ww reserve account balances may have the effect of deferring timely maintenance, rehabilitation or the replacement of assets and may also be an indicator of historic underinvestment

**Water Debt Interest Cover Ratio**

This ratio indicates the extent to which rate revenues are committed to interest expenses.

Municipality	2009 Water Interest Expense	2009 Total Water Own Source Revenues	2009 Water Interest Expense as % Total Water Own Source Revenues
King	\$ -	\$ 1,208,979	0.0%
Barrie	\$ -	\$ 15,759,972	0.0%
Orillia	\$ -	\$ 4,136,698	0.0%
Aurora	\$ -	\$ 5,515,678	0.0%
Kitchener	\$ -	\$ 29,205,927	0.0%
Timmins	\$ -	\$ 8,581,383	0.0%
Waterloo	\$ -	\$ 15,836,423	0.0%
Markham	\$ -	\$ 37,425,860	0.0%
Niagara Falls	\$ -	\$ 8,210,756	0.0%
Toronto	\$ -	\$ 307,994,639	0.0%
Welland	\$ -	\$ 7,777,890	0.0%
Cambridge	\$ -	\$ 17,546,000	0.0%
Brantford	\$ -	\$ 17,302,180	0.0%
West Lincoln	\$ -	\$ 1,010,036	0.0%
Guelph	\$ -	\$ 20,778,759	0.0%
Pelham	\$ -	\$ 1,877,912	0.0%
East Gwillimbury	\$ -	\$ 2,047,677	0.0%
Whitchurch-Stouffville	\$ -	\$ 2,730,153	0.0%
Thorold	\$ -	\$ 2,594,717	0.0%
Lincoln	\$ -	\$ 3,662,290	0.0%
Peterborough	\$ -	\$ 14,756,585	0.0%
Wilmot	\$ 105	\$ 1,510,881	0.0%
Niagara-on-the-Lake	\$ 936	\$ 3,304,622	0.0%
Quinte West	\$ 1,400	\$ 4,409,925	0.0%
Stratford	\$ 1,548	\$ 3,606,255	0.0%
Sault Ste. Marie	\$ 5,352	\$ 10,586,127	0.1%
Hamilton	\$ 79,342	\$ 70,788,374	0.1%
Vaughan	\$ 66,823	\$ 33,079,014	0.2%
Newmarket	\$ 22,774	\$ 9,970,466	0.2%
Greater Sudbury	\$ 90,000	\$ 27,006,772	0.3%
Woolwich	\$ 15,766	\$ 2,550,080	0.6%
Middlesex Centre	\$ 10,157	\$ 1,305,140	0.8%
Brockville	\$ 26,160	\$ 3,164,984	0.8%
London	\$ 510,620	\$ 49,454,918	1.0%
Kingston	\$ 191,525	\$ 15,977,454	1.2%
Fort Erie	\$ 100,050	\$ 6,305,085	1.6%
Ottawa	\$ 3,222,452	\$ 119,795,725	2.7%
St. Catharines	\$ 254,895	\$ 9,048,795	2.8%
North Bay	\$ 334,452	\$ 7,639,497	4.4%
Windsor	\$ 2,307,000	\$ 41,815,000	5.5%



**Water Debt Interest Cover Ratio (cont'd)**

Municipality	2009 Water Interest Expense	2009 Total Water Own Source Revenues	2009 Water Interest Expense as % Total Water Own Source Revenues
Lakeshore	\$ 433,552	\$ 6,564,671	6.6%
St. Marys	\$ 86,938	\$ 1,269,879	6.8%
Chatham-Kent	\$ 1,230,557	\$ 16,654,216	7.4%
Sarnia	\$ 1,181,294	\$ 12,662,410	9.3%
Leamington	\$ 1,287,698	\$ 12,818,413	10.0%
Kawartha Lakes	\$ 653,532	\$ 6,418,764	10.2%
Central Elgin	\$ 184,341	\$ 1,800,201	10.2%
Thunder Bay	\$ 2,929,943	\$ 17,715,640	16.5%
Saugeen Shores	\$ 383,081	\$ 2,177,768	17.6%
Georgina	\$ 935,797	\$ 4,367,982	21.4%
<b>Average</b>			<b>2.8%</b>
<b>Median</b>			<b>0.0%</b>
<b>Minimum</b>			<b>0.0%</b>
<b>Maximum</b>			<b>21.4%</b>

Municipality	2009 Water Interest Expense	2009 Total Water Own Source Revenues	2009 Water Interest Expense as % Total Water Own Source Revenues
District Muskoka	\$ -	\$ 7,314,926	0.0%
Region Niagara	\$ -	\$ 39,176,508	0.0%
Region Peel	\$ -	\$ 121,545,758	0.0%
Region Durham	\$ 1,142,207	\$ 66,313,931	1.7%
Region Waterloo	\$ 709,271	\$ 38,068,606	1.9%
Region Halton	\$ 4,177,854	\$ 69,335,430	6.0%
Region York	\$ 16,759,720	\$ 67,586,536	24.8%
<b>Average</b>			<b>4.9%</b>
<b>Median</b>			<b>1.7%</b>
<b>Minimum</b>			<b>0.0%</b>
<b>Maximum</b>			<b>24.8%</b>

**Wastewater Debt Interest Cover Ratio**

Municipality	2009 Wastewater Interest Expense	2009 Total Wastewater Own Source Revenues	2009 Wastewater Interest Expense as % Total Wastewater Own Source Revenues
Orillia	\$ -	\$ 5,366,986	0.0%
Aurora	\$ -	\$ 3,943,886	0.0%
Welland	\$ -	\$ 3,943,886	0.0%
Waterloo	\$ -	\$ 16,825,250	0.0%
Kitchener	\$ -	\$ 32,272,753	0.0%
Windsor	\$ -	\$ 60,422,340	0.0%
Timmins	\$ -	\$ 5,055,483	0.0%
Niagara Falls	\$ -	\$ 6,596,276	0.0%
Cambridge	\$ -	\$ 16,243,104	0.0%
Peterborough	\$ -	\$ 14,762,966	0.0%
Greater Sudbury	\$ -	\$ 25,208,126	0.0%
East Gwillimbury	\$ -	\$ 858,772	0.0%
Markham	\$ -	\$ 24,918,053	0.0%
Toronto	\$ -	\$ 374,368,428	0.0%
West Lincoln	\$ -	\$ 1,054,086	0.0%
Guelph	\$ -	\$ 20,780,273	0.0%
Pelham	\$ -	\$ 1,420,164	0.0%
Whitchurch-Stouffville	\$ -	\$ 2,016,742	0.0%
Brantford	\$ -	\$ 12,927,664	0.0%
Lincoln	\$ -	\$ 2,668,703	0.0%
Woolwich		\$ 2,220,819	0.0%
King	\$ -	\$ 1,144,183	0.0%
Barrie	\$ -	\$ 14,391,330	0.0%
North Bay	\$ 1,239	\$ 7,973,454	0.0%
Quinte West	\$ 2,559	\$ 2,428,247	0.1%
Wilmot	\$ 2,068	\$ 1,273,043	0.2%
Thorold	\$ 6,832	\$ 3,737,070	0.2%
Vaughan	\$ 73,188	\$ 33,334,695	0.2%
Newmarket	\$ 25,125	\$ 9,650,169	0.3%
Hamilton	\$ 231,174	\$ 71,848,755	0.3%
Sault Ste. Marie	\$ 56,717	\$ 9,787,282	0.6%
Stratford	\$ 53,482	\$ 4,753,971	1.1%
Niagara-on-the-Lake	\$ 34,089	\$ 2,500,529	1.4%
Brockville	\$ 49,270	\$ 3,227,543	1.5%
Fort Erie	\$ 123,218	\$ 7,836,339	1.6%
St. Marys	\$ 18,372	\$ 930,371	2.0%
Saugeen Shores	\$ 56,717	\$ 1,829,747	3.1%
Kawartha Lakes	\$ 259,501	\$ 5,688,548	4.6%
London	\$ 3,155,009	\$ 65,235,705	4.8%
Lakeshore	\$ 185,701	\$ 3,620,568	5.1%
Ottawa	\$ 7,201,380	\$ 109,942,294	6.6%
Kingston	\$ 1,566,640	\$ 22,417,004	7.0%

**Wastewater Debt Interest Cover Ratio (cont'd)**

Municipality	2009 Wastewater Interest Expense	2009 Total Wastewater Own Source Revenues	2009 Wastewater Interest Expense as % Total Wastewater Own Source Revenues
Chatham-Kent	\$ 902,025	\$ 11,841,861	7.6%
Thunder Bay	\$ 996,064	\$ 11,561,482	8.6%
Sarnia	\$ 1,093,217	\$ 12,201,526	9.0%
Middlesex Centre	\$ 93,847	\$ 949,006	9.9%
Leamington	\$ 573,340	\$ 5,191,607	11.0%
St. Catharines	\$ 327,089	\$ 2,784,012	11.7%
Georgina	\$ 512,388	\$ 3,679,600	13.9%
Central Elgin	\$ 267,369	\$ 1,052,748	25.4%
<b>Average</b>			<b>2.8%</b>
<b>Median</b>			<b>0.1%</b>
<b>Minimum</b>			<b>0.0%</b>
<b>Maximum</b>			<b>25.4%</b>

Municipality	2009 Wastewater Interest Expense	2009 Total Wastewater Own Source Revenues	2009 Wastewater Interest Expense as % Total Wastewater Own Source Revenues
Region Peel	\$ -	\$ 92,667,769	0.0%
District Muskoka	\$ -	\$ 11,950,399	0.0%
Region Niagara	\$ -	\$ 58,777,763	0.0%
Region Waterloo	\$ -	\$ 38,068,606	0.0%
Region Durham	\$ 3,017,412	\$ 94,090,133	3.2%
Region Halton	\$ 2,625,778	\$ 69,852,742	3.8%
Region York	\$ 28,906,680	\$ 73,441,289	39.4%
<b>Average</b>			<b>6.6%</b>
<b>Median</b>			<b>0.0%</b>
<b>Minimum</b>			<b>0.0%</b>
<b>Maximum</b>			<b>39.4%</b>

**Water Net Financial Liabilities Ratio**

Net Financial Ratio is debt principal outstanding minus reserves as a percentage of operating revenue. This Ratio indicates the extent to which financial liabilities could be met by its operating revenue. Where this ratio is falling it indicates that the municipality's capacity to meet its financial obligations from operating revenue is strengthening. An increase in the net financial liabilities ratio means that a municipality is incurring higher net operating costs (e.g. as a result of additional maintenance and amortization costs associated with acquiring new assets). There is no optimal number or range for this indicator. What is important is that a municipality understands and is comfortable with the ratio that has been determined based on future needs and long term financial sustainability.

Municipality	2009 Water Debt Outstanding	2009 Water Reserves	2009 Total Water Own Source Revenues	2009 Water Net Financial Liability Ratio
Barrie	\$ 942,506	\$ 30,379,602	\$ 15,759,972	-186.8%
King	\$ 197,000	\$ 1,412,005	\$ 1,208,979	-100.5%
Middlesex Centre	\$ 531,807	\$ 1,820,239	\$ 1,305,140	-98.7%
Brantford	\$ -	\$ 16,094,968	\$ 17,302,180	-93.0%
Thorold	\$ -	\$ 1,959,930	\$ 2,594,717	-75.5%
Kingston	\$ 5,475,975	\$ 16,908,112	\$ 15,977,454	-71.6%
London	\$ 3,154,745	\$ 37,729,097	\$ 49,454,918	-69.9%
Vaughan	\$ 1,306,913	\$ 23,943,018	\$ 33,079,014	-68.4%
Lincoln	\$ -	\$ 2,346,641	\$ 3,662,290	-64.1%
Pelham	\$ -	\$ 1,048,395	\$ 1,877,912	-55.8%
West Lincoln	\$ -	\$ 508,341	\$ 1,010,036	-50.3%
Guelph	\$ 6,362,700	\$ 16,697,514	\$ 20,778,759	-49.7%
Stratford	\$ 33,431	\$ 1,563,430	\$ 3,606,255	-42.4%
East Gwillimbury	\$ -	\$ 854,995	\$ 2,047,677	-41.8%
Whitchurch-Stouffville	\$ -	\$ 737,132	\$ 2,730,153	-27.0%
Toronto	\$ -	\$ 78,048,455	\$ 307,994,639	-25.3%
Markham	\$ -	\$ 9,213,181	\$ 37,425,860	-24.6%
Peterborough	\$ 1,356,429	\$ 3,471,246	\$ 14,756,585	-14.3%
Woolwich	\$ 547,309	\$ 903,932	\$ 2,550,080	-14.0%
Hamilton	\$ 1,263,165	\$ 10,747,703	\$ 70,788,374	-13.4%
Quinte West	\$ -	\$ 557,182	\$ 4,409,925	-12.6%
Niagara Falls	\$ 312,918	\$ 1,317,163	\$ 8,210,756	-12.2%
Leamington	\$ 13,813,439	\$ 15,121,015	\$ 12,818,413	-10.2%
Cambridge	\$ -	\$ 822,826	\$ 17,546,000	-4.7%
Greater Sudbury	\$ 4,024,255	\$ 5,012,641	\$ 27,006,772	-3.7%
Niagara-on-the-Lake	\$ 4,372	\$ 115,155	\$ 3,304,622	-3.4%
Timmins	\$ -	\$ -	\$ 8,581,383	0.0%
Sault Ste. Marie	\$ -	\$ -	\$ 10,586,127	0.0%
Kitchener	\$ -	\$ -	\$ 29,205,927	0.0%
Windsor	\$ -	\$ -	\$ 41,815,000	0.0%
Aurora	\$ -	\$ (278,930)	\$ 5,515,678	5.1%
Waterloo	\$ 1,875,174	\$ -	\$ 15,836,423	11.8%
Orillia	\$ -	\$ (516,623)	\$ 4,136,698	12.5%
St. Catharines	\$ 5,740,585	\$ 4,110,400	\$ 9,048,795	18.0%

**Water Net Financial Liabilities Ratio (cont'd)**

Municipality	2009 Water Debt Outstanding	2009 Water Reserves	2009 Total Water Own Source Revenues	2009 Water Net Financial Liability Ratio
Fort Erie	\$ 2,210,555	\$ 650,779	\$ 6,305,085	24.7%
Brockville	\$ 1,362,489	\$ -	\$ 3,164,984	43.0%
Ottawa	\$ 77,605,829	\$ 9,890,660	\$ 119,795,725	56.5%
Newmarket	\$ 6,463,683	\$ -	\$ 9,970,466	64.8%
Welland	\$ 5,664,429	\$ -	\$ 7,777,890	72.8%
Sarnia	\$ 14,929,750	\$ 2,217,253	\$ 12,662,410	100.4%
Georgina	\$ 5,778,784	\$ 1,058,227	\$ 4,367,982	108.1%
St. Marys	\$ 2,042,343	\$ 116,033	\$ 1,269,879	151.7%
North Bay	\$ 12,800,000	\$ 842,343	\$ 7,639,497	156.5%
Wilmot	\$ 1,805,680	\$ (609,828)	\$ 1,510,881	159.9%
Lakeshore	\$ 15,293,784	\$ 4,220,409	\$ 6,564,671	168.7%
Central Elgin	\$ 3,738,874	\$ 423,281	\$ 1,800,201	184.2%
Chatham-Kent	\$ 42,663,544	\$ 542,011	\$ 16,654,216	252.9%
Thunder Bay	\$ 50,936,817	\$ -	\$ 17,715,640	287.5%
Kawartha Lakes	\$ 23,651,457	\$ -	\$ 6,418,764	368.5%
Saugeen Shores	\$ 9,976,729	\$ 1,869,156	\$ 2,177,768	372.3%
<b>Average</b>				27.7%
<b>Median</b>				-3.5%
<b>Minimum</b>				-186.8%
<b>Maximum</b>				372.3%

Municipality	2009 Water Debt Outstanding	2009 Water Reserves	2009 Total Water Own Source Revenues	2009 Water Net Financial Liability Ratio
Region Niagara	\$ -	\$ 51,878,821	\$ 39,176,508	-132.4%
Region Peel	\$ -	\$ 145,800,814	\$ 121,545,758	-120.0%
Region Durham	\$ 11,628,000	\$ 35,978,053	\$ 66,313,931	-36.7%
Region Waterloo	\$ 14,330,420	\$ 10,760,574	\$ 38,068,606	9.4%
Region Halton	\$ 83,423,509	\$ 40,051,388	\$ 69,335,430	62.6%
District Muskoka	\$ 35,309,589	\$ 3,836,793	\$ 7,314,926	430.3%
Region York	\$ 328,093,723	\$ 29,663,702	\$ 67,586,536	441.6%
<b>Average</b>				93.5%
<b>Median</b>				9.4%
<b>Minimum</b>				-132.4%
<b>Maximum</b>				441.6%

**Wastewater Net Financial Liabilities Ratio**

Municipality	2009 Wastewater Debt Outstanding	2009 Wastewater Reserves	2009 Total Wastewater Own Source Revenues	2009 Wastewater Net Financial Liability Ratio
Peterborough	\$ 403,564	\$ 26,380,086	\$ 14,762,966	-176.0%
East Gwillimbury	\$ -	\$ 894,050	\$ 858,772	-104.1%
Lincoln	\$ 268,272	\$ 2,956,637	\$ 2,668,703	-100.7%
Thorold	\$ -	\$ 3,705,901	\$ 3,737,070	-99.2%
Woolwich	\$ -	\$ 1,647,922	\$ 2,220,819	-74.2%
Hamilton	\$ 3,421,724	\$ 54,534,636	\$ 71,848,755	-71.1%
Brantford	\$ -	\$ 8,493,678	\$ 12,927,664	-65.7%
Vaughan	\$ 1,059,882	\$ 18,029,903	\$ 33,334,695	-50.9%
Guelph	\$ 6,836,651	\$ 17,146,308	\$ 20,780,273	-49.6%
Pelham	\$ -	\$ 671,371	\$ 1,420,164	-47.3%
West Lincoln	\$ -	\$ 337,265	\$ 1,054,086	-32.0%
Lakeshore	\$ 3,432,610	\$ 4,520,934	\$ 3,620,568	-30.1%
Whitchurch-Stouffville	\$ -	\$ 518,063	\$ 2,016,742	-25.7%
Cambridge	\$ -	\$ 3,097,479	\$ 16,243,104	-19.1%
Niagara Falls	\$ 278,734	\$ 1,418,532	\$ 6,596,276	-17.3%
Toronto	\$ -	\$ 63,339,571	\$ 374,368,428	-16.9%
Wilmot	\$ -	\$ 55,208	\$ 1,273,043	-4.3%
Greater Sudbury	\$ -	\$ 694,203	\$ 25,208,126	-2.8%
Timmins	\$ -	\$ -	\$ 5,055,483	0.0%
Markham	\$ -	\$ -	\$ 24,918,053	0.0%
North Bay	\$ -	\$ -	\$ 7,973,454	0.0%
Sault Ste. Marie	\$ -	\$ -	\$ 9,787,282	0.0%
Kitchener	\$ 28,126	\$ -	\$ 32,272,753	0.1%
Waterloo	\$ 615,605	\$ -	\$ 16,825,250	3.7%
Aurora	\$ -	\$ (175,416)	\$ 3,943,886	4.4%
Orillia	\$ -	\$ (516,623)	\$ 5,366,986	9.6%
Fort Erie	\$ 2,523,337	\$ 1,393,914	\$ 7,836,339	14.4%
Kingston	\$ 32,623,438	\$ 29,031,874	\$ 22,417,004	16.0%
Niagara-on-the-Lake	\$ 1,301,798	\$ 880,033	\$ 2,500,529	16.9%
Ottawa	\$ 20,561,150	\$ (3,914,475)	\$ 109,942,294	22.3%
Quinte West	\$ 600,000	\$ -	\$ 2,428,247	24.7%
Welland	\$ 1,787,606	\$ 745,666	\$ 3,943,886	26.4%
London	\$ 58,782,604	\$ 39,178,537	\$ 65,235,705	30.1%
St. Marys	\$ 352,111	\$ 71,309	\$ 930,371	30.2%
Brockville	\$ 1,437,457	\$ -	\$ 3,227,543	44.5%
Windsor	\$ 33,999,234	\$ 2,491,684	\$ 60,422,340	52.1%
Newmarket	\$ 6,505,317	\$ -	\$ 9,650,169	67.4%
Kawartha Lakes	\$ 4,174,412	\$ -	\$ 5,688,548	73.4%
Sarnia	\$ 16,072,443	\$ -	\$ 12,201,526	131.7%
Barrie	\$ 2,258,748	\$ (17,689,046)	\$ 14,391,330	138.6%

