

Comparison of Relative Taxes



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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.

2011 Total Property Tax Rates (Municipal & Education—sorted alphabetically)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Shopping	Ind. Residual	Ind. Large
Ajax	1.3644%	2.3465%	2.8609%	2.8609%	2.8609%	4.3117%	4.3117%
Aurora	1.0530%	1.0530%	2.1437%	2.1437%	2.1437%	2.4690%	2.4690%
Barrie	1.3224%	1.3654%	2.8467%	2.8467%	2.8467%	3.0975%	3.0975%
Belleville	1.5888%	3.6394%	4.3358%	4.3358%	4.3358%	5.0022%	5.0022%
Bracebridge	1.3084%	1.3084%	1.8593%	1.8593%	1.8593%	2.0655%	2.0655%
Brampton	1.1818%	1.8522%	2.4864%	2.4864%	2.4864%	2.8971%	2.8971%
Brantford	1.4372%	2.8068%	3.9641%	3.9641%	3.9641%	5.1023%	5.1023%
Brockville	1.5417%	2.5510%	4.2964%	4.2964%	4.2964%	5.3741%	5.3741%
Burlington	0.9961%	1.9617%	2.1943%	2.1943%	2.1943%	3.4661%	3.4661%
Caledon	0.9617%	1.4768%	2.2008%	2.2008%	2.2008%	2.5735%	2.5735%
Cambridge	1.3163%	2.3473%	3.7817%	3.7817%	3.7817%	4.0463%	4.0463%
Central Elgin	1.6237%	3.4979%	3.6106%	3.6106%	3.6106%	5.0288%	5.8737%
Chatham-Kent	1.8357%	3.6791%	4.8701%	3.8739%	5.2311%	5.8373%	5.8373%
Clarington	1.3978%	2.4088%	2.9093%	2.9093%	2.9093%	4.3871%	4.3871%
Cornwall	1.8206%	3.9654%	4.8536%	4.8536%	4.8536%	6.1108%	6.1108%
East Gwillimbury	1.0391%	1.0391%	2.1277%	2.1277%	2.1277%	2.4504%	2.4504%
Fort Erie	1.4656%	2.7545%	3.5011%	3.5011%	3.5011%	5.1770%	5.1770%
Fort Frances	1.8754%	4.4123%	4.6541%	4.6541%	4.6541%	5.8393%	9.5528%
Georgina	1.2996%	1.2996%	2.4256%	2.4256%	2.4256%	2.7971%	2.7971%
Gravenhurst	1.2093%	1.2093%	1.7502%	1.7502%	1.7502%	1.9564%	1.9564%
Greater Sudbury	1.6558%	3.4606%	4.3249%	4.3249%	4.3249%	5.5836%	6.1512%
Grimsby	1.3323%	2.4820%	3.2667%	3.2667%	3.2667%	4.8263%	4.8263%
Guelph	1.2754%	2.6430%	3.4707%	3.4707%	3.4707%	4.6768%	4.6768%
Halton Hills	0.9778%	1.9201%	2.1676%	2.1676%	2.1676%	3.4227%	3.4227%
Hamilton	1.4793%	3.6512%	3.9159%	3.9159%	3.9159%	5.5635%	6.2679%
Huntsville	1.1949%	1.1949%	1.7344%	1.7344%	1.7344%	1.9406%	1.9406%
Innisfil	1.1276%	1.6105%	2.4527%	2.4527%	2.4527%	3.3095%	3.3095%
Kawartha Lakes	1.3041%	2.3553%	2.7008%	2.7008%	2.7008%	3.2841%	3.2841%
Kenora	1.6410%	2.6524%	4.0555%	4.6236%	5.2023%	4.2241%	5.0945%
King	1.0134%	1.0134%	2.0984%	2.0984%	2.0984%	2.4162%	2.4162%
Kingston	1.4990%	3.3423%	4.0870%	4.0870%	4.0870%	5.2250%	5.2250%
Kingsville	1.1921%	2.1103%	2.4603%	2.4603%	2.4603%	3.7969%	4.5116%
Kitchener	1.2856%	2.2875%	3.7219%	3.7219%	3.7219%	3.9865%	3.9865%
Lambton Shores	1.1796%	2.5076%	3.1519%	2.9992%	3.5627%	3.8779%	4.7872%
Leamington	1.7385%	3.1787%	3.0515%	3.0847%	3.0515%	4.8583%	5.9793%
Lincoln	1.2970%	2.4099%	3.2046%	3.2046%	3.2046%	4.7336%	4.7336%
London	1.4427%	2.7608%	3.8715%	4.1223%	3.6005%	5.0739%	4.9009%
Markham	0.9321%	0.9321%	2.0054%	2.0054%	2.0054%	2.3080%	2.3080%
Meaford	1.5414%	2.1195%	3.3170%	3.3170%	3.3170%	4.3649%	4.3649%
Middlesex Centre	1.1267%	1.8161%	2.5193%	2.5193%	2.5193%	3.4932%	3.4932%
Milton	0.8516%	1.6348%	1.9839%	1.9839%	1.9839%	3.1251%	3.1251%
Mississauga	0.9626%	1.1798%	2.2845%	2.2845%	2.2845%	2.6485%	2.6485%
Newmarket	1.0989%	1.0989%	2.1962%	2.1962%	2.1962%	2.5301%	2.5301%
Niagara Falls	1.4067%	2.6342%	3.3976%	3.3976%	3.3976%	5.0221%	5.0221%
Niagara-on-the-Lake	1.0897%	1.9861%	2.8401%	2.8401%	2.8401%	4.1883%	4.1883%
North Bay	1.6723%	3.4096%	4.0428%	4.0428%	4.0428%	3.3478%	3.3478%
North Dumfries	0.9951%	1.7210%	3.1554%	3.1554%	3.1554%	3.4200%	3.4200%

2011 Total Property Tax Rates (Municipal & Education—sorted alphabetically—cont'd)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Shopping	Ind. Residual	Ind. Large
Oakville	0.9579%	1.8752%	2.1387%	2.1387%	2.1387%	3.3758%	3.3758%
Orangeville	1.4311%	3.4475%	2.5951%	2.5951%	2.5951%	4.4410%	4.4410%
Oshawa	1.6587%	2.8958%	3.2876%	3.2876%	3.2876%	4.9767%	4.9767%
Ottawa	1.2375%	1.9421%	3.3478%	3.9890%	2.7614%	4.5149%	3.9707%
Pelham	1.3518%	2.5295%	3.3012%	3.3012%	3.3012%	4.8778%	4.8778%
Penetanguishene	1.4693%	2.1361%	2.8805%	2.8805%	2.8805%	3.8351%	3.8351%
Peterborough	1.4027%	2.5126%	3.6125%	3.6125%	3.6125%	4.6522%	4.6522%
Pickering	1.3551%	2.3292%	2.8474%	2.8474%	2.8474%	4.2907%	4.2907%
Port Colborne	1.6724%	3.1772%	3.8648%	3.8648%	3.8648%	5.7208%	5.7208%
Prince Edward County	1.0803%	1.4541%	1.7755%	1.7755%	1.7755%	3.0026%	3.0026%
Quinte West	1.3415%	2.5964%	3.2775%	3.2775%	3.2775%	4.6463%	4.8336%
Richmond Hill	0.9553%	0.9553%	2.0320%	2.0320%	2.0320%	2.3390%	2.3390%
Sarnia	1.5134%	3.3089%	3.6965%	3.5132%	4.2601%	4.5635%	5.7930%
Sault Ste. Marie	1.9425%	2.3869%	4.5149%	5.9817%	4.7110%	5.4283%	7.1697%
Seguin	0.5974%	0.5848%	1.0071%	1.0071%	1.0071%	2.1691%	2.1691%
St. Catharines	1.5036%	2.8322%	3.5680%	3.5680%	3.5680%	5.2769%	5.2769%
St. Marys	1.4270%	2.2943%	3.0776%	3.0776%	3.0776%	4.8975%	4.8975%
St. Thomas	1.5068%	3.4187%	4.1979%	4.1979%	4.1979%	4.7725%	5.3457%
Stratford	1.4437%	2.8431%	4.1263%	4.1263%	4.1263%	5.5438%	5.5438%
Tecumseh	1.2695%	2.2617%	2.5441%	2.5388%	2.5441%	3.9473%	4.7195%
The Blue Mountains	0.9909%	1.3262%	2.5977%	2.5977%	2.5977%	3.3421%	3.3421%
Thorold	1.4851%	2.7943%	3.5354%	3.5354%	3.5354%	5.2282%	5.2282%
Thunder Bay	1.9731%	5.0044%	4.7318%	4.7318%	4.7318%	5.5633%	5.6243%
Tillsonburg	1.4391%	3.5411%	4.0275%	4.0275%	4.0275%	5.1072%	5.1072%
Timmins	2.0572%	3.3019%	4.5260%	4.5260%	4.5260%	5.3080%	6.2816%
Toronto *	0.7929%	2.0946%	3.2440%	3.2440%	3.2440%	3.3861%	3.3861%
Vaughan	0.9520%	0.9520%	2.0282%	2.0282%	2.0282%	2.3345%	2.3345%
Wainfleet	1.4640%	2.7512%	3.4983%	3.4983%	3.4983%	5.1727%	5.1727%
Waterloo	1.2721%	2.2611%	3.6954%	3.6954%	3.6954%	3.9601%	3.9601%
Welland	1.6336%	3.0980%	3.7967%	3.7967%	3.7967%	5.6190%	5.6190%
Wellesley	1.1369%	1.9975%	3.4319%	3.4319%	3.4319%	3.6965%	3.6965%
West Lincoln	1.2733%	2.3614%	3.1629%	3.1629%	3.1629%	4.6711%	4.6711%
Whitby	1.3821%	2.3795%	2.8865%	2.8865%	2.8865%	4.3516%	4.3516%
Whitchurch-Stouffville	0.9795%	0.9795%	2.0597%	2.0597%	2.0597%	2.3712%	2.3712%
Wilmot	1.0827%	1.8918%	3.3262%	3.3262%	3.3262%	3.5908%	3.5908%
Windsor	1.8141%	4.1384%	4.7187%	4.7177%	4.6724%	5.6664%	6.8479%
Woolwich	1.0524%	1.8327%	3.2671%	3.2671%	3.2671%	3.5317%	3.5317%
Average	1.3315%	2.3521%	3.1593%	3.1786%	3.1804%	4.1120%	4.2959%
Median	1.3273%	2.3513%	3.2553%	3.2553%	3.2553%	4.3012%	4.3760%
Minimum	0.5974%	0.5848%	1.0071%	1.0071%	1.0071%	1.9406%	1.9406%
Maximum	2.0572%	5.0044%	4.8701%	5.9817%	5.2301%	6.1108%	9.5528%

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

2011 Education Rates (sorted alphabetically)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Shopping	Ind. Residual	Ind. Large
Ajax	0.2310%	0.2310%	1.2175%	1.2175%	1.2175%	1.7504%	1.7504%
Aurora	0.2310%	0.2310%	1.2040%	1.2040%	1.2040%	1.3753%	1.3753%
Barrie	0.2310%	0.2310%	1.2825%	1.2825%	1.2825%	1.4425%	1.4425%
Belleville	0.2310%	0.2310%	1.7300%	1.7300%	1.7300%	1.7435%	1.7435%
Bracebridge	0.2310%	0.2310%	0.6741%	0.6741%	0.6741%	0.8804%	0.8804%
Brampton	0.2310%	0.2310%	1.2530%	1.2530%	1.2530%	1.4994%	1.4994%
Brantford	0.2310%	0.2310%	1.6290%	1.6290%	1.6290%	1.9300%	1.9300%
Brockville	0.2310%	0.2310%	1.7300%	1.7300%	1.7300%	1.9300%	1.9300%
Burlington	0.2310%	0.2310%	1.0799%	1.0799%	1.0799%	1.6604%	1.6604%
Caledon	0.2310%	0.2310%	1.2530%	1.2530%	1.2530%	1.4994%	1.4994%
Cambridge	0.2310%	0.2310%	1.6654%	1.6654%	1.6654%	1.9300%	1.9300%
Central Elgin	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
Chatham-Kent	0.2310%	0.2310%	1.7136%	1.3300%	1.5877%	1.9300%	1.9300%
Clarington	0.2310%	0.2310%	1.2175%	1.2175%	1.2175%	1.7504%	1.7504%
Cornwall	0.2310%	0.2310%	1.7300%	1.7300%	1.7300%	1.9300%	1.9300%
East Gwillimbury	0.2310%	0.2310%	1.2040%	1.2040%	1.2040%	1.3753%	1.3753%
Fort Erie	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
Fort Frances	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.3300%	1.3300%
Georgina	0.2310%	0.2310%	1.2040%	1.2040%	1.2040%	1.3753%	1.3753%
Gravenhurst	0.2310%	0.2310%	0.6741%	0.6741%	0.6741%	0.8804%	0.8804%
Greater Sudbury	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.3300%	1.3300%
Grimsby	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
Guelph	0.2310%	0.2310%	1.5490%	1.5490%	1.5490%	1.9300%	1.9300%
Halton Hills	0.2310%	0.2310%	1.0799%	1.0799%	1.0799%	1.6604%	1.6604%
Hamilton	0.2310%	0.2310%	1.4443%	1.4443%	1.4443%	1.4830%	1.4830%
Huntsville	0.2310%	0.2310%	0.6741%	0.6741%	0.6741%	0.8804%	0.8804%
Innisfil	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
Kawartha Lakes	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9132%	1.9132%
Kenora	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.3300%	1.3300%
King	0.2310%	0.2310%	1.2040%	1.2040%	1.2040%	1.3753%	1.3753%
Kingston	0.2310%	0.2310%	1.6064%	1.6064%	1.6064%	1.9300%	1.9300%
Kingsville	0.2310%	0.2310%	1.4204%	1.4204%	1.4204%	1.9300%	1.9300%
Kitchener	0.2310%	0.2310%	1.6654%	1.6654%	1.6654%	1.9300%	1.9300%
Lambton Shores	0.2310%	0.2310%	1.6047%	1.5388%	1.5814%	1.9300%	1.9300%
Leamington	0.2310%	0.2310%	1.4204%	1.3300%	1.4204%	1.9300%	1.9300%
Lincoln	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
London	0.2310%	0.2310%	1.4722%	1.7231%	1.2013%	1.8870%	1.7140%
Markham	0.2310%	0.2310%	1.2040%	1.2040%	1.2040%	1.3753%	1.3753%
Meaford	0.2310%	0.2310%	1.6045%	1.6045%	1.6045%	1.9300%	1.9300%
Middlesex Centre	0.2310%	0.2310%	1.4938%	1.4938%	1.4938%	1.9300%	1.9300%
Milton	0.2310%	0.2310%	1.0799%	1.0799%	1.0799%	1.6604%	1.6604%
Mississauga	0.2310%	0.2310%	1.2530%	1.2530%	1.2530%	1.4994%	1.4994%
Newmarket	0.2310%	0.2310%	1.2040%	1.2040%	1.2040%	1.3753%	1.3753%
Niagara Falls	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
Niagara-on-the-Lake	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
North Bay	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.3300%	1.3300%
North Dumfries	0.2310%	0.2310%	1.6654%	1.6654%	1.6654%	1.9300%	1.9300%

2011 Education Rates (sorted alphabetically—cont'd)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Shopping	Ind. Residual	Ind. Large
Oakville	0.2310%	0.2310%	1.0799%	1.0799%	1.0799%	1.6604%	1.6604%
Orangeville	0.2310%	0.2310%	1.1310%	1.1310%	1.1310%	1.8027%	1.8027%
Oshawa	0.2310%	0.2310%	1.2175%	1.2175%	1.2175%	1.7504%	1.7504%
Ottawa	0.2310%	0.2310%	1.4722%	1.7231%	1.2013%	1.8870%	1.7140%
Pelham	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
Penetanguishene	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
Peterborough	0.2310%	0.2310%	1.5733%	1.5733%	1.5733%	1.9300%	1.9300%
Pickering	0.2310%	0.2310%	1.2175%	1.2175%	1.2175%	1.7504%	1.7504%
Port Colborne	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
Prince Edward County	0.2310%	0.2310%	0.8307%	0.8307%	0.8307%	1.8226%	1.8226%
Quinte West	0.2310%	0.2310%	1.5690%	1.5690%	1.5690%	1.9300%	1.9300%
Richmond Hill	0.2310%	0.2310%	1.2040%	1.2040%	1.2040%	1.3753%	1.3753%
Sarnia	0.2310%	0.2310%	1.6047%	1.5388%	1.5814%	1.9300%	1.9300%
Sault Ste. Marie	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.3300%	1.3300%
Seguin	0.2310%	0.2310%	0.6129%	0.6129%	0.6129%	1.3300%	1.3300%
St. Catharines	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
St. Marys	0.2310%	0.2310%	1.2282%	1.2282%	1.2282%	1.9300%	1.9300%
St. Thomas	0.2310%	0.2310%	1.7133%	1.7133%	1.7133%	1.9300%	1.9300%
Stratford	0.2310%	0.2310%	1.7300%	1.7300%	1.7300%	1.9300%	1.9300%
Tecumseh	0.2310%	0.2310%	1.4204%	1.3300%	1.4204%	1.9300%	1.9300%
The Blue Mountains	0.2310%	0.2310%	1.6045%	1.6045%	1.6045%	1.9300%	1.9300%
Thorold	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
Thunder Bay	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.3300%	1.3300%
Tillsonburg	0.2310%	0.2310%	1.7300%	1.7300%	1.7300%	1.9300%	1.9300%
Timmins	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.3300%	1.3300%
Toronto	0.2310%	0.2310%	1.5404%	1.5404%	1.5404%	1.5658%	1.5658%
Vaughan	0.2310%	0.2310%	1.2040%	1.2040%	1.2040%	1.3753%	1.3753%
Wainfleet	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
Waterloo	0.2310%	0.2310%	1.6654%	1.6654%	1.6654%	1.9300%	1.9300%
Welland	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
Wellesley	0.2310%	0.2310%	1.6654%	1.6654%	1.6654%	1.9300%	1.9300%
West Lincoln	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
Whitby	0.2310%	0.2310%	1.2175%	1.2175%	1.2175%	1.7504%	1.7504%
Whitchurch-Stouffville	0.2310%	0.2310%	1.2040%	1.2040%	1.2040%	1.3753%	1.3753%
Wilmot	0.2310%	0.2310%	1.6654%	1.6654%	1.6654%	1.9300%	1.9300%
Windsor	0.2310%	0.2310%	1.6825%	1.6305%	1.5547%	1.9300%	1.9300%
Woolwich	0.2310%	0.2310%	1.6654%	1.6654%	1.6654%	1.9300%	1.9300%
Average	0.2310%	0.2310%	1.3589%	1.3559%	1.3489%	1.7153%	1.7112%
Median	0.2310%	0.2310%	1.3300%	1.3300%	1.3300%	1.9300%	1.9300%
Minimum	0.2310%	0.2310%	0.6129%	0.6129%	0.6129%	0.8804%	0.8804%
Maximum	0.2310%	0.2310%	1.7300%	1.7300%	1.7300%	1.9300%	1.9300%

2011 Municipal Rates (Upper and Lower Tier sorted alphabetically)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Shopping	Ind. Residual	Ind. Large
Ajax	1.1334%	2.1155%	1.6435%	1.6435%	1.6435%	2.5613%	2.5613%
Aurora	0.8220%	0.8220%	0.9396%	0.9396%	0.9396%	1.0937%	1.0937%
Barrie	1.0914%	1.1344%	1.5641%	1.5641%	1.5641%	1.6549%	1.6549%
Belleville	1.3578%	3.4084%	2.6058%	2.6058%	2.6058%	3.2588%	3.2588%
Bracebridge	1.0774%	1.0774%	1.1852%	1.1852%	1.1852%	1.1852%	1.1852%
Brampton	0.9508%	1.6212%	1.2333%	1.2333%	1.2333%	1.3977%	1.3977%
Brantford	1.2062%	2.5758%	2.3352%	2.3352%	2.3352%	3.1723%	3.1723%
Brockville	1.3107%	2.3200%	2.5664%	2.5664%	2.5664%	3.4441%	3.4441%
Burlington	0.7651%	1.7307%	1.1144%	1.1144%	1.1144%	1.8056%	1.8056%
Caledon	0.7307%	1.2458%	0.9478%	0.9478%	0.9478%	1.0741%	1.0741%
Cambridge	1.0853%	2.1163%	2.1163%	2.1163%	2.1163%	2.1163%	2.1163%
Central Elgin	1.3927%	3.2669%	2.2806%	2.2806%	2.2806%	3.0988%	3.9437%
Chatham-Kent	1.6047%	3.4481%	3.1565%	2.5439%	3.6434%	3.9073%	3.9073%
Clarington	1.1668%	2.1778%	1.6919%	1.6919%	1.6919%	2.6367%	2.6367%
Cornwall	1.5896%	3.7344%	3.1236%	3.1236%	3.1236%	4.1808%	4.1808%
East Gwillimbury	0.8081%	0.8081%	0.9237%	0.9237%	0.9237%	1.0751%	1.0751%
Fort Erie	1.2346%	2.5235%	2.1711%	2.1711%	2.1711%	3.2470%	3.2470%
Fort Frances	1.6444%	4.1813%	3.3241%	3.3241%	3.3241%	4.5093%	8.2228%
Georgina	1.0686%	1.0686%	1.2215%	1.2215%	1.2215%	1.4218%	1.4218%
Gravenhurst	0.9783%	0.9783%	1.0761%	1.0761%	1.0761%	1.0761%	1.0761%
Greater Sudbury	1.4248%	3.2296%	2.9949%	2.9949%	2.9949%	4.2536%	4.8212%
Grimsby	1.1013%	2.2510%	1.9367%	1.9367%	1.9367%	2.8963%	2.8963%
Guelph	1.0444%	2.4120%	1.9217%	1.9217%	1.9217%	2.7468%	2.7468%
Halton Hills	0.7468%	1.6891%	1.0877%	1.0877%	1.0877%	1.7623%	1.7623%
Hamilton	1.2483%	3.4202%	2.4716%	2.4716%	2.4716%	4.0806%	4.7850%
Huntsville	0.9639%	0.9639%	1.0603%	1.0603%	1.0603%	1.0603%	1.0603%
Innisfil	0.8966%	1.3795%	1.1227%	1.1227%	1.1227%	1.3795%	1.3795%
Kawartha Lakes	1.0731%	2.1243%	1.3708%	1.3708%	1.3708%	1.3708%	1.3708%
Kenora	1.4100%	2.4214%	2.7255%	3.2936%	3.8723%	2.8941%	3.7645%
King	0.7824%	0.7824%	0.8943%	0.8943%	0.8943%	1.0409%	1.0409%
Kingston	1.2680%	3.1113%	2.4807%	2.4807%	2.4807%	3.2950%	3.2950%
Kingsville	0.9611%	1.8793%	1.0400%	1.0400%	1.0400%	1.8669%	2.5816%
Kitchener	1.0546%	2.0565%	2.0565%	2.0565%	2.0565%	2.0565%	2.0565%
Lambton Shores	0.9486%	2.2766%	1.5473%	1.4604%	1.9813%	1.9479%	2.8572%
Leamington	1.5075%	2.9477%	1.6312%	1.7547%	1.6312%	2.9283%	4.0493%
Lincoln	1.0660%	2.1789%	1.8746%	1.8746%	1.8746%	2.8036%	2.8036%
London	1.2117%	2.5298%	2.3993%	2.3993%	2.3993%	3.1869%	3.1869%
Markham	0.7011%	0.7011%	0.8014%	0.8014%	0.8014%	0.9328%	0.9328%
Meaford	1.3104%	1.8885%	1.7126%	1.7126%	1.7126%	2.4349%	2.4349%
Middlesex Centre	0.8957%	1.5851%	1.0255%	1.0255%	1.0255%	1.5632%	1.5632%
Milton	0.6206%	1.4038%	0.9040%	0.9040%	0.9040%	1.4647%	1.4647%
Mississauga	0.7316%	0.9488%	1.0314%	1.0314%	1.0314%	1.1492%	1.1492%
Newmarket	0.8679%	0.8679%	0.9921%	0.9921%	0.9921%	1.1548%	1.1548%
Niagara Falls	1.1757%	2.4032%	2.0676%	2.0676%	2.0676%	3.0921%	3.0921%
Niagara-on-the-Lake	0.8587%	1.7551%	1.5101%	1.5101%	1.5101%	2.2583%	2.2583%
North Bay	1.4413%	3.1786%	2.7128%	2.7128%	2.7128%	2.0178%	2.0178%
North Dumfries	0.7641%	1.4900%	1.4900%	1.4900%	1.4900%	1.4900%	1.4900%

2011 Municipal Rates (Upper & Lower Tier sorted alphabetically—cont'd)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Shopping	Ind. Residual	Ind. Large
Oakville	0.7269%	1.6442%	1.0587%	1.0587%	1.0587%	1.7154%	1.7154%
Orangeville	1.2001%	3.2165%	1.4641%	1.4641%	1.4641%	2.6383%	2.6383%
Oshawa	1.4277%	2.6648%	2.0702%	2.0702%	2.0702%	3.2263%	3.2263%
Ottawa	1.0065%	1.7111%	1.8756%	2.2660%	1.5601%	2.6278%	2.2566%
Pelham	1.1208%	2.2985%	1.9712%	1.9712%	1.9712%	2.9478%	2.9478%
Penetanguishene	1.2383%	1.9051%	1.5505%	1.5505%	1.5505%	1.9051%	1.9051%
Peterborough	1.1717%	2.2816%	2.0392%	2.0392%	2.0392%	2.7222%	2.7222%
Pickering	1.1241%	2.0982%	1.6300%	1.6300%	1.6300%	2.5403%	2.5403%
Port Colborne	1.4414%	2.9462%	2.5348%	2.5348%	2.5348%	3.7908%	3.7908%
Prince Edward County	0.8493%	1.2231%	0.9448%	0.9448%	0.9448%	1.1801%	1.1801%
Quinte West	1.1105%	2.3654%	1.7085%	1.7085%	1.7085%	2.7163%	2.9036%
Richmond Hill	0.7243%	0.7243%	0.8280%	0.8280%	0.8280%	0.9637%	0.9637%
Sarnia	1.2824%	3.0779%	2.0919%	1.9745%	2.6787%	2.6335%	3.8630%
Sault Ste. Marie	1.7115%	2.1559%	3.1849%	4.6517%	3.3810%	4.0983%	5.8397%
Sequin	0.3664%	0.3538%	0.3942%	0.3942%	0.3942%	0.8391%	0.8391%
St. Catharines	1.2726%	2.6012%	2.2380%	2.2380%	2.2380%	3.3469%	3.3469%
St. Marys	1.1960%	2.0633%	1.8494%	1.8494%	1.8494%	2.9675%	2.9675%
St. Thomas	1.2758%	3.1877%	2.4845%	2.4845%	2.4845%	2.8425%	3.4157%
Stratford	1.2127%	2.6121%	2.3963%	2.3963%	2.3963%	3.6138%	3.6138%
Tecumseh	1.0385%	2.0307%	1.1237%	1.2088%	1.1237%	2.0173%	2.7895%
The Blue Mountains	0.7599%	1.0952%	0.9932%	0.9932%	0.9932%	1.4121%	1.4121%
Thorold	1.2541%	2.5633%	2.2054%	2.2054%	2.2054%	3.2982%	3.2982%
Thunder Bay	1.7421%	4.7734%	3.4018%	3.4018%	3.4018%	4.2333%	4.2943%
Tillsonburg	1.2081%	3.3101%	2.2975%	2.2975%	2.2975%	3.1772%	3.1772%
Timmins	1.8262%	3.0709%	3.1960%	3.1960%	3.1960%	3.9780%	4.9516%
Toronto	0.5619%	1.8636%	1.7036%	1.7036%	1.7036%	1.8203%	1.8203%
Vaughan	0.7210%	0.7210%	0.8241%	0.8241%	0.8241%	0.9592%	0.9592%
Wainfleet	1.2330%	2.5202%	2.1683%	2.1683%	2.1683%	3.2427%	3.2427%
Waterloo	1.0411%	2.0301%	2.0301%	2.0301%	2.0301%	2.0301%	2.0301%
Welland	1.4026%	2.8670%	2.4667%	2.4667%	2.4667%	3.6890%	3.6890%
Wellesley	0.9059%	1.7665%	1.7665%	1.7665%	1.7665%	1.7665%	1.7665%
West Lincoln	1.0423%	2.1304%	1.8329%	1.8329%	1.8329%	2.7411%	2.7411%
Whitby	1.1511%	2.1485%	1.6691%	1.6691%	1.6691%	2.6012%	2.6012%
Whitchurch-Stouffville	0.7485%	0.7485%	0.8557%	0.8557%	0.8557%	0.9959%	0.9959%
Wilmot	0.8517%	1.6608%	1.6608%	1.6608%	1.6608%	1.6608%	1.6608%
Windsor	1.5831%	3.9074%	3.0362%	3.0871%	3.1176%	3.7364%	4.9179%
Woolwich	0.8214%	1.6017%	1.6017%	1.6017%	1.6017%	1.6017%	1.6017%
Average	1.1005%	2.1211%	1.8004%	1.8226%	1.8315%	2.3967%	2.5847%
Median	1.0963%	2.1203%	1.7105%	1.7336%	1.7105%	2.5508%	2.5914%
Minimum	0.3664%	0.3538%	0.3942%	0.3942%	0.3942%	0.8391%	0.8391%
Maximum	1.8262%	4.7734%	3.4018%	4.6517%	3.8723%	4.5093%	8.2228%

Presentation of “Like” Properties

Given the size of the survey, it is difficult to graphically present 84 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 2010 population.