**Wastewater Net Financial Liabilities Ratio (cont'd)**

Municipality	2009 Wastewater Debt Outstanding	2009 Wastewater Reserves	2009 Total Wastewater Own Source Revenues	2009 Wastewater Net Financial Liability Ratio
Middlesex Centre	\$ 1,438,205	\$ 122,404	\$ 949,006	138.7%
Leamington	\$ 16,042,322	\$ 7,678,165	\$ 5,191,607	161.1%
St. Catharines	\$ 6,357,748	\$ 1,673,000	\$ 2,784,012	168.3%
Georgina	\$ 8,668,176	\$ 1,607,756	\$ 3,679,600	191.9%
Chatham-Kent	\$ 27,074,357	\$ 2,838,538	\$ 11,841,861	204.7%
Thunder Bay	\$ 40,195,000	\$ 11,877,365	\$ 11,561,482	244.9%
Saugeen Shores	\$ 4,837,301	\$ 335,537	\$ 1,829,747	246.0%
Central Elgin	\$ 5,410,714	\$ 125,791	\$ 1,052,748	502.0%
Stratford	\$ 40,308,094	\$ (4,031,819)	\$ 4,753,971	932.7%
King	\$ 12,602,986	\$ (1,151,479)	\$ 1,144,183	1202.1%
<b>Average</b>				74.2%
<b>Median</b>				7.0%
<b>Minimum</b>				-176.0%
<b>Maximum</b>				1202.1%

Municipality	2009 Wastewater Debt Outstanding	2009 Wastewater Reserves	2009 Total Wastewater Own Source Revenues	2009 Wastewater Net Financial Liability Ratio
Region Peel	\$ -	\$ 157,173,899	\$ 92,667,769	-169.6%
Region Waterloo	\$ -	\$ 56,163,625	\$ 38,068,606	-147.5%
Region Niagara	\$ 50,109	\$ 47,328,638	\$ 58,777,763	-80.4%
Region Durham	\$ 52,535,000	\$ 77,267,294	\$ 94,090,133	-26.3%
Region Halton	\$ 63,074,663	\$ 29,198,735	\$ 69,852,742	48.5%
District Muskoka	\$ 51,325,202	\$ 3,754,303	\$ 11,950,399	398.1%
Region York	\$ 627,613,521	\$ (31,295,570)	\$ 73,441,289	897.2%
<b>Average</b>				131.4%
<b>Median</b>				-26.3%
<b>Minimum</b>				-169.6%
<b>Maximum</b>				897.2%

**Water MPMPs**

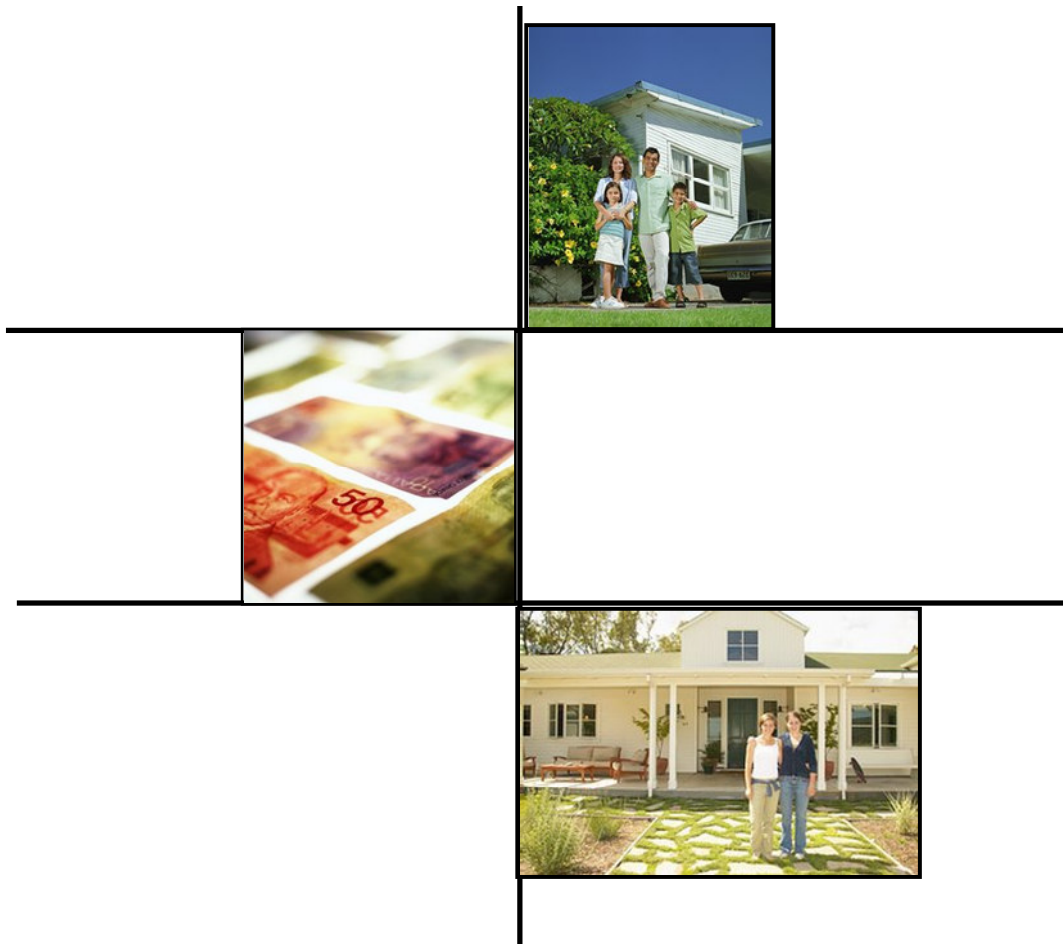
Municipality	2009 MPMP Operating Costs for Treatment of Drinking Water per Megalitre	2009 MPMP Total Costs for Treatment of Drinking Water per Megalitre	2009 MPMP Operating Costs for Distribution/Transmission per km of Water Distribution Pipe	2009 MPMP Total Costs for Distribution/Transmission per km of Water Distribution Pipe	2009 MPMP Operating Costs Integrated System	2009 MPMP Total Costs Integrated System	2009 MPMP Water Main Breaks /100 km
Aurora	\$ 582	\$ 582	\$ 9,987	\$ 9,987	\$ 923	\$ 924	4.7
Barrie	\$ 350	\$ 397	\$ 7,665	\$ 11,131	\$ 669	\$ 860	4.5
Brantford	\$ 413	\$ 551	\$ 10,094	\$ 14,786	\$ 803	\$ 1,123	4.8
Brockville	\$ 370	\$ 412	\$ 11,924	\$ 13,205	\$ 717	\$ 796	11.9
Cambridge	N/A	N/A	\$ 35,924	\$ 37,338	N/A	N/A	8.9
Central Elgin	\$ 663	\$ 729	\$ 19,435	\$ 22,455	\$ 2,544	\$ 2,929	6.9
Chatham-Kent	\$ 468	\$ 670	\$ 2,728	\$ 4,537	\$ 772	\$ 1,177	4.5
East Gwillimbury	N/A	N/A	\$ 22,249	\$ 37,930	N/A	N/A	-
Fort Erie	\$ 619	\$ 619	\$ 7,240	\$ 9,854	\$ 1,025	\$ 1,172	19.1
Greater Sudbury	\$ 527	\$ 654	\$ 10,543	\$ 15,108	\$ 1,028	\$ 1,365	13.8
Guelph	\$ 431	\$ 578	\$ 6,286	\$ 9,086	\$ 627	\$ 863	12.4
Hamilton	\$ 182	\$ 184	\$ 8,426	\$ 13,739	\$ 374	\$ 497	13.7
Kawartha Lakes	\$ 721	\$ 935	\$ 13,335	\$ 17,292	\$ 1,676	\$ 2,173	5.1
Kingston	\$ 166	\$ 241	\$ 11,050	\$ 17,495	\$ 488	\$ 751	9.4
Kitchener	N/A	N/A	\$ 6,197	\$ 7,249	N/A	N/A	11.1
Lakeshore	\$ 664	\$ 874	\$ 3,415	\$ 4,519	\$ 1,153	\$ 1,521	7.3
Leamington	\$ 376	\$ 584	\$ 26,825	\$ 30,852	\$ 1,440	\$ 1,808	4.9
Lincoln	N/A	N/A	\$ 10,184	\$ 14,131	N/A	N/A	9.7
London	\$ 148	\$ 185	\$ 12,005	\$ 19,752	\$ 523	\$ 802	7.3
Markham	\$ 625	\$ 625	\$ 9,190	\$ 9,190	\$ 884	\$ 884	3.3
Middlesex Centre	\$ 737	\$ 837	N/A	N/A	N/A	N/A	3.1
Newmarket	\$ 396	\$ 396	\$ 15,560	\$ 20,101	\$ 907	\$ 1,056	4.5
North Bay	\$ 292	\$ 311	\$ 15,097	\$ 17,982	\$ 660	\$ 750	18.3
Orillia	\$ 482	\$ 597	\$ 3,371	\$ 10,189	\$ 625	\$ 1,031	9.2
Ottawa	\$ 247	\$ 252	\$ 12,230	\$ 21,173	\$ 570	\$ 812	8.9
Pelham	N/A	N/A	\$ 21,518	\$ 21,518	N/A	N/A	8.5
Peterborough	\$ 307	\$ 408	\$ 7,062	\$ 14,623	\$ 551	\$ 913	6.3
Quinte West	\$ 562	\$ 666	\$ 10,368	\$ 14,871	\$ 941	\$ 1,209	9.1
Sault Ste. Marie	\$ 410	\$ 502	\$ 5,498	\$ 6,726	\$ 621	\$ 760	20.8
St. Catharines	N/A	N/A	\$ 11,625	\$ 14,229	N/A	N/A	15.0
St. Marys	\$ 475	\$ 600	\$ 4,630	\$ 7,585	\$ 697	\$ 964	13.5
Stratford	\$ 514	\$ 514	\$ 3,300	\$ 5,717	\$ 666	\$ 778	13.8
Thorold	\$ 678	\$ 678	\$ 7,378	\$ 11,307	\$ 954	\$ 1,101	24.4
Thunder Bay	\$ 277	\$ 540	\$ 9,183	\$ 17,895	\$ 683	\$ 1,330	12.4
Timmins	\$ 446	\$ 546	\$ 14,495	\$ 18,470	\$ 800	\$ 998	19.7
Toronto	\$ 198	\$ 236	\$ 17,915	\$ 20,705	\$ 418	\$ 490	20.8
Vaughan	N/A	N/A	\$ 40,026	\$ 45,681	N/A	N/A	6.3
Whitchurch-Stouffville	\$ 564	\$ 564	\$ 7,985	\$ 9,602	\$ 868	\$ 930	7.8
Woolwich	N/A	N/A	\$ 7,925	\$ 9,916	N/A	N/A	2.5
<b>Average</b>	<b>\$ 448</b>	<b>\$ 531</b>	<b>\$ 12,334</b>	<b>\$ 16,260</b>	<b>\$ 854</b>	<b>\$ 1,092</b>	<b>10.2</b>
Durham Region	\$ 270	\$ 341	\$ 11,441	\$ 17,132	\$ 665	\$ 933	6.5
Halton Region	\$ 307	\$ 596	\$ 10,535	\$ 12,707	\$ 650	\$ 1,012	6.6
Niagara Region	\$ 294	\$ 420	N/A	N/A	N/A	N/A	N/A
Peel Region	\$ 159	\$ 261	\$ 9,084	\$ 15,340	\$ 367	\$ 612	8.0
Waterloo Region *	\$ 707	\$ 907	\$ 18,438	\$ 21,769	\$ 727	\$ 932	N/A
York Region	\$ 850	\$ 1,303	\$ 32,327	\$ 100,789	\$ 1,412	\$ 3,054	0.3
Muskoka District	\$ 754	\$ 1,642	\$ 6,140	\$ 14,442	\$ 1,236	\$ 2,777	2.1
<b>Average</b>	<b>\$ 477</b>	<b>\$ 782</b>	<b>\$ 14,661</b>	<b>\$ 30,363</b>	<b>\$ 843</b>	<b>\$ 1,553</b>	<b>5.3</b>



**Wastewater MPMPs**

Municipality	2009 MPMP Operating Costs for Collection/Conveyance per km of Wastewater Main	2009 MPMP Total Costs for Collection/Conveyance per km of Wastewater Main	2009 MPMP Operating Costs for Treatment and Disposal of Wastewater per Megalitre	2009 MPMP Total Costs for Treatment and Disposal of Wastewater per Megalitre	2009 MPMP Operating Costs for Integrated System per Megalitre	2009 MPMP Total Costs for Integrated System per Megalitre
Barrie	\$ 2,191	\$ 6,099	\$ 587	\$ 896	\$ 648	\$ 1,067
Brantford	\$ 4,906	\$ 10,646	\$ 297	\$ 392	\$ 416	\$ 650
Brockville	\$ 2,871	\$ 3,655	\$ 434	\$ 453	\$ 483	\$ 515
Cambridge	\$ 37,581	\$ 40,792	N/A	N/A	N/A	N/A
Central Elgin	\$ 15,148	\$ 31,098	N/A	N/A	N/A	N/A
Chatham-Kent	\$ 5,125	\$ 9,372	\$ 343	\$ 552	\$ 531	\$ 894
East Gwillimbury	\$ 23,557	\$ 23,557	N/A	N/A	N/A	N/A
Fort Erie	\$ 6,475	\$ 9,917	\$ 675	\$ 675	\$ 839	\$ 926
Greater Sudbury	\$ 12,295	\$ 16,215	\$ 253	\$ 431	\$ 546	\$ 818
Guelph	\$ 12,365	\$ 24,221	\$ 438	\$ 438	\$ 792	\$ 1,132
Hamilton	\$ 20,659	\$ 27,129	\$ 137	\$ 174	\$ 437	\$ 567
Kawartha Lakes	\$ 2,581	\$ 4,926	\$ 305	\$ 582	\$ 396	\$ 755
Kingston	\$ 11,877	\$ 17,477	\$ 118	\$ 281	\$ 296	\$ 543
Kitchener	\$ 9,276	\$ 11,969	N/A	N/A	N/A	N/A
Lakeshore	\$ 6,060	\$ 8,801	\$ 481	\$ 639	\$ 719	\$ 986
Leamington	\$ 1,159	\$ 6,985	\$ 462	\$ 593	\$ 478	\$ 686
Lincoln	\$ 2,568	\$ 5,899	N/A	N/A	N/A	N/A
London	\$ 7,637	\$ 13,985	\$ 274	\$ 468	\$ 414	\$ 724
Markham	\$ 3,225	\$ 3,225	\$ 708	\$ 708	\$ 784	\$ 784
Middlesex Centre	\$ 2,649	\$ 10,888	\$ 1,518	\$ 1,913	\$ 1,633	\$ 2,385
Newmarket	\$ 12,554	\$ 19,084	\$ 570	\$ 570	\$ 952	\$ 1,150
Niagara Falls	\$ 7,212	\$ 10,903	N/A	N/A	N/A	N/A
Niagara-on-the-Lake	\$ 27,032	\$ 32,395	N/A	N/A	N/A	N/A
North Bay	\$ 15,196	\$ 18,142	\$ 115	\$ 126	\$ 391	\$ 456
Orillia	\$ 4,388	\$ 10,466	\$ 244	\$ 283	\$ 344	\$ 520
Ottawa	\$ 10,444	\$ 18,959	\$ 144	\$ 193	\$ 320	\$ 512
Pelham	\$ 22,067	\$ 31,068	N/A	N/A	N/A	N/A
Peterborough	\$ 6,347	\$ 8,396	\$ 219	\$ 286	\$ 339	\$ 445
Quinte West	\$ 738	\$ 2,661	\$ 660	\$ 708	\$ 694	\$ 831
Sault Ste. Marie	\$ 5,817	\$ 11,993	\$ 206	\$ 206	\$ 340	\$ 482
St. Catharines	\$ 2,464	\$ 5,894	N/A	N/A	N/A	N/A
St. Marys	\$ 5,839	\$ 7,526	\$ 383	\$ 458	\$ 575	\$ 704
Stratford	\$ 5,086	\$ 7,695	\$ 140	\$ 155	\$ 241	\$ 308
Thorold	\$ 6,918	\$ 10,357	\$ 783	\$ 783	\$ 961	\$ 1,049
Thunder Bay	\$ 10,425	\$ 22,952	\$ 237	\$ 367	\$ 447	\$ 829
Timmins	\$ 9,381	\$ 12,092	\$ 279	\$ 287	\$ 457	\$ 516
Toronto	\$ 15,745	\$ 23,020	\$ 241	\$ 306	\$ 434	\$ 589
Vaughan	\$ 38,367	\$ 43,945	N/A	N/A	N/A	N/A
West Lincoln	\$ 12,304	\$ 18,411	\$ 570	\$ 570	\$ 870	\$ 1,020
Whitchurch-Stouffville	\$ 8,062	\$ 9,994	\$ 639	\$ 639	\$ 803	\$ 843
Wilmot	\$ 24,581	\$ 29,813	N/A	N/A	N/A	N/A
Windsor	\$ 5,159	\$ 10,120	\$ 240	\$ 306	\$ 299	\$ 422
Woolwich	\$ 7,515	\$ 9,182	N/A	N/A	N/A	N/A
<b>Average</b>	<b>\$ 10,555</b>	<b>\$ 15,394</b>	<b>\$ 410</b>	<b>\$ 498</b>	<b>\$ 577</b>	<b>\$ 778</b>
Durham Region	\$ 7,809	\$ 13,883	\$ 344	\$ 502	\$ 540	\$ 851
Halton Region	\$ 7,195	\$ 14,701	\$ 392	\$ 494	\$ 532	\$ 779
Niagara Region	\$ 1,837	\$ 7,700	\$ 572	\$ 676	\$ 579	\$ 702
Peel Region	\$ 7,927	\$ 15,699	\$ 159	\$ 272	\$ 289	\$ 531
Waterloo Region *	\$ 17,931	\$ 24,121	\$ 375	\$ 440	\$ 382	\$ 450
York Region	\$ 55,475	\$ 175,588	\$ 303	\$ 415	\$ 435	\$ 842
Muskoka District	\$ 8,507	\$ 20,765	\$ 861	\$ 1,759	\$ 1,382	\$ 3,030
<b>Average</b>	<b>\$ 15,240</b>	<b>\$ 38,922</b>	<b>\$ 429</b>	<b>\$ 651</b>	<b>\$ 591</b>	<b>\$ 1,027</b>

***Average Municipal Tax Burden on a Residential Property  
(Taxes and Water/WW Costs as a % of Income)***



### ***Taxes and Water and Wastewater Costs as a Percentage of Income***

A comparison was made earlier in the report of relative property tax burdens and water/wastewater costs on comparable properties. This section of the report provides a comparison of the allocation of gross income to fund municipal services on a typical household in each municipality.

The approach used to calculate taxes as a percentage of income was to compare the average income in a municipality from the 2010 Financial Post Canadian Demographics against the tax burden on a typical home in the municipality using average dwelling values (2006 Stats Canada) and applying the 2010 residential tax rates for each municipality. It should be noted that some municipalities have expensive seasonal waterfront properties and are not included in average household incomes, but are included in average dwelling values e.g. Fort Erie, Bracebridge, Gravenhurst, Huntsville and The Blue Mountains.

A comparison was also made with the inclusion of water and wastewater costs on a typical Residential property. This assumed an average annual consumption of 250m<sup>3</sup>.

**Average Household Income and Dwelling Value**

<b>Municipality</b>	<b>Average Value of Dwelling (Stats Canada)</b>	<b>Average Value of Dwelling</b>	<b>2010 Est. Avg. Household Income</b>	<b>2010 Est. Avg. Household Income</b>
Gravenhurst	\$ 258,808	mid	\$ 61,270	low
Quinte West	\$ 181,187	low	\$ 61,347	low
St. Marys	\$ 217,449	low	\$ 63,165	low
Fort Erie	\$ 186,839	low	\$ 63,900	low
Welland	\$ 171,169	low	\$ 64,704	low
The Blue Mountains	\$ 406,839	high	\$ 65,208	low
Orillia	\$ 229,134	low	\$ 65,285	low
Port Colborne	\$ 175,105	low	\$ 65,786	low
Peterborough	\$ 214,593	low	\$ 65,811	low
Belleville	\$ 187,927	low	\$ 66,683	low
Lambton Shores	\$ 197,838	low	\$ 67,174	low
North Bay	\$ 186,548	low	\$ 67,351	low
Brockville	\$ 180,935	low	\$ 68,439	low
Chatham-Kent	\$ 156,809	low	\$ 68,482	low
Sault Ste. Marie	\$ 132,035	low	\$ 68,584	low
Niagara Falls	\$ 207,757	low	\$ 68,603	low
Windsor	\$ 173,392	low	\$ 69,043	low
Thunder Bay	\$ 140,127	low	\$ 69,148	low
St. Catharines	\$ 208,031	low	\$ 69,291	low
Tillsonburg	\$ 204,798	low	\$ 69,995	low
St. Thomas	\$ 168,400	low	\$ 70,240	low
Brantford	\$ 200,319	low	\$ 70,952	low
Cobourg	\$ 234,560	mid	\$ 71,109	low
Woodstock	\$ 201,100	low	\$ 72,048	low
Kawartha Lakes	\$ 245,161	mid	\$ 72,512	low
Stratford	\$ 224,259	low	\$ 72,906	low
Huntsville	\$ 276,619	mid	\$ 73,578	mid
Prince Edward County	\$ 254,565	mid	\$ 74,117	mid
Timmins	\$ 130,761	low	\$ 74,418	mid
Kingston	\$ 243,762	mid	\$ 75,095	mid
Greater Sudbury	\$ 164,900	low	\$ 75,633	mid
Thorold	\$ 200,995	low	\$ 75,770	mid
London	\$ 212,059	low	\$ 77,218	mid
Haldimand	\$ 226,781	low	\$ 77,245	mid
Hamilton	\$ 252,248	mid	\$ 78,087	mid
Bracebridge	\$ 264,096	mid	\$ 79,915	mid
Wellesley	\$ 338,540	high	\$ 80,126	mid
Kitchener	\$ 239,571	mid	\$ 80,375	mid
Barrie	\$ 254,083	mid	\$ 80,660	mid
Sarnia	\$ 175,214	low	\$ 80,690	mid
Leamington	\$ 197,360	low	\$ 80,820	mid
Oshawa	\$ 231,151	low	\$ 81,116	mid
Georgina	\$ 269,662	mid	\$ 82,930	mid
Guelph	\$ 271,502	mid	\$ 85,054	mid

**Average Household Income and Dwelling Value (cont'd)**

<b>Municipality</b>	<b>Average Value of Dwelling (Stats Canada)</b>	<b>Average Value of Dwelling</b>	<b>2010 Est. Avg. Household Income</b>	<b>2010 Est. Avg. Household Income</b>
Orangeville	\$ 263,056	mid	\$ 85,199	mid
Cambridge	\$ 252,502	mid	\$ 85,514	mid
West Lincoln	\$ 275,720	mid	\$ 86,030	mid
Kingsville	\$ 235,165	mid	\$ 87,343	mid
Lincoln	\$ 268,537	mid	\$ 87,793	mid
Toronto	\$ 413,574	high	\$ 89,519	mid
Brampton	\$ 333,591	high	\$ 93,732	mid
Central Elgin	\$ 241,016	mid	\$ 93,760	mid
Ottawa	\$ 297,718	high	\$ 95,462	mid
Amherstburg	\$ 233,520	mid	\$ 96,244	mid
Niagara-on-the-Lake	\$ 344,872	high	\$ 97,534	high
Clarington	\$ 274,598	mid	\$ 98,065	high
North Dumfries	\$ 365,200	high	\$ 98,838	high
Grimsby	\$ 282,073	mid	\$ 99,559	high
Wilmot	\$ 313,715	high	\$ 99,899	high
Mississauga	\$ 377,116	high	\$ 100,827	high
Waterloo	\$ 289,045	mid	\$ 100,835	high
Saugeen Shores	\$ 252,482	mid	\$ 102,506	high
Ajax	\$ 307,305	high	\$ 102,809	high
Lakeshore	\$ 270,371	mid	\$ 104,691	high
Pelham	\$ 300,165	high	\$ 107,298	high
Whitby	\$ 314,350	high	\$ 107,376	high
Pickering	\$ 329,200	high	\$ 107,879	high
Burlington	\$ 348,041	high	\$ 108,310	high
Milton	\$ 364,417	high	\$ 110,597	high
Newmarket	\$ 349,378	high	\$ 110,694	high
Richmond Hill	\$ 466,376	high	\$ 111,849	high
Markham	\$ 440,755	high	\$ 112,832	high
Middlesex Centre	\$ 325,971	high	\$ 115,748	high
Halton Hills	\$ 373,908	high	\$ 117,127	high
East Gwillimbury	\$ 398,741	high	\$ 121,857	high
Vaughan	\$ 473,589	high	\$ 123,800	high
Woolwich	\$ 325,535	high	\$ 125,357	high
Caledon	\$ 457,586	high	\$ 130,869	high
Whitchurch-Stouffville	\$ 495,718	high	\$ 138,304	high
Oakville	\$ 472,244	high	\$ 143,656	high
Aurora	\$ 421,051	high	\$ 143,760	high
King	\$ 623,223	high	\$ 185,403	high
<b>Average</b>	\$ 275,820		\$ 88,785	
<b>Median</b>	\$ 254,083		\$ 80,820	
<b>Min</b>	\$ 130,761		\$ 61,270	
<b>Max</b>	\$ 623,223		\$ 185,403	

**Property Taxes as a Percentage of Income**

Municipality	2010 Est. Avg. Household Income	2010 Est. Avg. Household Income	2010 Residential Taxes (based on 2006 value)	Property Taxes as a % of Household Income	Property Taxes as a % of Household Income
Saugeen Shores	\$ 102,506	high	\$ 2,913	2.8%	low
Woolwich	\$ 125,357	high	\$ 3,575	2.9%	low
Milton	\$ 110,597	high	\$ 3,201	2.9%	low
Lakeshore	\$ 104,691	high	\$ 3,108	3.0%	low
Aurora	\$ 143,760	high	\$ 4,533	3.2%	low
Kingsville	\$ 87,343	mid	\$ 2,764	3.2%	low
Middlesex Centre	\$ 115,748	high	\$ 3,665	3.2%	low
Halton Hills	\$ 117,127	high	\$ 3,719	3.2%	low
Oakville	\$ 143,656	high	\$ 4,640	3.2%	low
Burlington	\$ 108,310	high	\$ 3,619	3.3%	low
Amherstburg	\$ 96,244	mid	\$ 3,255	3.4%	low
Caledon	\$ 130,869	high	\$ 4,434	3.4%	low
Sarnia	\$ 80,690	mid	\$ 2,745	3.4%	low
East Gwillimbury	\$ 121,857	high	\$ 4,204	3.4%	low
King	\$ 185,403	high	\$ 6,441	3.5%	low
Newmarket	\$ 110,694	high	\$ 3,882	3.5%	low
Lambton Shores	\$ 67,174	low	\$ 2,377	3.5%	low
Wilmot	\$ 99,899	high	\$ 3,552	3.6%	low
Whitchurch-Stouffville	\$ 138,304	high	\$ 4,969	3.6%	low
Mississauga	\$ 100,827	high	\$ 3,704	3.7%	low
Timmins	\$ 74,418	mid	\$ 2,767	3.7%	low
St. Thomas	\$ 70,240	low	\$ 2,622	3.7%	low
Vaughan	\$ 123,800	high	\$ 4,626	3.7%	low
Markham	\$ 112,832	high	\$ 4,246	3.8%	low
North Dumfries	\$ 98,838	high	\$ 3,745	3.8%	low
Waterloo	\$ 100,835	high	\$ 3,822	3.8%	low
Toronto	\$ 89,519	mid	\$ 3,435	3.8%	low
Greater Sudbury	\$ 75,633	mid	\$ 2,905	3.8%	low
Sault Ste. Marie	\$ 68,584	low	\$ 2,639	3.8%	low
Prince Edward County	\$ 74,117	mid	\$ 2,896	3.9%	mid
Ottawa	\$ 95,462	mid	\$ 3,734	3.9%	mid
Haldimand	\$ 77,245	mid	\$ 3,035	3.9%	mid
Grimsby	\$ 99,559	high	\$ 3,932	3.9%	mid
Pelham	\$ 107,298	high	\$ 4,250	4.0%	mid
Clarington	\$ 98,065	high	\$ 3,886	4.0%	mid
Cambridge	\$ 85,514	mid	\$ 3,422	4.0%	mid
Thunder Bay	\$ 69,148	low	\$ 2,772	4.0%	mid
Kitchener	\$ 80,375	mid	\$ 3,238	4.0%	mid
Thorold	\$ 75,770	mid	\$ 3,059	4.0%	mid
Niagara-on-the-Lake	\$ 97,534	high	\$ 3,961	4.1%	mid
Richmond Hill	\$ 111,849	high	\$ 4,568	4.1%	mid
Whitby	\$ 107,376	high	\$ 4,401	4.1%	mid
Ajax	\$ 102,809	high	\$ 4,243	4.1%	mid
Brockville	\$ 68,439	low	\$ 2,827	4.1%	mid
London	\$ 77,218	mid	\$ 3,190	4.1%	mid
Lincoln	\$ 87,793	mid	\$ 3,628	4.1%	mid

**Property Taxes as a Percentage of Income (cont'd)**

Municipality	2010 Est. Avg. Household Income	2010 Est. Avg. Household Income	2010 Residential Taxes (based on 2006 value)	Property Taxes as a % of Household Income	Property Taxes as a % of Household Income
Quinte West	\$ 61,347	low	\$ 2,563	4.2%	mid
Pickering	\$ 107,879	high	\$ 4,513	4.2%	mid
Leamington	\$ 80,820	mid	\$ 3,384	4.2%	mid
Guelph	\$ 85,054	mid	\$ 3,568	4.2%	mid
Brantford	\$ 70,952	low	\$ 2,980	4.2%	mid
Barrie	\$ 80,660	mid	\$ 3,417	4.2%	mid
Central Elgin	\$ 93,760	mid	\$ 4,006	4.3%	mid
Chatham-Kent	\$ 68,482	low	\$ 2,926	4.3%	mid
Brampton	\$ 93,732	mid	\$ 4,011	4.3%	mid
Georgina	\$ 82,930	mid	\$ 3,558	4.3%	mid
Tillsonburg	\$ 69,995	low	\$ 3,024	4.3%	mid
Fort Erie	\$ 63,900	low	\$ 2,805	4.4%	high
Niagara Falls	\$ 68,603	low	\$ 3,014	4.4%	high
West Lincoln	\$ 86,030	mid	\$ 3,824	4.4%	high
Orangeville	\$ 85,199	mid	\$ 3,788	4.4%	high
Stratford	\$ 72,906	low	\$ 3,260	4.5%	high
Bracebridge	\$ 79,915	mid	\$ 3,618	4.5%	high
Kawartha Lakes	\$ 72,512	low	\$ 3,295	4.5%	high
Welland	\$ 64,704	low	\$ 2,948	4.6%	high
Woodstock	\$ 72,048	low	\$ 3,302	4.6%	high
Windsor	\$ 69,043	low	\$ 3,166	4.6%	high
Port Colborne	\$ 65,786	low	\$ 3,024	4.6%	high
Belleville	\$ 66,683	low	\$ 3,113	4.7%	high
St. Catharines	\$ 69,291	low	\$ 3,236	4.7%	high
Peterborough	\$ 65,811	low	\$ 3,086	4.7%	high
Huntsville	\$ 73,578	mid	\$ 3,470	4.7%	high
North Bay	\$ 67,351	low	\$ 3,221	4.8%	high
Oshawa	\$ 81,116	mid	\$ 3,940	4.9%	high
Orillia	\$ 65,285	low	\$ 3,186	4.9%	high
St. Marys	\$ 63,165	low	\$ 3,099	4.9%	high
Wainfleet	\$ 68,438	low	\$ 3,381	4.9%	mid
Kingston	\$ 75,095	mid	\$ 3,711	4.9%	high
Hamilton	\$ 78,087	mid	\$ 3,880	5.0%	high
Wellesley	\$ 80,126	mid	\$ 4,012	5.0%	high
Gravenhurst	\$ 61,270	low	\$ 3,251	5.3%	high
Cobourg	\$ 71,109	low	\$ 3,779	5.3%	high
The Blue Mountains	\$ 65,208	low	\$ 4,132	6.3%	high
<b>Average</b>	\$ 88,785		\$ 3,538	4.1%	
<b>Median</b>	\$ 80,820		\$ 3,435	4.1%	
<b>Min</b>	\$ 61,270		\$ 2,377	2.8%	
<b>Max</b>	\$ 185,403		\$ 6,441	6.3%	

**Total Municipal and Property Tax Burden as a Percentage of Income**

The following table includes water and sewer costs on a typical home and calculates the total municipal burden as a % of household income.

Municipality	Property Taxes as a % of Household Income	Property Taxes as a % of Household Income	2010 Water/WW as a % of Household Income	2010 W/WW Burden Ranking	2010 Total Municipal Tax Burden	2010 Total Municipal Tax Burden Ranking	Municipal Burden as a % of Household Income	2010 Relative Ranking
Saugeen Shores	2.8%	low	0.6%	low	\$ 3,504	low	3.4%	low
Milton	2.9%	low	0.6%	low	\$ 3,882	low	3.5%	low
Aurora	3.2%	low	0.4%	low	\$ 5,115	high	3.6%	low
Caledon	3.4%	low	0.2%	low	\$ 4,759	high	3.6%	low
Woolwich	2.9%	low	0.8%	mid	\$ 4,627	high	3.7%	low
Oakville	3.2%	low	0.5%	low	\$ 5,321	high	3.7%	low
Halton Hills	3.2%	low	0.6%	low	\$ 4,400	mid	3.8%	low
Kingsville	3.2%	low	0.6%	low	\$ 3,291	low	3.8%	low
Lakeshore	3.0%	low	0.9%	mid	\$ 4,048	mid	3.9%	low
King	3.5%	low	0.4%	low	\$ 7,181	high	3.9%	low
Burlington	3.3%	low	0.6%	low	\$ 4,300	mid	4.0%	low
Mississauga	3.7%	low	0.3%	low	\$ 4,028	mid	4.0%	low
Whitchurch-Stouffville	3.6%	low	0.4%	low	\$ 5,537	high	4.0%	low
East Gwillimbury	3.4%	low	0.6%	low	\$ 4,914	high	4.0%	low
Middlesex Centre	3.2%	low	1.0%	mid	\$ 4,766	high	4.1%	low
Newmarket	3.5%	low	0.7%	low	\$ 4,608	high	4.2%	low
Vaughan	3.7%	low	0.4%	low	\$ 5,174	high	4.2%	low
Markham	3.8%	low	0.5%	low	\$ 4,799	high	4.3%	low
Wilmot	3.6%	low	0.8%	mid	\$ 4,373	mid	4.4%	low
Toronto	3.8%	low	0.6%	low	\$ 3,950	low	4.4%	low
Grimsby	3.9%	mid	0.5%	low	\$ 4,402	mid	4.4%	low
Amherstburg	3.4%	low	1.1%	high	\$ 4,322	mid	4.5%	low
Timmins	3.7%	low	0.8%	mid	\$ 3,366	low	4.5%	low
Waterloo	3.8%	low	0.7%	low	\$ 4,568	high	4.5%	low
North Dumfries	3.8%	low	0.8%	mid	\$ 4,499	mid	4.6%	low
Sarnia	3.4%	low	1.2%	high	\$ 3,675	low	4.6%	low
Richmond Hill	4.1%	mid	0.5%	low	\$ 5,124	high	4.6%	low
Brampton	4.3%	mid	0.3%	low	\$ 4,335	mid	4.6%	low
Ottawa	3.9%	mid	0.7%	low	\$ 4,423	mid	4.6%	low
Clarington	4.0%	mid	0.7%	low	\$ 4,557	high	4.6%	low
Pelham	4.0%	mid	0.7%	low	\$ 5,031	high	4.7%	mid
Whitby	4.1%	mid	0.6%	low	\$ 5,072	high	4.7%	mid
Sault Ste. Marie	3.8%	low	0.9%	mid	\$ 3,253	low	4.7%	mid
Ajax	4.1%	mid	0.7%	low	\$ 4,914	high	4.8%	mid
Pickering	4.2%	mid	0.6%	low	\$ 5,184	high	4.8%	mid
St. Thomas	3.7%	low	1.1%	high	\$ 3,418	low	4.9%	mid
Cambridge	4.0%	mid	0.9%	mid	\$ 4,194	mid	4.9%	mid
Brockville	4.1%	mid	0.8%	mid	\$ 3,374	low	4.9%	mid
Georgina	4.3%	mid	0.7%	low	\$ 4,169	mid	5.0%	mid
Barrie	4.2%	mid	0.8%	mid	\$ 4,061	mid	5.0%	mid
Kitchener	4.0%	mid	1.0%	mid	\$ 4,052	mid	5.0%	mid
Guelph	4.2%	mid	0.8%	mid	\$ 4,290	mid	5.0%	mid
Niagara-on-the-Lake	4.1%	mid	1.0%	mid	\$ 4,926	high	5.1%	mid
Greater Sudbury	3.8%	low	1.2%	high	\$ 3,829	low	5.1%	mid
Quinte West	4.2%	mid	0.9%	mid	\$ 3,116	low	5.1%	mid



**Total Municipal and Property Tax Burden as a Percentage of Income (cont'd)**

Municipality	Property Taxes as a % of Household Income	Property Taxes as a % of Household Income	2010 Water/WW as a % of Household Income	2010 W/WW Burden Ranking	2010 Total Municipal Tax Burden	2010 Total Municipal Tax Burden Ranking	Municipal Burden as a % of Household Income	2010 Relative Ranking
Leamington	4.2%	mid	0.9%	mid	\$ 4,109	mid	5.1%	mid
West Lincoln	4.4%	high	0.7%	low	\$ 4,392	mid	5.1%	mid
Thunder Bay	4.0%	mid	1.1%	high	\$ 3,542	low	5.1%	mid
London	4.1%	mid	1.0%	mid	\$ 3,961	low	5.1%	mid
Thorold	4.0%	mid	1.1%	high	\$ 3,890	low	5.1%	mid
Lincoln	4.1%	mid	1.1%	high	\$ 4,567	high	5.2%	mid
Lambton Shores	3.5%	low	1.8%	high	\$ 3,572	low	5.3%	mid
Chatham-Kent	4.3%	mid	1.0%	mid	\$ 3,645	low	5.3%	mid
Brantford	4.2%	mid	1.1%	high	\$ 3,780	low	5.3%	mid
Haldimand	3.9%	mid	1.5%	high	\$ 4,159	mid	5.4%	high
Woodstock	4.6%	high	0.8%	mid	\$ 3,890	low	5.4%	high
Orangeville	4.4%	high	1.0%	mid	\$ 4,602	high	5.4%	high
Stratford	4.5%	high	0.9%	mid	\$ 3,943	low	5.4%	high
Tillsonburg	4.3%	mid	1.1%	high	\$ 3,799	low	5.4%	high
Peterborough	4.7%	high	0.7%	low	\$ 3,572	low	5.4%	high
Prince Edward County	3.9%	mid	1.6%	high	\$ 4,045	mid	5.5%	high
Central Elgin	4.3%	mid	1.2%	high	\$ 5,168	high	5.5%	high
Oshawa	4.9%	high	0.8%	mid	\$ 4,611	high	5.7%	high
Hamilton	5.0%	high	0.8%	mid	\$ 4,476	mid	5.7%	high
Niagara Falls	4.4%	high	1.4%	high	\$ 3,993	low	5.8%	high
St. Catharines	4.7%	high	1.2%	high	\$ 4,069	mid	5.9%	high
Orillia	4.9%	high	1.0%	mid	\$ 3,849	low	5.9%	high
North Bay	4.8%	high	1.1%	high	\$ 3,982	low	5.9%	high
Wellesley	5.0%	high	0.9%	mid	\$ 4,751	high	5.9%	high
Bracebridge	4.5%	high	1.4%	high	\$ 4,745	high	5.9%	high
Belleville	4.7%	high	1.4%	high	\$ 4,028	mid	6.0%	high
Kingston	4.9%	high	1.1%	high	\$ 4,547	high	6.1%	high
Windsor	4.6%	high	1.5%	high	\$ 4,185	mid	6.1%	high
St. Marys	4.9%	high	1.2%	high	\$ 3,830	low	6.1%	high
Kawartha Lakes	4.5%	high	1.5%	high	\$ 4,400	mid	6.1%	high
Welland	4.6%	high	1.6%	high	\$ 3,981	low	6.2%	high
Cobourg	5.3%	high	0.9%	mid	\$ 4,406	mid	6.2%	high
Port Colborne	4.6%	high	1.6%	high	\$ 4,079	mid	6.2%	high
Huntsville	4.7%	high	1.5%	high	\$ 4,597	high	6.2%	high
Fort Erie	4.4%	high	1.9%	high	\$ 4,015	low	6.3%	high
Gravenhurst	5.3%	high	1.8%	high	\$ 4,378	mid	7.1%	high
The Blue Mountains	6.3%	high	1.4%	high	\$ 5,015	high	7.7%	high
<b>Average</b>	<b>4.1%</b>		<b>0.9%</b>		<b>\$ 4,309</b>		<b>5.0%</b>	
<b>Median</b>	<b>4.1%</b>		<b>0.9%</b>		<b>\$ 4,295</b>		<b>5.0%</b>	
<b>Min</b>	<b>2.8%</b>		<b>0.2%</b>		<b>\$ 3,116</b>		<b>3.4%</b>	
<b>Max</b>	<b>6.3%</b>		<b>1.9%</b>		<b>\$ 7,181</b>		<b>7.7%</b>	