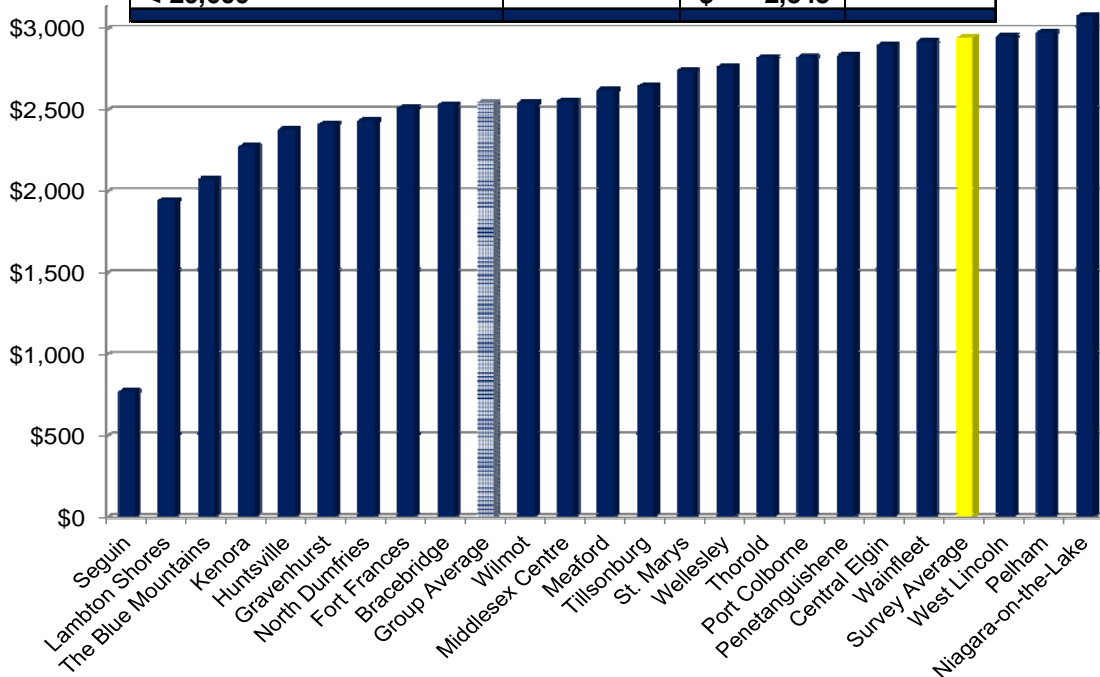
Municipalities with populations less than 20,000	Municipalities with populations 20,000 – 49,999	Municipalities with populations 50,000 – 99,999	Municipalities with populations 100,000 or greater
Seguin St. Marys Wainfleet The Blue Mountains Fort Frances North Dumfries Penetanguishene Wellesley Meaford Gravenhurst Lambton Shores Central Elgin West Lincoln Niagara-on-the-Lake Tillsonburg Bracebridge Kenora Middlesex Centre Pelham Wilmot Thorold Huntsville Port Colborne	Woolwich Kingsville King Lincoln Brockville East Gwillimbury Tecumseh Grimsby Prince Edward County Whitchurch-Stouffville Orangeville Leamington Fort Erie Stratford Innisfil St. Thomas Timmins Quinte West Cornwall 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	2011 Property Taxes	Relative Taxes	Municipality	CVA Ranking	2011 Property Taxes	Relative Taxes
Seguin	low	\$ 772	low	Peterborough	mid	\$ 2,951	mid
Kingsville	low	\$ 1,767	low	Halton Hills	high	\$ 2,952	mid
Prince Edward County	low	\$ 1,938	low	West Lincoln	mid	\$ 2,954	mid
Lambton Shores	low	\$ 1,946	low	Timmins	low	\$ 2,956	mid
The Blue Mountains	low	\$ 2,076	low	Pelham	mid	\$ 2,974	mid
Kenora	low	\$ 2,275	low	Kingston	mid	\$ 2,996	mid
Leamington	low	\$ 2,288	low	Clarington	mid	\$ 3,000	mid
Kawartha Lakes	low	\$ 2,316	low	Stratford	mid	\$ 3,012	mid
Quinte West	low	\$ 2,350	low	Waterloo	mid	\$ 3,043	mid
Huntsville	low	\$ 2,380	low	Brantford	mid	\$ 3,045	mid
Woolwich	low	\$ 2,381	low	Niagara-on-the-Lake	high	\$ 3,078	mid
Gravenhurst	low	\$ 2,413	low	London	mid	\$ 3,079	mid
North Dumfries	low	\$ 2,436	low	Thunder Bay	low	\$ 3,096	high
Toronto (East)	low	\$ 2,486	low	Caledon	high	\$ 3,141	high
Fort Frances	low	\$ 2,514	low	Georgina	mid	\$ 3,165	high
Sault Ste. Marie	low	\$ 2,528	low	Welland	mid	\$ 3,182	high
Bracebridge	low	\$ 2,533	low	Burlington	high	\$ 3,183	high
Wilmot	low	\$ 2,546	low	Toronto (West)	high	\$ 3,188	high
Middlesex Centre	low	\$ 2,556	low	North Bay	low	\$ 3,207	high
Cornwall	low	\$ 2,567	low	Lincoln	high	\$ 3,223	high
Meaford	low	\$ 2,626	low	Richmond Hill	high	\$ 3,231	high
Tillsonburg	low	\$ 2,645	low	Newmarket	high	\$ 3,235	high
Greater Sudbury	low	\$ 2,656	low	Aurora	high	\$ 3,240	high
St. Thomas	low	\$ 2,671	low	Oakville	high	\$ 3,298	high
Fort Erie	low	\$ 2,718	low	St. Catharines	mid	\$ 3,308	high
St. Marys	low	\$ 2,744	low	Grimsby	high	\$ 3,317	high
Sarnia	low	\$ 2,761	low	Whitchurch Stouffville	high	\$ 3,333	high
Milton	low	\$ 2,761	low	Brampton	high	\$ 3,424	high
Wellesley	low	\$ 2,766	low	Ottawa	high	\$ 3,452	high
Innisfil	high	\$ 2,766	low	Toronto (North)	high	\$ 3,530	high
Tecumseh	mid	\$ 2,771	mid	Mississauga	high	\$ 3,577	high
Chatham-Kent	low	\$ 2,804	mid	Hamilton	mid	\$ 3,588	high
Guelph	mid	\$ 2,813	mid	Orangeville	high	\$ 3,622	high
Niagara Falls	mid	\$ 2,819	mid	Whitby	high	\$ 3,627	high
Thorold	low	\$ 2,823	mid	Ajax	high	\$ 3,683	high
Port Colborne	low	\$ 2,823	mid	Oshawa	mid	\$ 3,857	high
Penetanguishene	low	\$ 2,835	mid	Vaughan	high	\$ 4,015	high
East Gwillimbury	high	\$ 2,855	mid	Pickering	high	\$ 4,073	high
Brockville	low	\$ 2,857	mid	King	high	\$ 4,196	high
Belleville	low	\$ 2,876	mid	Markham	high	\$ 4,433	high
Kitchener	mid	\$ 2,879	mid	Toronto (South)	high	\$ 4,562	high
Cambridge	mid	\$ 2,883	mid				
Central Elgin	low	\$ 2,896	mid	Average		\$ 2,942	
Wainfleet	mid	\$ 2,919	mid	Median		\$ 2,919	
Barrie	mid	\$ 2,941	mid	Minimum		\$ 772	
Windsor	low	\$ 2,951	mid	Maximum		\$ 4,562	

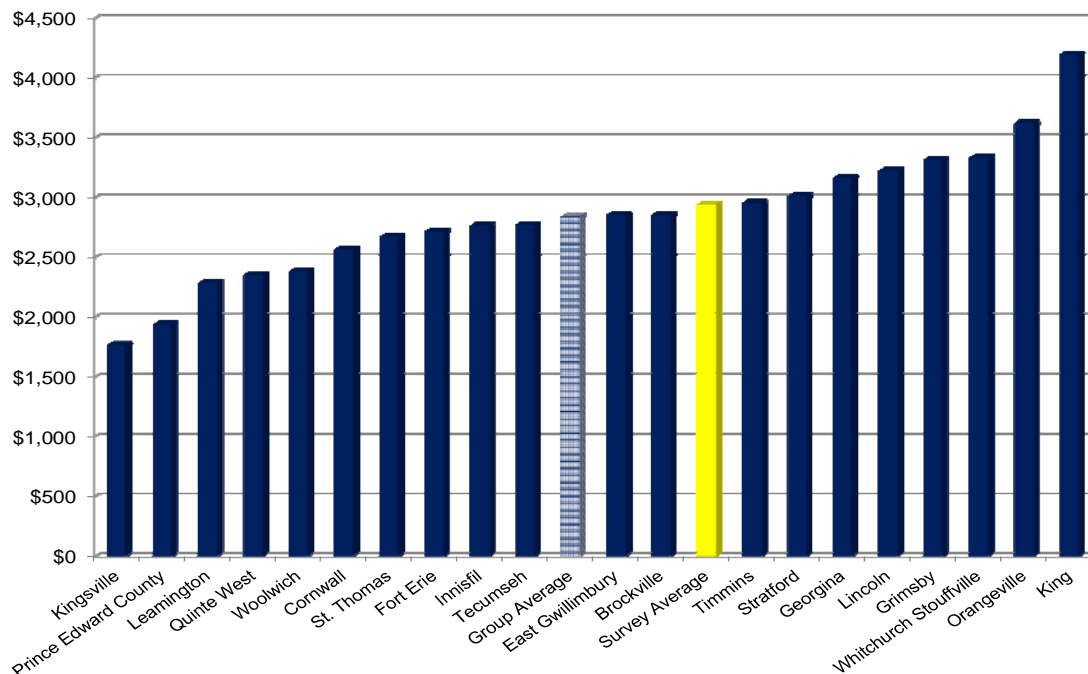
Residential Comparisons - Detached Bungalow—by Population Group
Municipalities with populations less than 20,000

Municipality	CVA Ranking	2011 Property Taxes	Relative Taxes
Seguin	low	\$ 772	low
Lambton Shores	low	\$ 1,946	low
The Blue Mountains	low	\$ 2,076	low
Kenora	low	\$ 2,275	low
Huntsville	low	\$ 2,380	low
Gravenhurst	low	\$ 2,413	low
North Dumfries	low	\$ 2,436	low
Fort Frances	low	\$ 2,514	low
Bracebridge	low	\$ 2,533	low
Wilmot	low	\$ 2,546	low
Middlesex Centre	low	\$ 2,556	low
Meaford	low	\$ 2,626	low
Tillsonburg	low	\$ 2,645	low
St. Marys	low	\$ 2,744	low
Wellesley	low	\$ 2,766	low
Thorold	low	\$ 2,823	mid
Port Colborne	low	\$ 2,823	mid
Penetanguishene	low	\$ 2,835	mid
Central Elgin	low	\$ 2,896	mid
Wainfleet	mid	\$ 2,919	mid
West Lincoln	mid	\$ 2,954	mid
Pelham	mid	\$ 2,974	mid
Niagara-on-the-Lake	high	\$ 3,078	mid
< 20,000		\$ 2,545	



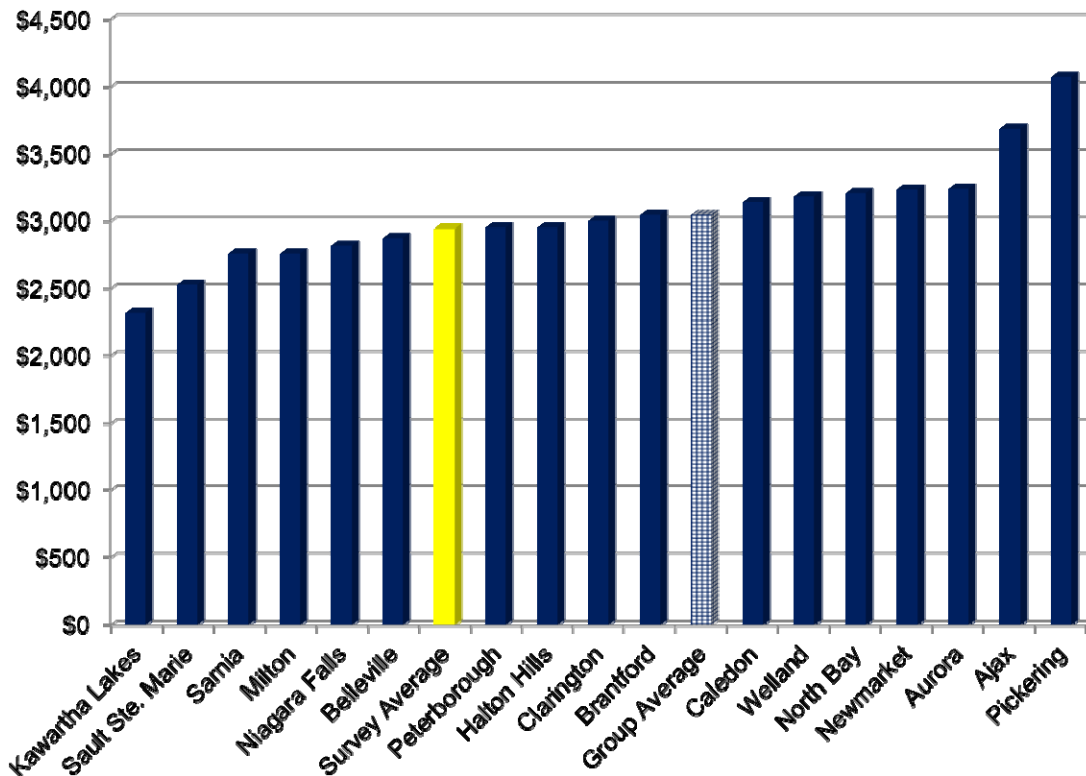
Residential Comparisons - Detached Bungalow —by Population Group
Municipalities with populations 20,000—49,999

Municipality	CVA Ranking	2011 Property Taxes	Relative Taxes
Kingsville	low	\$ 1,767	low
Prince Edward County	low	\$ 1,938	low
Leamington	low	\$ 2,288	low
Quinte West	low	\$ 2,350	low
Woolwich	low	\$ 2,381	low
Cornwall	low	\$ 2,567	low
St. Thomas	low	\$ 2,671	low
Fort Erie	low	\$ 2,718	low
Innisfil	high	\$ 2,766	low
Tecumseh	mid	\$ 2,771	mid
East Gwillimbury	high	\$ 2,855	mid
Brockville	low	\$ 2,857	mid
Timmins	low	\$ 2,956	mid
Stratford	mid	\$ 3,012	mid
Georgina	mid	\$ 3,165	high
Lincoln	high	\$ 3,223	high
Grimsby	high	\$ 3,317	high
Whitchurch Stouffville	high	\$ 3,333	high
Orangeville	high	\$ 3,622	high
King	high	\$ 4,196	high
20,000 - 49,999		\$ 2,838	



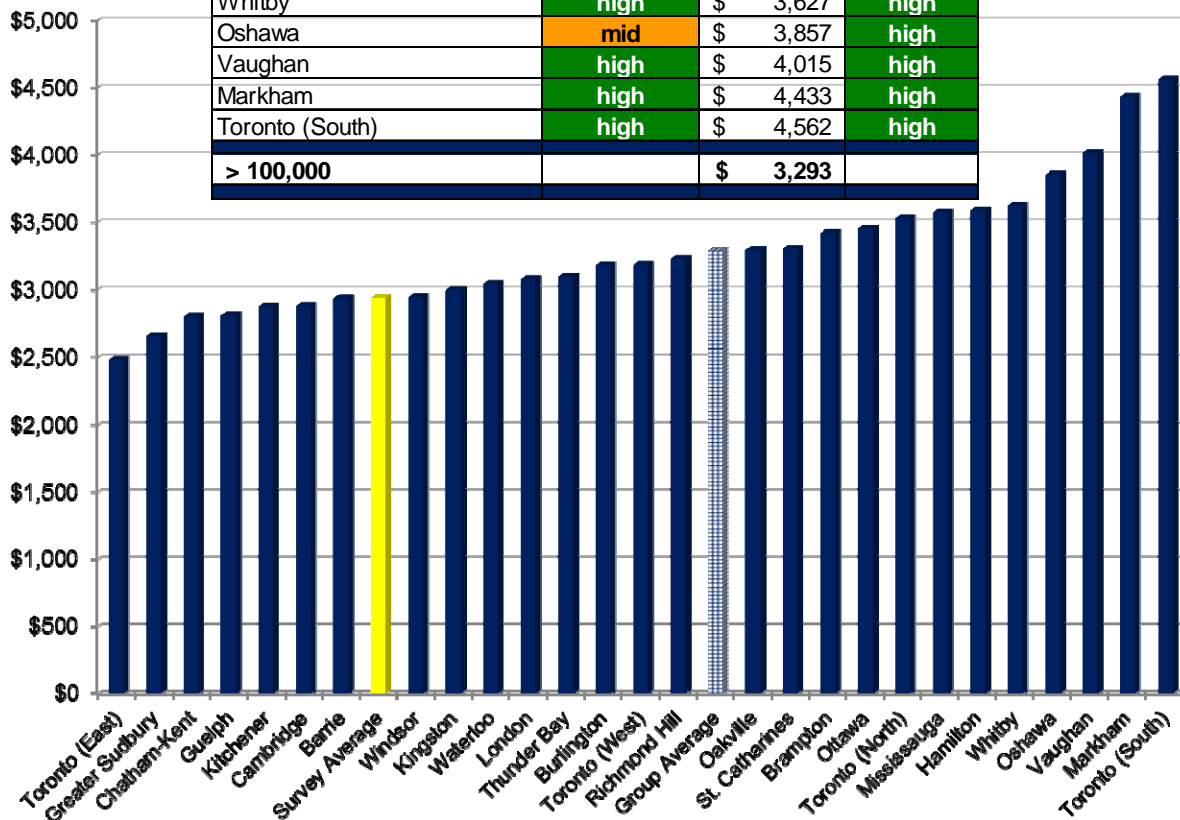
Residential Comparisons - Detached Bungalow —by Population Group
Municipalities with populations between 50,000—99,999

Municipality	CVA Ranking	2011 Property Taxes	Relative Taxes
Kawartha Lakes	low	\$ 2,316	low
Sault Ste. Marie	low	\$ 2,528	low
Sarnia	low	\$ 2,761	low
Milton	low	\$ 2,761	low
Niagara Falls	mid	\$ 2,819	mid
Belleville	low	\$ 2,876	mid
Peterborough	mid	\$ 2,951	mid
Halton Hills	high	\$ 2,952	mid
Clarington	mid	\$ 3,000	mid
Brantford	mid	\$ 3,045	mid
Caledon	high	\$ 3,141	high
Welland	mid	\$ 3,182	high
North Bay	low	\$ 3,207	high
Newmarket	high	\$ 3,235	high
Aurora	high	\$ 3,240	high
Ajax	high	\$ 3,683	high
Pickering	high	\$ 4,073	high
50,000 - 99,999		\$ 3,045	



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

Municipality	CVA Ranking	2011 Property Taxes	Relative Taxes
Toronto (East)	low	\$ 2,486	low
Greater Sudbury	low	\$ 2,656	low
Chatham-Kent	low	\$ 2,804	mid
Guelph	mid	\$ 2,813	mid
Kitchener	mid	\$ 2,879	mid
Cambridge	mid	\$ 2,883	mid
Barrie	mid	\$ 2,941	mid
Windsor	low	\$ 2,951	mid
Kingston	mid	\$ 2,996	mid
Waterloo	mid	\$ 3,043	mid
London	mid	\$ 3,079	mid
Thunder Bay	low	\$ 3,096	high
Burlington	high	\$ 3,183	high
Toronto (West)	high	\$ 3,188	high
Richmond Hill	high	\$ 3,231	high
Oakville	high	\$ 3,298	high
St. Catharines	mid	\$ 3,308	high
Brampton	high	\$ 3,424	high
Ottawa	high	\$ 3,452	high
Toronto (North)	high	\$ 3,530	high
Mississauga	high	\$ 3,577	high
Hamilton	mid	\$ 3,588	high
Whitby	high	\$ 3,627	high
Oshawa	mid	\$ 3,857	high
Vaughan	high	\$ 4,015	high
Markham	high	\$ 4,433	high
Toronto (South)	high	\$ 4,562	high
> 100,000		\$ 3,293	



Residential Comparisons - Detached Bungalow - by Location

	CVA Ranking	2011 Property Taxes	Relative Taxes
Prince Edward County	low	\$ 1,938	low
Kawartha Lakes	low	\$ 2,316	low
Quinte West	low	\$ 2,350	low
Cornwall	low	\$ 2,567	low
Brockville	low	\$ 2,857	mid
Belleville	low	\$ 2,876	mid
Peterborough	mid	\$ 2,951	mid
Kingston	mid	\$ 2,996	mid
Ottawa	high	\$ 3,452	high
Eastern		\$ 2,701	
Toronto (East)	low	\$ 2,486	low
Milton	low	\$ 2,761	low
East Gwillimbury	high	\$ 2,855	mid
Halton Hills	high	\$ 2,952	mid
Clarington	mid	\$ 3,000	mid
Caledon	high	\$ 3,141	high
Georgina	mid	\$ 3,165	high
Burlington	high	\$ 3,183	high
Toronto (West)	high	\$ 3,188	high
Richmond Hill	high	\$ 3,231	high
Newmarket	high	\$ 3,235	high
Aurora	high	\$ 3,240	high
Oakville	high	\$ 3,298	high
Whitchurch Stouffville	high	\$ 3,333	high
Brampton	high	\$ 3,424	high
Toronto (North)	high	\$ 3,530	high
Mississauga	high	\$ 3,577	high
Whitby	high	\$ 3,627	high
Ajax	high	\$ 3,683	high
Oshawa	mid	\$ 3,857	high
Vaughan	high	\$ 4,015	high
Pickering	high	\$ 4,073	high
King	high	\$ 4,196	high
Markham	high	\$ 4,433	high
Toronto (South)	high	\$ 4,562	high
GTA		\$ 3,442	
Seguin	low	\$ 772	low
Kenora	low	\$ 2,275	low
Fort Frances	low	\$ 2,514	low
Sault Ste. Marie	low	\$ 2,528	low
Greater Sudbury	low	\$ 2,656	low
Timmins	low	\$ 2,956	mid
Thunder Bay	low	\$ 3,096	high
North Bay	low	\$ 3,207	high
North		\$ 2,501	

	CVA Ranking	2011 Property Taxes	Relative Taxes
Fort Erie	low	\$ 2,718	low
Niagara Falls	mid	\$ 2,819	mid
Thorold	low	\$ 2,823	mid
Port Colborne	low	\$ 2,823	mid
Wainfleet	mid	\$ 2,919	mid
West Lincoln	mid	\$ 2,954	mid
Pelham	mid	\$ 2,974	mid
Niagara-on-the-Lake	high	\$ 3,078	mid
Welland	mid	\$ 3,182	high
Lincoln	high	\$ 3,223	high
St. Catharines	mid	\$ 3,308	high
Grimsby	high	\$ 3,317	high
Hamilton	mid	\$ 3,588	high
Niagara/Hamilon		\$ 3,056	
Huntsville	low	\$ 2,380	low
Gravenhurst	low	\$ 2,413	low
Bracebridge	low	\$ 2,533	low
Innisfil	high	\$ 2,766	low
Penetanguishene	low	\$ 2,835	mid
Barrie	mid	\$ 2,941	mid
Orangeville	high	\$ 3,622	high
Simcoe/Musk./Duff.		\$ 2,784	
Kingsville	low	\$ 1,767	low
Lambton Shores	low	\$ 1,946	low
The Blue Mountains	low	\$ 2,076	low
Leamington	low	\$ 2,288	low
Woolwich	low	\$ 2,381	low
North Dumfries	low	\$ 2,436	low
Wilmot	low	\$ 2,546	low
Middlesex Centre	low	\$ 2,556	low
Meaford	low	\$ 2,626	low
Tillsonburg	low	\$ 2,645	low
St. Thomas	low	\$ 2,671	low
St. Marys	low	\$ 2,744	low
Sarnia	low	\$ 2,761	low
Wellesley	low	\$ 2,766	low
Tecumseh	mid	\$ 2,771	mid
Chatham-Kent	low	\$ 2,804	mid
Guelph	mid	\$ 2,813	mid
Kitchener	mid	\$ 2,879	mid
Cambridge	mid	\$ 2,883	mid
Central Elgin	low	\$ 2,896	mid
Windsor	low	\$ 2,951	mid
Stratford	mid	\$ 3,012	mid
Waterloo	mid	\$ 3,043	mid
Brantford	mid	\$ 3,045	mid
London	mid	\$ 3,079	mid
Southwest		\$ 2,655	

Residential Comparisons - Senior Executive Home—sorted lowest to highest

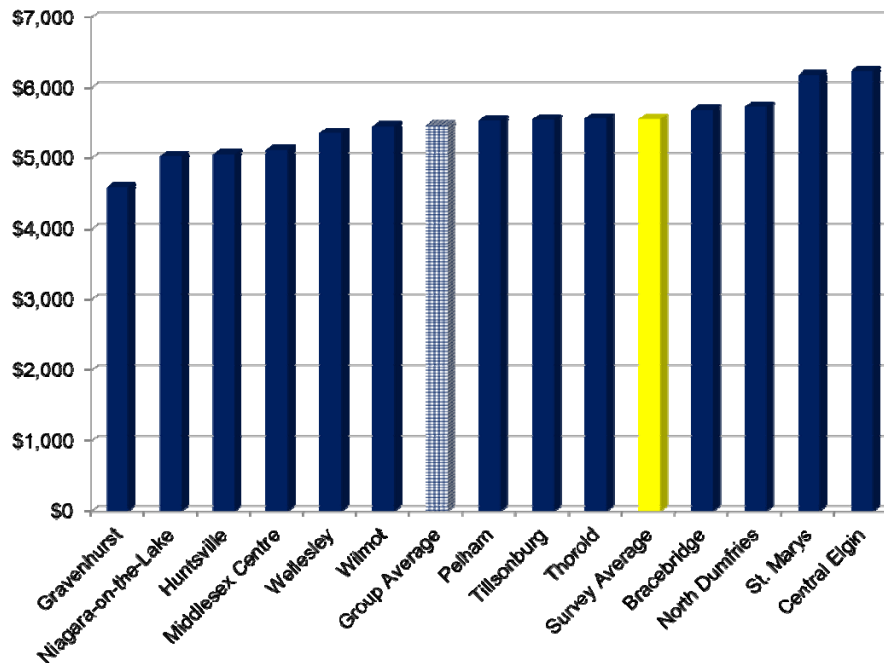
Residential - Senior Executive	CVA Ranking	2011 Property Taxes	Relative Taxes
Toronto (East)	high	\$ 4,104	low
Milton	high	\$ 4,151	low
Kawartha Lakes	low	\$ 4,260	low
Kingsville	mid	\$ 4,533	low
Caledon	high	\$ 4,542	low
Gravenhurst	mid	\$ 4,590	low
Sault Ste. Marie	low	\$ 4,717	low
Innisfil	mid	\$ 4,718	low
Clarington	low	\$ 4,799	low
Sarnia	low	\$ 4,805	low
Chatham-Kent	low	\$ 4,807	low
Woolwich	mid	\$ 4,867	low
Barrie	low	\$ 4,908	low
Tecumseh	mid	\$ 4,938	low
North Bay	low	\$ 4,972	low
Niagara-on-the-Lake	mid	\$ 5,023	low
Huntsville	mid	\$ 5,054	low
Brampton	mid	\$ 5,073	low
Middlesex Centre	mid	\$ 5,114	low
Mississauga	high	\$ 5,161	low
Peterborough	low	\$ 5,190	low
Cambridge	mid	\$ 5,248	low
Richmond Hill	high	\$ 5,276	low
Grimsby	mid	\$ 5,277	low
Brantford	low	\$ 5,288	mid
Kitchener	mid	\$ 5,301	mid
Niagara Falls	low	\$ 5,302	mid
Prince Edward County	high	\$ 5,310	mid
Newmarket	high	\$ 5,313	mid
Halton Hills	high	\$ 5,362	mid
Wellesley	high	\$ 5,364	mid
Welland	low	\$ 5,370	mid
Guelph	mid	\$ 5,374	mid
Aurora	high	\$ 5,385	mid
Cornwall	low	\$ 5,401	mid
Stratford	low	\$ 5,418	mid
Vaughan	high	\$ 5,418	mid
Leamington	low	\$ 5,441	mid
Wilmot	high	\$ 5,456	mid
Burlington	high	\$ 5,515	mid
Oakville	high	\$ 5,517	mid
Pelham	mid	\$ 5,538	mid
Brockville	low	\$ 5,546	mid
Greater Sudbury	low	\$ 5,547	mid
Tillsonburg	mid	\$ 5,549	mid
London	mid	\$ 5,567	mid

Residential - Senior Executive	CVA Ranking	2011 Property Taxes	Relative Taxes
Thorold	low	\$ 5,567	mid
Whitby	mid	\$ 5,603	mid
Kingston	low	\$ 5,644	high
Markham	high	\$ 5,658	high
East Gwillimbury	high	\$ 5,659	high
Ajax	mid	\$ 5,676	high
Bracebridge	mid	\$ 5,684	high
St. Catharines	low	\$ 5,689	high
Orangeville	mid	\$ 5,710	high
Hamilton	mid	\$ 5,722	high
North Dumfries	high	\$ 5,731	high
Oshawa	low	\$ 5,802	high
Belleville	low	\$ 5,919	high
Pickering	mid	\$ 5,957	high
Whitchurch Stouffville	high	\$ 6,100	high
Georgina	high	\$ 6,123	high
St. Marys	mid	\$ 6,177	high
Windsor	low	\$ 6,196	high
Waterloo	high	\$ 6,197	high
Central Elgin	mid	\$ 6,233	high
Toronto (North)	high	\$ 6,335	high
Thunder Bay	low	\$ 6,816	high
King	high	\$ 6,849	high
Toronto (West)	high	\$ 6,896	high
Ottawa	high	\$ 7,257	high
Timmins	low	\$ 7,428	high
Toronto (South)	high	\$ 11,676	high
Average		\$ 5,558	
Median		\$ 5,418	
Minimum		\$ 4,104	
Maximum		\$ 11,676	

The average current value assessment for a senior executive home in the survey is \$453,091 with a range from \$243,000 to \$1,472,000