**Total Municipal and Property Tax Burden as a Percentage of Income by Location**

Municipality	2010 Est. Avg. Household Income	2010 Residential Taxes (based on 2006 value)	2010 Residential Water/WW Costs	2010 Total Municipal Burden as a % of Household Income	2010 Relative Ranking
Ottawa	mid	\$ 3,734	\$ 689	4.6%	low
Brockville	low	\$ 2,827	\$ 548	4.9%	mid
Quinte West	low	\$ 2,563	\$ 553	5.1%	mid
Peterborough	low	\$ 3,086	\$ 486	5.4%	high
Prince Edward County	mid	\$ 2,896	\$ 1,150	5.5%	high
Belleville	low	\$ 3,113	\$ 914	6.0%	high
Kingston	mid	\$ 3,711	\$ 836	6.1%	high
Kawartha Lakes	low	\$ 3,295	\$ 1,105	6.1%	high
Cobourg	low	\$ 3,779	\$ 627	6.2%	high
Eastern		\$ 3,223	\$ 768	5.5%	
Milton	high	\$ 3,201	\$ 681	3.5%	low
Aurora	high	\$ 4,533	\$ 582	3.6%	low
Caledon	high	\$ 4,434	\$ 325	3.6%	low
Oakville	high	\$ 4,640	\$ 681	3.7%	low
Halton Hills	high	\$ 3,719	\$ 681	3.8%	low
King	high	\$ 6,441	\$ 740	3.9%	low
Burlington	high	\$ 3,619	\$ 681	4.0%	low
Mississauga	high	\$ 3,704	\$ 325	4.0%	low
Whitchurch-Stouffville	high	\$ 4,969	\$ 568	4.0%	low
East Gwillimbury	high	\$ 4,204	\$ 710	4.0%	low
Newmarket	high	\$ 3,882	\$ 726	4.2%	low
Vaughan	high	\$ 4,626	\$ 548	4.2%	low
Markham	high	\$ 4,246	\$ 553	4.3%	low
Toronto	mid	\$ 3,435	\$ 515	4.4%	low
Richmond Hill	high	\$ 4,568	\$ 556	4.6%	low
Brampton	mid	\$ 4,011	\$ 325	4.6%	low
Clarington	high	\$ 3,886	\$ 671	4.6%	low
Whitby	high	\$ 4,401	\$ 671	4.7%	mid
Ajax	high	\$ 4,243	\$ 671	4.8%	mid
Pickering	high	\$ 4,513	\$ 671	4.8%	mid
Georgina	mid	\$ 3,558	\$ 611	5.0%	mid
Oshawa	mid	\$ 3,940	\$ 671	5.7%	high
GTA		\$ 4,217	\$ 598	4.3%	
Grimsby	high	\$ 3,932	\$ 470	4.4%	low
Pelham	high	\$ 4,250	\$ 780	4.7%	mid
Niagara-on-the-Lake	high	\$ 3,961	\$ 965	5.1%	mid
West Lincoln	mid	\$ 3,824	\$ 568	5.1%	mid
Thorold	mid	\$ 3,059	\$ 831	5.1%	mid
Lincoln	mid	\$ 3,628	\$ 939	5.2%	mid
Hamilton	mid	\$ 3,880	\$ 596	5.7%	high
Niagara Falls	low	\$ 3,014	\$ 978	5.8%	high
St. Catharines	low	\$ 3,236	\$ 833	5.9%	high
Welland	low	\$ 2,948	\$ 1,032	6.2%	high
Port Colborne	low	\$ 3,024	\$ 1,055	6.2%	high
Fort Erie	low	\$ 2,805	\$ 1,209	6.3%	high
Wainfleet	low	\$ 3,381	N/A		
Niagara/Hamilton		\$ 3,457	\$ 855	5.5%	

**Total Municipal and Property Tax Burden as a Percentage of Income by Location (cont'd)**

Municipality	2010 Est. Avg. Household Income	2010 Residential Taxes (based on 2006 value)	2010 Residential Water/WW Costs	2010 Total Municipal Burden as a % of Household Income	2010 Relative Ranking
Timmins	mid	\$ 2,767	\$ 598	4.5%	low
Sault Ste. Marie	low	\$ 2,639	\$ 614	4.7%	mid
Greater Sudbury	mid	\$ 2,905	\$ 925	5.1%	mid
Thunder Bay	low	\$ 2,772	\$ 770	5.1%	mid
North Bay	low	\$ 3,221	\$ 760	5.9%	high
North		\$ 2,861	\$ 733	5.1%	
Barrie	mid	\$ 3,417	\$ 644	5.0%	mid
Orangeville	mid	\$ 3,788	\$ 814	5.4%	high
Orillia	low	\$ 3,186	\$ 662	5.9%	high
Bracebridge	mid	\$ 3,618	\$ 1,127	5.9%	high
Huntsville	mid	\$ 3,470	\$ 1,127	6.2%	high
Gravenhurst	low	\$ 3,251	\$ 1,127	7.1%	high
Simcoe/Musk./Duff.		\$ 3,455	\$ 917	5.9%	
Saugeen Shores	high	\$ 2,913	\$ 591	3.4%	low
Woolwich	high	\$ 3,575	\$ 1,052	3.7%	low
Kingsville	mid	\$ 2,764	\$ 527	3.8%	low
Lakeshore	high	\$ 3,108	\$ 940	3.9%	low
Middlesex Centre	high	\$ 3,665	\$ 1,101	4.1%	low
Wilmot	high	\$ 3,552	\$ 821	4.4%	low
Amherstburg	mid	\$ 3,255	\$ 1,066	4.5%	low
Waterloo	high	\$ 3,822	\$ 746	4.5%	low
North Dumfries	high	\$ 3,745	\$ 754	4.6%	low
Sarnia	mid	\$ 2,745	\$ 930	4.6%	low
St. Thomas	low	\$ 2,622	\$ 796	4.9%	mid
Cambridge	mid	\$ 3,422	\$ 772	4.9%	mid
Kitchener	mid	\$ 3,238	\$ 814	5.0%	mid
Guelph	mid	\$ 3,568	\$ 723	5.0%	mid
Leamington	mid	\$ 3,384	\$ 725	5.1%	mid
London	mid	\$ 3,190	\$ 771	5.1%	mid
Lambton Shores	low	\$ 2,377	\$ 1,195	5.3%	mid
Chatham-Kent	low	\$ 2,926	\$ 719	5.3%	mid
Brantford	low	\$ 2,980	\$ 800	5.3%	mid
Haldimand	mid	\$ 3,035	\$ 1,123	5.4%	high
Woodstock	low	\$ 3,302	\$ 588	5.4%	high
Stratford	low	\$ 3,260	\$ 683	5.4%	high
Tillsonburg	low	\$ 3,024	\$ 774	5.4%	high
Central Elgin	mid	\$ 4,006	\$ 1,163	5.5%	high
Wellesley	mid	\$ 4,012	\$ 739	5.9%	high
Windsor	low	\$ 3,166	\$ 1,018	6.1%	high
St. Marys	low	\$ 3,099	\$ 731	6.1%	high
The Blue Mountains	low	\$ 4,132	\$ 883	7.7%	high
Southwest		\$ 3,282	\$ 841	5.0%	

## *Economic Development Programs*



### ***Economic Development Programs***

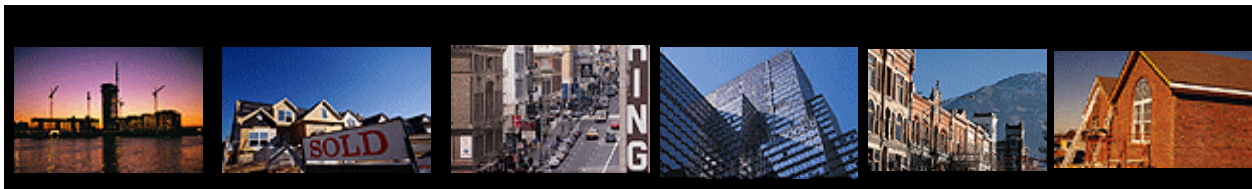
Many communities are struggling to maintain a competitive advantage in a rapidly changing global economy. There are many forms of economic development programs used across Ontario to encourage growth. Programs to promote economic development include, but are not limited to:

- Grants
- Interest Free Loans
- Tax Incremental Financing
- Corporate Visitation Programs
- Ambassador Programs
- Refund/waiving of fees
- Business Enterprise Centres
- Municipal land assembly
- Brownfield programs
- Downtown programs
- Heritage restoration programs
- Developing networks and busi-

These activities are directly linked to the long term ability of communities to foster new public and private investment, create employment opportunities, increase income levels and reduce poverty.

The report focuses on the following key areas of economic development programs

- ***Business Retention & Expansion Programs***
- ***Downtown/Area Specific Programs***
- ***Brownfield Redevelopment***
- ***Industrial Parks***



## **Legislation**

### ***Ontario Legislation***

The following section provides an overview of various Ontario legislation related to financial assistance and other financial incentives that may be used to encourage development and redevelopment in municipalities. This information has been taken from excerpts from a Ministry of Municipal Affairs and Housing document “Municipal Financial Tools for Planning and Development”.

### ***Municipal Act***

The Municipal Act (subsection 111(1)) prohibits municipalities from directly or indirectly assisting any manufacturing business or other industrial or commercial enterprise through the granting of bonuses. Notwithstanding the bonusing rule, subsection 111 (2) of the Municipal Act permits, with the Municipal Affairs and Housing minister’s approval, certain financial assistance for the purpose of implementing a community improvement plan that has been adopted under the provision of Section 28 of the Planning Act.

### ***Planning Act***

Section 28 of the Planning Act sets out the authority for municipalities to designate community improvement project areas and adopt community improvement plans. This is done through a legal process involving public notice, a public meeting and the right of appeal. Once approved by the Ministry of Municipal Affairs and Housing, a community improvement plan can provide municipalities with broad powers to acquire, hold, clear, lease and sell land in designated areas for the purposes of community improvement.

Once a municipality has approved community improvement policies and designated a community improvement project area, it may use the powers afforded through subsection 28(7) to issue grants or loans to registered or assessed owners of lands and buildings within the designated areas.

### ***Ontario Heritage Act***

Section 39 of the Ontario Heritage Act allows municipalities to make grants or loans to owners of heritage designated properties. These grants or loans are to pay for all or part of the cost of alteration of the designated property, on terms and conditions established by municipal council.

### ***Development Charges Act***

The *Development Charges Act, 1997* provides the legal basis for Ontario municipalities to impose growth-related development charges (sometimes known as impact fees) in order to recover some or all of the capital costs of new municipal infrastructure requirements resulting from new development. The services eligible to be funded from this source include transportation (roads and transit), sewer, water and other services that must be provided to serve residential and non-residential growth.

Section 4 of the *Development Charges Act, 1997* exempts the first 50 per cent of existing industrial building expansions from municipal development charges.

Paragraph 10 of subsection 5(1) of the *Development Charges Act, 1997* permits municipalities to give full or partial exemption for some types of development.

In the interests of economic competitiveness and job creation or preservation, many Ontario municipalities have chosen to use this section to wholly or partially exempt new industrial development and larger expansions of existing industrial buildings from the imposition of local development charges and impact fees.

Under subsection 2(7) of the *Development Charges Act, 1997*, municipalities may exempt areas of the municipality from the application of a development charges bylaw. Such areas could include a downtown or development area, including community improvement project areas under the *Planning Act*. Municipalities may also adopt area bylaws not including a specific area.

### ***Bill 56—Brownfield Statute Amendment Act***

Brownfields are defined by the Province as derelict, dysfunctional or under-used industrial and commercial facilities where expansion or redevelopment is complicated by real or perceived contamination. Despite the complexity of developing these properties, they are often in desirable and strategic locations. Redeveloping brownfields means transforming environmentally challenged properties into productive properties. Brownfields are lands on which industrial or commercial activity took place in the past. They may be vacant, underused or abandoned. Brownfields are usually located in strategic areas of the community, with existing transportation, infrastructure and facilities and close to or in the downtown core.

The Act removes the main barriers to brownfield cleanup and redevelopment. It sets out clear rules for the clean up of contaminated brownfield sites to ensure that environmental liability standards are met and public health protected. It would limit future environmental liability for municipalities, developers and owners of brownfield properties. In addition, it streamlines the planning process to expedite brownfield projects and help municipalities provide financial support for brownfield clean up costs.

***Business Retention & Expansion Programs***

**Ajax**—The Town of Ajax continues to build partnerships through the community to help strengthen the local economy. In 2009 the Town initiated a 10 year Economic Development and Tourism Strategy to be implemented in 2010.

- **Corporate Calling Initiative** – The Town of Ajax launched its Corporate Calling Initiative to meet with the Town’s key businesses, starting with the manufacturing sector, completing over 200 connections and 100 corporate profiles.
- **Business Networking Seminars** - As an educational and networking opportunity for the local business community, the Town organizes and hosts a quarterly seminar series entitled the Ajax Business Network. The sessions are free of charge and provide an opportunity to learn about business issues and to meet with business colleagues.
- **Business Newsletter and Website** – The Town’s Business Newsletter went electronic in 2009. Along with the Town’s website, the newsletter continues to be the key point of contact between the Town and the business community. The newsletter features timely articles on business issues while the website provides relevant research and information related to operating a business in the Town.
- **Site Selection Services** - A full array of services are available to both new and existing businesses wishing to re-locate in the Town of Ajax. These services range from finding a location, to expediting the development approvals process, to assisting with the grand opening of the new facility.

**Aurora**—The Town of Aurora has implemented a number of initiatives to promote economic development which include, but are not limited to the following:

- **Business Networking/Information Seminars** – Town staff host these sessions semi-annually. Some sessions are organized in conjunction with the Aurora Chamber of Commerce. Information seminars deal with informative topics of interest to local businesses.
- **Business Newsletter** – semi-annual publication is available to all local businesses and contains news and announcements dealing with Aurora companies.
- **Aurora Business Ambassadors Program** – created in 1996, the Program involves prominent local business leaders who promote the Town globally. Ambassadors provide important feedback to Town staff on a variety of business issues as well as contacts with national and international companies. Ambassadors will also be incorporated into the Town’s Corporate Visitation Program.
- **Corporate Visitation Program** – On a monthly basis, a team of Town officials, consisting of the EDO, the CAO, and Business Ambassadors, visit a local business in order to meet company representatives, tour facilities and discuss issues of importance to each company.
- **Investment Retention & Attraction Strategy** – the EDO acts as a champion for business interests, gathers community intelligence, prepares economic market information and provides a liaison between municipal government and local businesses.
- **Development Coordination Role** – Economic Development Division staff undertake a ‘One-Point-Of-Contact’ role, working closely with the development community to assist non-residential investors in navigating the municipal approvals process. The EDO is part of a municipal team working to expedite development approvals.



### ***Business Retention & Expansion Programs***

#### **Barrie**

The following programs are utilized in the City of Barrie:

- **Corporate Visitation Program** – City officials undertake visits to businesses to: express to each company their importance to the community; learn more about the business and its management; and to offer services ensuring that any challenges they may be experiencing are addressed.
- **Business Enterprise Centre.** The Centre offers a library, forms and publications, seminars, workshops, workstations and other resources to help those interested in starting their own business and provides assistance and support to small and medium-sized businesses in both their startup and early growth stages.
- **Business Seminars/Events:** The City of Barrie, in partnership with the Ministry of Economic Development & Trade, Greater Barrie Chamber of Commerce and the Greater Barrie Small Business Enterprise Centre host a number of seminars and events during the course of the year to provide professional development and information sharing opportunities for the businesses in the community.
- The City of Barrie works closely with a community based **Doctor Recruitment** Task Force with funding from the City of Barrie and the Royal Victoria Hospital.
- **Business Ambassador Program** – more than 200 local businesses make up Barrie’s Business Ambassadors. These influential and involved companies not only help sell Barrie but keep the City up to date on issues impacting the local business community.
- **Workforce Development** – Barrie works with local businesses and Georgian College to maximize opportunities for the integration of Georgian’s practical program into the business community.
- **Business Research & Development Assistance** – The City provides research on local statistics, land inventory and other relevant site selection information. Economic development staff also act as a point-of-contact for expansion and new development to help business navigate the development process.

***Business Retention & Expansion Programs***

**Brampton**

- Brampton continues to form **strategic alliances** with its industry clusters to manage effective local business relationships. Brampton's BR&E program includes the following initiatives: Corporate Calling, Business Alliances, Attention = Retention, Inquiry Facilitation, and Economic Policy & Research.
- **Workforce Development**—Brampton is a strong supporter of higher learning and advanced education. The city is a strategic partner and investor in the new Sheridan Centre for Advanced manufacturing and Design Technologies.
- **Investment Marketing Program**—The Economic Development Office has set up a strategic economic development marketing initiative to continue to promote local business success and Brampton as a premier investment location in the GTA.
- **Small Business Enterprise Centre**—The Brampton Small Business Enterprise Centre offers entrepreneurs and small business owners access to business planning, business registration, counseling, research. Leadership, and mentorship, advice, tools and seminars.
- **Tourism Brampton** highlights the uniqueness and brilliance of the City's local venues and lucrative infrastructure development to attract residents and business to the City every year.
- **Ambassador Program**—Senior business executives from some of Brampton's largest businesses tout the benefits of Brampton as a city to live, work and play, both locally and abroad.
- **ICI Land Use Strategy**—Brampton's land use strategy preserves prime business-building lands for targeted development to ensure that new business owners coming to the City get the most out of their investment.
- **Economic Development Research Program**—Brampton's Research Program provides business owners, site selectors and ICI clients, with customized research on current economic trends, in addition to Brampton's demographic, socio-economic and employment statistics. The Research Program serves as a data collection and dissemination centre utilizing government and private resources and to provide business owners and clients information in a timely manner.

**Brantford**

- The City of Brantford administers a local Business Retention and Expansion (BR+E) program through the Economic Development and Tourism Department. The BR+E program supports local businesses by creating opportunities for direct firm assistance and enabling area businesses to become aware of programs and resources available to them, through ongoing local company visitations. The BR+E works to promote community-based business and organization economic development by offering services for location assistance, business planning, financial planning, exporting, training & development, market research, market plan development and human resources. The BR+E is undertaken through partnerships with the Economic Development Departments of the City of Brantford and the County of Brant, the Ontario Ministry of Economic Development and Trade and Entrepreneurship and the Ontario Ministry of Training, Colleges and Universities.