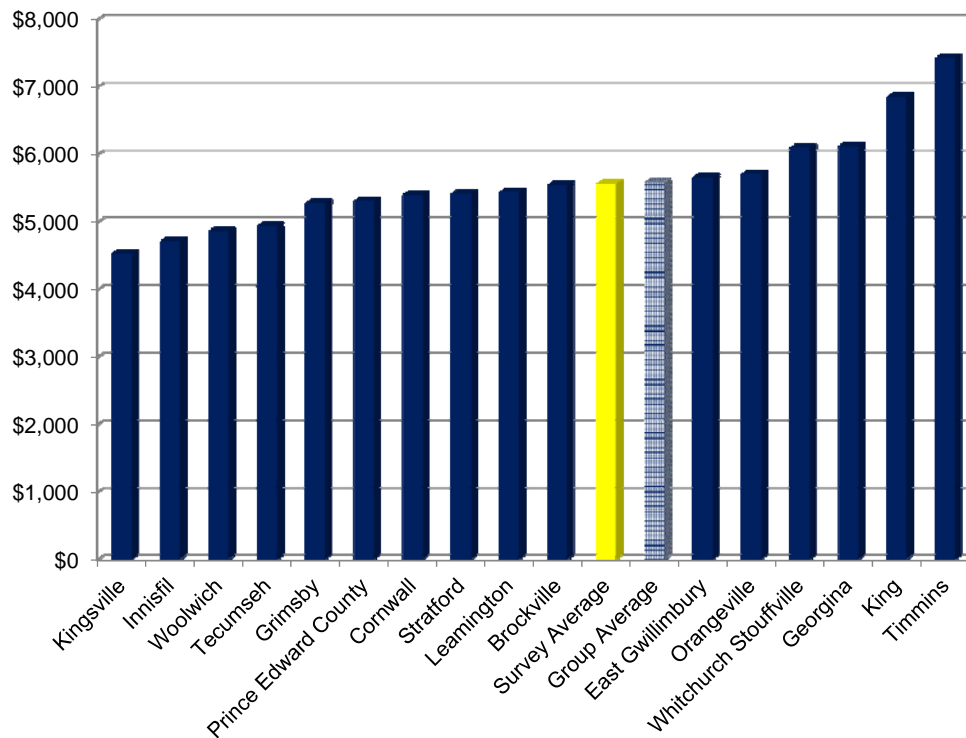
Residential Comparisons - Senior Executive —by Population Group
Municipalities with populations less than 20,000

Residential - Senior Executive	CVA Ranking	2011 Property Taxes	Relative Taxes
Gravenhurst	mid	\$ 4,590	low
Niagara-on-the-Lake	mid	\$ 5,023	low
Huntsville	mid	\$ 5,054	low
Middlesex Centre	mid	\$ 5,114	low
Wellesley	high	\$ 5,364	mid
Wilmot	high	\$ 5,456	mid
Pelham	mid	\$ 5,538	mid
Tillsonburg	mid	\$ 5,549	mid
Thorold	low	\$ 5,567	mid
Bracebridge	mid	\$ 5,684	high
North Dumfries	high	\$ 5,731	high
St. Marys	mid	\$ 6,177	high
Central Elgin	mid	\$ 6,233	high
<20,000		\$ 5,468	



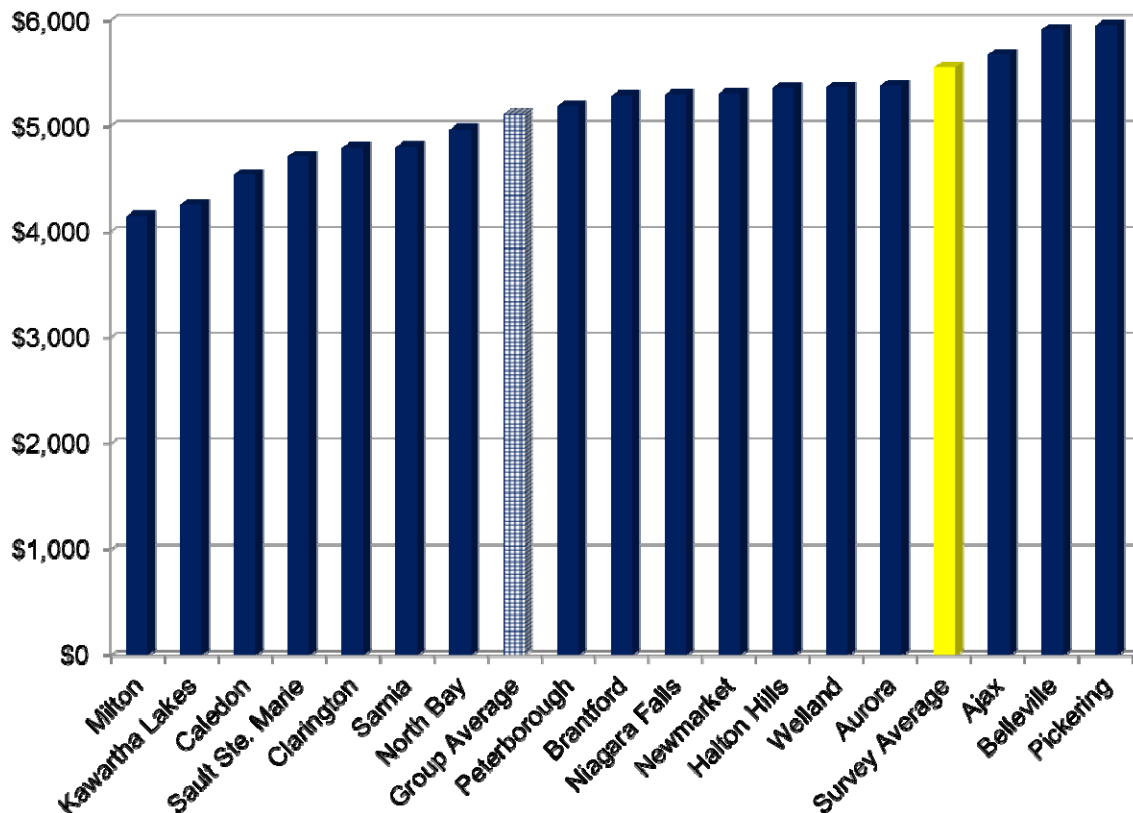
Residential Comparisons - Senior Executive —by Population Group
Municipalities with populations between 20,000 –49,999

Residential - Senior Executive	CVA Ranking	2011 Property Taxes	Relative Taxes
Kingsville	mid	\$ 4,533	low
Innisfil	mid	\$ 4,718	low
Woolwich	mid	\$ 4,867	low
Tecumseh	mid	\$ 4,938	low
Grimsby	mid	\$ 5,277	low
Prince Edward County	high	\$ 5,310	mid
Cornwall	low	\$ 5,401	mid
Stratford	low	\$ 5,418	mid
Leamington	low	\$ 5,441	mid
Brockville	low	\$ 5,546	mid
East Gwillimbury	high	\$ 5,659	high
Orangeville	mid	\$ 5,710	high
Whitchurch Stouffville	high	\$ 6,100	high
Georgina	high	\$ 6,123	high
King	high	\$ 6,849	high
Timmins	low	\$ 7,428	high
20,000 - 49,999		\$ 5,582	



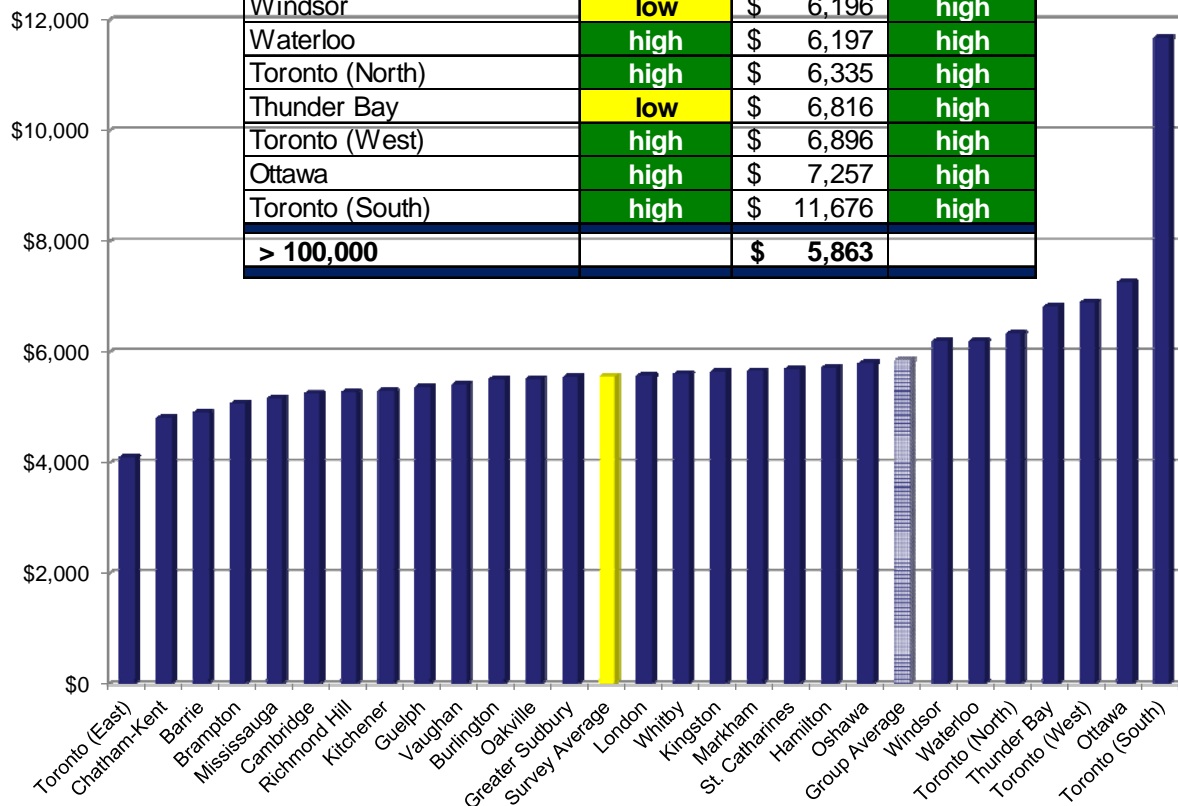
Residential Comparisons - Senior Executive —by Population Group
Municipalities with populations between 50,000—99,999

Residential - Senior Executive	CVA Ranking	2011 Property Taxes	Relative Taxes
Milton	high	\$ 4,151	low
Kawartha Lakes	low	\$ 4,260	low
Caledon	high	\$ 4,542	low
Sault Ste. Marie	low	\$ 4,717	low
Clarington	low	\$ 4,799	low
Sarnia	low	\$ 4,805	low
North Bay	low	\$ 4,972	low
Peterborough	low	\$ 5,190	low
Brantford	low	\$ 5,288	mid
Niagara Falls	low	\$ 5,302	mid
Newmarket	high	\$ 5,313	mid
Halton Hills	high	\$ 5,362	mid
Welland	low	\$ 5,370	mid
Aurora	high	\$ 5,385	mid
Ajax	mid	\$ 5,676	high
Belleville	low	\$ 5,919	high
Pickering	mid	\$ 5,957	high
50,000 - 99,999		\$ 5,118	



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

Residential - Senior Executive	CVA Ranking	2011 Property Taxes	Relative Taxes
Toronto (East)	high	\$ 4,104	low
Chatham-Kent	low	\$ 4,807	low
Barrie	low	\$ 4,908	low
Brampton	mid	\$ 5,073	low
Mississauga	high	\$ 5,161	low
Cambridge	mid	\$ 5,248	low
Richmond Hill	high	\$ 5,276	low
Kitchener	mid	\$ 5,301	mid
Guelph	mid	\$ 5,374	mid
Vaughan	high	\$ 5,418	mid
Burlington	high	\$ 5,515	mid
Oakville	high	\$ 5,517	mid
Greater Sudbury	low	\$ 5,547	mid
London	mid	\$ 5,567	mid
Whitby	mid	\$ 5,603	mid
Kingston	low	\$ 5,644	high
Markham	high	\$ 5,658	high
St. Catharines	low	\$ 5,689	high
Hamilton	mid	\$ 5,722	high
Oshawa	low	\$ 5,802	high
Windsor	low	\$ 6,196	high
Waterloo	high	\$ 6,197	high
Toronto (North)	high	\$ 6,335	high
Thunder Bay	low	\$ 6,816	high
Toronto (West)	high	\$ 6,896	high
Ottawa	high	\$ 7,257	high
Toronto (South)	high	\$ 11,676	high
> 100,000		\$ 5,863	



Residential Comparisons - Senior Executive — by Location

Residential - Senior Executive	CVA Ranking	2011 Property Taxes	Relative Taxes
Kawartha Lakes	low	\$ 4,260	low
Peterborough	low	\$ 5,190	low
Prince Edward County	high	\$ 5,310	mid
Cornwall	low	\$ 5,401	mid
Brockville	low	\$ 5,546	mid
Kingston	low	\$ 5,644	high
Belleville	low	\$ 5,919	high
Ottawa	high	\$ 7,257	high
Eastern		\$ 5,566	
Toronto (East)	high	\$ 4,104	low
Milton	high	\$ 4,151	low
Caledon	high	\$ 4,542	low
Clarington	low	\$ 4,799	low
Brampton	mid	\$ 5,073	low
Mississauga	high	\$ 5,161	low
Richmond Hill	high	\$ 5,276	low
Newmarket	high	\$ 5,313	mid
Halton Hills	high	\$ 5,362	mid
Aurora	high	\$ 5,385	mid
Vaughan	high	\$ 5,418	mid
Burlington	high	\$ 5,515	mid
Oakville	high	\$ 5,517	mid
Whitby	mid	\$ 5,603	mid
Markham	high	\$ 5,658	high
East Gwillimbury	high	\$ 5,659	high
Ajax	mid	\$ 5,676	high
Oshawa	low	\$ 5,802	high
Pickering	mid	\$ 5,957	high
Whitchurch Stouffville	high	\$ 6,100	high
Georgina	high	\$ 6,123	high
Toronto (North)	high	\$ 6,335	high
King	high	\$ 6,849	high
Toronto (West)	high	\$ 6,896	high
Toronto (South)	high	\$ 11,676	high
GTA		\$ 5,758	
Niagara-on-the-Lake	mid	\$ 5,023	low
Grimsby	mid	\$ 5,277	low
Niagara Falls	low	\$ 5,302	mid
Welland	low	\$ 5,370	mid
Pelham	mid	\$ 5,538	mid
Thorold	low	\$ 5,567	mid
St. Catharines	low	\$ 5,689	high
Hamilton	mid	\$ 5,722	high
Niagara/Hamilton		\$ 5,436	

Residential - Senior Executive	CVA Ranking	2011 Property Taxes	Relative Taxes
Sault Ste. Marie	low	\$ 4,717	low
North Bay	low	\$ 4,972	low
Greater Sudbury	low	\$ 5,547	mid
Thunder Bay	low	\$ 6,816	high
Timmins	low	\$ 7,428	high
North		\$ 5,896	
Gravenhurst	mid	\$ 4,590	low
Innisfil	mid	\$ 4,718	low
Barrie	low	\$ 4,908	low
Huntsville	mid	\$ 5,054	low
Bracebridge	mid	\$ 5,684	high
Orangeville	mid	\$ 5,710	high
Simcoe/Musk./Duff.		\$ 5,111	
Kingsville	mid	\$ 4,533	low
Sarnia	low	\$ 4,805	low
Chatham-Kent	low	\$ 4,807	low
Woolwich	mid	\$ 4,867	low
Tecumseh	mid	\$ 4,938	low
Middlesex Centre	mid	\$ 5,114	low
Cambridge	mid	\$ 5,248	low
Brantford	low	\$ 5,288	mid
Kitchener	mid	\$ 5,301	mid
Wellesley	high	\$ 5,364	mid
Guelph	mid	\$ 5,374	mid
Stratford	low	\$ 5,418	mid
Leamington	low	\$ 5,441	mid
Wilmot	high	\$ 5,456	mid
Tillsonburg	mid	\$ 5,549	mid
London	mid	\$ 5,567	mid
North Dumfries	high	\$ 5,731	high
St. Marys	mid	\$ 6,177	high
Windsor	low	\$ 6,196	high
Waterloo	high	\$ 6,197	high
Central Elgin	mid	\$ 6,233	high
Southwest		\$ 5,410	

Residential Comparisons - Summary

GTA Municipalities	Bungalow Summary	Executive Summary	Blended
Toronto (East)	low	low	low
Milton	low	low	low
Clarington	mid	low	low-mid
Caledon	high	low	mid
Halton Hills	mid	mid	mid
Mississauga	high	low	mid
Brampton	high	low	mid
Richmond Hill	high	low	mid
East Gwillimbury	mid	high	mid-high
Vaughan	high	mid	mid-high
Burlington	high	mid	mid-high
Aurora	high	mid	mid-high
Newmarket	high	mid	mid-high
Oakville	high	mid	mid-high
Whitby	high	mid	mid-high
Georgina	high	high	high
Ajax	high	high	high
Toronto (West)	high	high	high
Whitchurch Stouffville	high	high	high
Toronto (North)	high	high	high
Oshawa	high	high	high
King	high	high	high
Pickering	high	high	high
Markham	high	high	high
Toronto (South)	high	high	high

Southwest	Bungalow Summary	Executive Summary	Blended
Kingsville	low	low	low
Lambton Shores	low		low
The Blue Mountains	low		low
Meaford	low		low
Woolwich	low	low	low
Middlesex Centre	low	low	low
St. Thomas	low		low
Sarnia	low	low	low
Leamington	low	mid	low-mid
Wilmot	low	mid	low-mid
Tilsonburg	low	mid	low-mid
Wellesley	low	mid	low-mid
Tecumseh	mid	low	low-mid
Cambridge	mid	low	low-mid
Chatham-Kent	mid	low	low-mid
St. Marys	low	high	mid
North Dumfries	low	high	mid
Stratford	mid	mid	mid
Kitchener	mid	mid	mid
Guelph	mid	mid	mid
Brantford	mid	mid	mid
London	mid	mid	mid
Central Elgin	mid	high	mid-high
Windsor	mid	high	mid-high
Waterloo	mid	high	mid-high

Eastern Municipalities	Bungalow Summary	Executive Summary	Blended
Kawartha Lakes	low	low	low
Quinte West	low		low
Prince Edward County	low	mid	low-mid
Peterborough	mid	low	low-mid
Cornwall	low	mid	low-mid
Brockville	mid	mid	mid
Kingston	mid	high	mid-high
Belleville	mid	high	mid-high
Ottawa	high	high	high

Niagara/Hamilton	Bungalow Summary	Executive Summary	Blended
Fort Erie	low		low
Niagara-on-the-Lake	mid	low	low-mid
Port Colborne	mid		mid
Wainfleet	mid		mid
Niagara Falls	mid	mid	mid
West Lincoln	mid		mid
Pelham	mid	mid	mid
Grimsby	high	low	mid
Thorold	mid	mid	mid
Welland	high	mid	mid-high
Lincoln	high		high
St. Catharines	high	high	high
Hamilton	high	high	high

Northern	Bungalow Summary	Executive Summary	Blended
Seguin	low		low
Fort Frances	low		low
Kenora	low		low
Sault Ste. Marie	low	low	low
Greater Sudbury	low	mid	low-mid
North Bay	high	low	mid
Timmins	mid	high	mid-high
Thunder Bay	high	high	high

Simcoe/Musk/Duff.	Bungalow Summary	Executive Summary	Blended
Gravenhurst	low	low	low
Huntsville	low	low	low
Innisfil	low	low	low
Barrie	mid	low	low-mid
Penetanguishene	mid		mid
Bracebridge	low	high	mid
Orangeville	high	high	high

Residential Comparisons - Summary

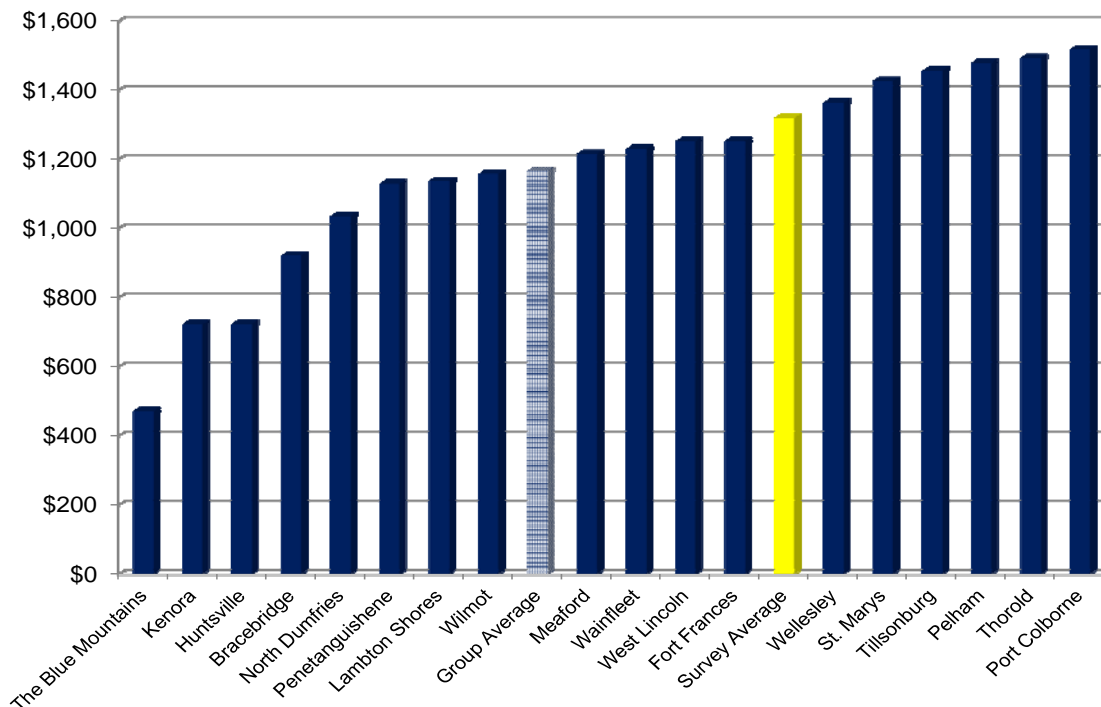
low	low-mid	mid	mid-high	high
Fort Erie	Barrie	Bracebridge	Aurora	Ajax
Fort Frances	Cambridge	Brampton	Belleville	Georgina
Gravenhurst	Chatham-Kent	Brantford	Burlington	Hamilton
Huntsville	Clarington	Brockville	Central Elgin	King
Innisfil	Cornwall	Caledon	East Gwillimbury	Lincoln
Kawartha Lakes	Greater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

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

Multi-Residential - Apartment Walk-up	CVA Ranking	2011 Property Taxes/Unit	Relative Taxes	Multi-Residential - Apartment Walk-up	CVA Ranking	2011 Property Taxes/Unit	Relative Taxes
The Blue Mountains	low	\$ 471	low	St. Thomas	low	\$ 1,454	mid
Prince Edward County	low	\$ 588	low	Tillsonburg	low	\$ 1,456	mid
East Gwillimbury	high	\$ 689	low	London	mid	\$ 1,458	mid
Tecumseh	low	\$ 714	low	Ajax	mid	\$ 1,471	mid
Kenora	low	\$ 723	low	North Bay	low	\$ 1,476	mid
Huntsville	mid	\$ 724	low	Pelham	mid	\$ 1,478	mid
Vaughan	high	\$ 750	low	Waterloo	mid	\$ 1,483	mid
Richmond Hill	high	\$ 753	low	Thorold	mid	\$ 1,493	high
Newmarket	high	\$ 829	low	Burlington	high	\$ 1,493	high
Kingsville	low	\$ 855	low	Cambridge	mid	\$ 1,499	high
Sault Ste. Marie	low	\$ 884	low	Port Colborne	low	\$ 1,518	high
Bracebridge	high	\$ 921	low	Thunder Bay	low	\$ 1,544	high
Mississauga	high	\$ 923	low	St. Catharines	mid	\$ 1,556	high
Aurora	high	\$ 928	low	Brampton	high	\$ 1,581	high
Innisfil	mid	\$ 973	low	Toronto (East)	high	\$ 1,587	high
North Dumfries	mid	\$ 1,035	low	Clarington	high	\$ 1,601	high
Caledon	high	\$ 1,078	low	Kawartha Lakes	high	\$ 1,602	high
Timmins	low	\$ 1,087	low	Whitby	high	\$ 1,610	high
Brockville	low	\$ 1,095	low	Welland	mid	\$ 1,612	high
Barrie	high	\$ 1,118	low	Hamilton	low	\$ 1,613	high
Georgina	high	\$ 1,127	low	Pickering	high	\$ 1,614	high
Penetanguishene	mid	\$ 1,129	low	Guelph	mid	\$ 1,644	high
Lambton Shores	low	\$ 1,137	low	Peterborough	mid	\$ 1,651	high
Woolwich	mid	\$ 1,143	low	Oakville	high	\$ 1,667	high
Wilmot	mid	\$ 1,157	low	Stratford	mid	\$ 1,672	high
Quinte West	low	\$ 1,171	low	Toronto (North)	high	\$ 1,700	high
Meaford	mid	\$ 1,216	mid	Toronto (West)	high	\$ 1,700	high
Wainfleet	low	\$ 1,229	mid	Belleville	low	\$ 1,727	high
Fort Erie	low	\$ 1,235	mid	Cornwall	low	\$ 1,776	high
West Lincoln	mid	\$ 1,252	mid	Kingston	mid	\$ 1,807	high
Fort Frances	low	\$ 1,252	mid	Toronto (South)	high	\$ 1,962	high
Niagara Falls	low	\$ 1,275	mid	Oshawa	high	\$ 1,978	high
Lincoln	mid	\$ 1,293	mid	Orangeville	mid	\$ 2,084	high
Greater Sudbury	low	\$ 1,309	mid				
Sarnia	low	\$ 1,310	mid	Average		\$ 1,319	
Windsor	low	\$ 1,344	mid	Median		\$ 1,367	
Wellesley	high	\$ 1,363	mid	Minimum		\$ 471	
Milton	high	\$ 1,364	mid	Maximum		\$ 2,084	
Brantford	mid	\$ 1,366	mid				
Chatham-Kent	low	\$ 1,369	mid				
Ottawa	high	\$ 1,415	mid				
Halton Hills	high	\$ 1,419	mid				
St. Marys	mid	\$ 1,426	mid				
Grimsby	mid	\$ 1,428	mid				
Kitchener	mid	\$ 1,444	mid				

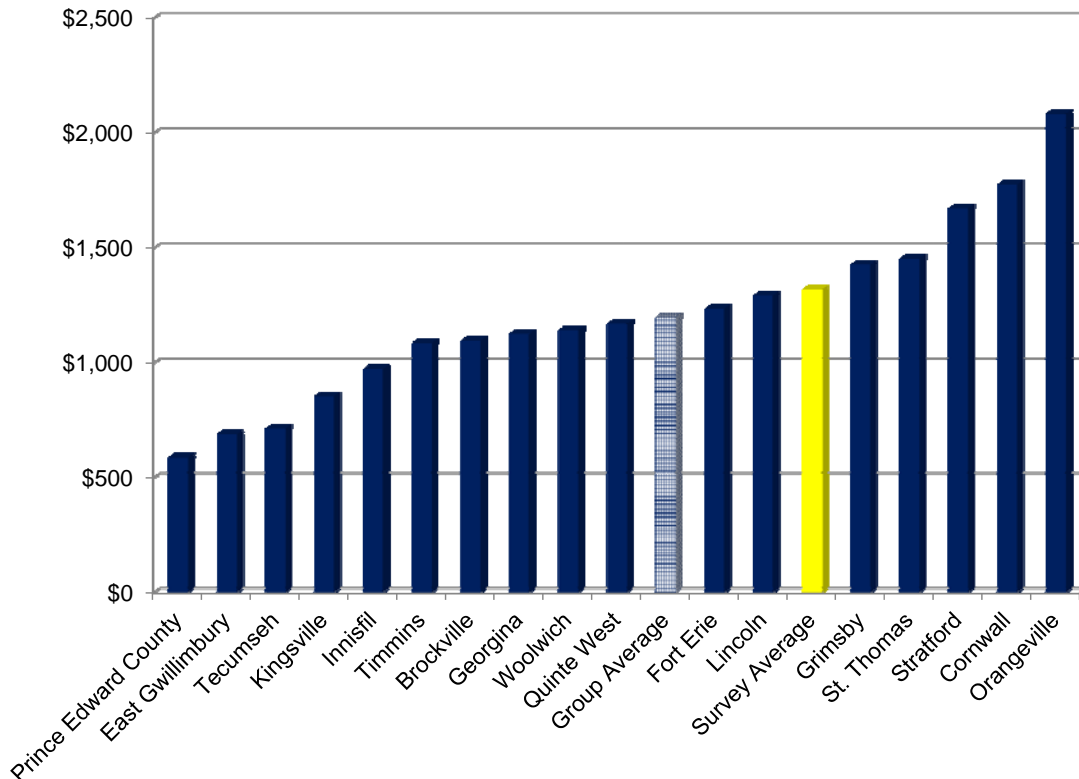
Multi-Residential Walk-Ups
(taxes calculated on a per unit basis) - sorted by Population Group
Municipalities with populations less than 20,000

Multi-Residential - Apartment Walk-up	CVA Ranking	2011 Property Taxes/Unit	Relative Taxes
The Blue Mountains	low	\$ 471	low
Kenora	low	\$ 723	low
Huntsville	mid	\$ 724	low
Bracebridge	high	\$ 921	low
North Dumfries	mid	\$ 1,035	low
Penetanguishene	mid	\$ 1,129	low
Lambton Shores	low	\$ 1,137	low
Wilmot	mid	\$ 1,157	low
Meaford	mid	\$ 1,216	mid
Wainfleet	low	\$ 1,229	mid
West Lincoln	mid	\$ 1,252	mid
Fort Frances	low	\$ 1,252	mid
Wellesley	high	\$ 1,363	mid
St. Marys	mid	\$ 1,426	mid
Tillsonburg	low	\$ 1,456	mid
Pelham	mid	\$ 1,478	mid
Thorold	mid	\$ 1,493	high
Port Colborne	low	\$ 1,518	high
< 20,000		\$ 1,166	



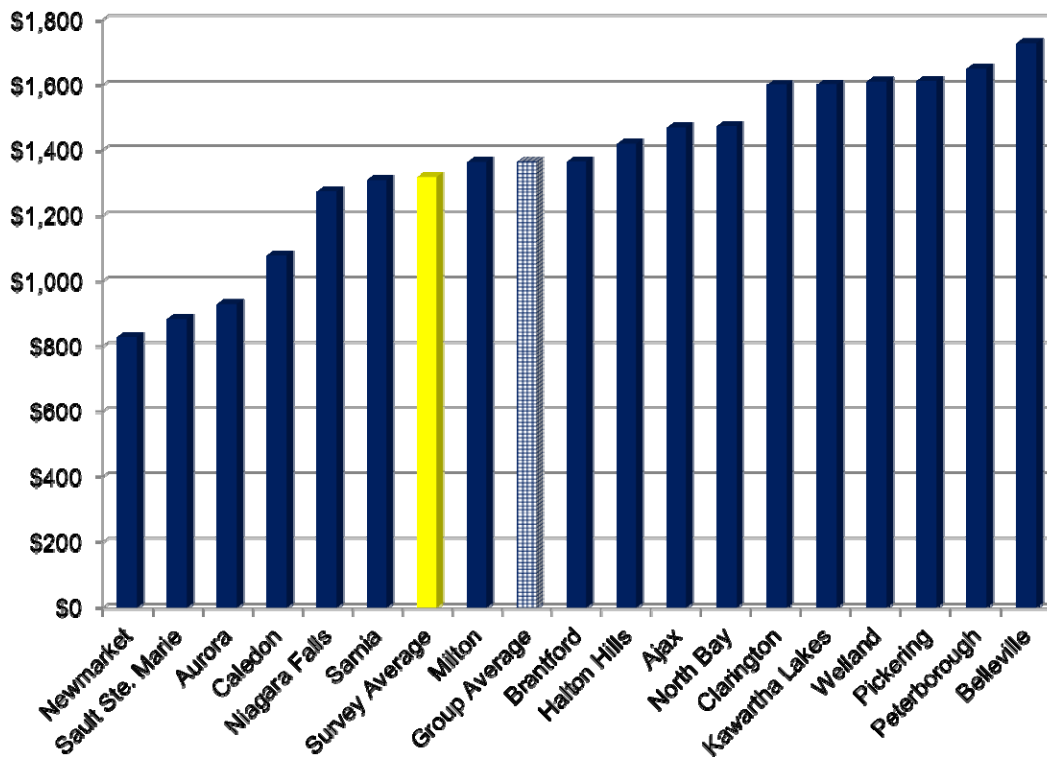
Multi-Residential Walk-Ups
(taxes calculated on a per unit basis) - sorted by Population Group
Municipalities with populations between 20,000—49,999

Multi-Residential - Apartment Walk-up	CVA Ranking	2011 Property Taxes/Unit	Relative Taxes
Prince Edward County	low	\$ 588	low
East Gwillimbury	high	\$ 689	low
Tecumseh	low	\$ 714	low
Kingsville	low	\$ 855	low
Innisfil	mid	\$ 973	low
Timmins	low	\$ 1,087	low
Brockville	low	\$ 1,095	low
Georgina	high	\$ 1,127	low
Woolwich	mid	\$ 1,143	low
Quinte West	low	\$ 1,171	low
Fort Erie	low	\$ 1,235	mid
Lincoln	mid	\$ 1,293	mid
Grimsby	mid	\$ 1,428	mid
St. Thomas	low	\$ 1,454	mid
Stratford	mid	\$ 1,672	high
Cornwall	low	\$ 1,776	high
Orangeville	mid	\$ 2,084	high
20,000 - 49,999		\$ 1,199	



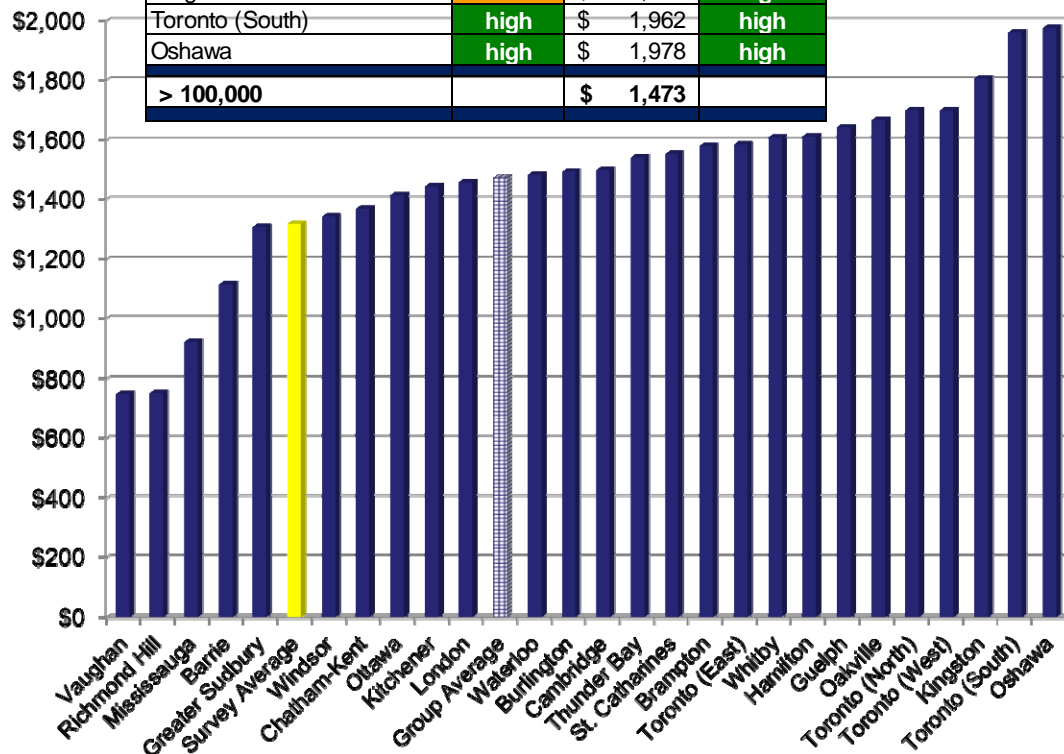
Multi-Residential Comparisons - Walk-Up
(taxes calculated on a per unit basis) - sorted by Population Group
Municipalities with populations between 50,000—99,999

Multi-Residential - Apartment Walk-up	CVA Ranking	2011 Property Taxes/Unit	Relative Taxes
Newmarket	high	\$ 829	low
Sault Ste. Marie	low	\$ 884	low
Aurora	high	\$ 928	low
Caledon	high	\$ 1,078	low
Niagara Falls	low	\$ 1,275	mid
Sarnia	low	\$ 1,310	mid
Milton	high	\$ 1,364	mid
Brantford	mid	\$ 1,366	mid
Halton Hills	high	\$ 1,419	mid
Ajax	mid	\$ 1,471	mid
North Bay	low	\$ 1,476	mid
Clarington	high	\$ 1,601	high
Kawartha Lakes	high	\$ 1,602	high
Welland	mid	\$ 1,612	high
Pickering	high	\$ 1,614	high
Peterborough	mid	\$ 1,651	high
Belleville	low	\$ 1,727	high
50,000 - 99,999		\$ 1,365	



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

Multi-Residential - Apartment Walk-up	CVA Ranking	2011 Property Taxes/Unit	Relative Taxes
Vaughan	high	\$ 750	low
Richmond Hill	high	\$ 753	low
Mississauga	high	\$ 923	low
Barrie	high	\$ 1,118	low
Greater Sudbury	low	\$ 1,309	mid
Windsor	low	\$ 1,344	mid
Chatham-Kent	low	\$ 1,369	mid
Ottawa	high	\$ 1,415	mid
Kitchener	mid	\$ 1,444	mid
London	mid	\$ 1,458	mid
Waterloo	mid	\$ 1,483	mid
Burlington	high	\$ 1,493	high
Cambridge	mid	\$ 1,499	high
Thunder Bay	low	\$ 1,544	high
St. Catharines	mid	\$ 1,556	high
Brampton	high	\$ 1,581	high
Toronto (East)	high	\$ 1,587	high
Whitby	high	\$ 1,610	high
Hamilton	low	\$ 1,613	high
Guelph	mid	\$ 1,644	high
Oakville	high	\$ 1,667	high
Toronto (North)	high	\$ 1,700	high
Toronto (West)	high	\$ 1,700	high
Kingston	mid	\$ 1,807	high
Toronto (South)	high	\$ 1,962	high
Oshawa	high	\$ 1,978	high
> 100,000		\$ 1,473	



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

Multi-Residential - Apartment Walk-up	CVA Ranking	2011 Property Taxes/Unit	Relative Taxes
Prince Edward County	low	\$ 588	low
Brockville	low	\$ 1,095	low
Quinte West	low	\$ 1,171	low
Ottawa	high	\$ 1,415	mid
Kawartha Lakes	high	\$ 1,602	high
Peterborough	mid	\$ 1,651	high
Belleville	low	\$ 1,727	high
Cornwall	low	\$ 1,776	high
Kingston	mid	\$ 1,807	high
Eastern		\$ 1,426	
East Gwillimbury	high	\$ 689	low
Vaughan	high	\$ 750	low
Richmond Hill	high	\$ 753	low
Newmarket	high	\$ 829	low
Mississauga	high	\$ 923	low
Aurora	high	\$ 928	low
Caledon	high	\$ 1,078	low
Georgina	high	\$ 1,127	low
Milton	high	\$ 1,364	mid
Halton Hills	high	\$ 1,419	mid
Ajax	mid	\$ 1,471	mid
Burlington	high	\$ 1,493	high
Brampton	high	\$ 1,581	high
Toronto (East)	high	\$ 1,587	high
Clarington	high	\$ 1,601	high
Whitby	high	\$ 1,610	high
Pickering	high	\$ 1,614	high
Oakville	high	\$ 1,667	high
Toronto (North)	high	\$ 1,700	high
Toronto (West)	high	\$ 1,700	high
Toronto (South)	high	\$ 1,962	high
Oshawa	high	\$ 1,978	high
GTA		\$ 1,356	
Wainfleet	low	\$ 1,229	mid
Fort Erie	low	\$ 1,235	mid
West Lincoln	mid	\$ 1,252	mid
Niagara Falls	low	\$ 1,275	mid
Lincoln	mid	\$ 1,293	mid
Grimsby	mid	\$ 1,428	mid
Pelham	mid	\$ 1,478	mid
Thorold	mid	\$ 1,493	high
Port Colborne	low	\$ 1,518	high
St. Catharines	mid	\$ 1,556	high
Welland	mid	\$ 1,612	high
Hamilton	low	\$ 1,613	high
Niagara/Hamilton		\$ 1,415	

Multi-Residential - Apartment Walk-up	CVA Ranking	2011 Property Taxes/Unit	Relative Taxes
Kenora	low	\$ 723	low
Sault Ste. Marie	low	\$ 884	low
Timmins	low	\$ 1,087	low
Fort Frances	low	\$ 1,252	mid
Greater Sudbury	low	\$ 1,309	mid
North Bay	low	\$ 1,476	mid
Thunder Bay	low	\$ 1,544	high
North		\$ 1,182	
Huntsville	mid	\$ 724	low
Bracebridge	high	\$ 921	low
Innisfil	mid	\$ 973	low
Barrie	high	\$ 1,118	low
Penetanguishene	mid	\$ 1,129	low
Orangeville	mid	\$ 2,084	high
Simcoe/Musk./Duff.		\$ 1,158	
The Blue Mountains	low	\$ 471	low
Tecumseh	low	\$ 714	low
Kingsville	low	\$ 855	low
North Dumfries	mid	\$ 1,035	low
Lambton Shores	low	\$ 1,137	low
Woolwich	mid	\$ 1,143	low
Wilmot	mid	\$ 1,157	low
Meaford	mid	\$ 1,216	mid
Sarnia	low	\$ 1,310	mid
Windsor	low	\$ 1,344	mid
Wellesley	high	\$ 1,363	mid
Brantford	mid	\$ 1,366	mid
Chatham-Kent	low	\$ 1,369	mid
St. Marys	mid	\$ 1,426	mid
Kitchener	mid	\$ 1,444	mid
St. Thomas	low	\$ 1,454	mid
Tilsonburg	low	\$ 1,456	mid
London	mid	\$ 1,458	mid
Waterloo	mid	\$ 1,483	mid
Cambridge	mid	\$ 1,499	high
Guelph	mid	\$ 1,644	high
Stratford	mid	\$ 1,672	high
Southwest		\$ 1,273	

Multi-Residential Comparisons - Mid/High-Rise Apartment

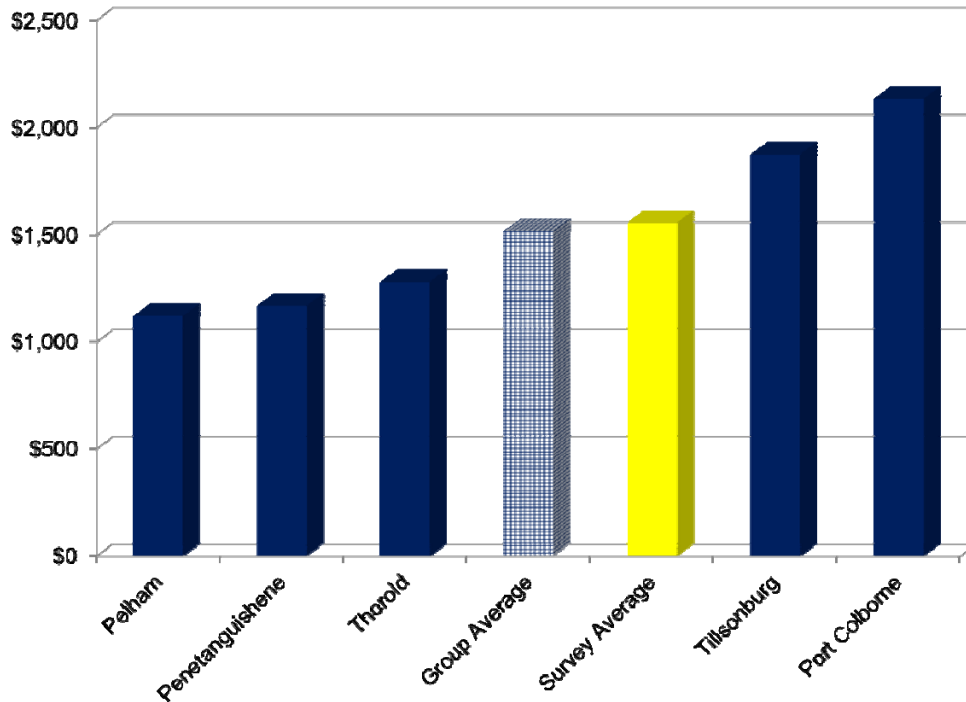
Multi-Residential Apartment High-Rise	CVA Ranking	2011 Property Taxes per unit	Relative Taxes
Prince Edward County	low	\$ 690	low
East Gwillimbury	high	\$ 821	low
King	high	\$ 870	low
Vaughan	high	\$ 964	low
Whitchurch-Stouffville	high	\$ 966	low
Sault Ste. Marie	low	\$ 984	low
Newmarket	high	\$ 992	low
Aurora	high	\$ 1,048	low
Lincoln	low	\$ 1,084	low
Richmond Hill	high	\$ 1,085	low
Tecumseh	low	\$ 1,091	low
Georgina	high	\$ 1,093	low
Pelham	low	\$ 1,121	low
Mississauga	high	\$ 1,153	low
Penetanguishene	mid	\$ 1,167	low
Grimsby	low	\$ 1,182	low
Timmins	low	\$ 1,183	low
Brockville	low	\$ 1,194	low
Barrie	high	\$ 1,245	low
Thorold	low	\$ 1,279	low
Leamington	low	\$ 1,290	low
North Bay	low	\$ 1,423	mid
Milton	high	\$ 1,426	mid
Markham	high	\$ 1,447	mid
Halton Hills	mid	\$ 1,471	mid
Greater Sudbury	low	\$ 1,471	mid
London	low	\$ 1,492	mid
Toronto (East)	mid	\$ 1,581	mid
Stratford	mid	\$ 1,602	mid
Niagara Falls	mid	\$ 1,606	mid
Ottawa	high	\$ 1,610	mid
Brantford	mid	\$ 1,630	mid
Cambridge	mid	\$ 1,634	mid
Guelph	mid	\$ 1,640	mid
Kitchener	mid	\$ 1,688	mid
Whitby	mid	\$ 1,696	mid
Waterloo	mid	\$ 1,696	mid
Fort Erie	mid	\$ 1,704	mid
Cornwall	low	\$ 1,705	mid
Chatham-Kent	low	\$ 1,715	mid
Ajax	mid	\$ 1,729	mid
Clarington	mid	\$ 1,748	mid
Toronto (West)	high	\$ 1,776	high
Windsor	low	\$ 1,785	high

Multi-Residential Apartment High-Rise	CVA Ranking	2011 Property Taxes per unit	Relative Taxes
Hamilton	low	\$ 1,805	high
Kingston	low	\$ 1,824	high
Toronto (North)	high	\$ 1,828	high
Oshawa	mid	\$ 1,837	high
Tillsonburg	low	\$ 1,873	high
Kawartha Lakes	high	\$ 1,875	high
Burlington	high	\$ 1,893	high
Welland	mid	\$ 1,898	high
St. Catharines	mid	\$ 1,944	high
Sarnia	mid	\$ 1,947	high
Peterborough	high	\$ 1,952	high
Belleville	low	\$ 1,964	high
Oakville	high	\$ 1,964	high
Brampton	high	\$ 1,983	high
Toronto (South)	high	\$ 2,001	high
Thunder Bay	low	\$ 2,118	high
Port Colborne	mid	\$ 2,133	high
Pickering	high	\$ 2,263	high
Orangeville	mid	\$ 2,281	high
St. Thomas	mid	\$ 2,373	high
Average		\$ 1,555	
Median		\$ 1,632	
Minimum		\$ 690	
Maximum		\$ 2,373	

**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

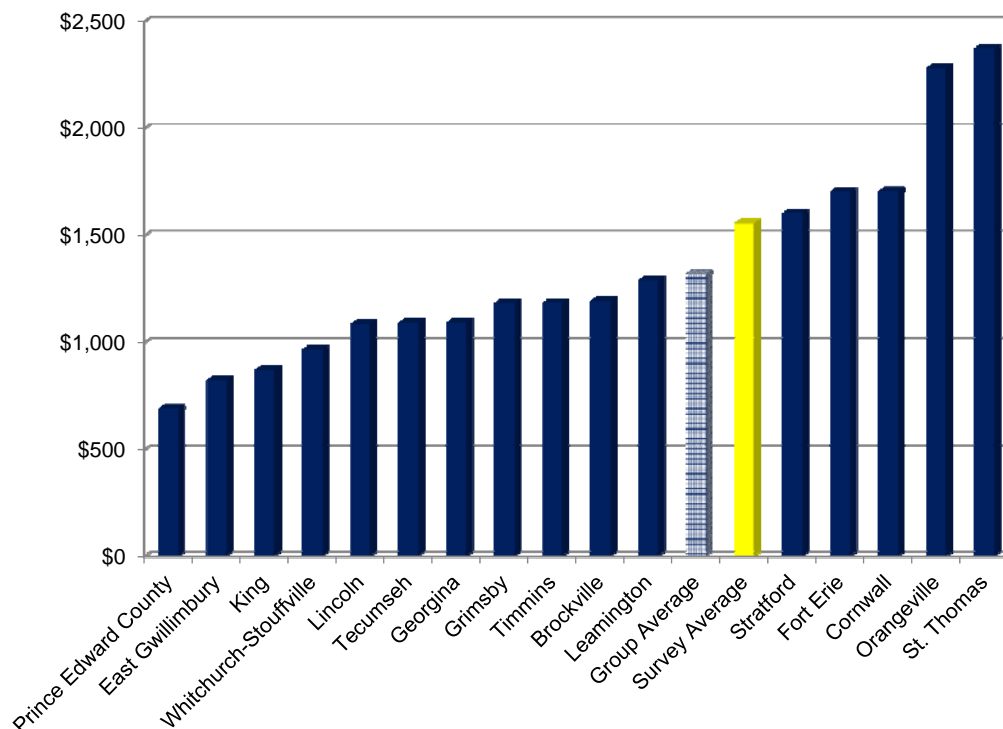
Multi-Residential Apartment High-Rise	CVA Ranking	2011 Property Taxes per unit	Relative Tax Burden
Pelham	low	\$ 1,121	low
Penetanguishene	mid	\$ 1,167	low
Thorold	low	\$ 1,279	low
Tilsonburg	low	\$ 1,873	high
Port Colborne	mid	\$ 2,133	high
< 20,000		\$ 1,515	



**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

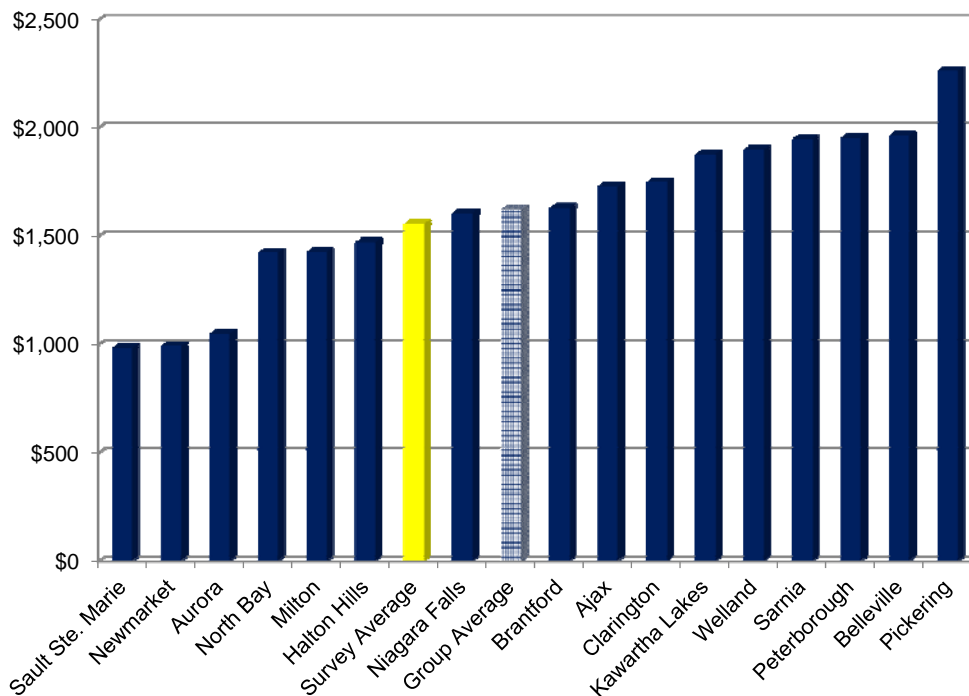
Multi-Residential Apartment High-Rise	CVA Ranking	2011 Property Taxes per unit	Relative Tax Burden
Prince Edward County	low	\$ 690	low
East Gwillimbury	high	\$ 821	low
King	high	\$ 870	low
Whitchurch-Stouffville	high	\$ 966	low
Lincoln	low	\$ 1,084	low
Tecumseh	low	\$ 1,091	low
Georgina	high	\$ 1,093	low
Grimsby	low	\$ 1,182	low
Timmins	low	\$ 1,183	low
Brockville	low	\$ 1,194	low
Leamington	low	\$ 1,290	low
Stratford	mid	\$ 1,602	mid
Fort Erie	mid	\$ 1,704	mid
Cornwall	low	\$ 1,705	mid
Orangeville	mid	\$ 2,281	high
St. Thomas	mid	\$ 2,373	high
20,000 - 49,999		\$ 1,321	



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

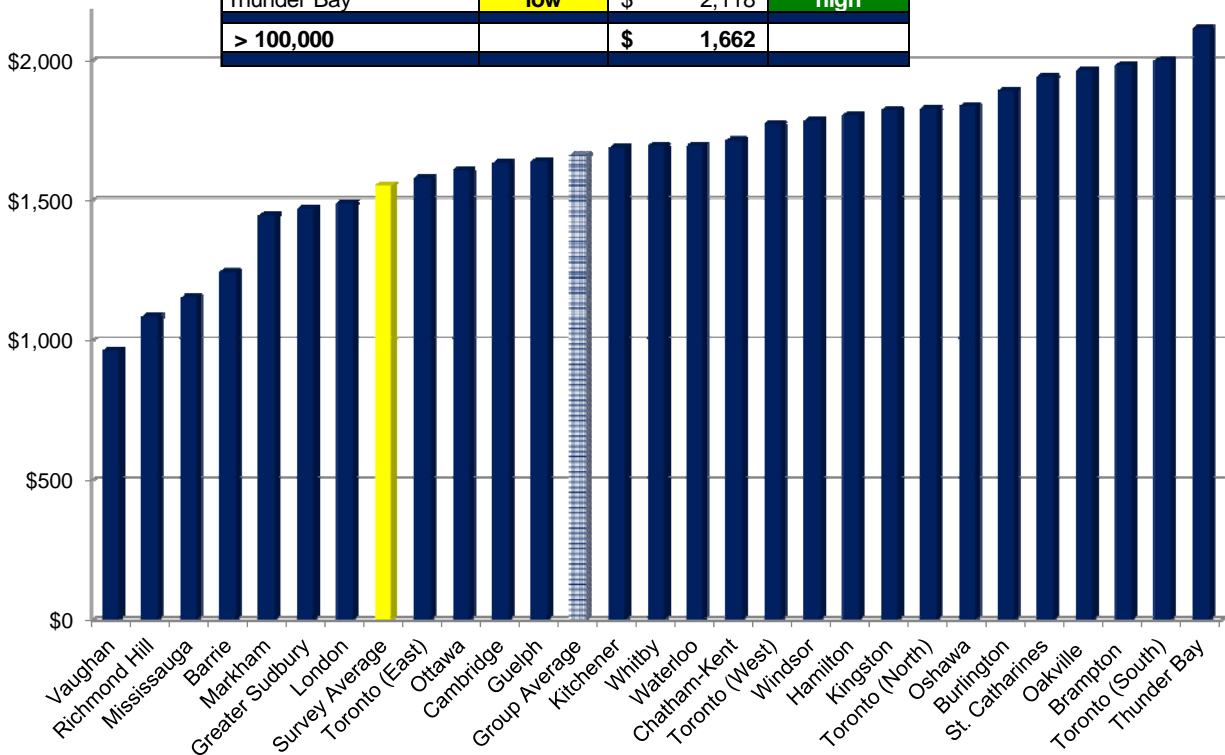
Municipalities with populations between 50,000-99,999

Multi-Residential Apartment High-Rise	CVA Ranking	2011 Property Taxes per unit	Relative Tax Burden
Sault Ste. Marie	low	\$ 984	low
Newmarket	high	\$ 992	low
Aurora	high	\$ 1,048	low
North Bay	low	\$ 1,423	mid
Milton	high	\$ 1,426	mid
Halton Hills	mid	\$ 1,471	mid
Niagara Falls	mid	\$ 1,606	mid
Brantford	mid	\$ 1,630	mid
Ajax	mid	\$ 1,729	mid
Clarington	mid	\$ 1,748	mid
Kawartha Lakes	high	\$ 1,875	high
Welland	mid	\$ 1,898	high
Sarnia	mid	\$ 1,947	high
Peterborough	high	\$ 1,952	high
Belleville	low	\$ 1,964	high
Pickering	high	\$ 2,263	high
50,000 - 99,999		\$ 1,622	



**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 Apartment High-Rise	CVA Ranking	2011 Property Taxes per unit	Relative Tax Burden
Vaughan	high	\$ 964	low
Richmond Hill	high	\$ 1,085	low
Mississauga	high	\$ 1,153	low
Barrie	high	\$ 1,245	low
Markham	high	\$ 1,447	mid
Greater Sudbury	low	\$ 1,471	mid
London	low	\$ 1,492	mid
Toronto (East)	mid	\$ 1,581	mid
Ottawa	high	\$ 1,610	mid
Cambridge	mid	\$ 1,634	mid
Guelph	mid	\$ 1,640	mid
Kitchener	mid	\$ 1,688	mid
Whitby	mid	\$ 1,696	mid
Waterloo	mid	\$ 1,696	mid
Chatham-Kent	low	\$ 1,715	mid
Toronto (West)	high	\$ 1,776	high
Windsor	low	\$ 1,785	high
Hamilton	low	\$ 1,805	high
Kingston	low	\$ 1,824	high
Toronto (North)	high	\$ 1,828	high
Oshawa	mid	\$ 1,837	high
Burlington	high	\$ 1,893	high
St. Catharines	mid	\$ 1,944	high
Oakville	high	\$ 1,964	high
Brampton	high	\$ 1,983	high
Toronto (South)	high	\$ 2,001	high
Thunder Bay	low	\$ 2,118	high
> 100,000		\$ 1,662	



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

Multi-Residential Apartment High-rise	CVA Ranking	2011 Property Taxes per	Relative Taxes
Prince Edward County	low	\$ 690	low
Brockville	low	\$ 1,194	low
Ottawa	high	\$ 1,610	mid
Cornwall	low	\$ 1,705	mid
Kingston	low	\$ 1,824	high
Kawartha Lakes	high	\$ 1,875	high
Peterborough	high	\$ 1,952	high
Belleville	low	\$ 1,964	high
Eastern		\$ 1,602	
East Gwillimbury	high	\$ 821	low
King	high	\$ 870	low
Vaughan	high	\$ 964	low
Whitchurch-Stouffville	high	\$ 966	low
Newmarket	high	\$ 992	low
Aurora	high	\$ 1,048	low
Richmond Hill	high	\$ 1,085	low
Georgina	high	\$ 1,093	low
Mississauga	high	\$ 1,153	low
Milton	high	\$ 1,426	mid
Markham	high	\$ 1,447	mid
Halton Hills	mid	\$ 1,471	mid
Toronto (East)	mid	\$ 1,581	mid
Whitby	mid	\$ 1,696	mid
Ajax	mid	\$ 1,729	mid
Clarington	mid	\$ 1,748	mid
Toronto (West)	high	\$ 1,776	high
Toronto (North)	high	\$ 1,828	high
Oshawa	mid	\$ 1,837	high
Burlington	high	\$ 1,893	high
Oakville	high	\$ 1,964	high
Brampton	high	\$ 1,983	high
Toronto (South)	high	\$ 2,001	high
Pickering	high	\$ 2,263	high
GTA		\$ 1,485	
Lincoln	low	\$ 1,084	low
Pelham	low	\$ 1,121	low
Grimsby	low	\$ 1,182	low
Thorold	low	\$ 1,279	low
Niagara Falls	mid	\$ 1,606	mid
Fort Erie	mid	\$ 1,704	mid
Hamilton	low	\$ 1,805	high
Welland	mid	\$ 1,898	high
St. Catharines	mid	\$ 1,944	high
Port Colborne	mid	\$ 2,133	high
Niagara/Hamilton		\$ 1,575	