***Business Retention & Expansion Programs*****Brantford**

- The **Brantford-Brant Business Resource Enterprise Centre (BRC)** provides information, resources and free professional consultation to small business entrepreneurs either expanding their current business or starting a new one. The centre is part of a network of offices that serve Ontario's small business community and is a partnership with the City of Brantford, County of Brant, Ontario Ministry of Economic Development and Trade and local businesses. In addition, the BRC provides capacity building workshops, seminars and networking opportunities for local businesses.
- In 2010, the City of Brantford completed a comprehensive economic development strategy that outlines several key principles and includes 67 recommendations that will work towards economic growth and prosperity for Brantford. Approved by City Council in August, the strategy outlines the plans, key principles and future recommendations that will guide Brantford's economic growth throughout the next five years.
- Key strategic directions include: industrial land strategy, post-secondary institutions, education, training and workforce development, business retention and expansion, business attraction, tourism sector, downtown economic development, governance of the Economic Development & Tourism Department, private sector champions and the economic investment action case, partnering and acting regionally and arts and culture.
- The strategy is available for download from the City of Brantford website at [www.brantford.ca](http://www.brantford.ca)

**Brockville**

- The **Leeds and Grenville Small Business Enterprise Centre** offers information and advice to anyone starting or managing a business. It is a one-stop source of information, with access to the Internet and resource materials. You will also get personal advice on preparing a business plan, financing and managing your business. Working in partnership with the local **Community Futures Development Corporations** provides expertise and start-up capital. Economic Development programming includes: investment attraction initiatives, outbound and inbound promotional missions/trade shows, Aftercare Programming including corporate call programs/BR&E, residential relocation programs, community register, local and regional partnerships, public relations and community communications and image building, newsletters/media releases, website development, data base management, industrial park management, advocacy, festival coordination, tourism investment and Investment attraction, waterfront development, anchor attraction development, Investment/Market Readiness Initiatives, Award Recognitions Program, Direct Marketing, Infrastructure Assessment and Strategy, Professional training, Ambassador Program/Speaking Engagements, Economic Impact Analysis, Advisory Board Participation and Facilitation, Branding, Performance Measurement and Tracking, Sector development, Special Projects, Print Advertising, Gateway Signage

***Business Retention & Expansion Programs***

**Burlington**

- The **Burlington Economic Development Corporation (BEDC)** is a public/private partnership providing economic development services for Burlington. They provide an aggressive company calling program to assist business retention and growth. Computerized call tracking allows for more sophisticated levels of programs and recording and analyzing data. It has proven to be a powerful planning tool for service delivery in the municipality. Burlington has a “Jobs Burlington Campaign” which includes a website for high tech businesses to link to labour and workforce development. Tourism Burlington operates active programs to support tourism and has a destination marketing fund in operation with local hoteliers.

**Caledon**

- In addition to offering **site selection, business research** and **development process facilitation** services:
- The Town conducts a **Corporate Visit Program**.
- A **Mayor’s Business Breakfast** is held semiannually to offer the local business community networking opportunities and to hear from a keynote speaker.
- Published quarterly, the Economic Development & Communications Department **Newsletter** highlights local economic development news and activities.
- The **Caledon Small Enterprise Business Centre** provides free consultations, business plan reviews, financing and mentoring services, free access to accountants, lawyers and other professionals, business registration, workshops and seminars to new and growing businesses.
- The Town of Caledon has successful, dedicated **partnerships** with established organizations, including the Caledon Chamber of Commerce, The Hills of Headwaters Tourism Association, Peel Federation of Agriculture, Greater Toronto Marketing Alliance and the Excellence in Manufacturing Consortium.
- **Development Charge Exemptions** for a country inn, bed and breakfast establishment, a building or structure used for the purpose of agricultural tourism, a farm based home industry, a farm cidery, a farm winery, a non-residential agricultural building or structure or a secondary use farm building or structure.
- Enabling developers to create more sustainable projects in our community is the natural course of business. The Town of Caledon’s **Green Development Program** provides development charge discounts for new green commercial and industrial buildings.
- As a business to business tool, the Caledon Business Directory CD lists more than 1,700 Caledon-based businesses and contains contact information, company descriptions, website links, and a mapping function. The CD also provides data that enables the Town to track and monitor the local economic and employment base; essential information for planning Caledon’s future.
- As a community health initiative, the Town of Caledon has implemented a **Physician Recruitment Program** aimed at attracting and retaining family physicians.

***Business Retention & Expansion Programs***

**Cambridge**

- The City supports existing businesses with their expansion by having regular contact with the business community through networking and a visitation program. The City also provides information and resource material through the Business Enterprise Centre.
- **Business Development Services** – acting as the champion and spokesperson for local business, gathering community intelligence and supporting business’ special issues, enhancing the existing business infrastructure.
- **Entrepreneurial Services** provide start up support and on-line business registration to new entrepreneurs in cooperation with the Ministry of Economic Development and Trade.
- **Economic Development Services** promotes Chatham-Kent to the world, communicating with senior national and international business leaders and provincial and federal government decision-makers to identify Chatham-Kent as a location for new investment, maintaining an inventory of land and buildings available for development and assisting with site selection activities.
- The **Agricultural Services** area of the Economic Development Services works at promoting and developing agri-business opportunities. Working with the University of Guelph/Ridgetown College to provide business support services through the Agricultural Business Centre.
- **Tourism Development Services** – providing support to the local tourism sector through tourism destination marketing, developing partnerships with local tourism operations and attractions, operating seasonal visitor information services.

**Chatham-Kent**

- **Business Development Services** – acting as the champion and spokesperson for local business, gathering community intelligence and supporting business’ special issues, enhancing the existing business infrastructure.
- **Entrepreneurial Services** provide start up support and on-line business registration to new entrepreneurs in cooperation with the Ministry of Economic Development and Trade.
- **Economic Development Services** promotes Chatham-Kent to the world, communicating with senior national and international business leaders and provincial and federal government decision-makers to identify Chatham-Kent as a location for new investment, maintaining an inventory of land and buildings available for development and assisting with site selection activities.
- The **Agricultural Services** area of the Economic Development Services works at promoting and developing agri-business opportunities. Working with the University of Guelph/Ridgetown College to provide business support services through the Agricultural Business Centre.
- **Tourism Development Services** – providing support to the local tourism sector through tourism destination marketing, developing partnerships with local tourism operations and attractions, operating seasonal visitor information services.

## ***Business Retention & Expansion Programs***

### **Clarington**

The **Business Retention and Expansion** (BR&E) program includes two essential elements:

- First, the **Visitation Program** surveys a large sample of our local companies to determine the needs, concerns and opportunities of existing local companies in order that action could be taken to respond to the companies' needs or development opportunities.
- Secondly, an ongoing **BR&E Implementation Program** sets out to implement the actions to help businesses become more competitive. The implementation of recommendations to proactively improve the local business climate will be the responsibility of the BR&E for the Municipality of Clarington in partnership with the Clarington Board of Trade, other organizations and members from the business community.
- In partnership with the Board of Trade, the municipality is working on a “**shop local**” program.
- The Municipality has a contract with the Clarington Board of Trade for the purpose of providing **Economic Development and Physician Recruitment** services.

### **Cobourg**

- Once a year over 1,000 businesses are telephoned to update information and discuss any concerns. Manufacturers are contacted twice annually. Information and/or assistance are provided as well as appointments for personal visits by Town staff. **Team Cobourg** representatives, regularly visit industries that wish to expand or reorganize their operations.
- An **Opportunity Analysis Program** promotes a public forum for business to express views on present and future development. Entrepreneurial services are provided for start up and existing businesses through the Business Advisory Centre – Northumberland. This includes seminars and performance monitoring as well as a business reference library.
- **Marketing programs** such as the award winning “shop local campaign” are implemented jointly by the Town of Cobourg, Chamber of Commerce, local media and retailers from all nodes. Another example is the Town's **Tourism Partnership** with wellness practitioners and accommodation businesses that mutually promote each other as Ontario's Feel Good Town.
- The Town has partnered with the Life Long Learning Centre regarding **skill development in Construction Trades** including job placement. The Business Advisory Centre works in 6 Secondary schools promoting Business Plan Competitions and student summer businesses as future entrepreneurs. The Town works with area Chambers and EDO's hosting manufacturing seminars.

***Business Retention & Expansion Programs***

**East Gwillimbury**

- The Town developed a **Business Retention and Expansion Program (BR&E)** in partnership with the Ministry of Agriculture, Food and Rural Affairs, South Lake Community Futures Development Corporation and the East Gwillimbury Chamber of Commerce. The BR&E program voices the needs of local businesses and identifies specific initiatives and areas of focus that the Town should pursue to best support local businesses.
- The Town's **Business Development Advisory Committee (BDC)** meets on a monthly basis to provide the Town with input and advice on current and future business related projects (i.e. East Gwillimbury's Farmers' Market).
- The **York Small Business Enterprise Centre (YSBEC)** provides business support to small businesses. YSBEC's support includes free consultation, single point of contact for business questions, wide range of business information, offers affordable seminars and workshops that provide useful information and tools for operating a business, networking opportunities, referrals to business programs, financial providers, professional services and associations, and youth initiatives such as Summer Company and Business plan Competition. The Town assists YSBEC by hosting some of their workshops and seminars.
- **Business Development related Partnerships:** The Town partners with the Region of York, the Northern Six Municipalities of York Region, the East Gwillimbury Chamber of Commerce and York Small Business Enterprise Centre on many different business and economic development related initiatives.
- The **Physician Recruitment and Retention Program** meets on a monthly basis and works to attract and retain new physicians, medical clinics and facilities to the Town. The Committee advises Council on strategy, policy and procedures to help achieve Council's goals related to the health and well-being of residents.

**Fort Erie**

- Company Visitation Program.

**Georgina**

- The Council of the Town of Georgina recently endorsed an Economic Strategy and Mission Statement and in 2008 established an **Economic Development Division**. The Division has been working to assist with the promotion of local businesses and has partnered with a number of local organizations to leverage additional funds from South Lake Community Futures for a number of initiatives.
- The Town is also in the final stages of completing a Business Retention and Expansion project which will help staff better understand some of the barriers of conducting business in Georgina and the potential opportunities for growth.

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***Business Retention & Expansion Programs***

**Greater Sudbury**

- **Regional Business Centre** operating from the office of Sudbury Development Corporation, the Regional Business Centre is an independent multi-sector partnership, which includes banking, educational, municipal, and private involvement that provides public access to all of the resources required for business start-ups, growth or expansion through one location. Workshops and seminars are provided. The City operates trades shows and conducts trade missions. In addition, businesses are visited on a regular basis through a visitation program.
- Physician Recruitment

**Grimsby**

- The Town conducts a **Business Visitation Program** that is intended to maintain contact with local businesses, as well as host business breakfasts on a semi-regular basis to provide the opportunity for the local Chamber of Commerce in this regard.

**Guelph**

- **Investment Attraction Program** – marketing program to promote Guelph as a premier investment and business location – includes attraction of new external business and retention of existing business.
- **Business Retention Program:** Informal program which includes selected calls on local business and networking through participation on various organizations, boards and committees.
- **Tourism/Film Marketing Program:** Tourism and Film marketing programs promote Guelph as a premier tourism and film destination.
- **Economic Development & Tourism Strategy:** Prosperity 2020: 10 year (2010-2020) Economic Development & Tourism Strategy completed and implementation underway.
- **Employment Lands:** Employment Land Strategy for the City recently completed – includes the identification of the former Ontario correctional services lands in Guelph as a new knowledge based employment area known as the Guelph Innovation District.
- **Agri-Innovation Cluster** – Strategic Plan for the Guelph Agri-Innovation Cluster recently completed and implementation underway.



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***Business Retention & Expansion Programs***

**Halton**

- The Regional Municipality of Halton is comprised of the Local Municipalities of Burlington, Halton Hills, Milton and Halton Hills.
- Halton Region's Business Development Division offers one-window access to government programs and services, information on Halton's business environment and services to help establish, expand or consolidate a business within Halton's borders.
- Information on Halton's economy and business environment, including economic, labour and demographic statistics
- Export and import resources
- Site selection resources and assistance
- Access to market research, financing sources and training programs
- Provides a full service Business Enterprise Centre with Small Business and Business Start-Up assistance, including resources, one-on-one consultations, workshops and seminars
- Networks in the field of real estate, industry, government, business associations and community groups
- Support for all business sectors including Tourism and Agriculture
- Publications and reports

**Halton Hills**

- Halton Hills has business growth areas along Highway 401 and in the Towns of Georgetown and Acton. They provide a proactive company calling program. New industrial areas are being developed along Highway 401. Also provided for the agricultural sector, tourism support and an active "shop local" small business support program.

**Hamilton**

- The City conducts a **Corporate Visitation Program**. In addition, the City participates in trade fairs in Canada and the US and takes local companies at no charge for their booth space.
- The **Hamilton Small Business Enterprise Centre** had more than 35,000 general business inquiries in 2007. The Centre offers an array of services including guidance and professional advice on starting, running and expanding the business. It has an extensive resource library, monthly newsletter, professional consultants, training, networking, youth programming, community outreach to both new and existing small and medium businesses.

## ***Business Retention & Expansion Programs***

### **Kawartha Lakes**

- The **Kawartha Lakes Small Business Enterprise Centre (KLSBEC)** – one-stop source of business information for anyone thinking of starting or growing their small business. The KLSBEC offers a variety of services and resources to help individuals start, market and manage their business. Services include: start-up information, one-on-one confidential consultations, seminars, and business resource library and youth programs.
- The **Business Development Services'** mandate is to promote the City as a great location for business and industry and strengthen our local economy and business infrastructure. Gathering community intelligence, maintaining an inventory of land and buildings available for development, and assisting with site selection activities are all an important part of supporting local business retention and expansion. The City's "environment first" principle has been demonstrated through Council's recent approval of the Green Hub Community Improvement Plan to encourage industry investment with a focus on clean or green technologies and services.
- The **Agricultural Development Officer** provides direct assistance to agriculture and agri-food businesses looking to take advantage of the opportunities available within Kawartha Lakes. Some of the services include: resources, value-added programs, workshops, assistance in re-locating or investing, expanding or diversifying agriculture business.
- The **Tourism Office** provides services to business seeking to increase visitation and spending through product development and creative marketing and promotion. Services include: liaison with government and tourism partners, the development of operating plans, objectives and strategies to optimize tourism industry growth, strategic marketing, funding sources, research and information. The promotional publications include the "Kawartha seasons" Guide and the "Kawartha Lakes Map Events Outdoor Guide".
- The **Kawartha Lakes Community Health Care Initiative** is a non-profit corporation dedicated to facilitate the recruitment of new general practitioners and the retention of existing ones via incentive programs and community-based initiatives.

### **Kingston**

- **Kingston Economic Development Corporation's (KEDCO)** acts as a liaison between government and business, between compatible businesses, and as a conduit for the access of key resources. Business attraction and retention activities include providing site selection data, information on government programs, general advice and assistance, and support for labour force issues. The KEDCO Entrepreneurship Centre provides small business and entrepreneurship support through consultations, networking opportunities, workshops and resources.
- In supporting the tourism and travel industry in Kingston, Tourism Kingston (a division of KEDCO) is the region's destination marketing organization (DMO) which manages the visitor services, leisure, conference and travel trade, and sport and entertainment tourism initiatives.

***Business Retention & Expansion Programs***

**Kingsville**

- The objectives of the Kingsville Economic Development Committee are the promotion and marketing of the Town of Kingsville through active participation with the action plan including marketing initiatives, attendance at tourism trade shows, advertising annual tourism promotion materials, in partnership with our tourism and commerce stakeholders.

**Kitchener**

- The City has a **Corporate Calling Program**. This program is used to help identify the City's strengths for future marketing efforts. The City is reviewing clustering opportunities of public and private companies. The City is also investigating strategic alliances to develop business relationships in the private sector.
- The City has a **Business Enterprise Centre**. The services provided include business plan review, market research, workshops and seminars, free computer use, free internet use, printing services, one-on-one business consultations, government information. The City, Provincial government and private sector sponsors provide funding for the Centre.

**Lambton Shores**

- Economic Development, especially Industrial/Commercial land is promoted by the Sarnia-Lambton Economic Partnership on behalf of Lambton Shores

**Leamington**

- The **Leamington Economic Development Department's** services to business include: customized information services, market information, networking/contact, and small business consulting.
- **The Economic Development Office** works closely with the Leamington District Chamber of Commerce to deliver tourism services. Workshops and networking opportunities are also regularly offered. The Office provides information and referral to the Small Business Enterprise Centre which is operated by the Windsor-Essex County Development Commission with a local office in Kingsville. The office provides start-up information, consulting, seminars and training, mentoring and networking.
- **The Essex Community Futures Development Corporation** is available to provide small business assistance and is a source of potential funding. Regional economic development services are available through the Windsor-Essex County Development Commission.
- Workforce development programs are readily available through the Leamington offices of the Ministry of Colleges and Universities, Ontario Works, and Youth Employment services. These programs offer training assistance, wage subsidies and support.

***Business Retention & Expansion Programs***

**London**

- **London Economic Development Corporation (LEDC)** is a partnership between the City and the private sector. Their goal is to facilitate the process of attracting and retaining investment to the City. The main sectors of focus for the LEDC are manufacturing, life sciences, information technology and other forms of technology.
- Business retention activities include providing site selection data, information on government programs, providing advice and assistance, acting as a liaison with the municipal government.
- The LEDC also partners with a host of local service providers to assist companies with financial, regulatory, taxation and legal issues.
- Development Charge Exemptions

**Markham**

- **Innovation Synergy Centre in Markham (ISCM)** is a business advisory “hub” designed to accelerate the development of thriving enterprises with 10 to 50 employees. It is not an incubator but will partner with qualified companies to support their development into larger, more prosperous organizations.
- Since 1997, the Town has been marketing itself through a comprehensive economic development strategy as **Canada’s High-Tech Capital**. Markham has attracted the largest per-capita concentration of high-tech companies in Canada.

**Middlesex Centre**

- Business Newsletter, Visitation Program, Small Business Help Centre

**Milton**

- Milton was the fastest growing community in Ontario in the 2008 Census. New employment areas are expanding rapidly. The City operates a proactive visitation and company calling program. The **Milton Economic Development Advisory Committee (MEDAC)** was established in order to obtain strategic advice from the business community comprised of 16 members from a broad spectrum of industries including manufacturing, financial institutions, real estate, small businesses and the Chamber of Commerce.
- The Economic Development Office works closely with the development community and the major landowners in the 401 Industrial Park to ensure that economic development prospects are serviced.

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***Business Retention & Expansion Programs***

**Mississauga**

- **Business Call Program** - The City hosts a proactive corporate call program in key industry sectors. Elected officials and senior staff from the City visit major new companies to the City each year to develop a rapport with the business community, determine the level of satisfaction with City services and address issues.
- **Mississauga Business Enterprise Centre (MBEC)** – assists entrepreneurs to start-up businesses and existing small businesses to grow and expand.
- **Facilitation Services** – site location assistance; industry and business networks; business and government contacts.
- In addition, the City supplies partnership options and offers seminars for small and medium sized companies.

**Muskoka**

- **Muskoka Enterprise Centre** servicing all of Muskoka; it is funded from municipal contributions and grant from Province

**Niagara Falls**

- The City operates a proactive **Visitation Program**.

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***Business Retention & Expansion Programs***

**North Bay**

- The City's Economic Development Department provides turn key services to prospective investors including site searches, land sales, labour market analysis, public funding applications assistance, financial structuring and related services.
- North Bay's Business Retention & Expansion program was implemented for the first time in 2005 as a communication tool between the Mayor's Office of Economic Development in partnership with the North Bay & District Chamber of Commerce and the local business community. Phase one, now complete, was designed to gather empirical data from a wide cross section of firms in a variety of sectors through a confidential survey process. Results have provided the community with a better understanding of the benefits and challenges to doing business in North Bay as well as enabled firms and the City to capitalize on several value added and business expansion opportunities. Phase two, the ongoing company visitation program is now in place and continues to provide valuable feedback and facilitates issue resolution.
- **The Business Centre** - Nipissing Parry Sound, a partnership between the City, the Province of Ontario and various community stakeholders assists in the start-up and expansion of new and existing businesses. The Centre provides support through the first five years of operation, by offering business consulting services and information concerning market research, business plans and financing
- Incentive and grant initiatives specific to Northern Ontario such as the Northern Ontario Young Entrepreneurs, Emerging Technology, Infrastructure and Community Development programs offered through the Northern Ontario Heritage Fund and those available through FedNor and their Community Futures Development Corporations assist with the expansion of existing companies and the attraction of new investment to the region.