Multi-Residential Apartment High-rise	CVA Ranking	2011 Property Taxes per	Relative Taxes
Sault Ste. Marie	low	\$ 984	low
Timmins	low	\$ 1,183	low
North Bay	low	\$ 1,423	mid
Greater Sudbury	low	\$ 1,471	mid
Thunder Bay	low	\$ 2,118	high
North		\$ 1,436	
Penetanguishene	mid	\$ 1,167	low
Barrie	high	\$ 1,245	low
Orangeville	mid	\$ 2,281	high
Simcoe/Musk./Duff.		\$ 1,564	
Tecumseh	low	\$ 1,091	low
Leamington	low	\$ 1,290	low
London	low	\$ 1,492	mid
Stratford	mid	\$ 1,602	mid
Brantford	mid	\$ 1,630	mid
Cambridge	mid	\$ 1,634	mid
Guelph	mid	\$ 1,640	mid
Kitchener	mid	\$ 1,688	mid
Waterloo	mid	\$ 1,696	mid
Chatham-Kent	low	\$ 1,715	mid
Windsor	low	\$ 1,785	high
Tillsonburg	low	\$ 1,873	high
Sarnia	mid	\$ 1,947	high
St. Thomas	mid	\$ 2,373	high
Southwest		\$ 1,676	

Multi-Residential Comparisons - Summary

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

GTA	Relative Tax Burden Ranking Walk-Up	Relative Tax Burden Ranking Mid/High	Relative Tax Burden Ranking Blended Apartment
East Gwillimbury	low	low	low
King		low	low
Whitchurch-Stouffville		low	low
Richmond Hill	low	low	low
Vaughan	low	low	low
Newmarket	low	low	low
Aurora	low	low	low
Caledon	low		low
Georgina	low	low	low
Mississauga	low	low	low
Markham		mid	mid
Milton	mid	mid	mid
Halton Hills	mid	mid	mid
Ajax	mid	mid	mid
Clarington	high	mid	mid-high
Whitby	high	mid	mid-high
Toronto (East)	high	mid	mid-high
Brampton	high	high	high
Pickering	high	high	high
Burlington	high	high	high
Oakville	high	high	high
Toronto (West)	high	high	high
Toronto (North)	high	high	high
Oshawa	high	high	high
Toronto (South)	high	high	high

Southwest	Relative Tax Burden Ranking Walk-Up	Relative Tax Burden Ranking Mid/High	Relative Tax Burden Ranking Blended Apartment
Leamington		low	low
The Blue Mountains	low		low
Tecumseh	low	low	low
Kingsville	low		low
Wilmot	low		low
Woolwich	low		low
Lambton Shores	low		low
North Dumfries	low		low
Meaford	mid		mid
Chatham-Kent	mid	mid	mid
St. Marys	mid		mid
Brantford	mid	mid	mid
Wellesley	mid		mid
London	mid	mid	mid
Kitchener	mid	mid	mid
Waterloo	mid	mid	mid
Cambridge	high	mid	mid-high
Tillsonburg	mid	high	mid-high
Sarnia	mid	high	mid-high
Windsor	mid	high	mid-high
St. Thomas	mid	high	mid-high
Stratford	high	mid	mid-high
Guelph	high	mid	mid-high

Eastern	Relative Tax Burden Ranking Walk-Up	Relative Tax Burden Ranking Mid/High	Relative Tax Burden Ranking Blended Apartment
Prince Edward County	low	low	low
Brockville	low	low	low
Quinte West	low		low
Ottawa	mid	mid	mid
Cornwall	high	mid	mid-high
Kawartha Lakes	high	high	high
Peterborough	high	high	high
Belleville	high	high	high
Kingston	high	high	high

Niagara/Hamilton	Relative Tax Burden Ranking Walk-Up	Relative Tax Burden Ranking Mid/High	Relative Tax Burden Ranking Blended Apartment
Lincoln	mid	low	low-mid
Grimsby	mid	low	low-mid
Pelham	mid	low	low-mid
Wainfleet	mid		mid
Niagara Falls	mid	mid	mid
Fort Erie	mid	mid	mid
Thorold	high	low	mid
West Lincoln	mid		mid
Port Colborne	high	high	high
St. Catharines	high	high	high
Hamilton	high	high	high
Welland	high	high	high

Simcoe/Misk/Duff	Relative Tax Burden Ranking Walk-Up	Relative Tax Burden Ranking Mid/High	Relative Tax Burden Ranking Blended Apartment
Huntsville	low		low
Bracebridge	low		low
Penetanguishene	low	low	low
Barrie	low	low	low
Innisfil	low		low
Orangeville	high	high	high

Northern	Relative Tax Burden Ranking Walk-Up	Relative Tax Burden Ranking Mid/High	Relative Tax Burden Ranking Blended Apartment
Sault Ste. Marie	low	low	low
Timmins	low	low	low
Greater Sudbury	mid	mid	mid
North Bay	mid	mid	mid
Thunder Bay	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	Grimsby	Ajax	Cambridge	Belleville
Barrie	Lincoln	Brantford	Clarington	Brampton
Bracebridge	Pelham	Chatham-Kent	Cornwall	Burlington
Brockville		Fort Erie	Guelph	Hamilton
Caledon		Greater Sudbury	Sarnia	Kawartha Lakes
East Gwillimbury		Halton Hills	St. Thomas	Kingston
Georgina		Kitchener	Stratford	Oakville
Huntsville		London	Tillsonburg	Orangeville
Innisfil		Markham	Toronto (East)	Oshawa
King		Meaford	Whitby	Peterborough
Kingsville		Milton	Windsor	Pickering
Lambton Shores		Niagara Falls		Port Colborne
Leamington		North Bay		St. Catharines
Mississauga		Ottawa		Toronto (North)
Newmarket		St. Marys		Toronto (South)
North Dumfries		Thorold		Toronto (West)
Penetanguishene		Wainfleet		Thunder Bay
Prince Edward County		Waterloo		Welland
Quinte West		Wellesley		
Richmond Hill		West Lincoln		
Sault Ste. Marie				
Tecumseh				
The Blue Mountains				
Timmins				
Vaughan				
Whitchurch-Stouffville				
Wilmot				
Woolwich				

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

Commercial - Office Municipality	CVA Ranking	2011 Municipal Taxes Per Sq.ft.	2011 Education Taxes Per Sq.ft.	2011 Total Taxes Per Sq.ft.	Relative Tax Burden
Prince Edward County	low	\$ 0.66	\$ 0.58	\$ 1.25	low
Penetanguishene	low	\$ 0.70	\$ 0.60	\$ 1.31	low
Kawartha Lakes	low	\$ 0.82	\$ 0.79	\$ 1.61	low
Timmins	low	\$ 1.34	\$ 0.54	\$ 1.88	low
Niagara-on-the-Lake	low	\$ 1.01	\$ 0.89	\$ 1.90	low
Sarnia	low	\$ 1.15	\$ 0.89	\$ 2.05	low
Central Elgin	low	\$ 1.32	\$ 0.77	\$ 2.09	low
Sault Ste. Marie	low	\$ 1.56	\$ 0.53	\$ 2.10	low
Quinte West	low	\$ 1.11	\$ 1.02	\$ 2.12	low
Port Colborne	low	\$ 1.40	\$ 0.73	\$ 2.13	low
Halton Hills	mid	\$ 1.09	\$ 1.07	\$ 2.16	low
Welland	low	\$ 1.44	\$ 0.78	\$ 2.22	low
London	low	\$ 1.33	\$ 0.90	\$ 2.23	low
Fort Frances	low	\$ 1.60	\$ 0.64	\$ 2.24	low
Whitchurch-Stouffville	high	\$ 0.94	\$ 1.32	\$ 2.26	low
St. Marys	mid	\$ 1.53	\$ 0.83	\$ 2.35	low
Leamington	mid	\$ 1.31	\$ 1.05	\$ 2.36	low
Brantford	low	\$ 1.42	\$ 0.99	\$ 2.41	low
Milton	high	\$ 1.13	\$ 1.35	\$ 2.47	low
Belleville	low	\$ 1.49	\$ 0.99	\$ 2.47	low
Newmarket	high	\$ 1.12	\$ 1.36	\$ 2.49	low
Brockville	low	\$ 1.50	\$ 1.01	\$ 2.51	mid
St. Catharines	low	\$ 1.57	\$ 0.94	\$ 2.51	mid
St. Thomas	low	\$ 1.50	\$ 1.03	\$ 2.53	mid
Hamilton	low	\$ 1.60	\$ 0.94	\$ 2.54	mid
Waterloo	low	\$ 1.40	\$ 1.15	\$ 2.55	mid
Innisfil	mid	\$ 1.17	\$ 1.39	\$ 2.57	mid
Kitchener	mid	\$ 1.43	\$ 1.16	\$ 2.59	mid
Orangeville	mid	\$ 1.48	\$ 1.14	\$ 2.62	mid
Windsor	low	\$ 1.82	\$ 0.95	\$ 2.77	mid
Oshawa	mid	\$ 1.78	\$ 1.05	\$ 2.83	mid
Georgina	high	\$ 1.44	\$ 1.42	\$ 2.86	mid
Fort Erie	mid	\$ 1.79	\$ 1.09	\$ 2.88	mid
North Bay	low	\$ 1.94	\$ 0.95	\$ 2.89	mid
Grimsby	mid	\$ 1.73	\$ 1.19	\$ 2.92	mid
Niagara Falls	mid	\$ 1.81	\$ 1.16	\$ 2.97	mid
Chatham-Kent	mid	\$ 1.80	\$ 1.21	\$ 3.01	mid
Greater Sudbury	mid	\$ 2.11	\$ 0.94	\$ 3.04	mid
Markham	high	\$ 1.23	\$ 1.84	\$ 3.07	mid
Vaughan	high	\$ 1.27	\$ 1.85	\$ 3.12	mid
Thorold	mid	\$ 1.96	\$ 1.18	\$ 3.14	mid
Richmond Hill	high	\$ 1.28	\$ 1.87	\$ 3.15	mid
Mississauga	high	\$ 1.43	\$ 1.73	\$ 3.16	mid
Peterborough	mid	\$ 1.79	\$ 1.38	\$ 3.16	mid

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

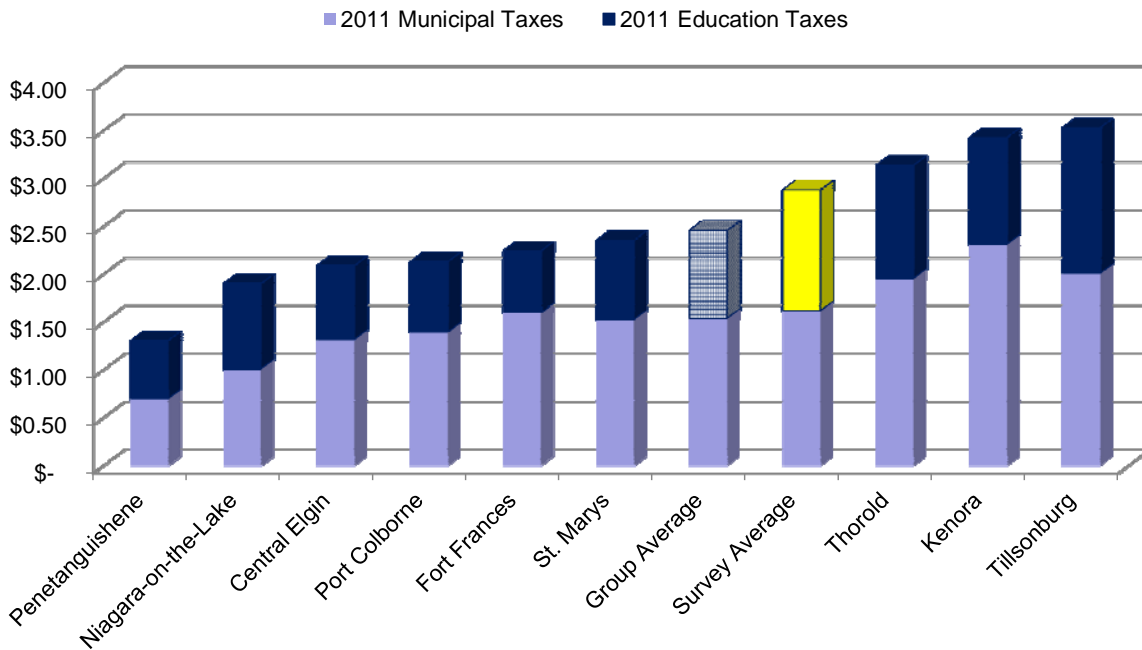
Commercial - Office Municipality	CVA Ranking	2011 Municipal Taxes Per Sq.ft.	2011 Education Taxes Per Sq.ft.	2011 Total Taxes Per Sq.ft.	Relative Tax Burden
Caledon	high	\$ 1.37	\$ 1.81	\$ 3.18	high
Brampton	high	\$ 1.63	\$ 1.65	\$ 3.28	high
Stratford	mid	\$ 1.91	\$ 1.38	\$ 3.29	high
Clarington	high	\$ 1.92	\$ 1.38	\$ 3.30	high
Tecumseh	high	\$ 1.46	\$ 1.84	\$ 3.30	high
Burlington	high	\$ 1.74	\$ 1.68	\$ 3.42	high
Kenora	mid	\$ 2.32	\$ 1.11	\$ 3.42	high
Aurora	high	\$ 1.51	\$ 1.93	\$ 3.43	high
Barrie	high	\$ 1.91	\$ 1.57	\$ 3.48	high
Guelph	mid	\$ 1.94	\$ 1.56	\$ 3.50	high
Cornwall	mid	\$ 2.26	\$ 1.25	\$ 3.51	high
Tillsonburg	mid	\$ 2.01	\$ 1.52	\$ 3.53	high
Cambridge	mid	\$ 2.03	\$ 1.59	\$ 3.62	high
Oakville	high	\$ 1.87	\$ 1.91	\$ 3.79	high
Ajax	high	\$ 2.36	\$ 1.75	\$ 4.11	high
Whitby	high	\$ 2.39	\$ 1.74	\$ 4.13	high
King	high	\$ 1.77	\$ 2.38	\$ 4.15	high
Thunder Bay	mid	\$ 3.03	\$ 1.19	\$ 4.22	high
Kingston	mid	\$ 2.57	\$ 1.66	\$ 4.24	high
Pickering	high	\$ 2.50	\$ 1.87	\$ 4.37	high
Ottawa	high	\$ 2.97	\$ 2.27	\$ 5.24	high
Average		\$ 1.63	\$ 1.27	\$ 2.89	
Median		\$ 1.53	\$ 1.18	\$ 2.88	
Minimum		\$ 0.66	\$ 0.53	\$ 1.25	
Maximum		\$ 3.03	\$ 2.38	\$ 5.24	

- 19 of the 84 municipalities were not represented due to insufficient comparable properties
- The CVA per unit varied across the survey, with a range of \$40 to \$198 per square foot, with an average of \$95 per square foot

Commercial Comparisons - Office Buildings —by Population Group

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

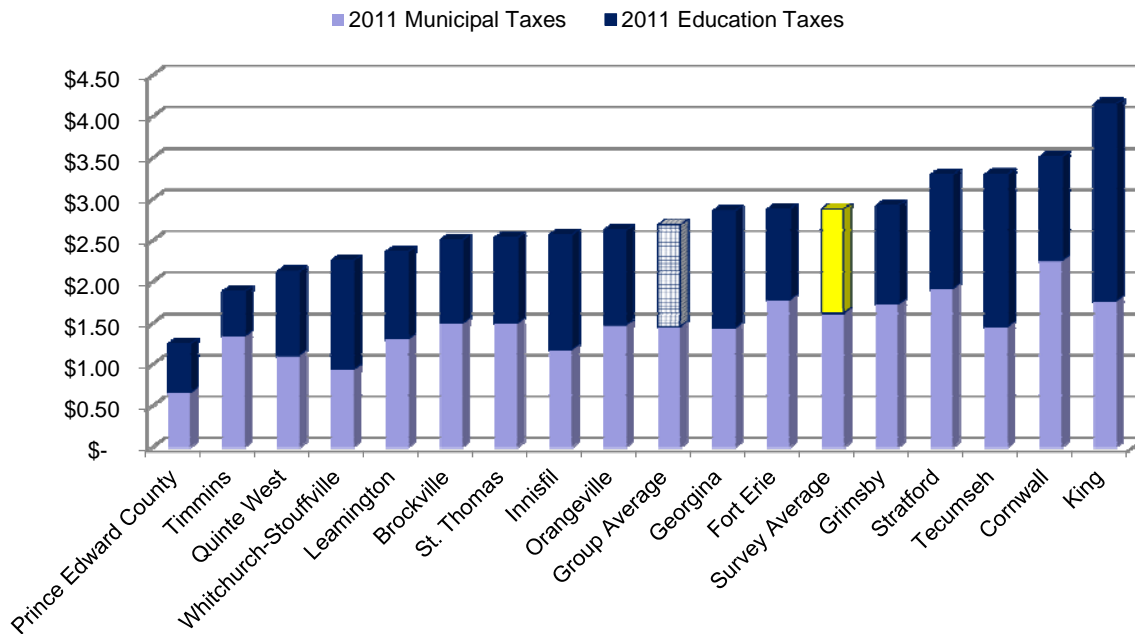
Commercial Office - Municipality	CVA per unit Ranking	2011 Municipal Taxes Per Sq.ft.	2011 Education Taxes Per Sq.ft.	2011 Total Taxes Per Sq.ft	Relative Tax Burden
Penetanguishene	low	\$ 0.70	\$ 0.60	\$ 1.31	low
Niagara-on-the-Lake	low	\$ 1.01	\$ 0.89	\$ 1.90	low
Central Elgin	low	\$ 1.32	\$ 0.77	\$ 2.09	low
Port Colborne	low	\$ 1.40	\$ 0.73	\$ 2.13	low
Fort Frances	low	\$ 1.60	\$ 0.64	\$ 2.24	low
St. Marys	mid	\$ 1.53	\$ 0.83	\$ 2.35	low
Thorold	mid	\$ 1.96	\$ 1.18	\$ 3.14	mid
Kenora	mid	\$ 2.32	\$ 1.11	\$ 3.42	high
Tillsonburg	mid	\$ 2.01	\$ 1.52	\$ 3.53	high
< 20,000		\$ 1.54	\$ 0.92	\$ 2.46	



Commercial Comparisons - Office Buildings —by Population Group

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

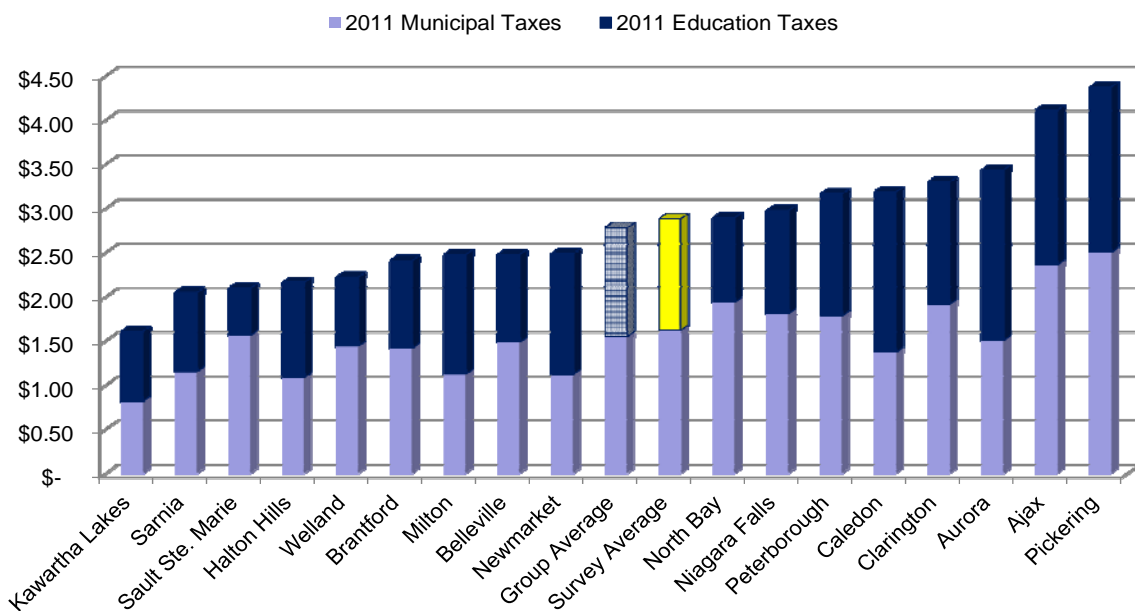
Commercial Office - Municipality	CVA per unit Ranking	2011 Municipal Taxes Per Sq.ft.	2011 Education Taxes Per Sq.ft.	2011 Total Taxes Per Sq.ft	Relative Tax Burden
Prince Edward County	low	\$ 0.66	\$ 0.58	\$ 1.25	low
Timmins	low	\$ 1.34	\$ 0.54	\$ 1.88	low
Quinte West	low	\$ 1.11	\$ 1.02	\$ 2.12	low
Whitchurch-Stouffville	high	\$ 0.94	\$ 1.32	\$ 2.26	low
Leamington	mid	\$ 1.31	\$ 1.05	\$ 2.36	low
Brockville	low	\$ 1.50	\$ 1.01	\$ 2.51	mid
St. Thomas	low	\$ 1.50	\$ 1.03	\$ 2.53	mid
Innisfil	mid	\$ 1.17	\$ 1.39	\$ 2.57	mid
Orangeville	mid	\$ 1.48	\$ 1.14	\$ 2.62	mid
Georgina	high	\$ 1.44	\$ 1.42	\$ 2.86	mid
Fort Erie	mid	\$ 1.79	\$ 1.09	\$ 2.88	mid
Grimsby	mid	\$ 1.73	\$ 1.19	\$ 2.92	mid
Stratford	mid	\$ 1.91	\$ 1.38	\$ 3.29	high
Tecumseh	high	\$ 1.46	\$ 1.84	\$ 3.30	high
Cornwall	mid	\$ 2.26	\$ 1.25	\$ 3.51	high
King	high	\$ 1.77	\$ 2.38	\$ 4.15	high
20,000 - 49,999		\$ 1.46	\$ 1.23	\$ 2.69	



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

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

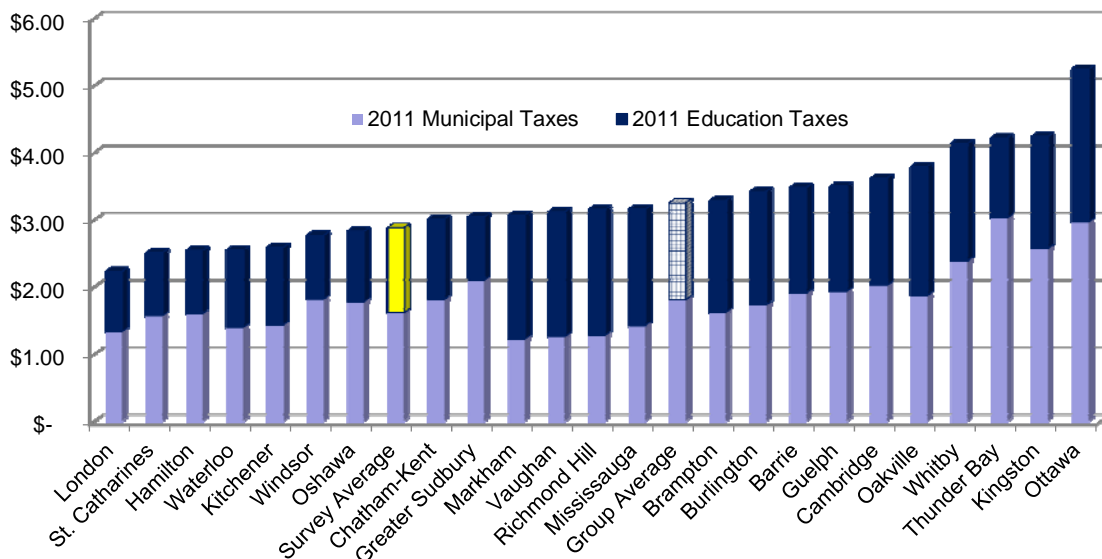
Commercial Office - Municipality	CVA per unit Ranking	2011 Municipal Taxes Per Sq.ft.	2011 Education Taxes Per Sq.ft.	2011 Total Taxes Per Sq.ft	Relative Tax Burden
Kawartha Lakes	low	\$ 0.82	\$ 0.79	\$ 1.61	low
Sarnia	low	\$ 1.15	\$ 0.89	\$ 2.05	low
Sault Ste. Marie	low	\$ 1.56	\$ 0.53	\$ 2.10	low
Halton Hills	mid	\$ 1.09	\$ 1.07	\$ 2.16	low
Welland	low	\$ 1.44	\$ 0.78	\$ 2.22	low
Brantford	low	\$ 1.42	\$ 0.99	\$ 2.41	low
Milton	high	\$ 1.13	\$ 1.35	\$ 2.47	low
Belleville	low	\$ 1.49	\$ 0.99	\$ 2.47	low
Newmarket	high	\$ 1.12	\$ 1.36	\$ 2.49	low
North Bay	low	\$ 1.94	\$ 0.95	\$ 2.89	mid
Niagara Falls	mid	\$ 1.81	\$ 1.16	\$ 2.97	mid
Peterborough	mid	\$ 1.79	\$ 1.38	\$ 3.16	mid
Caledon	high	\$ 1.37	\$ 1.81	\$ 3.18	high
Clarington	high	\$ 1.92	\$ 1.38	\$ 3.30	high
Aurora	high	\$ 1.51	\$ 1.93	\$ 3.43	high
Ajax	high	\$ 2.36	\$ 1.75	\$ 4.11	high
Pickering	high	\$ 2.50	\$ 1.87	\$ 4.37	high
50,000 - 99,999		\$ 1.55	\$ 1.23	\$ 2.79	



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

Taxes per Sq. Ft.

Commercial Office - Municipality	CVA per unit Ranking	2011 Municipal Taxes Per Sq.ft.	2011 Education Taxes Per Sq.ft.	2011 Total Taxes Per Sq.ft.	Relative Tax Burden
London	low	\$ 1.33	\$ 0.90	\$ 2.23	low
St. Catharines	low	\$ 1.57	\$ 0.94	\$ 2.51	mid
Hamilton	low	\$ 1.60	\$ 0.94	\$ 2.54	mid
Waterloo	low	\$ 1.40	\$ 1.15	\$ 2.55	mid
Kitchener	mid	\$ 1.43	\$ 1.16	\$ 2.59	mid
Windsor	low	\$ 1.82	\$ 0.95	\$ 2.77	mid
Oshawa	mid	\$ 1.78	\$ 1.05	\$ 2.83	mid
Chatham-Kent	mid	\$ 1.80	\$ 1.21	\$ 3.01	mid
Greater Sudbury	mid	\$ 2.11	\$ 0.94	\$ 3.04	mid
Markham	high	\$ 1.23	\$ 1.84	\$ 3.07	mid
Vaughan	high	\$ 1.27	\$ 1.85	\$ 3.12	mid
Richmond Hill	high	\$ 1.28	\$ 1.87	\$ 3.15	mid
Mississauga	high	\$ 1.43	\$ 1.73	\$ 3.16	mid
Brampton	high	\$ 1.63	\$ 1.65	\$ 3.28	high
Burlington	high	\$ 1.74	\$ 1.68	\$ 3.42	high
Barrie	high	\$ 1.91	\$ 1.57	\$ 3.48	high
Guelph	mid	\$ 1.94	\$ 1.56	\$ 3.50	high
Cambridge	mid	\$ 2.03	\$ 1.59	\$ 3.62	high
Oakville	high	\$ 1.87	\$ 1.91	\$ 3.79	high
Whitby	high	\$ 2.39	\$ 1.74	\$ 4.13	high
Thunder Bay	mid	\$ 3.03	\$ 1.19	\$ 4.22	high
Kingston	mid	\$ 2.57	\$ 1.66	\$ 4.24	high
Ottawa	high	\$ 2.97	\$ 2.27	\$ 5.24	high
> 100,000		\$ 1.83	\$ 1.45	\$ 3.28	



Commercial Comparisons - Office Buildings —by Location

Commercial - Office	CVA Ranking	2011 Municipal Taxes Per Sq.ft.	2011 Education Taxes Per Sq.ft.	2011 Total Taxes Per Sq.ft.	Relative Tax Burden
Prince Edward County	low	\$ 0.66	\$ 0.58	\$ 1.25	low
Kawartha Lakes	low	\$ 0.82	\$ 0.79	\$ 1.61	low
Quinte West	low	\$ 1.11	\$ 1.02	\$ 2.12	low
Belleville	low	\$ 1.49	\$ 0.99	\$ 2.47	low
Brockville	low	\$ 1.50	\$ 1.01	\$ 2.51	mid
Peterborough	mid	\$ 1.79	\$ 1.38	\$ 3.16	mid
Cornwall	mid	\$ 2.26	\$ 1.25	\$ 3.51	high
Kingston	mid	\$ 2.57	\$ 1.66	\$ 4.24	high
Ottawa	high	\$ 2.97	\$ 2.27	\$ 5.24	high
Eastern		\$ 1.68	\$ 1.22	\$ 2.90	
Halton Hills	mid	\$ 1.09	\$ 1.07	\$ 2.16	low
Whitchurch-Stouffville	high	\$ 0.94	\$ 1.32	\$ 2.26	low
Milton	high	\$ 1.13	\$ 1.35	\$ 2.47	low
Newmarket	high	\$ 1.12	\$ 1.36	\$ 2.49	low
Oshawa	mid	\$ 1.78	\$ 1.05	\$ 2.83	mid
Georgina	high	\$ 1.44	\$ 1.42	\$ 2.86	mid
Markham	high	\$ 1.23	\$ 1.84	\$ 3.07	mid
Vaughan	high	\$ 1.27	\$ 1.85	\$ 3.12	mid
Richmond Hill	high	\$ 1.28	\$ 1.87	\$ 3.15	mid
Mississauga	high	\$ 1.43	\$ 1.73	\$ 3.16	mid
Caledon	high	\$ 1.37	\$ 1.81	\$ 3.18	high
Brampton	high	\$ 1.63	\$ 1.65	\$ 3.28	high
Clarington	high	\$ 1.92	\$ 1.38	\$ 3.30	high
Burlington	high	\$ 1.74	\$ 1.68	\$ 3.42	high
Aurora	high	\$ 1.51	\$ 1.93	\$ 3.43	high
Oakville	high	\$ 1.87	\$ 1.91	\$ 3.79	high
Ajax	high	\$ 2.36	\$ 1.75	\$ 4.11	high
Whitby	high	\$ 2.39	\$ 1.74	\$ 4.13	high
King	high	\$ 1.77	\$ 2.38	\$ 4.15	high
Pickering	high	\$ 2.50	\$ 1.87	\$ 4.37	high
GTA		\$ 1.59	\$ 1.65	\$ 3.24	
Niagara-on-the-Lake	low	\$ 1.01	\$ 0.89	\$ 1.90	low
Port Colborne	low	\$ 1.40	\$ 0.73	\$ 2.13	low
Welland	low	\$ 1.44	\$ 0.78	\$ 2.22	low
St. Catharines	low	\$ 1.57	\$ 0.94	\$ 2.51	mid
Hamilton	low	\$ 1.60	\$ 0.94	\$ 2.54	mid
Fort Erie	mid	\$ 1.79	\$ 1.09	\$ 2.88	mid
Grimsby	mid	\$ 1.73	\$ 1.19	\$ 2.92	mid
Niagara Falls	mid	\$ 1.81	\$ 1.16	\$ 2.97	mid
Thorold	mid	\$ 1.96	\$ 1.18	\$ 3.14	mid
Niagara/Hamilton		\$ 1.59	\$ 0.99	\$ 2.58	

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

Commercial - Office	CVA Ranking	2011 Municipal Taxes Per Sq.ft.	2011 Education Taxes Per Sq.ft.	2011 Total Taxes Per Sq.ft.	Relative Tax Burden
Timmins	low	\$ 1.34	\$ 0.54	\$ 1.88	low
Sault Ste. Marie	low	\$ 1.56	\$ 0.53	\$ 2.10	low
Fort Frances	low	\$ 1.60	\$ 0.64	\$ 2.24	low
North Bay	low	\$ 1.94	\$ 0.95	\$ 2.89	mid
Greater Sudbury	mid	\$ 2.11	\$ 0.94	\$ 3.04	mid
Kenora	mid	\$ 2.32	\$ 1.11	\$ 3.42	high
Thunder Bay	mid	\$ 3.03	\$ 1.19	\$ 4.22	high
North		\$ 1.99	\$ 0.84	\$ 2.83	
Penetanguishene	low	\$ 0.70	\$ 0.60	\$ 1.31	low
Innisfil	mid	\$ 1.17	\$ 1.39	\$ 2.57	mid
Orangeville	mid	\$ 1.48	\$ 1.14	\$ 2.62	mid
Barrie	high	\$ 1.91	\$ 1.57	\$ 3.48	high
Simcoe/Musk./Duff.		\$ 1.32	\$ 1.18	\$ 2.49	
Sarnia	low	\$ 1.15	\$ 0.89	\$ 2.05	low
Central Elgin	low	\$ 1.32	\$ 0.77	\$ 2.09	low
London	low	\$ 1.33	\$ 0.90	\$ 2.23	low
St. Marys	mid	\$ 1.53	\$ 0.83	\$ 2.35	low
Leamington	mid	\$ 1.31	\$ 1.05	\$ 2.36	low
Brantford	low	\$ 1.42	\$ 0.99	\$ 2.41	low
St. Thomas	low	\$ 1.50	\$ 1.03	\$ 2.53	mid
Waterloo	low	\$ 1.40	\$ 1.15	\$ 2.55	mid
Kitchener	mid	\$ 1.43	\$ 1.16	\$ 2.59	mid
Windsor	low	\$ 1.82	\$ 0.95	\$ 2.77	mid
Chatham-Kent	mid	\$ 1.80	\$ 1.21	\$ 3.01	mid
Stratford	mid	\$ 1.91	\$ 1.38	\$ 3.29	high
Tecumseh	high	\$ 1.46	\$ 1.84	\$ 3.30	high
Guelph	mid	\$ 1.94	\$ 1.56	\$ 3.50	high
Tillsonburg	mid	\$ 2.01	\$ 1.52	\$ 3.53	high
Cambridge	mid	\$ 2.03	\$ 1.59	\$ 3.62	high
Southwest		\$ 1.58	\$ 1.18	\$ 2.76	

Commercial Comparisons - Neighbourhood Shopping

Municipality	2011 CVA Per Sq.Ft. Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Penetanguishene	low	\$ 0.67	\$ 0.57	\$ 1.24	low
Gravenhurst	low	\$ 0.78	\$ 0.49	\$ 1.27	low
St. Marys	low	\$ 1.03	\$ 0.37	\$ 1.40	low
Stratford	low	\$ 0.98	\$ 0.71	\$ 1.69	low
The Blue Mountains	low	\$ 0.68	\$ 1.10	\$ 1.79	low
Kingsville	low	\$ 0.81	\$ 1.11	\$ 1.92	low
Meaford	low	\$ 1.00	\$ 0.94	\$ 1.94	low
Middlesex Centre	low	\$ 0.82	\$ 1.19	\$ 2.00	low
Prince Edward County	high	\$ 1.10	\$ 0.97	\$ 2.07	low
Timmins	low	\$ 1.47	\$ 0.61	\$ 2.08	low
Kawartha Lakes	low	\$ 1.16	\$ 1.12	\$ 2.28	low
Bracebridge	high	\$ 1.49	\$ 0.85	\$ 2.33	low
Wellesley	low	\$ 1.20	\$ 1.14	\$ 2.34	low
East Gwillimbury	mid	\$ 1.04	\$ 1.36	\$ 2.40	low
Lambton Shores	low	\$ 1.22	\$ 1.26	\$ 2.48	low
Huntsville	high	\$ 1.53	\$ 0.99	\$ 2.52	low
Wilmot	low	\$ 1.28	\$ 1.30	\$ 2.58	low
Leamington	mid	\$ 1.46	\$ 1.27	\$ 2.73	low
Central Elgin	low	\$ 1.74	\$ 1.01	\$ 2.75	low
King	high	\$ 1.17	\$ 1.58	\$ 2.75	low
Kenora	low	\$ 1.86	\$ 0.91	\$ 2.77	low
Thorold	low	\$ 1.74	\$ 1.05	\$ 2.78	low
North Dumfries	mid	\$ 1.33	\$ 1.49	\$ 2.82	low
West Lincoln	mid	\$ 1.64	\$ 1.19	\$ 2.83	low
Innisfil	mid	\$ 1.31	\$ 1.55	\$ 2.86	low
Belleville	low	\$ 1.75	\$ 1.15	\$ 2.90	low
Niagara Falls	low	\$ 1.77	\$ 1.14	\$ 2.91	low
Georgina	mid	\$ 1.47	\$ 1.44	\$ 2.91	low
Niagara-on-the-Lake	mid	\$ 1.55	\$ 1.37	\$ 2.92	low
Fort Frances	low	\$ 2.12	\$ 0.85	\$ 2.97	mid
North Bay	low	\$ 2.05	\$ 1.01	\$ 3.06	mid
Fort Erie	mid	\$ 1.94	\$ 1.19	\$ 3.13	mid
Tecumseh	high	\$ 1.40	\$ 1.77	\$ 3.16	mid
Grimsby	mid	\$ 1.86	\$ 1.31	\$ 3.17	mid
Halton Hills	high	\$ 1.61	\$ 1.60	\$ 3.21	mid
Quinte West	mid	\$ 1.68	\$ 1.54	\$ 3.22	mid
Whitchurch-Stouffville	high	\$ 1.35	\$ 1.90	\$ 3.25	mid
Kingston	low	\$ 2.02	\$ 1.31	\$ 3.33	mid
Welland	low	\$ 2.17	\$ 1.17	\$ 3.33	mid
Whitby	mid	\$ 1.93	\$ 1.41	\$ 3.33	mid
Milton	high	\$ 1.58	\$ 1.89	\$ 3.47	mid
Waterloo	mid	\$ 1.92	\$ 1.58	\$ 3.50	mid
Tillsonburg	low	\$ 2.00	\$ 1.51	\$ 3.51	mid

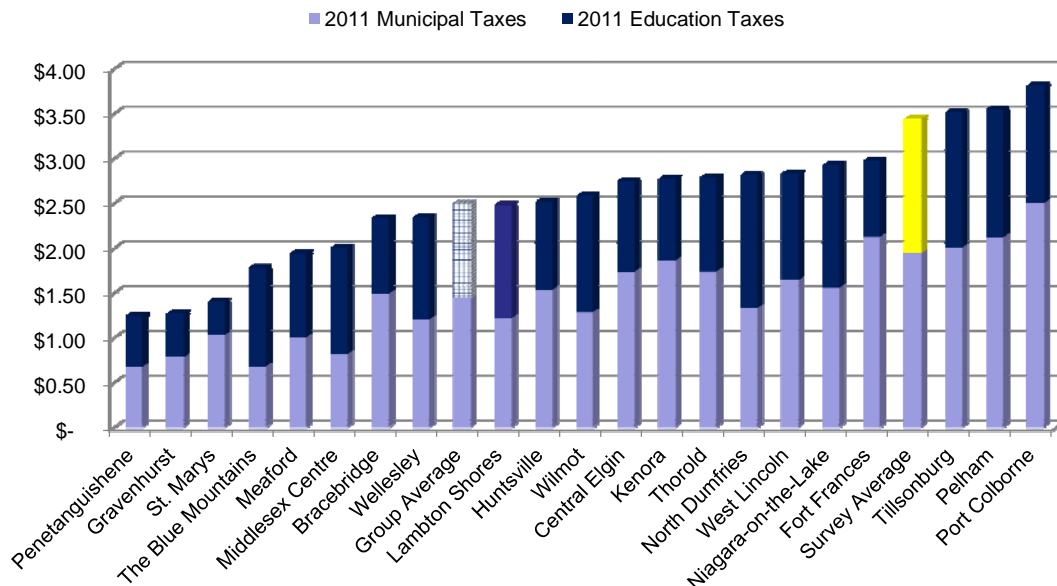
Commercial Comparisons - Neighbourhood Shopping (cont'd)

Municipality	2011 CVA Per Sq.Ft. Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Pelham	mid	\$ 2.12	\$ 1.43	\$ 3.55	mid
Greater Sudbury	low	\$ 2.51	\$ 1.12	\$ 3.63	mid
Richmond Hill	high	\$ 1.49	\$ 2.16	\$ 3.65	mid
Lincoln	mid	\$ 2.15	\$ 1.52	\$ 3.67	mid
Newmarket	high	\$ 1.67	\$ 2.03	\$ 3.70	mid
Ajax	high	\$ 2.14	\$ 1.58	\$ 3.72	mid
St. Catharines	mid	\$ 2.35	\$ 1.39	\$ 3.74	mid
Kitchener	mid	\$ 2.08	\$ 1.68	\$ 3.76	mid
Woolwich	mid	\$ 1.85	\$ 1.92	\$ 3.77	mid
Markham	high	\$ 1.51	\$ 2.27	\$ 3.79	mid
Port Colborne	mid	\$ 2.50	\$ 1.31	\$ 3.82	mid
Oshawa	mid	\$ 2.42	\$ 1.42	\$ 3.84	mid
Windsor	low	\$ 2.50	\$ 1.37	\$ 3.87	high
Guelph	mid	\$ 2.18	\$ 1.76	\$ 3.94	high
Orangeville	high	\$ 2.23	\$ 1.72	\$ 3.96	high
London	mid	\$ 2.54	\$ 1.42	\$ 3.97	high
Sarnia	mid	\$ 2.32	\$ 1.66	\$ 3.98	high
Chatham-Kent	low	\$ 2.63	\$ 1.43	\$ 4.05	high
Burlington	high	\$ 2.06	\$ 2.00	\$ 4.06	high
Sault Ste. Marie	mid	\$ 2.89	\$ 1.20	\$ 4.09	high
Barrie	high	\$ 2.26	\$ 1.85	\$ 4.11	high
Caledon	high	\$ 1.77	\$ 2.34	\$ 4.11	high
Vaughan	high	\$ 1.70	\$ 2.48	\$ 4.17	high
Cornwall	low	\$ 2.69	\$ 1.49	\$ 4.19	high
Oakville	high	\$ 2.09	\$ 2.13	\$ 4.23	high
Mississauga	high	\$ 1.93	\$ 2.35	\$ 4.28	high
St. Thomas	mid	\$ 2.54	\$ 1.75	\$ 4.29	high
Pickering	high	\$ 2.46	\$ 1.83	\$ 4.29	high
Peterborough	high	\$ 2.54	\$ 1.96	\$ 4.51	high
Brantford	mid	\$ 2.69	\$ 1.87	\$ 4.56	high
Aurora	high	\$ 2.01	\$ 2.57	\$ 4.58	high
Thunder Bay	mid	\$ 3.32	\$ 1.30	\$ 4.62	high
Clarington	high	\$ 2.69	\$ 1.94	\$ 4.63	high
Cambridge	high	\$ 2.62	\$ 2.06	\$ 4.68	high
Ottawa	high	\$ 2.64	\$ 2.06	\$ 4.71	high
Brockville	mid	\$ 2.95	\$ 1.99	\$ 4.94	high
Hamilton	high	\$ 3.13	\$ 1.83	\$ 4.96	high
Brampton	high	\$ 2.67	\$ 2.71	\$ 5.37	high
Average		\$ 1.87	\$ 1.48	\$ 3.35	
Median		\$ 1.86	\$ 1.43	\$ 3.47	
Minimum		\$ 0.67	\$ 0.37	\$ 1.24	
Maximum		\$ 3.32	\$ 2.71	\$ 5.37	

Commercial Comparisons - Neighbourhood Shopping - sorted by Population

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

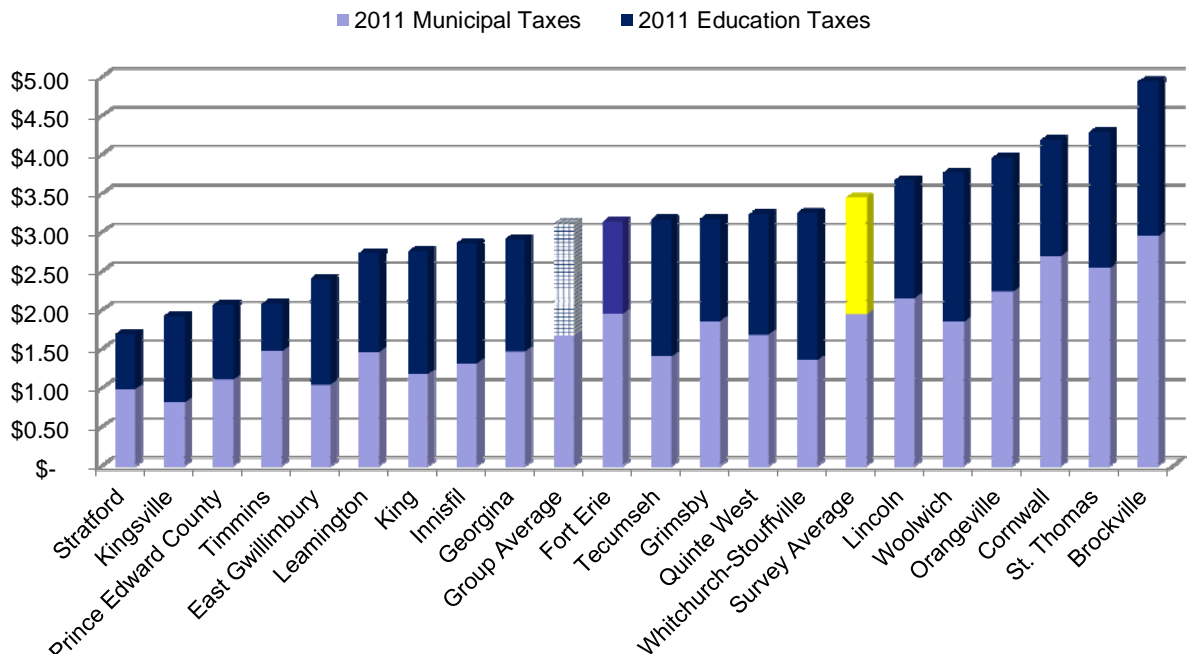
Municipality	2011 CVA Per Sq.Ft. Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Penetanguishene	low	\$ 0.67	\$ 0.57	\$ 1.24	low
Gravenhurst	low	\$ 0.78	\$ 0.49	\$ 1.27	low
St. Marys	low	\$ 1.03	\$ 0.37	\$ 1.40	low
The Blue Mountains	low	\$ 0.68	\$ 1.10	\$ 1.79	low
Meaford	low	\$ 1.00	\$ 0.94	\$ 1.94	low
Middlesex Centre	low	\$ 0.82	\$ 1.19	\$ 2.00	low
Bracebridge	high	\$ 1.49	\$ 0.85	\$ 2.33	low
Wellesley	low	\$ 1.20	\$ 1.14	\$ 2.34	low
Lambton Shores	low	\$ 1.22	\$ 1.26	\$ 2.48	low
Huntsville	high	\$ 1.53	\$ 0.99	\$ 2.52	low
Wilmot	low	\$ 1.28	\$ 1.30	\$ 2.58	low
Central Elgin	low	\$ 1.74	\$ 1.01	\$ 2.75	low
Kenora	low	\$ 1.86	\$ 0.91	\$ 2.77	low
Thorold	low	\$ 1.74	\$ 1.05	\$ 2.78	low
North Dumfries	mid	\$ 1.33	\$ 1.49	\$ 2.82	low
West Lincoln	mid	\$ 1.64	\$ 1.19	\$ 2.83	low
Niagara-on-the-Lake	mid	\$ 1.55	\$ 1.37	\$ 2.92	low
Fort Frances	low	\$ 2.12	\$ 0.85	\$ 2.97	mid
Tillsonburg	low	\$ 2.00	\$ 1.51	\$ 3.51	mid
Pelham	mid	\$ 2.12	\$ 1.43	\$ 3.55	mid
Port Colborne	mid	\$ 2.50	\$ 1.31	\$ 3.82	mid
< 20,000		\$ 1.44	\$ 1.06	\$ 2.51	



Commercial Comparisons - Neighbourhood Shopping - sorted by Population

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

Municipality	2011 CVA Per Sq.Ft. Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Stratford	low	\$ 0.98	\$ 0.71	\$ 1.69	low
Kingsville	low	\$ 0.81	\$ 1.11	\$ 1.92	low
Prince Edward County	high	\$ 1.10	\$ 0.97	\$ 2.07	low
Timmins	low	\$ 1.47	\$ 0.61	\$ 2.08	low
East Gwillimbury	mid	\$ 1.04	\$ 1.36	\$ 2.40	low
Leamington	mid	\$ 1.46	\$ 1.27	\$ 2.73	low
King	high	\$ 1.17	\$ 1.58	\$ 2.75	low
Innisfil	mid	\$ 1.31	\$ 1.55	\$ 2.86	low
Georgina	mid	\$ 1.47	\$ 1.44	\$ 2.91	low
Fort Erie	mid	\$ 1.94	\$ 1.19	\$ 3.13	mid
Tecumseh	high	\$ 1.40	\$ 1.77	\$ 3.16	mid
Grimsby	mid	\$ 1.86	\$ 1.31	\$ 3.17	mid
Quinte West	mid	\$ 1.68	\$ 1.54	\$ 3.22	mid
Whitchurch-Stouffville	high	\$ 1.35	\$ 1.90	\$ 3.25	mid
Lincoln	mid	\$ 2.15	\$ 1.52	\$ 3.67	mid
Woolwich	mid	\$ 1.85	\$ 1.92	\$ 3.77	mid
Orangeville	high	\$ 2.23	\$ 1.72	\$ 3.96	high
Cornwall	low	\$ 2.69	\$ 1.49	\$ 4.19	high
St. Thomas	mid	\$ 2.54	\$ 1.75	\$ 4.29	high
Brockville	mid	\$ 2.95	\$ 1.99	\$ 4.94	high
20,000 - 49,999		\$ 1.67	\$ 1.44	\$ 3.11	

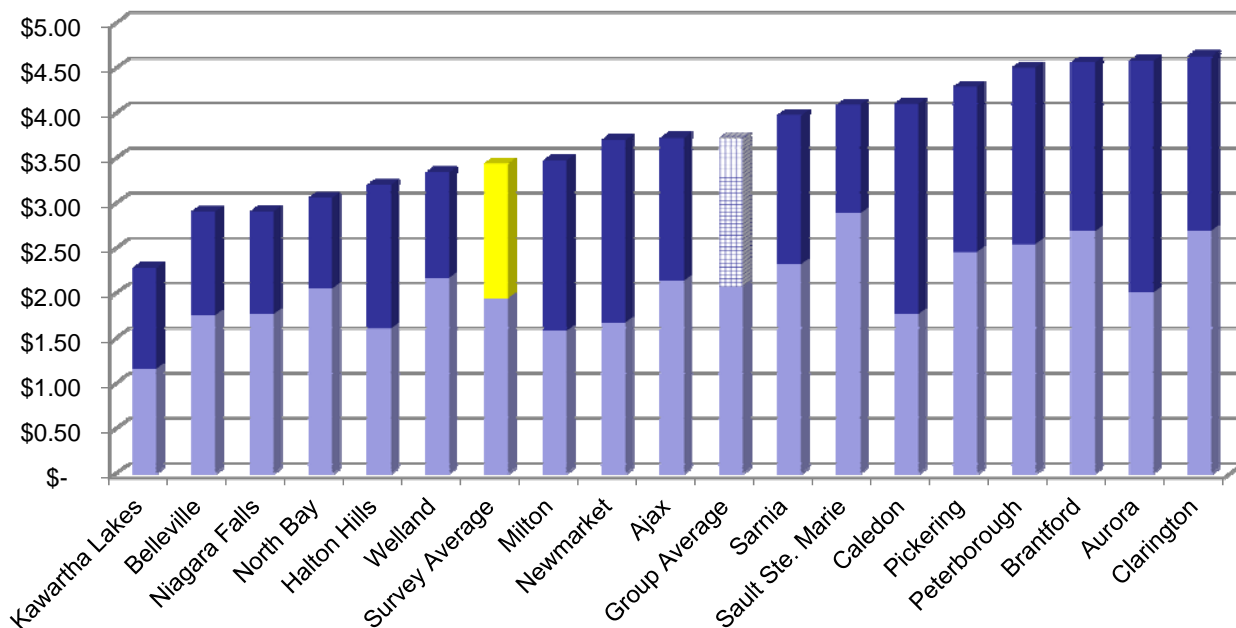


Commercial Comparisons - Neighbourhood Shopping - sorted by Population

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

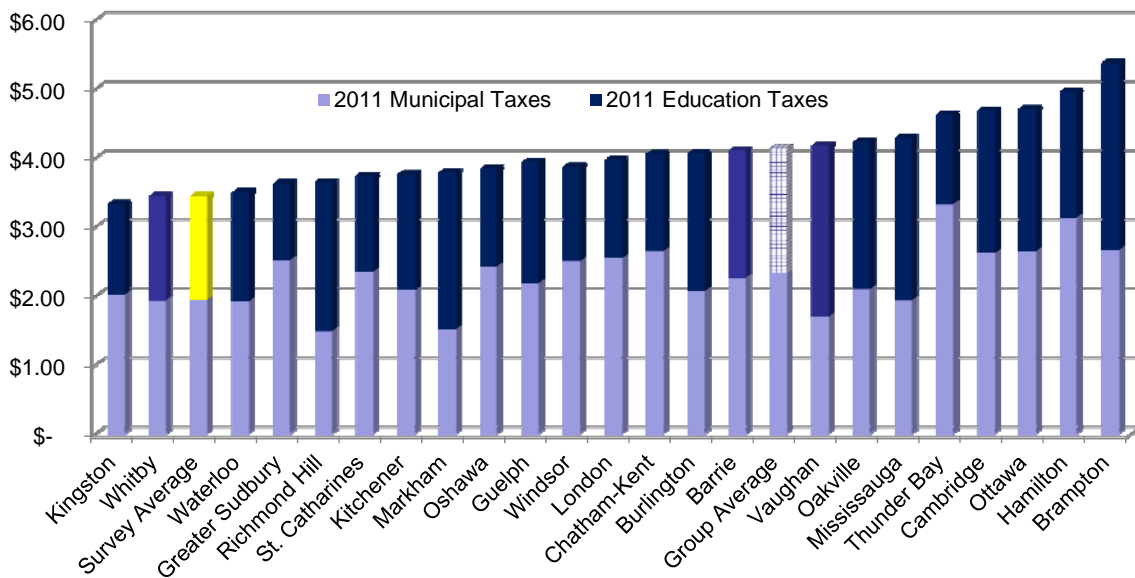
Municipality	2011 CVA Per Sq.Ft. Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Kawartha Lakes	low	\$ 1.16	\$ 1.12	\$ 2.28	low
Belleville	low	\$ 1.75	\$ 1.15	\$ 2.90	low
Niagara Falls	low	\$ 1.77	\$ 1.14	\$ 2.91	low
North Bay	low	\$ 2.05	\$ 1.01	\$ 3.06	mid
Halton Hills	high	\$ 1.61	\$ 1.60	\$ 3.21	mid
Welland	low	\$ 2.17	\$ 1.17	\$ 3.33	mid
Milton	high	\$ 1.58	\$ 1.89	\$ 3.47	mid
Newmarket	high	\$ 1.67	\$ 2.03	\$ 3.70	mid
Ajax	high	\$ 2.14	\$ 1.58	\$ 3.72	mid
Sarnia	mid	\$ 2.32	\$ 1.66	\$ 3.98	high
Sault Ste. Marie	mid	\$ 2.89	\$ 1.20	\$ 4.09	high
Caledon	high	\$ 1.77	\$ 2.34	\$ 4.11	high
Pickering	high	\$ 2.46	\$ 1.83	\$ 4.29	high
Peterborough	high	\$ 2.54	\$ 1.96	\$ 4.51	high
Brantford	mid	\$ 2.69	\$ 1.87	\$ 4.56	high
Aurora	high	\$ 2.01	\$ 2.57	\$ 4.58	high
Clarington	high	\$ 2.69	\$ 1.94	\$ 4.63	high
50,000 - 99,999		\$ 2.07	\$ 1.65	\$ 3.73	

■ 2011 Municipal Taxes ■ 2011 Education Taxes



Commercial Comparisons - Neighbourhood Shopping - sorted by Population
Municipalities with populations 100,000+ Taxes per Sq. Ft.

Municipality	2011 CVA Per Sq.Ft. Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Kingston	low	\$ 2.02	\$ 1.31	\$ 3.33	mid
Whitby	mid	\$ 1.93	\$ 1.41	\$ 3.33	mid
Waterloo	mid	\$ 1.92	\$ 1.58	\$ 3.50	mid
Greater Sudbury	low	\$ 2.51	\$ 1.12	\$ 3.63	mid
Richmond Hill	high	\$ 1.49	\$ 2.16	\$ 3.65	mid
St. Catharines	mid	\$ 2.35	\$ 1.39	\$ 3.74	mid
Kitchener	mid	\$ 2.08	\$ 1.68	\$ 3.76	mid
Markham	high	\$ 1.51	\$ 2.27	\$ 3.79	mid
Oshawa	mid	\$ 2.42	\$ 1.42	\$ 3.84	mid
Windsor	low	\$ 2.50	\$ 1.37	\$ 3.87	high
Guelph	mid	\$ 2.18	\$ 1.76	\$ 3.94	high
London	mid	\$ 2.54	\$ 1.42	\$ 3.97	high
Chatham-Kent	low	\$ 2.63	\$ 1.43	\$ 4.05	high
Burlington	high	\$ 2.06	\$ 2.00	\$ 4.06	high
Barrie	high	\$ 2.26	\$ 1.85	\$ 4.11	high
Vaughan	high	\$ 1.70	\$ 2.48	\$ 4.17	high
Oakville	high	\$ 2.09	\$ 2.13	\$ 4.23	high
Mississauga	high	\$ 1.93	\$ 2.35	\$ 4.28	high
Thunder Bay	mid	\$ 3.32	\$ 1.30	\$ 4.62	high
Cambridge	high	\$ 2.62	\$ 2.06	\$ 4.68	high
Ottawa	high	\$ 2.64	\$ 2.06	\$ 4.71	high
Hamilton	high	\$ 3.13	\$ 1.83	\$ 4.96	high
Brampton	high	\$ 2.67	\$ 2.71	\$ 5.37	high
> 100,000		\$ 2.28	\$ 1.79	\$ 4.07	



Commercial Comparisons - Neighbourhood Shopping—by Location

Municipality	2011 CVA Per Sq.Ft. Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Prince Edward County	high	\$ 1.10	\$ 0.97	\$ 2.07	low
Kawartha Lakes	low	\$ 1.16	\$ 1.12	\$ 2.28	low
Belleville	low	\$ 1.75	\$ 1.15	\$ 2.90	low
Quinte West	mid	\$ 1.68	\$ 1.54	\$ 3.22	mid
Kingston	low	\$ 2.02	\$ 1.31	\$ 3.33	mid
Cornwall	low	\$ 2.69	\$ 1.49	\$ 4.19	high
Peterborough	high	\$ 2.54	\$ 1.96	\$ 4.51	high
Ottawa	high	\$ 2.64	\$ 2.06	\$ 4.71	high
Brockville	mid	\$ 2.95	\$ 1.99	\$ 4.94	high
Eastern		\$ 2.06	\$ 1.51	\$ 3.57	
East Gwillimbury	mid	\$ 1.04	\$ 1.36	\$ 2.40	low
King	high	\$ 1.17	\$ 1.58	\$ 2.75	low
Georgina	mid	\$ 1.47	\$ 1.44	\$ 2.91	low
Halton Hills	high	\$ 1.61	\$ 1.60	\$ 3.21	mid
Whitchurch-Stouffville	high	\$ 1.35	\$ 1.90	\$ 3.25	mid
Whitby	mid	\$ 1.93	\$ 1.41	\$ 3.33	mid
Milton	high	\$ 1.58	\$ 1.89	\$ 3.47	mid
Richmond Hill	high	\$ 1.49	\$ 2.16	\$ 3.65	mid
Newmarket	high	\$ 1.67	\$ 2.03	\$ 3.70	mid
Ajax	high	\$ 2.14	\$ 1.58	\$ 3.72	mid
Markham	high	\$ 1.51	\$ 2.27	\$ 3.79	mid
Oshawa	mid	\$ 2.42	\$ 1.42	\$ 3.84	mid
Burlington	high	\$ 2.06	\$ 2.00	\$ 4.06	high
Caledon	high	\$ 1.77	\$ 2.34	\$ 4.11	high
Vaughan	high	\$ 1.70	\$ 2.48	\$ 4.17	high
Oakville	high	\$ 2.09	\$ 2.13	\$ 4.23	high
Mississauga	high	\$ 1.93	\$ 2.35	\$ 4.28	high
Pickering	high	\$ 2.46	\$ 1.83	\$ 4.29	high
Aurora	high	\$ 2.01	\$ 2.57	\$ 4.58	high
Clarington	high	\$ 2.69	\$ 1.94	\$ 4.63	high
Brampton	high	\$ 2.67	\$ 2.71	\$ 5.37	high
GTA		\$ 1.85	\$ 1.95	\$ 3.80	
Thorold	low	\$ 1.74	\$ 1.05	\$ 2.78	low
West Lincoln	mid	\$ 1.64	\$ 1.19	\$ 2.83	low
Niagara Falls	low	\$ 1.77	\$ 1.14	\$ 2.91	low
Niagara-on-the-Lake	mid	\$ 1.55	\$ 1.37	\$ 2.92	low
Fort Erie	mid	\$ 1.94	\$ 1.19	\$ 3.13	mid
Grimsby	mid	\$ 1.86	\$ 1.31	\$ 3.17	mid
Welland	low	\$ 2.17	\$ 1.17	\$ 3.33	mid
Pelham	mid	\$ 2.12	\$ 1.43	\$ 3.55	mid
Lincoln	mid	\$ 2.15	\$ 1.52	\$ 3.67	mid
St. Catharines	mid	\$ 2.35	\$ 1.39	\$ 3.74	mid
Port Colborne	mid	\$ 2.50	\$ 1.31	\$ 3.82	mid
Hamilton	high	\$ 3.13	\$ 1.83	\$ 4.96	high
Niagara/Hamilton		\$ 2.08	\$ 1.33	\$ 3.40	