**Oakville**

- The Oakville Economic Development Department provides a proactive company visitation program to assist businesses and ensure that they are satisfied with Oakville. In addition the Department provides site information, economic data and acts as the lead advisor to the Oakville Council, Chamber of Commerce and developers on expansion opportunities/constraints.

**Orangeville**

- The Town operates a **Small Business Enterprise Centre** for business start-ups. The Orangeville & Area Small Business enterprise Centre (SBEC) provides guidance for start-up and existing companies.

***Business Retention & Expansion Programs*****Oshawa**

- Business retention is part of the City's **Economic Development Strategy**. Oshawa has a business retention and expansion/Corporate calling program which is designed to provide excellent customer service to existing businesses by opening lines of communication, creating loyalty and assisting Oshawa firms with business opportunities and addressing their issues and business concerns.
- **Business Advisory and Enterprise Centre** run through the region of Durham - on behalf of the City of Oshawa.
- **Site selection services** to allow for quick response to inquiries, maintain inventory of available lands and buildings and other critical data for site selection decisions.
- **Advocacy** – provide coordinating role to review and streamline approvals and provide connections with regional, provincial and federal organizations and agencies.
- **Newsletter** – publish a quarterly newsletter featuring local business expansions, openings, information which is mailed to over 6,000 businesses, federal and provincial departments, site selectors
- **Outreach** – organize quarterly information meetings on topics of interest to business community (i.e. automotive outlook, economic outlook, etc.)

### ***Business Retention & Expansion Programs***

#### **Ottawa**

- The **Entrepreneurship Centre** is an initiative of the Ottawa Centre for Research and Innovation (ORCI); dedicated to helping Ottawa entrepreneurs make educated decisions about starting and growing their businesses. The centre aims to promote Ottawa's economy, through the development of products and services that encourage entrepreneurship and support business growth. The City of Ottawa, the Ontario Ministry Enterprise and Innovation, the Royal Bank, Nelligan O'Brien and numerous other business partners fund the Centre. The Centre provides links to other business organizations, seminars and entrepreneurial events, online training and many other tools and resources to assist budding entrepreneurs.
- **BizPal** – an initiative that has been developed with a lead group of government partners to provide businesses with a way to identify the entire permit and license requirements at one time.
- The **Ottawa Centre for Research and Innovation (OCRI)** is a not-for-profit organization supported by over 600 members. OCRI builds on the strengths of the region to advance research and development, lifelong learning, professional development and community infrastructure.
- **Ottawa Global Marketing**, a division of OCRI works with the private sector and all three levels of government to attract investment, people, and companies to the region. It is a lead organization in the branding and marketing of Ottawa internationally.
- The **Ottawa Capital Network (OCN)** assists in creating efficiencies in the capital market through programs aimed at educating the entrepreneurial community, creating linkages among the investment community and providing knowledge and support to the business community.
- **2007 Ottawa Small Business Forum** – a unique learning and networking opportunity that focuses on supporting the success and growth of Ottawa's small and medium size businesses. The Forum strives to provide entrepreneurs in growth mode with access to relevant and reliable information.
- **Ottawa.com web site:** - developed to position itself as the "official" source of information on Ottawa, which will be achieved through prominent positioning of the site on major search engines. Ottawa.com provides a strong, focused and strategic web presence to enable an external audience to gather information on investment, employment, tourism and other opportunities in Ottawa.



### ***Business Retention & Expansion Programs***

#### **Peterborough**

- Operated through the Greater Peterborough Area Economic Development Corporation (GPAEDC). The GPAEDC is governed as a public/private non-profit partnership corporation. The following programs are used:
  - -Proactive business retention and expansion program, including business visitation programs, government funding programs, and acting as a government liaison
  - -Maintain economic data, statistics and information
  - -Develop partnerships to promote, support and sustain growth
  - -Mediate conflicts and advocate for business concerns
  - -Market Peterborough to prospective businesses
- The **Business Advisory Centre** has consultants to advise both prospective and established business owners on key aspects of start-up and maintaining successful businesses. The Centre provides information on government programs, library, trade show directory, internet access, personalized business consultations and seminars.
- Peterborough also has a **Business Advisory Centre** (Phase 2), which focuses on businesses that are 3-5 years old. Issues such as capital expansions, accounts receivable and other financial matters are typically addressed.
- The City has a **Physician Recruitment Program**, which is funded by the Federal Government. There is full-time staff dedicated to the program. A program in the community has been established to offer incentives to attract new physicians to the community.
- **Skilled Labour Recruitment Program**, which is funded by the province to attract new manufacturing companies to the community and help retain a skilled labour force in existing companies.
- The City of Peterborough also has a comprehensive **Affordable Housing Program** which provides incentives to developers including the waiving of DC's, Planning Fees and Building Permit Fees.

***Business Retention & Expansion Programs***

**Pickering**

- **Corporate Calling Program**, connecting our office with:
  - Local businesses of all sizes and sectors as a means of engaging them in our local economic growth and providing an avenue for them to voice concerns and share successes
  - Government agencies and institutional and community groups that impact our local economy
  - External businesses and partners, representing the voice of both Pickering and Regional business interests
- The Economic Development Office partners with local, regional and provincial groups as a means to enhancing and protecting the interests of our local businesses. Partners include the Ajax-Pickering Board of Trade (APBOT), The Greater Toronto marketing Alliance (GTMA), Durham Strategic Energy Alliance (DSEA), The Region of Durham Economic Development Office, the Durham Region Local Training Board, The Business Advisory Centre Durham (BACD) and more.
- **Publications** - Publish an Available Land & Space Directory, View on Business Newsletter, Economic & Community Profile, Business Start-Up Directory and Business Directory listing over 2400 local businesses by size and sector.
- The City also maintains a business website providing statistics, news, economic development program details. Film permit access, land and space inventories with aerial mapping, development news and images, links to all manner of local and regional business interests and much more.
- **Seminars and Business Start-Up Consultations** are also offered to anyone interested in business matters.

**Port Colborne**

- **Corporate Visitation Program.** The Economic Development Office assists firms in developing new export markets and expanding existing companies.

**Prince Edward County**

- Positioned itself as Canada's **First Creative Rural Economy** – an investment attraction program situated on [www.buildanewlife.ca](http://www.buildanewlife.ca)

***Business Retention & Expansion Programs***

**Richmond Hill**

- Corporate Calling Program. This program responds to leads from within the local business community itself and through information obtained from professional affiliations and sources in a concerted effort to call on businesses of varying size and different stages of development.
- Small Business Coordinator - seminars, queries, etc.
- The Office of Economic Development (OED) will assist local industries to increase their international presence and competitiveness, penetrate new markets, develop new products and realize new business development. In order to ensure opportunities are realized, the Richmond Hill Office of Economic Development is facilitating strategic alliances to promote increased opportunities for Richmond Hill companies, which would result in diversification, expansion, and job creation.
- Film and Conference Attraction

**Sault Ste. Marie**

- **Sault Ste. Marie Economic Development Corporation** offers programs, services and government program facilitation for small to large business, industrial marketing, international relations and development, tourism promotion and development.
- **Community Quality Initiative** supports community quality improvements, professional development, training and best practices for public and private members.
- **Safe Community Initiative** public and private member driven advocating workplace and community safety initiatives.

**St. Catharines**

- Corporate Visitation Program
- Physician Recruitment
- Domestic and International Marketing
- Event Planning
- Business Recruitment and Site Selection
- Small Business Development
- Industry Seminars & Workshops

### ***Business Retention & Expansion Programs***

#### **St. Thomas**

- The St. Thomas E.D.C is active in encouraging and supporting business development through methods such as corporate visitation, the provision of aid with expansion planning, domestic and international marketing, business recruitment and site location.
- The St. Thomas E.D.C. has formed an association with Aylmer, Ingersoll, St. Marys, Stratford, Tillsonburg and Woodstock called the Southwestern Ontario Marketing Alliance (SOMA). SOMA aggressively markets the region internationally to potential investors and actively supports business interests.
- There are no Industrial Development Charges in the City of St. Thomas

#### **Thunder Bay**

- The **Thunder Bay Community Economic Development Commission (CEDC)** promotes business development, retention and expansion, entrepreneurial support, opportunity promotion and collection and assessment of key business data.
- The **Thunder Bay & District Entrepreneur Centre** located within CEDC's administration office provides seminars, workshops and free and confidential business counselling services for new and existing small businesses.

#### **Tillsonburg**

- Economic Development Advisory Committee - offer input and guidance on the needs of business and industry, ensuring information on development opportunities and industrial land are available and up-to-date. They assist in the preparation of promotional materials, ensure the website is current, and provide guidance on investment attraction initiatives.
- Corporate Visitation
- Physician Recruitment

### ***Business Retention & Expansion Programs***

#### **Timmins**

- Services include site selection, exporting information, community statistics and demographics and assistance on government assistance programs
- The **Business Enterprise Centre (BEC)** provides a full range of business support (training, business plan development, advice, referrals, a business library, provincial registration of businesses, etc).
- The City has formed a Community Development Committee which is comprised of a team of senior staff who meet weekly to deal with matters relating to land acquisitions/purchases, development proposals, special projects and are available to meet face-to-face with residents and business people to discuss issues and proposals relating to community development.
- **Timmins and Area Business Self-Help Office** offers a walk-in resource library of business information with a knowledgeable Business Consultant.
- Council has eliminated development charges in the City for all classes of development.
- The TEDC provides a full range of programs and services to support existing business and to attract new business to the City.

#### **Toronto**

- Economic Development assists small business, stimulating entrepreneurial development, and revitalizing commercial and industrial employment areas.
- Economic Development manages **Enterprise Toronto** [www.enterprisetoronto.com](http://www.enterprisetoronto.com), a public-private alliance assisting entrepreneurs and small business. Its four business centres provide one-on-one assistance to those starting or growing an early stage business.
- Toronto cost-shares capital improvement in designated retail business districts and traditional employment areas.
- Toronto's Economic Development team provides specialized business knowledge and information on Toronto's [key industry clusters](#) including:
  - information technology and digital media;
  - biotechnology and pharmaceuticals;
  - tourism;
  - financial and business services;
  - call centres;
  - fashion and apparel; and
  - food, beverage and packaging.

***Business Retention & Expansion Programs***

**Vaughan**

- Corporate Calling Program
- Partnerships and International Partnerships
- Business Link Newsletter, complimentary to all Vaughan businesses
- Online Business Directory, complimentary basic listing
- Vaughan Corporate Centre
- Vaughan Business Enterprise Centre
- Ambassador Program

**Waterloo (Region)**

- The Region coordinates an annual survey of all businesses in the community. This is done in conjunction with the lower tiers.

**Welland**

- Site Location
- Business Facilitation
- Venture Niagara
- Club 2000

**Whitby**

- Entrepreneurship & Small Business Support Program, Whitby Business Resource Centre, Partnership in the Business Advisory Centre Durham – Starting a new business guide
- Invest Whitby Support Program whose initiatives include: Government Funding Programs Tracking System
- Business Growth and Expansion Support Program
- Site Selection & Relocation Support Program
- Tourism Whitby Support Program
- Film Whitby Support Program

***Business Retention & Expansion Programs***

**Whitchurch-Stouffville**

- The Town began the BR&E **Visitation Process** in January 2007 and has since, completed 97 individual business interviews. The project has focused on retaining and growing existing businesses and downtown revitalization. The project was conducted in partnership with the Province of Ontario, Region of York, Whitchurch-Stouffville Chamber of Commerce and the Stouffville Business Improvement Area.
- **Rural Development Consultations** – These are used to identify appropriate and realistic ways in which rural areas can participate in the Town’s overall economic growth – for example, fostering ecotourism, entrepreneurship and agribusiness.
- General promotion for both business and tourism attraction. Continuous data collection and revisions to facilitate investment decisions in favour of Whitchurch-Stouffville.

**Windsor**

**Windsor Essex Economic Development Corporation’s (WEEDC) purpose:**

- To attract new business, capital investment and other assessment and employment-creating enterprises
- To aid in the strengthening, diversification and growth of existing business
- To maintain an attractive business and economic environment through constant contact with the appropriate government agencies and community groups
- To promote the Region as a desirable location

WEEDC provides the following services

- Regional Economic Data
- Site Selection Property Search
- Assisting Windsor-Essex Region Companies to Expand Locally and Internationally
- Development Charges Exemptions
- There are no Industrial Development Charges in the City of Windsor

**Woodstock**

- **Woodstock Small Business Enterprise Centre**
- **Corporate Visitation Program**
- **On Line Industrial Directory**
- **Investment Marketing Program**
- **Site Location Services**

***Downtown/Area Specific Programs***

The following programs have been developed to address specific areas of improvements within municipalities. Some of the programs are available for all property types, while others target specific forms of redevelopment. The programs may be in the form of a loan, a grant, waiving of fees, tax rebates and tax forgiveness.

<b>Municipality</b>	<b>Type of Program</b>	<b>Downtown/Area Specific Programs</b>
<b>Ajax</b>	Municipal Property Acquisition, Investment and Partnership	Rehabilitation of existing Town property, acquisition of property and public/private partnerships for rehabilitation of public or private lands
	Rehabilitation Tax Grants (not currently active)	Where rehabilitation/improvements result in an increase in assessed value, an annual grant equal to 80% of the increase in the Town's taxes is provided for 10 years.
	Grant	Reimbursement of 80% to 100% of development and building permit fees
	DC Exemptions/Reductions	Full exemption or reduction (50% to 75%) to encourage higher density and more intensive residential and mixed use developments
	Parkland Dedication Reduction	Provides relief in form of reduced parkland dedication requirements for medium and high density residential development
	Exemption from Parking Requirements	Relief in the form of a reduction in the number of parking spaces required
<b>Barrie</b>	Loans  Grants  DC Exemptions  Tax Incremental Financing	The City of Barrie has implemented incentive programs in the City centre Planning Area to encourage development and redevelopment in the Downtown and Allandale communities. The historic downtown core and former Village of Allandale together form two focal points at either end of Kempenfelt Bay. The long term vision is to see the entire City centre area grow and offer more opportunities for business, residents and lifestyle/culture. The Downtown Community Improvement Plan and the Allandale Community Improvement Plan complement each other and offer a range of programs in the form of loans, grants and tax incremental financing. A development charge exemption is also in place in certain areas within the Downtown Community Improvement Plan and the Allandale Community Improvement Plan.
	Financial Incentives – reduction in building permit fees, planning fees and Tax Incremental Financing	Georgian College Neighbourhood Strategy and Community Improvement Plan – applies to an area located within a reasonable walking distance of the College and the strategy consists of 4 key elements: Safety and Enforcement Communication and Information Sharing Land Use Financial Incentives



***Downtown/Area Specific Programs***

Municipality	Type of Program	Downtown/Area Specific Programs
<b>Brampton</b>	Downtown Development Corporation	<p>The Brampton Downtown Development Corporation (BDDC): a financially sustainable funded, semi-autonomous organization that has evolved from the existing Brampton Downtown Business Association (BDBA), and will have expanded powers pursuant to existing municipal legislation, namely: Community Development Corporation, BIA, Municipal Business Corporations legislation.</p> <p>The Brampton Downtown Development Corporation is the first Development Corporation of this kind in the Province of Ontario. After a 5-year process, the regulation was finally passed through Provincial Cabinet in April 2005. It is a new development tool that will have the capacity to undertake considerably more than the existing BIA is able to currently undertake as a Part III Corporation. This includes undertaking a program of grant making, and other promotion, improvement, development and redevelopment programs.</p> <p>Downtown and Queen Street Corridor CIP and Incentive Program DC Discounts on targeted non-retail ICI Cash in Lieu of Parking Waiver in the Downtown</p>
<b>Brantford</b>	Grant  Building Permit Fees  DC Exemptions	<p>The City provides a <b>Performance Grant Program</b> to assist businesses and property owners within the Downtown Community Improvement Project Area in the implementation of sound business plans that will generate increased economic activity in the Downtown. The grant is to assist with the financing of costs associated with the rehabilitation of lands and buildings relating to the implementation of such business plans.</p> <p>The City has reduced building permit fees to encourage construction activity in the Downtown Community Improvement Project Area.</p> <p>No development charges in Downtown BIA area.</p>



***Downtown/Area Specific Programs***

<b>Municipality</b>	<b>Type of Program</b>	<b>Downtown/Area Specific Programs</b>
<b>Caledon (continued)</b>	Grant	<p>In addition to identifying a Municipal Leadership Strategy which includes:</p> <ul style="list-style-type: none"> <li>• Marketing Strategy</li> <li>• Municipal By-law Enforcement/Review</li> <li>• Open Space, Pedestrian and Cycling Network Linkage Program</li> <li>• Streetscape Improvements</li> <li>• Roadway, Crossing and Intersection Improvements</li> <li>• Transit Oriented Development Strategy</li> <li>• Town Parking Study Update and Intensification Study</li> <li>• Municipal Acquisition of Land for Road Reconfiguration and open Spaces</li> </ul> <p>Caledon Council allocated \$100,000, as approved in the 2009 budget for the following eight Financial Incentive Programs:</p> <ul style="list-style-type: none"> <li>• Tax Increment Equivalent Grant Program – deferring increases in taxation associated with reassessment (for large scale redevelopment and rehabilitation)</li> <li>• Development Charge Grant Program</li> <li>• Application and Permit Fee Grant Program</li> <li>• Building and Façade Improvement grant Program</li> <li>• Mixed-Use Building Construction/Conversion Grant Program</li> <li>• Energy Efficiency Retrofit grant Program</li> <li>• Landscape Improvement grant Program</li> <li>• Environmental Study Grant Program</li> </ul> <p>Monitored and amended as necessary, it is anticipated that the CIP will be implemented over a 10-year period. Implementation of the Plan will promote beautification and prosperity, improve form and function and enhance environmental features in the Bolton Community Improvement project Area.</p>

***Downtown/Area Specific Programs***

Municipality	Type of Program	Downtown/Area Specific Programs
Cambridge	<p>Interest Free Loan</p> <p>With grant Option</p> <p>Grants</p> <p>Tax Rebate</p> <p>No Fee</p> <p>No Fee</p>	<p><b>Building Revitalization Program</b> - The City offers interest-free and partially forgivable loans (on a matching-share basis) for property improvements that focus on improving the street appearance of buildings and encourage structural and weather/waterproofing repairs. The City will lend up to \$20,000 per building, with partial loan forgiveness of up to 35% available. (A maximum of \$60,000 per property owner is available).</p> <p>Instead of entering into a loan arrangement with the City, the program can also be arranged so that the partially forgivable portion can be given as a grant.</p> <p><b>Design Guide Program</b> - This program offers grants for owners to retain professional assistance in designing property improvements. The City offers a \$750 grant for design assistance in the downtown core.</p> <p><b>Realty Tax Rebate Program</b>— a three year program that provides a rebate of a percentage of the City's portion of the increase in City property taxes as a result of building improvements and/or new development. All properties in the core are eligible where the property improvements result in an increase in the City property taxes.</p> <p><b>Development Application Fee Waiver</b>—no fees for applications under the Planning Act (Site Plan, Zone Change, Official Plan Amendment, Subdivision) for new residential development in the downtown core</p> <p><b>Building Permit and Sign Permit Fee Exemption</b>—all properties in the core areas do not pay a fee for obtaining a building permit or permits for signs</p>
Chatham-Kent	Grants/Loans	<p><b>Revitalization Programs – Façade Improvements, Residential Conversion &amp; Rehabilitation, Cafes, Patios, Display Areas and Court Yards.</b> Various grants and loans with differing limits depending on the type of construction and the location for up to 50% of construction costs.</p> <p><b>Rebate Programs – Planning &amp; Building Fee Rebate</b> and <b>Development Charge Rebate</b> – rebate of 100% of application fee following successful completion of approved work</p> <p><b>Parkland Dedication Exemption</b> and <b>Parking Standard Exemption</b> – rebate of 100% of cash equivalent paid by the owner following successful completion of the approved work</p>

***Downtown/Area Specific Programs***

<b>Municipality</b>	<b>Type of Program</b>	<b>Downtown/Area Specific Programs</b>
<b>Chatham-Kent (continued)</b>	Tax Grant	<p><b>Heritage Tax Relief</b> – 40% reduction in municipal portion of post-restoration and preservation work for 5 years following successful completion of approved work.</p> <p><b>Property Tax Increment Equivalent</b> – grants up to 100% of increase in the municipal portion of property tax resulting from reassessment for 5 years.</p> <p><b>Studies and Design Programs – Project Feasibility Studies and Heritage Design Studies</b> – grants for 50% of cost of study with various limits.</p>
<b>Clarington</b>	Grant	<p><b>Upgrade to Building Code Grant Program.</b> Intended to assist property owners with the financing of building improvements required to bring existing older buildings into compliance with the current Ontario Building Code. It will provide a grant for up to 50% of the costs for eligible work per building to a maximum of \$5,000 per municipal street address or storefront. There is a maximum of \$45,000 per property owner for a building with multiple street addresses or storefronts.</p> <p><b>Signage Program.</b> Assist business owners with financing the design and installation of new signage within the Community Improvement Plan area. Provides a grant equivalent to 50% of the cost, up to a maximum of \$2,000</p> <p><b>Façade Improvement Grant Program.</b> Provides a grant for up to 50% of the costs for eligible work per building to a maximum of \$5,000 per municipal street address or storefront. There is a maximum of \$45,000 per property owner for a building with multiple street addresses or storefronts.</p> <p><b>Building Permit Grant Program:</b> Provides a one time grant to offset the amount of the building permit fee to a maximum of \$3,000</p> <p><b>Infill Project Grant Program:</b> Assist property owners within the Community Improvement Plan area with financing the cost of the development process. The program allows the Municipality of Clarington to provide a one time grant to offset the cost of the construction to a maximum of \$10,000 per property.</p>

***Downtown/Area Specific Programs***

Municipality	Type of Program	Downtown/Area Specific Programs
<p><b>Greater Sudbury</b></p>	<p>Tax incremental financing</p> <p>DC Exemptions</p> <p>Parking Requirements</p>	<p>Designated a Community Improvement Area to allow the City to provide a <b>Tax Incremental Financing Scheme</b> to support downtown redevelopment or rehabilitation. This is a 10-year program whereby the maximum amount of the tax rebate shall not exceed the anticipated increase in municipal realty taxes as a direct result of the redevelopment. The rebate is on a declining basis whereby in year 1 it is equal to 100% of the municipal realty increase, declining 10% each year. The total amount of the rebate shall not exceed the costs of the property's rehabilitation.</p> <p>Elimination of development charges in the downtown core</p> <p>Permits the conversion of vacant commercial or retail space to residential uses without the requirement of providing parking. No zoning requirements for parking for commercial uses.</p>
<p><b>Guelph</b></p>	<p>Grant</p>	<p><b>Downtown Façade Improvement</b></p> <p><b>Envision Guelph – Downtown Secondary Plan</b></p>
<p><b>Haldimand</b></p>		<p>Tax Increase-based Equivalent Rebate (TIER) Program for Large Scale capital Projects within CIP areas.</p> <ul style="list-style-type: none"> <li>• Offered to eligible applicants whose property tax has increased as a result of the development/redevelopment of property within the Downtown Revitalization areas</li> <li>• Grants back 50% of the increase in taxation resulting from re-development (may be increased up to 90% subject to additional criteria)</li> <li>• Provides a municipal property tax grant to eligible applicants whose tax has increased as a result of development/redevelopment of a property</li> </ul> <p><b>Application and Permit Fees Refund program</b> – provides refunds to eligible applicants for County planning application/building permit/development charge fees as a result of development / redevelopment of a property</p> <p><b>Downtown Housing Grant Program</b> – offers grants to eligible applicants for the rehabilitation of existing residential space or the conversion of non residential space to residential space</p> <p><b>Heritage Improvement Grant Program</b> – offers grants to eligible applicants for the preservation, restoration, and/or enhancement of heritage properties (those currently on Heritage Haldimand's Designated Properties List or have been listed or otherwise identified by the County's heritage and Culture Division or Heritage Committee)</p> <p><b>Façade Improvement Grant Program</b> – offers grants to eligible commercial or mixed use property owners for front, rear, or sidewall façade improvements, or for the improvement or restoration of buildings</p>



***Downtown/Area Specific Programs***

Municipality	Type of Program	Downtown/Area Specific Programs
Kitchener	Grant/Loan	<p><b>Façade Improvement Loan Program.</b> The City may provide financial assistance for the façade and interior improvement of the building up to \$15,000 per municipal address, \$7,500 for interior work and \$7,500 for exterior work. 15% of the financial assistance will be in the form of a grant given as a forgivable loan and 85% will be a loan.</p>
	Grant/Loan	<p><b>Upper Storey Renovation Program.</b> The program will assist owners with renovation costs in the form of loan and grant funding, to a maximum of \$100,000 per property, based on 50% of renovation costs.</p>
Leamington	Loan	<p><b>Façade Program.</b> Assist owners in upgrading the facades of their buildings. Loan would cover up to 30% of the cost of eligible façade improvements to a maximum loan of \$20,000</p>
London	Loan	<p><b>Façade Improvement Loan Program</b> – assists Downtown property owners interested in improving their building façade. May be eligible for a ten-year interest-free loan up to a maximum of \$25,000 or half the value of the façade improvements being proposed.</p>
	Interest-free Loan	<p><b>Forgivable Façade Improvement Loan Program</b></p> <p><b>Non-Street Front Facing Improvement Loan Program</b></p> <p><b>Upgrade to Building Code Loan Program</b> – assists Downtown property owners with interior improvements that relate to Fire and Building Code requirements. May be eligible for a ten-year interest-free loan up to a maximum of \$50,000, or half the value of the work proposed.</p>
	Grant	<p><b>Forgivable Upgrade to Building Code Loan Program</b></p> <p><b>Tax Back Gran Holiday</b></p> <p>Economic incentive for the rehabilitation and/or redevelopment of commercial and residential buildings in the core. If property taxes increase as a result of a rehabilitation and/or redevelopment project, the City will grant back a portion of that tax increase every year, for ten years.</p>
	Grant	<p>A <b>MainStreet London Program</b> that provides grant money for building and business owners who want to improve the façade of their building.</p>



***Downtown/Area Specific Programs***

Municipality	Type of Program	Downtown/Area Specific Programs
Newmarket	Grants	<p><b>Façade Improvements &amp; Restoration Program</b> - The grant program will see property owners receive a matching grant of up to 50% of eligible costs to a maximum of \$15,000.00 per property, except for corner and laneway properties which shall be eligible to receive a matching grant of up to 50% of eligible costs to a maximum of \$20,000.00 per property.</p> <p>The <b>Project Feasibility Study Program</b> is intended to undertake studies necessary to determine project feasibility be they adaptive re-uses of existing facilities or complete redevelopment projects in the Community Improvement Plan. This program applies to all properties within the CIP. The grant program will see property owners receive matching grants of up to 50% of eligible costs to a maximum of \$10,000.00 per property. Adjacent properties under the same ownership and land assemblies would only be eligible for one grant.</p> <p>The <b>Interior Renovation and Improvement Program</b> is intended to promote upgrading of and improvement to the interior of deteriorated or functionally obsolete buildings in order that they may be brought into compliance with the Building Code and the Fire Code. The grant program will provide property owners with a matching grant of up to 50% of eligible costs to a maximum of \$15,000 per property.</p> <p>The <b>Business Sign Program</b> is intended to promote unified updated signage within the Main Street retail area as well as to promote an effective sign presence in the CIP area that requires signage. This program is directed at commercial and industrial properties within the CIP area to update their signs consistent with the neighbourhood. The grant program will provide property owners or business tenants up to 50% of eligible costs to a maximum of \$2,500 per business.</p> <p>The <b>Redevelopment and Rehabilitation Tax Incremental Program</b> is intended to provide financial incentives in the form of grants to property owners who undertake appropriate redevelopment of properties that increases property assessment resulting in increased Town property taxes. This incentive program is meant to stimulate investment by the private sector that would otherwise not occur by providing an eligible property owner with a grant equivalent to a portion of the resultant Town property tax increases.</p> <p>This program will function as an annual grant for up to 10 years equivalent to a portion of the tax increase the property will experience as a result of the improvement/redevelopment.</p>



***Downtown/Area Specific Programs***

Municipality	Type of Program	Downtown/Area Specific Programs
North Bay	Grants/Interest Free Loans	<p><b>Downtown Community Improvement Plan</b> provides funding in the form of both grants and interest free loans to either building or business owners for façade/leasehold improvements, feasibility studies and the revitalization/redevelopment of buildings. Grants of up to \$15,000 and interest free loans of up to \$50,000.</p> <p><b>Airport Community Improvement Plan (ACIP)</b> – Municipal Fee Rebate Program including those related to Planning, Legal and Building permits, a Municipal Tax assistance Program providing 100% relief in year one of the increased assessed value of the improvement, 66% in year two and 33% in year three, and a 50% Landfill Tipping Fee reduction to \$10/tonne</p>
Oshawa	Loan/Grant	<p><b>Façade Improvement Loan Program</b> -designed to help property owners finance building façade improvements, this interest-free loan program provides funding up to \$15,000 per municipal address, to a maximum of \$45,000 per property owner</p> <p><b>Residential Development Charge Grant Program</b> The City may provide a grant for part or the entire City residential development charge for eligible units built within the Central Business District Renaissance Community Improvement Area.</p> <p><b>Increased Assessment Grant Program</b> The City may provide a grant, on a sliding scale for part or all of the increase in City taxes attributable to the improvement of a building and/or redevelopment of a property located within the Central Business District Renaissance Community Improvement Area.</p> <p><b>Building Permit Fee Grant Program</b> The City may provide a grant, equivalent to the amount of the Building Permit Fee for development within the Central Business District Renaissance Community Improvement Area.</p> <p><b>Parkland Dedication Fee Grant Program</b> The City may provide a grant, equivalent to the amount of the Parkland Dedication Fee for residential development within the Central Business District Renaissance Community Improvement Area.</p> <p><b>Upper Storey Conversion to Residential Loan Program</b> The City may provide an upper storey conversion to residential loan, to a specified maximum, for eligible works in buildings located within the Central Business District Renaissance Community Improvement Area.</p> <p><b>Upgrade to Building Code Loan Program</b> The City may provide an upgrade to Building Code loan, to a specified maximum for eligible works to buildings located within the Central Business District Renaissance Community Improvement Area.</p>
Ottawa	No Fee	<p>The City of Ottawa offers the following incentives:            No development charges for residential construction in the Central Area and Centretown            Reduced parking requirements for mixed use development on selected downtown streets            Expedited development approval process</p>

***Downtown/Area Specific Programs***

<b>Municipality</b>	<b>Type of Program</b>	<b>Downtown/Area Specific Programs</b>
<b>Peterborough</b>	DC Exemptions	All properties in the Downtown commercial core and the waterfront commercial sub areas. DC's are also waived for the re-development of existing buildings in the City's Central Area.
	Heritage Programs	Properties in the Central Area that are designated under the Ontario Heritage Act qualify, as of right, under the Heritage Tax Rebate Program (20% rebate for Commercial and 40% for Residential)
<b>Pickering</b>	Non-financial	Direct marketing to promote specific developments and targeted sectors.
<b>Port Colborne</b>	Residential and Commercial Tax refunds	The City approved a by-law in 2004 to provide tax assistance in the form of refunds of the taxes for up to 10 years for City municipal purposes on all improved residential and commercial properties in the Community Improvement Plan Areas that have been increased as a result of improvements.
	Commercial Façade Loans	Commencing in 2004, the City implemented a program to provide loans of up to \$1,000 per project for design projects and up to \$10,000 per project for improvement projects for commercial facades
	Exemptions	Exemptions for the creation of new residential or commercial units of building and planning fees as well as an exemption of parkland dedication fees and parking and loading space requirements

***Downtown/Area Specific Programs***

Municipality	Type of Program	Downtown/Area Specific Programs
<p><b>Quinte West</b></p>	<p>Grant / DC</p>	<p><b>Planning and Design</b> – one-time grant of 50% to a maximum of \$1,000 toward cost of preparation of architectural plans for building façade improvements. Also, one-time similar grant of 50% (maximum \$1,000) for cost of preparation of a site plan. The City may provide a grant equivalent to the amount of the applicable Development Charge.</p>
	<p>Grant / tax incentive</p>	<p><b>Building Façade Improvements</b> – one-time grant of 50% to a maximum of \$5,000 of the costs to improve building façade. Secondary grant for improvements to each exterior side and rear of buildings, where building fronts onto a street, river or public area to a maximum of \$5,000. The City will provide a grant equal to the amount of the property tax increases, as a result from the development, for up to a maximum of three years.</p>
	<p>Grant</p>	<p><b>Improved Signage</b> – grant of 50% to a maximum of \$1,000.</p>
	<p>Grant</p>	<p><b>Landscaping and Property Improvement</b> – grant of 50% to a maximum of \$1,000 for improving landscape between parking areas and the roadway.</p>
	<p>Loan</p>	<p><b>Building Retrofit Program</b> – 50% no interest matching loan to a maximum of \$5,000 for the purpose of bringing buildings up to the minimum standards of the Building Code and Fire Codes.</p>

***Downtown/Area Specific Programs***

<b>Municipality</b>	<b>Type of Program</b>	<b>Downtown/Area Specific Programs</b>
<b>Richmond Hill</b>	Interest Free Loan	The City provides a façade matching interest free program of up to \$10,000 for downtown properties.
<b>Sarnia</b>	Grant/Tax Relief  Façade Loan	<p>The City provides grants to property owners who undertake renovations/rehabilitation to their properties that result in an increase in their assessment and a corresponding increase in their taxes. The grant is equal to any increase in taxes paid as a result of the work being done. The grant is available for a period of 10 years for non-heritage properties. The grant is 100% of actual tax increases as a result of increased assessment in years 1-8, decreasing to 75% in year 9 and 50% in year 10.</p> <p>Loans are available to a maximum of \$20,000 per storefront or the total cost per storefront of the proposed eligible improvements whichever is the less, to a maximum of \$60,000 per property. Interest will be charged at one half the prime rate of the City's banker at the time of the application. Term is open not to exceed 10 years</p>
<b>Sault Ste. Marie</b>	DC Exemption	No City Development Charges. Community Improvement Programs (2 CIP initiatives – Downtown Development, Industry Investment). Economic Development Fund (\$500,000/year) for sector specific industry infrastructure and community projects.
<b>St. Marys</b>	DC Exemptions	No development charges for commercial or industrial development
<b>St. Thomas</b>	Grant	The City operates a <b>Community Improvement Program</b> whereby grants, interest-free loans, financial aid for façade and residential improvements and the waiving of building permit fees are offered to pre-approved applicants.
<b>Thorold</b>	Grant	<b>Façade Improvement Grant Program</b> – grants will be available for the Downtown Thorold Area equal to 50% of the eligible costs to a maximum of \$10,000 per building.



***Downtown/Area Specific Programs***

<b>Municipality</b>	<b>Type of Program</b>	<b>Downtown/Area Specific Programs</b>
<b>Welland</b>	Loan  DC Exemptions  Fees waived  Interest Free Loans  Tax Incremental Grant Program	<p><b>Façade Improvement Loan Program.</b> Provides assistance to rehabilitate and improve facades of commercial buildings in the Downtown Community Improvement Area. The loan covers 50% of the eligible improvement costs to a maximum of \$15,000 per municipal address.</p> <p>Residential DC exemptions in the downtown</p> <p>Refunding most planning and building permit fees and parkland dedication fees. Assistance will be 50% for projects other than those creating new residential units and 100% for new residential rentals.</p> <p>Interest free loans to pay for conversion of existing commercial space to residential units and the construction of new units on vacant land. The maximum loan amount is to be calculated based on \$10 per square foot of habitable space, with a maximum term of 10 years.</p> <p>This program promotes the redevelopment and rehabilitation of the downtown by removing the financial disincentive of increased property taxes associated with redevelopment in the short term. The municipality will give grants equivalent to a portion of the property tax increase for a period not to exceed 10 years (80% in year 1 and 2, 70% in year 3 and 4 etc.)</p> <p>Waiving or reduction in residential parking requirements for Improvements or change of use to existing buildings and additions or new building construction as set out in the Zoning by-law.</p>
<b>Whitby</b>	Grant	<p><b>Façade Grant Program</b> in place since 2005 – a minimum investment of \$10,000 will result in a \$5,000 grant for approved items. Applicants can also receive a grant for up to \$1,500 for architectural, engineering and design fees associated with an approved façade grant.</p> <p>Downtown Development Office provides support to downtown property and business owners including publishing a bi-annual downtown magazine. The Downtown Development Office is also responsible for advertising, special events, beautification projects, business recruitment and retention, banners and signage and enhancing the public streetscape and parks in the downtown areas with capital improvements.</p>
<b>Whitchurch-Stouffville</b>		<p><b>Downtown Community Improvement Program</b> – aims to revitalize the downtown area restoring the ‘country town’ feel and centrality to the community. The program has been designed to brand the downtown area, and create an atmosphere that encourages the consumer to visit and stay longer in downtown Stouffville.</p>



***Downtown/Area Specific Programs***

<b>Municipality</b>	<b>Type of Program</b>	<b>Downtown/Area Specific Programs</b>
Windsor		<p><b>City Centre West</b></p> <ul style="list-style-type: none"> <li>• <b>Rebate Program for Development Feasibility</b> – eligible projects, grant of up to 50% to maximum of \$20,000 per property</li> <li>• <b>Parkland Dedication Fee Rebate Program</b> – 100 % grant</li> <li>• <b>Property Improvement Rebate Grant Program</b> – tax rebates of up to \$200,00 are available</li> <li>• <b>Commercial Façade Improvement Program</b> – grant of 50% to maximum of \$15,000</li> <li>• <b>Development Charges and Building Fee Rebate Grant Program</b> – rebate of up to 100% of eligible costs for development charges and building fees</li> <li>• <b>Sale of City Land at Less Than Market Value</b> – sold to developers at less than market value</li> </ul> <p><b>Downtown Windsor BIA</b></p> <ul style="list-style-type: none"> <li>• <b>Façade Improvement Grant</b> – grant of up to 50% of eligible costs to a maximum of \$10,000 or \$15,000 for corner properties</li> </ul> <p><b>Residential Development Charge Reduced Rates</b> – percentage based on specific area – 25% Area 1, 50% Area 2, 75% Area 3</p>
Woodstock		<p><b>Façade Improvement Loan Program.</b></p> <p><b>Residential DC Exemptions</b> in the downtown along with <b>Cash-in-lieu Policy</b></p>

***Brownfield Redevelopment***

A “Brownfield site” is considered to be a property with or without buildings or structures, having a history of either industrial or commercial uses and which, as a result of these uses, has become environmentally contaminated under circumstances where there is no reasonable prospect that the remediation of such contamination will be accomplished solely by the private sector.