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

Municipality	2011 CVA Per Sq.Ft. Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Timmins	low	\$ 1.47	\$ 0.61	\$ 2.08	low
Kenora	low	\$ 1.86	\$ 0.91	\$ 2.77	low
Fort Frances	low	\$ 2.12	\$ 0.85	\$ 2.97	mid
North Bay	low	\$ 2.05	\$ 1.01	\$ 3.06	mid
Greater Sudbury	low	\$ 2.51	\$ 1.12	\$ 3.63	mid
Sault Ste. Marie	mid	\$ 2.89	\$ 1.20	\$ 4.09	high
Thunder Bay	mid	\$ 3.32	\$ 1.30	\$ 4.62	high
North		\$ 2.32	\$ 1.00	\$ 3.32	
Penetanguishene	low	\$ 0.67	\$ 0.57	\$ 1.24	low
Gravenhurst	low	\$ 0.78	\$ 0.49	\$ 1.27	low
Bracebridge	high	\$ 1.49	\$ 0.85	\$ 2.33	low
Huntsville	high	\$ 1.53	\$ 0.99	\$ 2.52	low
Innisfil	mid	\$ 1.31	\$ 1.55	\$ 2.86	low
Orangeville	high	\$ 2.23	\$ 1.72	\$ 3.96	high
Barrie	high	\$ 2.26	\$ 1.85	\$ 4.11	high
Simcoe/Musk./Duff.		\$ 1.47	\$ 1.15	\$ 2.61	
St. Marys	low	\$ 1.03	\$ 0.37	\$ 1.40	low
Stratford	low	\$ 0.98	\$ 0.71	\$ 1.69	low
The Blue Mountains	low	\$ 0.68	\$ 1.10	\$ 1.79	low
Kingsville	low	\$ 0.81	\$ 1.11	\$ 1.92	low
Meaford	low	\$ 1.00	\$ 0.94	\$ 1.94	low
Middlesex Centre	low	\$ 0.82	\$ 1.19	\$ 2.00	low
Wellesley	low	\$ 1.20	\$ 1.14	\$ 2.34	low
Lambton Shores	low	\$ 1.22	\$ 1.26	\$ 2.48	low
Wilmot	low	\$ 1.28	\$ 1.30	\$ 2.58	low
Leamington	mid	\$ 1.46	\$ 1.27	\$ 2.73	low
Central Elgin	low	\$ 1.74	\$ 1.01	\$ 2.75	low
North Dumfries	mid	\$ 1.33	\$ 1.49	\$ 2.82	low
Tecumseh	high	\$ 1.40	\$ 1.77	\$ 3.16	mid
Waterloo	mid	\$ 1.92	\$ 1.58	\$ 3.50	mid
Tillsonburg	low	\$ 2.00	\$ 1.51	\$ 3.51	mid
Kitchener	mid	\$ 2.08	\$ 1.68	\$ 3.76	mid
Woolwich	mid	\$ 1.85	\$ 1.92	\$ 3.77	mid
Windsor	low	\$ 2.50	\$ 1.37	\$ 3.87	high
Guelph	mid	\$ 2.18	\$ 1.76	\$ 3.94	high
London	mid	\$ 2.54	\$ 1.42	\$ 3.97	high
Sarnia	mid	\$ 2.32	\$ 1.66	\$ 3.98	high
Chatham-Kent	low	\$ 2.63	\$ 1.43	\$ 4.05	high
St. Thomas	mid	\$ 2.54	\$ 1.75	\$ 4.29	high
Brantford	mid	\$ 2.69	\$ 1.87	\$ 4.56	high
Cambridge	high	\$ 2.62	\$ 2.06	\$ 4.68	high
Southwest		\$ 1.71	\$ 1.39	\$ 3.10	

Commercial Comparisons—Hotels

Commercial - Hotels	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Seguin	low	\$ 157	\$ 240	\$ 396	low
Lambton Shores	low	\$ 375	\$ 303	\$ 678	low
Aurora	low	\$ 351	\$ 450	\$ 801	low
Richmond Hill	low	\$ 342	\$ 498	\$ 840	low
Sarnia	low	\$ 491	\$ 377	\$ 868	low
Halton Hills	low	\$ 450	\$ 447	\$ 897	low
Lincoln	low	\$ 564	\$ 400	\$ 964	low
Quinte West	low	\$ 517	\$ 463	\$ 981	low
Fort Frances	low	\$ 853	\$ 341	\$ 1,194	low
Newmarket	mid	\$ 548	\$ 665	\$ 1,213	low
Fort Erie	low	\$ 769	\$ 471	\$ 1,240	low
Kenora	low	\$ 837	\$ 409	\$ 1,246	low
Clarington	mid	\$ 795	\$ 572	\$ 1,368	low
Oshawa	mid	\$ 899	\$ 529	\$ 1,428	low
Cornwall	low	\$ 941	\$ 521	\$ 1,462	low
Chatham-Kent	low	\$ 961	\$ 511	\$ 1,472	low
Timmins	low	\$ 1,040	\$ 433	\$ 1,473	low
Oakville	high	\$ 743	\$ 758	\$ 1,502	low
Milton	high	\$ 685	\$ 818	\$ 1,504	mid
Burlington	high	\$ 773	\$ 749	\$ 1,522	mid
Mississauga	high	\$ 691	\$ 840	\$ 1,531	mid
Brockville	low	\$ 960	\$ 647	\$ 1,606	mid
Welland	mid	\$ 1,055	\$ 569	\$ 1,624	mid
Sault Ste. Marie	low	\$ 1,163	\$ 486	\$ 1,649	mid
St. Catharines	mid	\$ 1,087	\$ 646	\$ 1,733	mid
Windsor	low	\$ 1,135	\$ 629	\$ 1,764	mid
Brampton	high	\$ 902	\$ 916	\$ 1,818	mid
Markham	high	\$ 736	\$ 1,105	\$ 1,841	mid
Brantford	mid	\$ 1,094	\$ 763	\$ 1,858	mid
Kitchener	mid	\$ 1,046	\$ 847	\$ 1,893	mid
Thorold	mid	\$ 1,192	\$ 719	\$ 1,911	mid
Barrie	high	\$ 1,060	\$ 869	\$ 1,930	mid
Thunder Bay	low	\$ 1,411	\$ 552	\$ 1,962	mid
Whitby	high	\$ 1,135	\$ 828	\$ 1,963	mid
Belleville	mid	\$ 1,193	\$ 792	\$ 1,985	mid
Caledon	high	\$ 879	\$ 1,134	\$ 2,014	high
Ottawa	mid	\$ 1,139	\$ 884	\$ 2,023	high
Ajax	high	\$ 1,164	\$ 862	\$ 2,026	high
Stratford	mid	\$ 1,243	\$ 896	\$ 2,138	high
Guelph	high	\$ 1,189	\$ 957	\$ 2,146	high

Commercial Comparisons—Hotels (cont'd)

Commercial - Hotels	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Grimsby	high	\$ 1,287	\$ 884	\$ 2,171	high
London	mid	\$ 1,395	\$ 856	\$ 2,251	high
Waterloo	mid	\$ 1,238	\$ 1,015	\$ 2,253	high
North Bay	mid	\$ 1,523	\$ 733	\$ 2,256	high
Vaughan	high	\$ 920	\$ 1,344	\$ 2,265	high
Niagara Falls	high	\$ 1,462	\$ 940	\$ 2,402	high
Hamilton	mid	\$ 1,524	\$ 891	\$ 2,415	high
Cambridge	high	\$ 1,391	\$ 1,095	\$ 2,486	high
Kingston	mid	\$ 1,552	\$ 1,005	\$ 2,557	high
Greater Sudbury	mid	\$ 1,833	\$ 814	\$ 2,647	high
Orangeville	high	\$ 1,563	\$ 1,207	\$ 2,770	high
Niagara-on-the-Lake	high	\$ 1,783	\$ 1,563	\$ 3,346	high
Average		\$ 1,001	\$ 735	\$ 1,736	
Median		\$ 1,043	\$ 754	\$ 1,791	
Minimum		\$ 157	\$ 240	\$ 396	
Maximum		\$ 1,833	\$ 1,563	\$ 3,346	

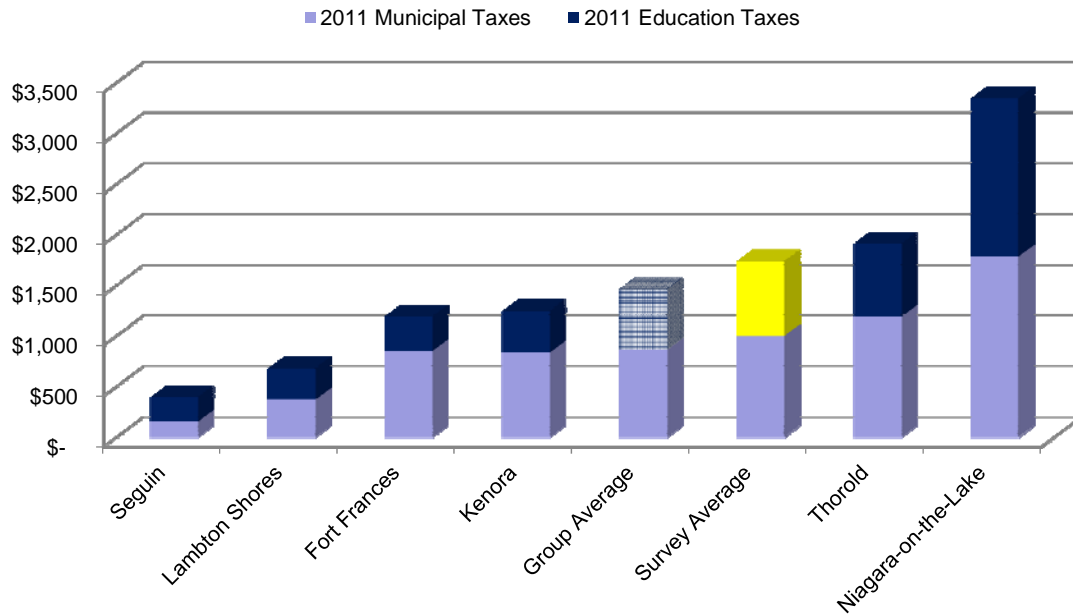
- The average number of rooms across the survey for hotel properties is 123 rooms
- The average current value assessment per unit for hotels in the survey is \$55,000 per room, however, there was a significant range in terms of CVA values from \$23,000 to \$119,000

Commercial Comparisons - Hotel by Population Group

Municipalities with populations less than 20,000

Taxes per Suite

Commercial - Hotels	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Seguin	low	\$ 157	\$ 240	\$ 396	low
Lambton Shores	low	\$ 375	\$ 303	\$ 678	low
Fort Frances	low	\$ 853	\$ 341	\$ 1,194	low
Kenora	low	\$ 837	\$ 409	\$ 1,246	low
Thorold	mid	\$ 1,192	\$ 719	\$ 1,911	mid
Niagara-on-the-Lake	high	\$ 1,783	\$ 1,563	\$ 3,346	high
< 20,000		\$ 866	\$ 596	\$ 1,462	

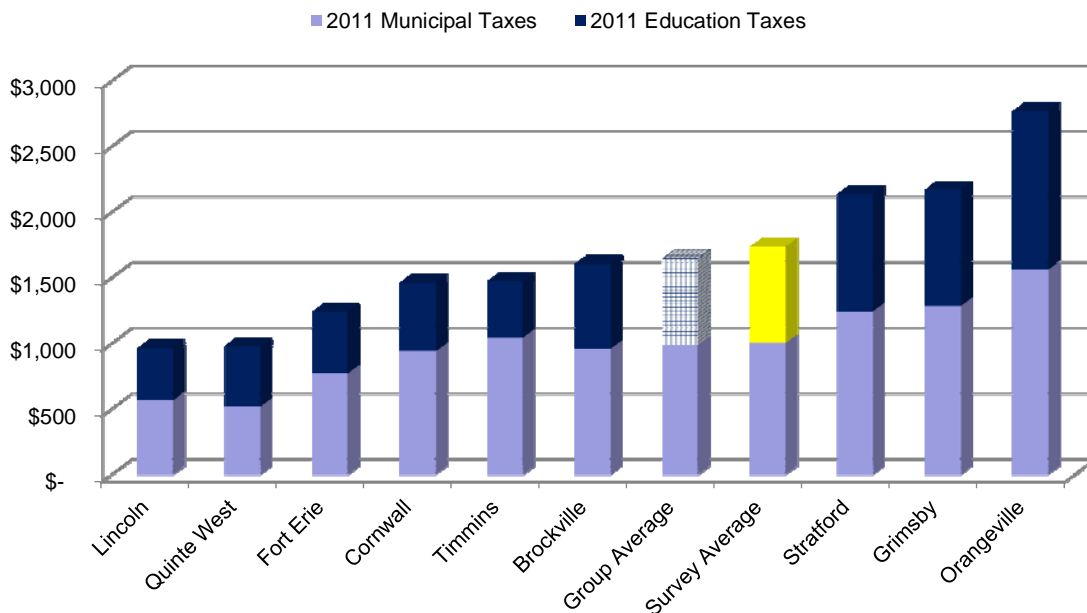


Commercial Comparisons - Hotel—by Population Group (cont'd)

Municipalities with populations between 20,000—49,999

Taxes per Suite

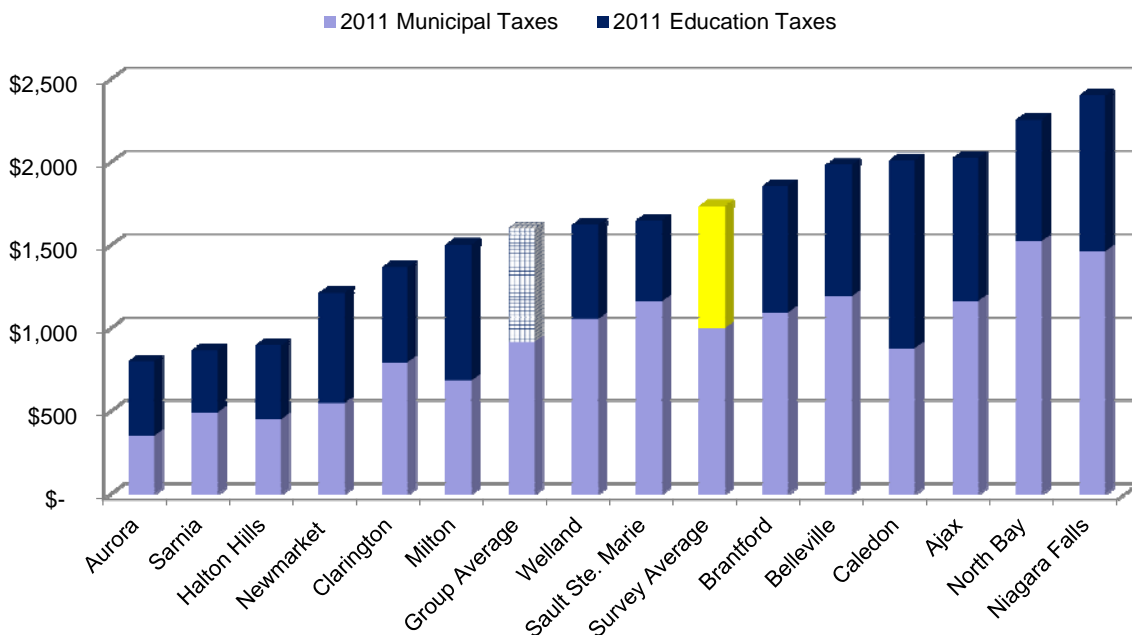
Commercial - Hotels	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Lincoln	low	\$ 564	\$ 400	\$ 964	low
Quinte West	low	\$ 517	\$ 463	\$ 981	low
Fort Erie	low	\$ 769	\$ 471	\$ 1,240	low
Cornwall	low	\$ 941	\$ 521	\$ 1,462	low
Timmins	low	\$ 1,040	\$ 433	\$ 1,473	low
Brockville	low	\$ 960	\$ 647	\$ 1,606	mid
Stratford	mid	\$ 1,243	\$ 896	\$ 2,138	high
Grimsby	high	\$ 1,287	\$ 884	\$ 2,171	high
Orangeville	high	\$ 1,563	\$ 1,207	\$ 2,770	high
20,000 - 49,999		\$ 987	\$ 658	\$ 1,645	



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

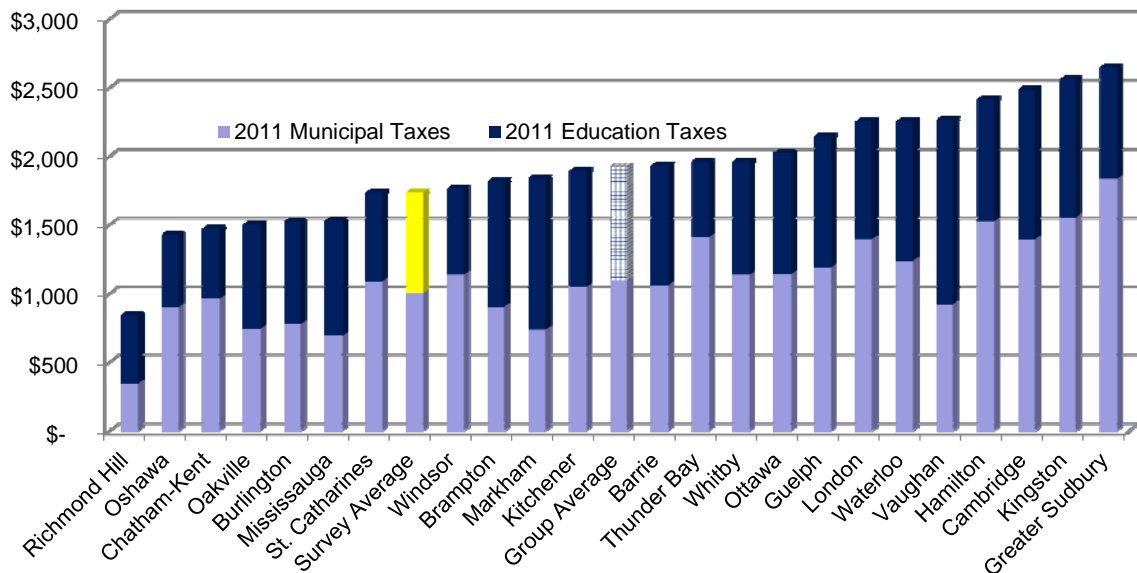
**Municipalities with populations between 50,000—99,999
Taxes per Suite**

Commercial - Hotels	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Aurora	low	\$ 351	\$ 450	\$ 801	low
Sarnia	low	\$ 491	\$ 377	\$ 868	low
Halton Hills	low	\$ 450	\$ 447	\$ 897	low
Newmarket	mid	\$ 548	\$ 665	\$ 1,213	low
Clarington	mid	\$ 795	\$ 572	\$ 1,368	low
Milton	high	\$ 685	\$ 818	\$ 1,504	mid
Welland	mid	\$ 1,055	\$ 569	\$ 1,624	mid
Sault Ste. Marie	low	\$ 1,163	\$ 486	\$ 1,649	mid
Brantford	mid	\$ 1,094	\$ 763	\$ 1,858	mid
Belleville	mid	\$ 1,193	\$ 792	\$ 1,985	mid
Caledon	high	\$ 879	\$ 1,134	\$ 2,014	high
Ajax	high	\$ 1,164	\$ 862	\$ 2,026	high
North Bay	mid	\$ 1,523	\$ 733	\$ 2,256	high
Niagara Falls	high	\$ 1,462	\$ 940	\$ 2,402	high
50,000 -99,999		\$ 918	\$ 686	\$ 1,605	



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

Commercial - Hotels	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Richmond Hill	low	\$ 342	\$ 498	\$ 840	low
Oshawa	mid	\$ 899	\$ 529	\$ 1,428	low
Chatham-Kent	low	\$ 961	\$ 511	\$ 1,472	low
Oakville	high	\$ 743	\$ 758	\$ 1,502	low
Burlington	high	\$ 773	\$ 749	\$ 1,522	mid
Mississauga	high	\$ 691	\$ 840	\$ 1,531	mid
St. Catharines	mid	\$ 1,087	\$ 646	\$ 1,733	mid
Windsor	low	\$ 1,135	\$ 629	\$ 1,764	mid
Brampton	high	\$ 902	\$ 916	\$ 1,818	mid
Markham	high	\$ 736	\$ 1,105	\$ 1,841	mid
Kitchener	mid	\$ 1,046	\$ 847	\$ 1,893	mid
Barrie	high	\$ 1,060	\$ 869	\$ 1,930	mid
Thunder Bay	low	\$ 1,411	\$ 552	\$ 1,962	mid
Whitby	high	\$ 1,135	\$ 828	\$ 1,963	mid
Ottawa	mid	\$ 1,139	\$ 884	\$ 2,023	high
Guelph	high	\$ 1,189	\$ 957	\$ 2,146	high
London	mid	\$ 1,395	\$ 856	\$ 2,251	high
Waterloo	mid	\$ 1,238	\$ 1,015	\$ 2,253	high
Vaughan	high	\$ 920	\$ 1,344	\$ 2,265	high
Hamilton	mid	\$ 1,524	\$ 891	\$ 2,415	high
Cambridge	high	\$ 1,391	\$ 1,095	\$ 2,486	high
Kingston	mid	\$ 1,552	\$ 1,005	\$ 2,557	high
Greater Sudbury	mid	\$ 1,833	\$ 814	\$ 2,647	high
> 100,000		\$ 1,091	\$ 832	\$ 1,923	



Commercial Comparisons - Hotel—by Location

Commercial - Hotels	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Quinte West	low	\$ 517	\$ 463	\$ 981	low
Cornwall	low	\$ 941	\$ 521	\$ 1,462	low
Brockville	low	\$ 960	\$ 647	\$ 1,606	mid
Belleville	mid	\$ 1,193	\$ 792	\$ 1,985	mid
Ottawa	mid	\$ 1,139	\$ 884	\$ 2,023	high
Kingston	mid	\$ 1,552	\$ 1,005	\$ 2,557	high
Eastern		\$ 1,050	\$ 719	\$ 1,769	
Aurora	low	\$ 351	\$ 450	\$ 801	low
Richmond Hill	low	\$ 342	\$ 498	\$ 840	low
Halton Hills	low	\$ 450	\$ 447	\$ 897	low
Newmarket	mid	\$ 548	\$ 665	\$ 1,213	low
Clarington	mid	\$ 795	\$ 572	\$ 1,368	low
Oshawa	mid	\$ 899	\$ 529	\$ 1,428	low
Oakville	high	\$ 743	\$ 758	\$ 1,502	low
Milton	high	\$ 685	\$ 818	\$ 1,504	mid
Burlington	high	\$ 773	\$ 749	\$ 1,522	mid
Mississauga	high	\$ 691	\$ 840	\$ 1,531	mid
Brampton	high	\$ 902	\$ 916	\$ 1,818	mid
Markham	high	\$ 736	\$ 1,105	\$ 1,841	mid
Whitby	high	\$ 1,135	\$ 828	\$ 1,963	mid
Caledon	high	\$ 879	\$ 1,134	\$ 2,014	high
Ajax	high	\$ 1,164	\$ 862	\$ 2,026	high
Vaughan	high	\$ 920	\$ 1,344	\$ 2,265	high
GTA		\$ 751	\$ 782	\$ 1,533	
Lincoln	low	\$ 564	\$ 400	\$ 964	low
Fort Erie	low	\$ 769	\$ 471	\$ 1,240	low
Welland	mid	\$ 1,055	\$ 569	\$ 1,624	mid
St. Catharines	mid	\$ 1,087	\$ 646	\$ 1,733	mid
Thorold	mid	\$ 1,192	\$ 719	\$ 1,911	mid
Grimsby	high	\$ 1,287	\$ 884	\$ 2,171	high
Niagara Falls	high	\$ 1,462	\$ 940	\$ 2,402	high
Hamilton	mid	\$ 1,524	\$ 891	\$ 2,415	high
Niagara-on-the-Lake	high	\$ 1,783	\$ 1,563	\$ 3,346	high
Niagara/Hamilton		\$ 1,191	\$ 787	\$ 1,979	

Commercial Comparisons - Hotel—by Location

Commercial - Hotels	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Seguin	low	\$ 157	\$ 240	\$ 396	low
Fort Frances	low	\$ 853	\$ 341	\$ 1,194	low
Kenora	low	\$ 837	\$ 409	\$ 1,246	low
Timmins	low	\$ 1,040	\$ 433	\$ 1,473	low
Sault Ste. Marie	low	\$ 1,163	\$ 486	\$ 1,649	mid
Thunder Bay	low	\$ 1,411	\$ 552	\$ 1,962	mid
North Bay	mid	\$ 1,523	\$ 733	\$ 2,256	high
Greater Sudbury	mid	\$ 1,833	\$ 814	\$ 2,647	high
North		\$ 1,102	\$ 501	\$ 1,603	
Barrie	high	\$ 1,060	\$ 869	\$ 1,930	mid
Orangeville	high	\$ 1,563	\$ 1,207	\$ 2,770	high
Sim./Musk./Duff.		\$ 1,312	\$ 1,038	\$ 2,350	
Lambton Shores	low	\$ 375	\$ 303	\$ 678	low
Sarnia	low	\$ 491	\$ 377	\$ 868	low
Chatham-Kent	low	\$ 954	\$ 518	\$ 1,472	low
Windsor	low	\$ 1,135	\$ 629	\$ 1,764	mid
Brantford	mid	\$ 1,094	\$ 763	\$ 1,858	mid
Kitchener	mid	\$ 1,046	\$ 847	\$ 1,893	mid
Stratford	mid	\$ 1,243	\$ 896	\$ 2,138	high
Guelph	high	\$ 1,189	\$ 957	\$ 2,146	high
London	mid	\$ 1,395	\$ 856	\$ 2,251	high
Waterloo	mid	\$ 1,238	\$ 1,015	\$ 2,253	high
Cambridge	high	\$ 1,391	\$ 1,095	\$ 2,486	high
Southwest		\$ 1,050	\$ 750	\$ 1,801	

Commercial Comparisons—Motel

Commercial - Motels	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Seguin	mid	\$ 141	\$ 215	\$ 356	low
Kingsville	low	\$ 174	\$ 225	\$ 399	low
Prince Edward County	low	\$ 275	\$ 226	\$ 501	low
Gravenhurst	low	\$ 329	\$ 200	\$ 530	low
Welland	low	\$ 434	\$ 232	\$ 666	low
Kawartha Lakes	low	\$ 375	\$ 342	\$ 717	low
Fort Frances	low	\$ 613	\$ 170	\$ 783	low
Fort Erie	low	\$ 523	\$ 312	\$ 836	low
Lambton Shores	low	\$ 430	\$ 429	\$ 858	low
Sault Ste. Marie	low	\$ 624	\$ 246	\$ 870	low
Huntsville	high	\$ 548	\$ 335	\$ 883	low
Cornwall	low	\$ 578	\$ 320	\$ 898	low
Richmond Hill	high	\$ 379	\$ 537	\$ 916	low
Quinte West	low	\$ 491	\$ 451	\$ 943	low
Caledon	high	\$ 429	\$ 523	\$ 952	low
Innisfil	high	\$ 453	\$ 509	\$ 962	low
Port Colborne	low	\$ 654	\$ 312	\$ 966	low
Leamington	mid	\$ 561	\$ 438	\$ 999	low
Clarington	mid	\$ 605	\$ 407	\$ 1,011	low
Thorold	low	\$ 645	\$ 368	\$ 1,013	low
Wainfleet	low	\$ 744	\$ 291	\$ 1,036	mid
Oshawa	mid	\$ 696	\$ 379	\$ 1,075	mid
Chatham-Kent	low	\$ 734	\$ 385	\$ 1,119	mid
Burlington	high	\$ 591	\$ 531	\$ 1,122	mid
Ottawa	mid	\$ 640	\$ 500	\$ 1,140	mid
Orangeville	high	\$ 664	\$ 485	\$ 1,148	mid
Mississauga	high	\$ 528	\$ 641	\$ 1,169	mid
Bracebridge	high	\$ 759	\$ 432	\$ 1,191	mid
Pickering	mid	\$ 687	\$ 513	\$ 1,200	mid
Thunder Bay	low	\$ 832	\$ 369	\$ 1,201	mid
Ajax	high	\$ 711	\$ 514	\$ 1,225	mid
Grimsby	mid	\$ 731	\$ 502	\$ 1,233	mid
Brampton	high	\$ 623	\$ 613	\$ 1,236	mid
North Bay	low	\$ 841	\$ 402	\$ 1,243	mid
Brantford	low	\$ 800	\$ 451	\$ 1,251	mid
Meaford	mid	\$ 671	\$ 614	\$ 1,285	mid
Stratford	mid	\$ 767	\$ 526	\$ 1,294	mid
Pelham	low	\$ 955	\$ 343	\$ 1,298	mid
Vaughan	high	\$ 532	\$ 768	\$ 1,300	mid
St. Catharines	mid	\$ 825	\$ 486	\$ 1,311	mid
Sarnia	mid	\$ 760	\$ 579	\$ 1,339	mid

Commercial Comparisons—Motel (cont'd)