Brownfields are viewed by many as opportunities for revitalizing urban communities. Some of the advantages of Brownfield Redevelopment include:

- Revitalization of the downtown core and surrounding neighbourhoods
- More effective use of existing municipal infrastructure
- Reduction in pressure for suburban expansion
- Clean-up of environmentally contaminated sites
- Increased tax revenue

Municipality	Brownfield Development
<p><b>Brantford</b></p>	<p>The <b>Brantford Brownfields Financial Tax Incentive Program</b> provides tax assistance to private developers for the rehabilitation and redevelopment of brownfield properties. The goal of this program is to work with developers by providing financial assistance for the redevelopment of brownfield properties so that these sites can be more competitive with Greenfield properties. This program implements, in part, Brantford’s Brownfield Sites Community Improvement Plan, which promotes the healthy rehabilitation and redevelopment of eligible brownfield sites for a defined period of time.</p> <p>The financial incentive program will allow successful applicants to obtain rebates on the municipal and school portion of the property taxes paid on rehabilitated brownfield properties. Up to 100% of the cost of environmental remediation may be eligible for rebates.</p> <p>The <b>Brantford Brownfields Financial Tax Incentive Program</b> is designed to work in conjunction with the Brownfield Financial Tax Incentive Program established in 2004 by the Province of Ontario. Application to the Brantford Brownfields Financial Tax Incentive Program will also serve as the application to the provincial program.</p> <p>Developers can receive a credit towards <b>development charges</b> payable for a project where eligible remediation costs have been incurred.</p> <p>Brantford is actively involved in assembling brownfield properties, carrying out environmental site assessments and removing encumbrances and then requesting proposals for the redevelopment of these lands.</p>

***Brownfield Redevelopment***

<b>Municipality</b>	<b>Brownfield Development</b>
<b>Brockville</b>	<p><b>Tax Increment Equivalent Grant (TIEG):</b> The aim of the program is to utilize, for a specified period of time, the benefits associated with the assessment and property tax generated through redevelopment initiatives. The grant is equivalent to 70% of the municipal portion of the increase in property tax which is generated through redevelopment, payable for a maximum of ten (10) years, or until the grant equals total eligible costs.</p> <p><b>Brownfield Financial Tax Incentive program (BFTIP):</b> Brownfields property tax cancellation may include both the municipal portion of property tax as well as the provincial education portion of property taxes. The application of this program is limited to cancellation of the increase in property tax arising from the remediation and redevelopment of major development sites.</p> <p><b>Environmental Site Assessment (ESA) Grant Program:</b> The aim of the program is to provide assistance to further specify the extent and nature of environmental contamination through part-funding of Phase II ESA and Phase III ESA (Remedial Action Plan). Reimburse to the owner for costs associated with eligible studies with a maximum individual grant of \$15,000 or 50% of the cost of ESA, whichever is less, and a maximum assistance per property of 2 studies per property, to a maximum of \$25,000 per property.</p> <p><b>Brownfield Building Permit Fees grant Program:</b> The aim of the program is to provide assistance for redevelopment of brownfield sites by further reducing the cost of development related to building permit fees. Assistance is in the form of a grant paid against building permit fees payable for each project. The property owner or assignee pays for all building permit costs. These costs, to a maximum of 100%. Are reimbursed to the owner, in the form of a grant based on the completion of the building as determined by the City. The grant may be less than 100% and in all cases is limited by the 100% cap or total eligible cost, whichever is less.</p>
<b>Caledon</b>	<p>Environmental Study Grant Program offers grants to eligible property owners for the completion of Phase II Environmental Site Assessment (ESA), a Phase III ESA, Remedial Work Plan, and/or Risk Assessment Plan for properties that are within the designated Community Improvement Project Area for Bolton.</p>

***Brownfield Redevelopment***

<b>Municipality</b>	<b>Brownfield Development</b>
<b>Cambridge</b>	<p>Opportunities are available to potential purchasers of contaminated sites to cancel a portion of all outstanding taxes.</p> <p>It may be possible to receive a Development Charges credit equal to the restoration costs of the property (not to exceed the total development Charges payable to the City on the project)</p>
<b>Chatham-Kent</b>	<p>The Chatham-Kent Brownfield and Bluefield Community Improvement Plan (CIP) operates the following incentive programs to help reduce the costs or rehabilitation and development of brownfield or bluefield projects:</p> <p><b>Feasibility Study Grant</b> – grants of up to 50% of cost of feasibility and cost studies for rehabilitating and reusing brownfield and bluefield properties and buildings, maximum \$5,000</p> <p><b>Environmental Study Grant</b> – grants for 50% of cost of study, various maximums</p> <p><b>Tax Assistance</b> – freeze on municipal and education property taxes for up to 5 years after a property has been remediated and rehabilitated.</p> <p><b>Rehabilitation Tax Increment Based (TIB) Grant</b> – 80% of increase in municipal property taxes for up to 5 years.</p>
<b>Clarington</b>	<p>No development charge shall be imposed with respect to developments or portions of developments that result in addition of a single unit within the existing footprint.</p>
<b>Guelph</b>	<p><b>City of Guelph Brownfield Strategy</b></p> <p><b>City of Guelph Brownfield Redevelopment Community Improvement Plan</b></p> <p><b>Environmental Study Grant Program</b></p> <p><b>Tax Increment-Based Grant Application Program</b></p> <p><b>Tax Assistance and Tax Arrears Cancellation Policy</b></p>

***Brownfield Redevelopment***

<b>Municipality</b>	<b>Brownfield Development</b>
<b>Halton</b>	All of the local municipalities in Halton are in preliminary stages of setting up Brownfield programs. Burlington may have established programs in place by 2010.
<b>Hamilton</b>	<p><b>Brownfield Redevelopment.</b></p> <p>The City has prepared a Community Improvement Plan, known as the Environmental Remediation and Site Enhancement Plan or ERASE Plan that provides incentives in the City's 3,400 acre older industrial area</p> <p><b>ERASE Redevelopment Grants</b></p> <p>Grants are available to provide financial relief to property owners who undertake and complete brownfield redevelopment projects within the project area. Grants cover the following eligible program costs:</p> <ul style="list-style-type: none"> <li>• Environmental remediation and environmental studies</li> <li>• Demolition</li> <li>• Site preparation including construction/improvement of on-site public works.</li> </ul> <p>The grant is calculated as 80% of the increase in the municipal portion of property taxes and is paid on an annual basis for up to 10 years, commencing once the redevelopment is complete.</p> <p><b>ERASE Environmental Study Grants</b></p> <p>Matching grants are available from the City to pay for up to one-half the cost of a Phase II and/or a Phase III Environmental Site Assessment (Remedial Action Plan). The maximum City contribution per study is \$10,000 to a maximum of two (2) studies per property.</p> <p><b>ERASE Planning and Development Fees Program</b></p> <p>A grant-in-lieu of planning and development fees paid on brownfield redevelopment projects within the project area is also available.</p>
<b>Kitchener</b>	The City approved a recommendation to consider all of the City of Kitchener as a Community Improvement Project (CIP) area and develop a Brownfields Remediation Community Improvement Plan
<b>Niagara Falls</b>	Brownfields Development Charge Exemption Program – Region's Development Charge Waiver/Exemption Program exempts a development from 75% of the Regional development charge if it is in a downtown, surrounding built-up urban area or brownfield area. Up to an additional 25% development charge exemption is provided depending on the Inclusion of Smart Growth principles into the proposed development.

***Brownfield Redevelopment***

<b>Municipality</b>	<b>Brownfield Development</b>
<b>North Bay</b>	The Brownfield Community Improvement Plan (BCIP) was introduced in 2007. The intent of the BCIP is to offer incentives to Brownfield properties to the point where development or redevelopment of the property has similar costs of development as if it were a Greenfield site. The plan sets out various incentive programs including Building Permit, Planning and Legal Fee Rebates, Exemption from Development Charges, Tipping Fee Reduction, Environmental Study Grant Program and Tax Increment Financing (TIF) rebate.
<b>Oshawa</b>	Brownfields Renaissance Community Improvement Plan is applicable to lands throughout the City and includes grants for environmental studies of brownfield sites, tax cancellations program and redevelopment grants
<b>Peterborough</b>	A Central Master Plan was adopted in the spring of 2009. A key strategy of the Master Plan is the preparation of a Community Improvement Plan for the Central Area. A Brownfield Strategy will be part of this plan. It is expected to include incentives that include “tax increment financing” in that there will be a proposed gradual movement from the initial tax rate of the undeveloped land to the tax rate of the fully developed property, rather than an immediate rate increase once the property has been redeveloped. It is expected that the Brownfield Strategy will be developed by late 2010 or 2011.
<b>Thorold</b>	A property tax assistance that provides for the exemption of up to 100% of taxes levied, subject to budget consideration, for the period immediately following the approval of the Property Tax Assistance By-Law and continuing during the Rehabilitation Period and Development Period. The Minister of Finance may match the municipality’s tax assistance provided to a property owner through the education portion of the property tax.
<b>Windsor</b>	<p><b>Feasibility Study Grant Program</b> – 50% of cost of study, maximum \$7,500</p> <p><b>Environmental Site Assessment Grant Program</b> – 50% to maximum \$15,000 per study, maximum 2 studies per property/project, maximum \$25,000 per property/project</p> <p><b>Brownfields Tax Assistance Program</b> – cancellation of municipal and education property tax increase for up to 3 years</p> <p><b>Brownfields Rehabilitation Grant Program</b> – 70% (no LEED certification) or 100% (any LEED certification) of the municipal property tax increase for up to 10 years after project completion.</p> <p><b>Brownfields Development Charge Exemption Program</b> – up to 60% reduction of development charge payable on a brownfield site approved under the Brownfields Rehabilitation Program.</p>

**Industrial Parks**

Municipality	Industrial Park	Size Acres	Price Per Acre		Ownership
			High	Low	
Ajax	Salem Road Business Park	71.0	\$ 395,000	\$ 395,000	Private
Aurora	Aurora Gateway Business Park	81.0	N/A	N/A	Private
	Aurora South Industrial	14.0	\$ 275,000	\$ 175,000	Private
	Industrial Parkway North	38.0	\$ 275,000	\$ 175,000	Private
	Hallgrove Business Park	48.0	\$ 500,000	\$ 425,000	Private
	Aurora Business Park	88.0	N/A	N/A	Public
Barrie	Mapleview West Industrial Park	16.0	\$ 275,000	\$ 230,000	Public
	Private Lands	1,000.0	N/A	N/A	Private
Belleville	North-East	150.0	40000	\$ 20,000	Public/Private
	North-West	25.0	N/A	N/A	Private
Brampton	Multiple	N/A	\$ 220,000	\$ 99,000	N/A
Brantford	Braneida Industrial	52.0	\$ 125,000	\$ 75,000	Public
	Jame Dick Group	143.0	\$ 150,000	\$ 123,000	Private
	Brant Business Park	84.0	N/A	N/A	Private
	Tillyard Group	30.0	\$ 325,000	N/A	Private
	Northwest Business Park	12.0	\$ 125,000	\$ 75,000	Public
Brockville	City owned	N/A	\$ 60,000	\$ 20,000	Public
	private	N/A	\$ 100,000	\$ 60,000	Private
Caledon	Bolton Industrial Park	320.0	\$ 550,000	\$ 300,000	Private
	Tullamore Industrial Park	148.0	N/A	N/A	Private
	Mayfield West - Kennedy Road	358.0	N/A	N/A	Private
	Victoria Business Park	83.0	\$ 425,000	\$ 275,000	Private
Cambridge	Cambridge Business Park	850.0	\$ 145,000	\$ 145,000	Public
	L. G. Lowell Park	1,300.0	\$ 145,000	\$ 145,000	Public/Private
	Eastern Industrial Park	300.0	N/A	N/A	Private
Chatham-Kent	Bloomfield Business Park	120.0	\$ 70,000	\$ 55,000	Public
	Mitton Line	27.0	\$ 11,050	\$ 11,050	Public
	Blenheim Industrial - Allison Line	34.0	\$ 29,000	\$ 29,000	Public
	430 Colborne Street	2.0	\$ 41,400	\$ 41,400	Public
	95 Catchart Avenue	4.0	\$ 12,000	\$ 12,000	Public
	7-9 Graham Street	2.0	\$ 12,000	\$ 12,000	Public
	Off McEwan Street	1.0	\$ 5,000	\$ 5,000	Public
	West Bothwell and Elm	10.0	\$ 5,000	\$ 5,000	Public
	Riverview Business Park	120.0	\$ 70,000	\$ 55,000	Public
	13 property addresses with acreage ranging from .6 acres to 36.3 acres		\$ 112,500	\$ 12,397	Private
Clarington	Clarington Science Park	352.0	N/A	N/A	Private
	Clarington Energy Park	318.0	N/A	N/A	Private
Cobourg	Lucas Point Business & Industrial	54.0	\$ 40,000	\$ 30,000	Public/Private
East Gwillimbury	Bales Drive Industrial Park	100.0	N/A	N/A	Private
	Mount Albert	48.0	N/A	N/A	Public/Private
	Holland Landing South	212.0	N/A	N/A	Private
	Green Lane East	94.0	N/A	N/A	Private
	Queensville	954.0	N/A	N/A	Private
Greater Sudbury	Walden Industrial Park	60.0	\$ 50,000	\$ 40,000	Public
	Valley East	22.0	\$ 20,000	N/A	Public
	Radisson Industrial Park	40.0	\$ 40,000	\$ 35,000	Private
Guelph	Hanlon Creek Business Park	380.0	\$ 350,000	\$ 300,000	Public/Private
	Southgate Business Park	180.0	\$ 375,000	\$ 350,000	Private
	Hanlon Business Park -East	50.0	\$ 375,000	\$ 350,000	Private
	Northwest Industrial Area	100.0	\$ 250,000	\$ 180,000	Private

**Industrial Parks**

Municipality	Industrial Park	Size Acres	Price Per Acre		Ownership
			High	Low	
Haldimand	Lake Erie Industrial Park	4,500.0	\$ 50,000	\$ 40,000	Private
	Haldimand Industrial	43.0	\$ 50,000	\$ 50,000	Private
	purchase of more than 1 acre may get a preferential rate for all locations				
		Bothwright Industrial Park (Caledonia)	100.0	\$ 59,000	\$ 59,000
	Frank A. Marshall Business Park (Dunnville)	12.0	\$ 50,000	\$ 50,000	Public
Halton	over 2000 net Ha of employment lands in privately owned business parks available for development.		Oakville, Burlington	\$ 400,000	Private
			Milton, Halton Hills	\$ 300,000	Private
Hamilton	Ancaster Industrial Park	88.0	\$ 65,000	\$ 75,000	Public/Private
	Stoney Creek Industrial Business Park	250.0	\$ 125,000	\$ 75,000	Private
Kawartha Lakes	Lindsay Industrial Park	200.0	\$ 65,000	\$ 35,000	Public/Private
Kingsville		35.5	N/A	N/A	Private
Kingston	Cataraqui Industrial Estates	6.0	\$ 90,000	\$ 90,000	Public
	Clyde and Alcan Industrial Parks	6.0	\$ 65,000	\$ 65,000	Public
	St. Lawrence Park	25.0	\$ 275,000	\$ 275,000	Public
	St. Lawrence Park	25.0	\$ 80,000	\$ 80,000	Public
Kitchener	4 industrial parks	N/A	N/A	N/A	N/A
Lambton Shores	Town of Forest	96.0	\$ 6,000	\$ 6,000	Public
	Forest and Thedford area	40,318.0	N/A	N/A	Private
Leamington	Seneca Road	250.0	\$ 80,000	\$ 50,000	Private
London	Innovation Park - Phases I & II	97.8	\$ 75,000	\$ 75,000	Public
	Trafalgar Industrial Park	28.7	up to .99 acres \$95,000		Public
	Skyway Industrial - Phase 1	3.0	1 to 3.99 acres \$75,000		Public
	Forest City	25.0	4 acres and up \$65,000		Public
	River Road	6.6			Public
Markham	serviced and market ready - industrial 299 acres, commercial 142 acres		Commercial: \$800k - \$950k Industrial: \$300k - \$470k		Private
					Private
					Private
Mississauga	Northeast Business District	555.0	N/A	N/A	Private
	Airport Corporate Centre	110.0	N/A	N/A	Private
	Gateway Business District	552.0	N/A	N/A	Private
	Wesyttern Business Park	130.0	N/A	N/A	Private
	Meadowvale Business Park	648.0	N/A	N/A	Private
Newmarket	Newmarket Industrial Business	48.0	N/A	N/A	Private
	Mulock Drive/Harry Walker Parkway	9.0	\$ 450,000	\$ 400,000	Public
Niagara Falls	Montrose Business Park	100.0	\$ 40,000	\$ 20,000	Public
	Muller	62.0	\$ 100,000	\$ 50,000	Private
	Stanley Industrial	15.0	N/A	\$ 35,000	Private
North Bay	Gateway Business Park	68.0	\$ 20,000	\$ 8,000	Public
	Airport Industrial Park	376.0	\$ 64,000	\$ 13,000	Public
Oshawa	Stevenson Industrial Park	74.0	\$ 275,000	\$ 225,000	Private
	Champlain Industrial Park	80.0	\$ 300,000	\$ 225,000	Private
	Farewell Industrial Park	117.0	\$ 275,000	\$ 130,000	Private



**Industrial Parks**

Municipality	Industrial Park	Size Acres	Price Per Acre		Ownership
			High	Low	
Ottawa	Orleans Industrial Parks	1,100.0	\$ 100,000	\$ 50,000	Public/Private
	Kanata South Business Park	300.0	\$ 120,000	\$ 75,000	Public/Private
	Hawthorne Business Park	200.0	\$ 110,000	\$ 80,000	Public/Private
Peterborough	Major Bennett Industrial Park	100.0	\$ 40,000	N/A	Public
	Peterborough Industrial Park	50.0	\$ 40,000	N/A	Public
Pickering	Brock Road Industrial Area	400.0	Avg. \$300k		Private
	White Road Prestige Industrial Park	N/A	\$350k - \$400k		Private
Port Colborne	Loyalist Industrial Park	85.0	\$ 25,000	\$ 21,000	Public
	Babcock & Wilcox Property	328.0	N/A	N/A	Private
	Highway 140 Industrial Area	200.0	N/A	N/A	Public/Private
Prince Edward County	Phase 2	18.0	\$ 70,000	\$ 60,000	Public/Private
Quinte West	Located in Trenton Ward	125.0	\$ 35,000	\$ 35,000	Public
Richmond Hill	Beaver Creek Business Park	614.0	\$ 600,000	\$ 450,000	Private
	Headford business Park	433.0	\$ 600,000	\$ 450,000	Private
Sarnia	Sarnia 402 Business Park	85.0	\$ 70,000	\$ 50,000	Public
	Sarnia Business & Research Park	180.0	\$ 70,000	\$ 50,000	Public
Sault Ste. Marie	Yates Industrial Park	70.0	\$ 25,000	\$ 25,000	Public
	Base Line Industrial Park	35.0	\$ 25,000	\$ 25,000	Public
	Great Northern Industrial Park	N/A	\$ 80,000	\$ 60,000	Private
	GNR/Sargin	75.0	\$ 75,000	\$ 75,000	Private
	Essar Steel Algoma	70.0	N/A	N/A	Private
St. Catharines	Bunting East Industrial	320.0	N/A	N/A	Private
	Port Weller Industrial	219.0	N/A	N/A	Private
	Louth Industrial	451.0	N/A	N/A	Private
	Bunting Industrial Park	260.0	N/A	N/A	Private
	Glendale Industrial Park	222.0	N/A	N/A	Private
St. Marys	Water Street South	3.4	\$ 55,000	\$ 55,000	Public
St. Thomas	Highbury Industrial Park	96.0	\$ 45,000	\$ 35,000	Public
	Other Lands	54.0	\$ 45,000	\$ 35,000	Public
Stratford	City owned	151.5	\$ 50,000	\$ 35,000	Public
	Privately owned	358.5	\$ 50,000	\$ 35,000	Private
	Wright Business Park	12.0	\$ 38,000	\$ 38,000	Public
	Crane Avenue	23.0	\$ 45,000	\$ 45,000	Public
Thunder Bay	Balmoral IV Business Park	39.0	N/A	N/A	Private
	Innova Business Park	71.0	\$ 93,951	\$ 64,770	Public
Tillsonburg	Municipal Industrial Park	80.0	\$ 30,000	\$ 26,500	Public
Timmins	Noronta Industrial Park	4.0	\$ 35,000	N/A	Public
	Private Property	10,000.0	N/A	N/A	Private
Vaughan	Vaughan Enterprise Zone	1,206.0	\$ 1,000,000	\$ 150,000	Private
	Vaughan Corporate Centre	112.0	\$ 1,000,000	\$ 300,000	Private
	Vaughan 400 North	139.0	\$ 1,000,000	\$ 300,000	Private
	Jane North	112.0	\$ 1,000,000	\$ 300,000	Private
	Weston 400 North	199.0	\$ 1,000,000	\$ 300,000	Private
Whitby	Durham Business Centre	45.0	\$ 250,000	\$ 200,000	Private
	Thickson Woods Business Park	30.0	\$ 180,000	\$ 100,000	Private
	Hopkins	30.0	\$ 200,000	\$ 125,000	Private
Whitchurch-Stouffville	Stouffville	497.0	N/A	N/A	Private
	Vandorf	12.0	N/A	N/A	Private
	Gormley	251.0	N/A	N/A	Private
	Cardico	N/A	N/A	N/A	Private
Windsor	Twin Oaks Business Park	9.0	\$ 130,000	\$ 65,000	Public
Woodstock	Pattullo Ridge Business Park	150.0	\$ 75,000	\$ 75,000	Public
<b>Average</b>			<b>\$ 183,483</b>	<b>\$ 119,573</b>	
<b>Median</b>			<b>\$ 75,000</b>	<b>\$ 64,770</b>	