Commercial - Motels	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Tillsonburg	mid	\$ 759	\$ 634	\$ 1,393	high
Niagara Falls	mid	\$ 849	\$ 544	\$ 1,394	high
Hamilton	mid	\$ 923	\$ 528	\$ 1,451	high
Barrie	high	\$ 850	\$ 611	\$ 1,461	high
Kenora	mid	\$ 1,047	\$ 485	\$ 1,531	high
St. Thomas	mid	\$ 913	\$ 630	\$ 1,543	high
Cambridge	mid	\$ 866	\$ 677	\$ 1,543	high
Kitchener	high	\$ 865	\$ 686	\$ 1,551	high
Windsor	mid	\$ 1,065	\$ 585	\$ 1,650	high
Brockville	low	\$ 1,067	\$ 588	\$ 1,654	high
Whitby	high	\$ 981	\$ 686	\$ 1,667	high
Belleville	mid	\$ 1,013	\$ 654	\$ 1,667	high
London	high	\$ 1,096	\$ 668	\$ 1,764	high
Guelph	high	\$ 987	\$ 794	\$ 1,781	high
Timmins	mid	\$ 1,327	\$ 552	\$ 1,879	high
Greater Sudbury	mid	\$ 1,412	\$ 480	\$ 1,892	high
Kingston	high	\$ 1,198	\$ 776	\$ 1,974	high
Niagara-on-the-Lake	high	\$ 1,106	\$ 953	\$ 2,059	high
Milton	high	\$ 977	\$ 1,165	\$ 2,142	high
Peterborough	high	\$ 1,218	\$ 940	\$ 2,158	high
Waterloo	high	\$ 1,486	\$ 1,219	\$ 2,706	high
Average		\$ 748	\$ 516	\$ 1,263	
Median		\$ 733	\$ 506	\$ 1,229	
Minimum		\$ 141	\$ 170	\$ 356	
Maximum		\$ 1,486	\$ 1,219	\$ 2,706	

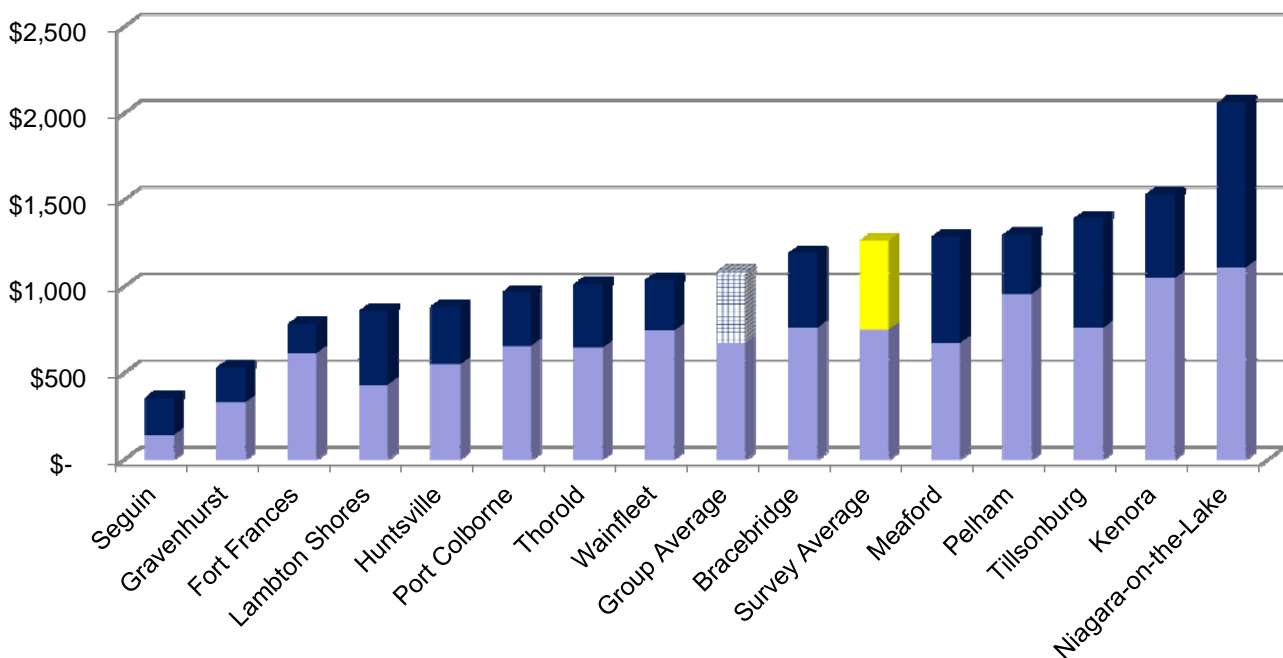
- On average, the motels in the survey have 44 rooms
- 62 municipalities were represented in the comparison

Commercial Comparisons - Motel—by Population Group

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

Commercial - Motels Municipality	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Seguin	mid	\$ 141	\$ 215	\$ 356	low
Gravenhurst	low	\$ 329	\$ 200	\$ 530	low
Fort Frances	low	\$ 613	\$ 170	\$ 783	low
Lambton Shores	low	\$ 430	\$ 429	\$ 858	low
Huntsville	high	\$ 548	\$ 335	\$ 883	low
Port Colborne	low	\$ 654	\$ 312	\$ 966	low
Thorold	low	\$ 645	\$ 368	\$ 1,013	low
Wainfleet	low	\$ 744	\$ 291	\$ 1,036	mid
Bracebridge	high	\$ 759	\$ 432	\$ 1,191	mid
Meaford	mid	\$ 671	\$ 614	\$ 1,285	mid
Pelham	low	\$ 955	\$ 343	\$ 1,298	mid
Tillsonburg	mid	\$ 759	\$ 634	\$ 1,393	high
Kenora	mid	\$ 1,047	\$ 485	\$ 1,531	high
Niagara-on-the-Lake	high	\$ 1,106	\$ 953	\$ 2,059	high
< 20,000		\$ 672	\$ 413	\$ 1,084	

■ 2011 Municipal Taxes ■ 2011 Education Taxes



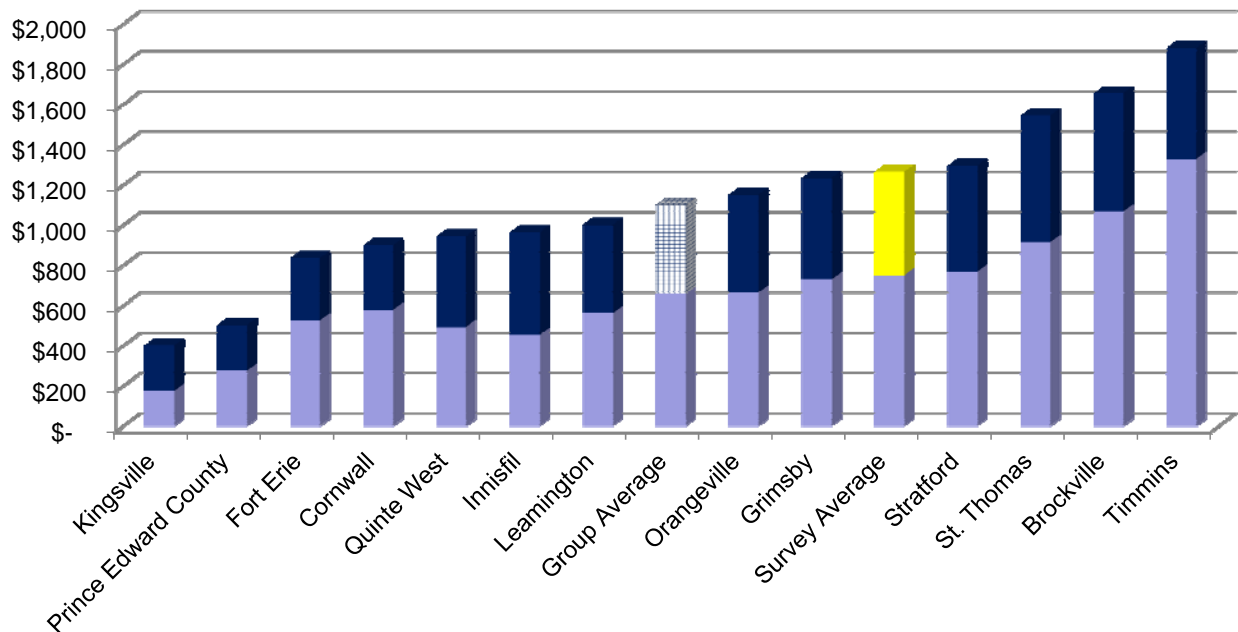
Commercial Comparisons - Motel—by Population Group (cont'd)

Municipalities with populations between 20,000—49,999

Taxes per Suite

Commercial - Motels Municipality	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Kingsville	low	\$ 174	\$ 225	\$ 399	low
Prince Edward County	low	\$ 275	\$ 226	\$ 501	low
Fort Erie	low	\$ 523	\$ 312	\$ 836	low
Cornwall	low	\$ 578	\$ 320	\$ 898	low
Quinte West	low	\$ 491	\$ 451	\$ 943	low
Innisfil	high	\$ 453	\$ 509	\$ 962	low
Leamington	mid	\$ 561	\$ 438	\$ 999	low
Orangeville	high	\$ 664	\$ 485	\$ 1,148	mid
Grimsby	mid	\$ 731	\$ 502	\$ 1,233	mid
Stratford	mid	\$ 767	\$ 526	\$ 1,294	mid
St. Thomas	mid	\$ 913	\$ 630	\$ 1,543	high
Brockville	low	\$ 1,067	\$ 588	\$ 1,654	high
Timmins	mid	\$ 1,327	\$ 552	\$ 1,879	high
20,000 - 49,999		\$ 656	\$ 443	\$ 1,099	

■ 2011 Municipal Taxes ■ 2011 Education Taxes

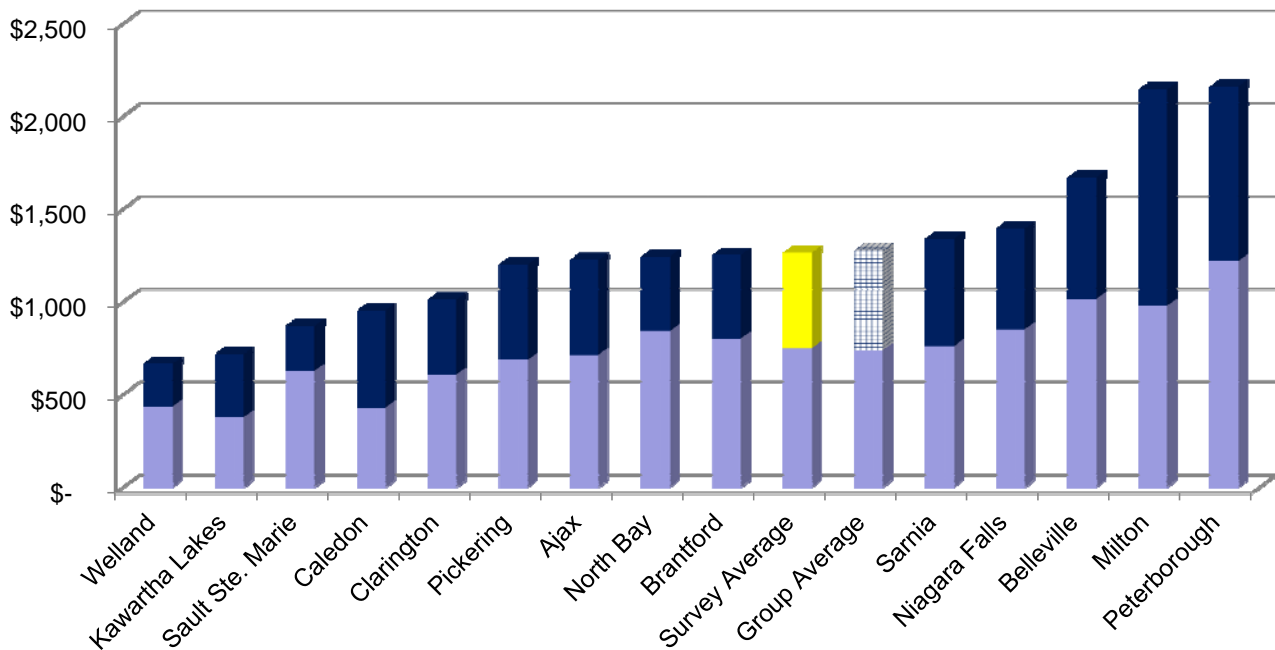


Commercial Comparisons - Motel —by Population Group (cont'd)

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

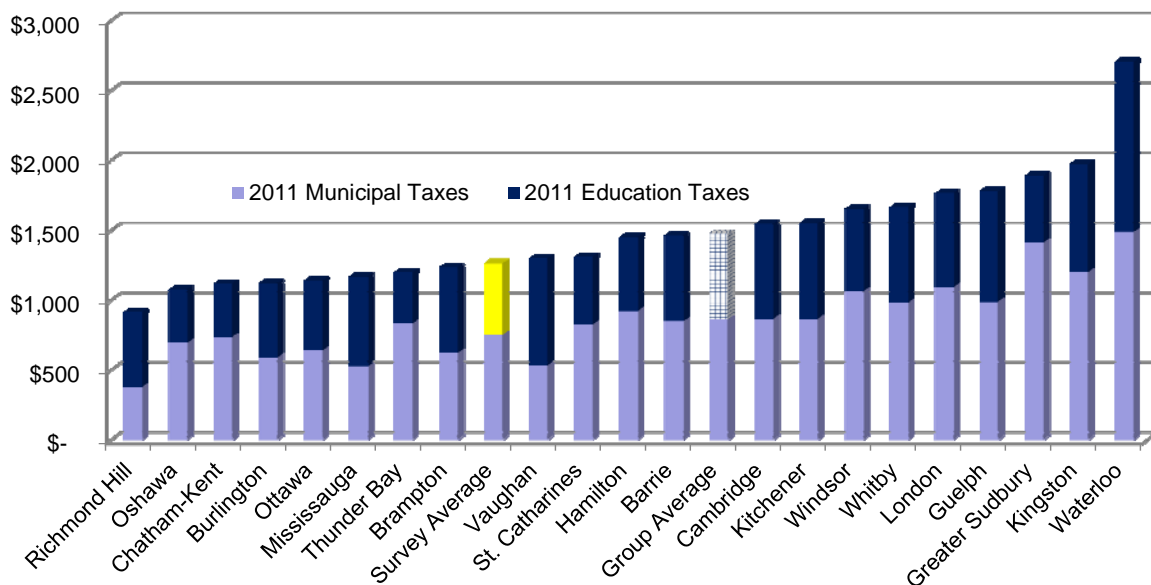
Commercial - Motels Municipality	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Welland	low	\$ 434	\$ 232	\$ 666	low
Kawartha Lakes	low	\$ 375	\$ 342	\$ 717	low
Sault Ste. Marie	low	\$ 624	\$ 246	\$ 870	low
Caledon	high	\$ 429	\$ 523	\$ 952	low
Clarington	mid	\$ 605	\$ 407	\$ 1,011	low
Pickering	mid	\$ 687	\$ 513	\$ 1,200	mid
Ajax	high	\$ 711	\$ 514	\$ 1,225	mid
North Bay	low	\$ 841	\$ 402	\$ 1,243	mid
Brantford	low	\$ 800	\$ 451	\$ 1,251	mid
Sarnia	mid	\$ 760	\$ 579	\$ 1,339	mid
Niagara Falls	mid	\$ 849	\$ 544	\$ 1,394	high
Belleville	mid	\$ 1,013	\$ 654	\$ 1,667	high
Milton	high	\$ 977	\$ 1,165	\$ 2,142	high
Peterborough	high	\$ 1,218	\$ 940	\$ 2,158	high
50,000 - 99,999		\$ 737	\$ 537	\$ 1,274	

■ 2011 Municipal Taxes ■ 2011 Education Taxes



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

Commercial - Motels	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Richmond Hill	high	\$ 379	\$ 537	\$ 916	low
Oshawa	mid	\$ 696	\$ 379	\$ 1,075	mid
Chatham-Kent	low	\$ 734	\$ 385	\$ 1,119	mid
Burlington	high	\$ 591	\$ 531	\$ 1,122	mid
Ottawa	mid	\$ 640	\$ 500	\$ 1,140	mid
Mississauga	high	\$ 528	\$ 641	\$ 1,169	mid
Thunder Bay	low	\$ 832	\$ 369	\$ 1,201	mid
Brampton	high	\$ 623	\$ 613	\$ 1,236	mid
Vaughan	high	\$ 532	\$ 768	\$ 1,300	mid
St. Catharines	mid	\$ 825	\$ 486	\$ 1,311	mid
Hamilton	mid	\$ 923	\$ 528	\$ 1,451	high
Barrie	high	\$ 850	\$ 611	\$ 1,461	high
Cambridge	mid	\$ 866	\$ 677	\$ 1,543	high
Kitchener	high	\$ 865	\$ 686	\$ 1,551	high
Windsor	mid	\$ 1,065	\$ 585	\$ 1,650	high
Whitby	high	\$ 981	\$ 686	\$ 1,667	high
London	high	\$ 1,096	\$ 668	\$ 1,764	high
Guelph	high	\$ 987	\$ 794	\$ 1,781	high
Greater Sudbury	mid	\$ 1,412	\$ 480	\$ 1,892	high
Kingston	high	\$ 1,198	\$ 776	\$ 1,974	high
Waterloo	high	\$ 1,486	\$ 1,219	\$ 2,706	high
> 100,000		\$ 862	\$ 615	\$ 1,477	



Commercial Comparisons - Motel—by Location

Commercial - Motels	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Prince Edward County	low	\$ 275	\$ 226	\$ 501	low
Kawartha Lakes	low	\$ 375	\$ 342	\$ 717	low
Cornwall	low	\$ 578	\$ 320	\$ 898	low
Quinte West	low	\$ 491	\$ 451	\$ 943	low
Ottawa	mid	\$ 640	\$ 500	\$ 1,140	mid
Brockville	low	\$ 1,067	\$ 588	\$ 1,654	high
Belleville	mid	\$ 1,013	\$ 654	\$ 1,667	high
Kingston	high	\$ 1,198	\$ 776	\$ 1,974	high
Peterborough	high	\$ 1,218	\$ 940	\$ 2,158	high
Eastern		\$ 762	\$ 533	\$ 1,295	
Richmond Hill	high	\$ 379	\$ 537	\$ 916	low
Caledon	high	\$ 429	\$ 523	\$ 952	low
Clarington	mid	\$ 605	\$ 407	\$ 1,011	low
Oshawa	mid	\$ 696	\$ 379	\$ 1,075	mid
Burlington	high	\$ 591	\$ 531	\$ 1,122	mid
Mississauga	high	\$ 528	\$ 641	\$ 1,169	mid
Pickering	mid	\$ 687	\$ 513	\$ 1,200	mid
Ajax	high	\$ 711	\$ 514	\$ 1,225	mid
Brampton	high	\$ 623	\$ 613	\$ 1,236	mid
Vaughan	high	\$ 532	\$ 768	\$ 1,300	mid
Whitby	high	\$ 981	\$ 686	\$ 1,667	high
Milton	high	\$ 977	\$ 1,165	\$ 2,142	high
GTA		\$ 645	\$ 606	\$ 1,251	
Welland	low	\$ 434	\$ 232	\$ 666	low
Fort Erie	low	\$ 523	\$ 312	\$ 836	low
Port Colborne	low	\$ 654	\$ 312	\$ 966	low
Thorold	low	\$ 645	\$ 368	\$ 1,013	low
Wainfleet	low	\$ 744	\$ 291	\$ 1,036	mid
Grimsby	mid	\$ 731	\$ 502	\$ 1,233	mid
Pelham	low	\$ 955	\$ 343	\$ 1,298	mid
St. Catharines	mid	\$ 825	\$ 486	\$ 1,311	mid
Niagara Falls	mid	\$ 849	\$ 544	\$ 1,394	high
Hamilton	mid	\$ 923	\$ 528	\$ 1,451	high
Niagara-on-the-Lake	high	\$ 1,106	\$ 953	\$ 2,059	high
Niagara/Hamilton		\$ 763	\$ 443	\$ 1,206	

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

Commercial - Motels	CVA Ranking	2011 Municipal Taxes Per Suite	2011 Education Taxes Per Suite	2011 Total Taxes Per Suite	Relative Tax Burden
Seguin	mid	\$ 141	\$ 215	\$ 356	low
Fort Frances	low	\$ 613	\$ 170	\$ 783	low
Sault Ste. Marie	low	\$ 624	\$ 246	\$ 870	low
Thunder Bay	low	\$ 832	\$ 369	\$ 1,201	mid
North Bay	low	\$ 841	\$ 402	\$ 1,243	mid
Kenora	mid	\$ 1,047	\$ 485	\$ 1,531	high
Timmins	mid	\$ 1,327	\$ 552	\$ 1,879	high
Greater Sudbury	mid	\$ 1,412	\$ 480	\$ 1,892	high
North		\$ 855	\$ 365	\$ 1,219	
Gravenhurst	low	\$ 329	\$ 200	\$ 530	low
Huntsville	high	\$ 548	\$ 335	\$ 883	low
Innisfil	high	\$ 453	\$ 509	\$ 962	low
Orangeville	high	\$ 664	\$ 485	\$ 1,148	mid
Bracebridge	high	\$ 759	\$ 432	\$ 1,191	mid
Barrie	high	\$ 850	\$ 611	\$ 1,461	high
Simcoe/Musk./Duff.		\$ 601	\$ 429	\$ 1,029	
Kingsville	low	\$ 174	\$ 225	\$ 399	low
Lambton Shores	low	\$ 430	\$ 429	\$ 858	low
Leamington	mid	\$ 561	\$ 438	\$ 999	low
Chatham-Kent	low	\$ 734	\$ 385	\$ 1,119	mid
Brantford	low	\$ 800	\$ 451	\$ 1,251	mid
Meaford	mid	\$ 671	\$ 614	\$ 1,285	mid
Stratford	mid	\$ 767	\$ 526	\$ 1,294	mid
Sarnia	mid	\$ 760	\$ 579	\$ 1,339	mid
Tillsonburg	mid	\$ 759	\$ 634	\$ 1,393	high
St. Thomas	mid	\$ 913	\$ 630	\$ 1,543	high
Cambridge	mid	\$ 866	\$ 677	\$ 1,543	high
Kitchener	high	\$ 865	\$ 686	\$ 1,551	high
Windsor	mid	\$ 1,065	\$ 585	\$ 1,650	high
London	high	\$ 1,096	\$ 668	\$ 1,764	high
Guelph	high	\$ 987	\$ 794	\$ 1,781	high
Waterloo	high	\$ 1,486	\$ 1,219	\$ 2,706	high
Southwest		\$ 808	\$ 596	\$ 1,405	

Commercial Summary - Office

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

Commercial Summary - Neighbourhood Shopping

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

Commercial Summary - Hotel

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

Commercial Summary - Motel

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

Commercial Comparisons - Summary

Eastern	Relative Tax Burden			
	Relative Tax Burden Office	Neighbourhood Shopping	Relative Tax Burden Hotel	Relative Tax Burden Motel
Belleville	low	low	mid	high
Brockville	mid	high	mid	high
Cornwall	high	high	low	low
Kawartha Lakes	low	low		low
Kingston	high	mid	high	high
Ottawa	high	high	high	mid
Peterborough	mid	high		high
Prince Edward County	low	low		low
Quinte West	low	mid	low	low

GTA	Relative Tax Burden			
	Relative Tax Burden Office	Neighbourhood Shopping	Relative Tax Burden Hotel	Relative Tax Burden Motel
Ajax	high	mid	high	mid
Aurora	high	high	low	
Brampton	high	high	mid	mid
Burlington	high	high	mid	mid
Caledon	high	high	high	low
Clarington	high	high	low	low
East Gwillimbury		low		
Georgina	mid	low		
Halton Hills	low	mid	low	
King	high	low		
Markham	mid	mid	mid	
Milton	low	mid	mid	high
Mississauga	mid	high	mid	mid
Newmarket	low	mid	low	
Oakville	high	high	low	
Oshawa	mid	mid	low	mid
Pickering	high	high		mid
Richmond Hill	mid	mid	low	low
Vaughan	mid	high	high	mid
Whitby	high	mid	mid	high
Whitchurch-Stouffville	low	mid		

Commercial Comparisons - Summary (cont'd)

Southwest	Relative Tax Burden			
	Relative Tax Burden Office	Neighbourhood Shopping	Relative Tax Burden Hotel	Relative Tax Burden Motel
Brantford	low	high	mid	mid
Cambridge	high	high	high	high
Central Elgin	low	low		
Chatham-Kent	mid	high	low	mid
Guelph	high	high	high	high
Kingsville		low		low
Kitchener	mid	mid	mid	high
Lambton Shores		low	low	low
Leamington	low	low		low
London	low	high	high	high
Meaford		low		mid
Middlesex Centre		low		
North Dumfries		low		
Sarnia	low	high	low	mid
St. Marys	low	low		
St. Thomas	mid	high		high
Stratford	high	low	high	mid
Tecumseh	high	mid		
The Blue Mountains		low		
Tillsonburg	high	mid		high
Waterloo	mid	mid	high	high
Wellesley		low		
Wilmot		low		
Windsor	mid	high	mid	high
Woolwich		mid		

Simcoe/Musk/Duff	Relative Tax Burden			
	Relative Tax Burden Office	Neighbourhood Shopping	Relative Tax Burden Hotel	Relative Tax Burden Motel
Barrie	high	high	mid	mid
Bracebridge		low		mid
Gravenhurst		low		low
Huntsville		low		low
Innisfil	mid	low		low
Orangeville	low	high	high	mid
Penetanguishene	low	low		

Commercial Comparisons - Summary (cont'd)

Niagara/Hamilton	Relative Tax Burden Office	Relative Tax Burden Neighbourhood Shopping	Relative Tax Burden Hotel	Relative Tax Burden Motel
Fort Erie	mid	mid	low	low
Grimsby	mid	mid	high	mid
Hamilton	mid	high	high	high
Lincoln		mid	low	
Niagara Falls	mid	low	high	high
Niagara-on-the-Lake	low	low	high	high
Pelham		mid		mid
Port Colborne	low	mid		low
St. Catharines	mid	mid	mid	mid
Thorold	mid	low	mid	low
Wainfleet				mid
Welland	low	mid	mid	low
West Lincoln		low		

Northern	Relative Tax Burden Office	Relative Tax Burden Neighbourhood Shopping	Relative Tax Burden Hotel	Relative Tax Burden Motel
Fort Frances	low	mid	low	low
Greater Sudbury	mid	mid	high	high
Kenora	high	low	low	high
North Bay	mid	mid	high	mid
Sault Ste. Marie	low	high	mid	low
Seguin			low	low
Thunder Bay	high	high	mid	mid
Timmins	low	low	low	high

Industrial Comparisons - Standard Industrial

Industrial - Standard	CVA Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Meaford	low	\$ 0.23	\$ 0.19	\$ 0.42	low
Seguin	low	\$ 0.19	\$ 0.31	\$ 0.50	low
Quinte West	low	\$ 0.47	\$ 0.33	\$ 0.80	low
Kawartha Lakes	low	\$ 0.34	\$ 0.47	\$ 0.82	low
Bracebridge	high	\$ 0.63	\$ 0.20	\$ 0.83	low
Cornwall	low	\$ 0.60	\$ 0.28	\$ 0.87	low
North Bay	low	\$ 0.55	\$ 0.36	\$ 0.91	low
Huntsville	high	\$ 0.56	\$ 0.47	\$ 1.03	low
Gravenhurst	high	\$ 0.62	\$ 0.43	\$ 1.05	low
Middlesex Centre	low	\$ 0.48	\$ 0.59	\$ 1.07	low
Barrie	mid	\$ 0.57	\$ 0.50	\$ 1.07	low
St. Thomas	low	\$ 0.65	\$ 0.44	\$ 1.09	low
Pelham	low	\$ 0.68	\$ 0.45	\$ 1.13	low
Central Elgin	low	\$ 0.79	\$ 0.41	\$ 1.19	low
Port Colborne	low	\$ 0.80	\$ 0.41	\$ 1.20	low
Lambton Shores	low	\$ 0.62	\$ 0.61	\$ 1.23	low
St. Marys	low	\$ 0.76	\$ 0.49	\$ 1.25	low
The Blue Mountains	mid	\$ 0.50	\$ 0.76	\$ 1.26	low
Brockville	low	\$ 0.82	\$ 0.46	\$ 1.27	low
Welland	low	\$ 0.89	\$ 0.45	\$ 1.33	low
Penetanguishene	mid	\$ 0.67	\$ 0.68	\$ 1.34	low
Kingston	low	\$ 0.91	\$ 0.53	\$ 1.44	low
Kenora	mid	\$ 1.00	\$ 0.46	\$ 1.46	low
Tillsonburg	low	\$ 0.91	\$ 0.56	\$ 1.47	low
Innisfil	mid	\$ 0.62	\$ 0.86	\$ 1.48	low
London	low	\$ 0.95	\$ 0.56	\$ 1.51	low
Fort Frances	low	\$ 1.17	\$ 0.34	\$ 1.51	low
Woolwich	mid	\$ 0.70	\$ 0.84	\$ 1.54	mid
Leamington	low	\$ 0.96	\$ 0.63	\$ 1.59	mid
Chatham-Kent	low	\$ 1.07	\$ 0.53	\$ 1.59	mid
Belleville	low	\$ 1.05	\$ 0.57	\$ 1.62	mid
Kitchener	mid	\$ 0.84	\$ 0.79	\$ 1.63	mid
Sarnia	mid	\$ 0.95	\$ 0.69	\$ 1.64	mid
Stratford	low	\$ 1.07	\$ 0.57	\$ 1.64	mid
Cambridge	mid	\$ 0.88	\$ 0.77	\$ 1.65	mid
Thorold	low	\$ 1.05	\$ 0.61	\$ 1.66	mid
Fort Erie	low	\$ 1.04	\$ 0.62	\$ 1.66	mid
Niagara-on-the-Lake	mid	\$ 0.91	\$ 0.78	\$ 1.68	mid
Halton Hills	high	\$ 0.87	\$ 0.82	\$ 1.69	mid
Richmond Hill	high	\$ 0.70	\$ 1.00	\$ 1.70	mid
Kingsville	mid	\$ 0.84	\$ 0.87	\$ 1.70	mid
Sault Ste. Marie	low	\$ 1.29	\$ 0.42	\$ 1.71	mid

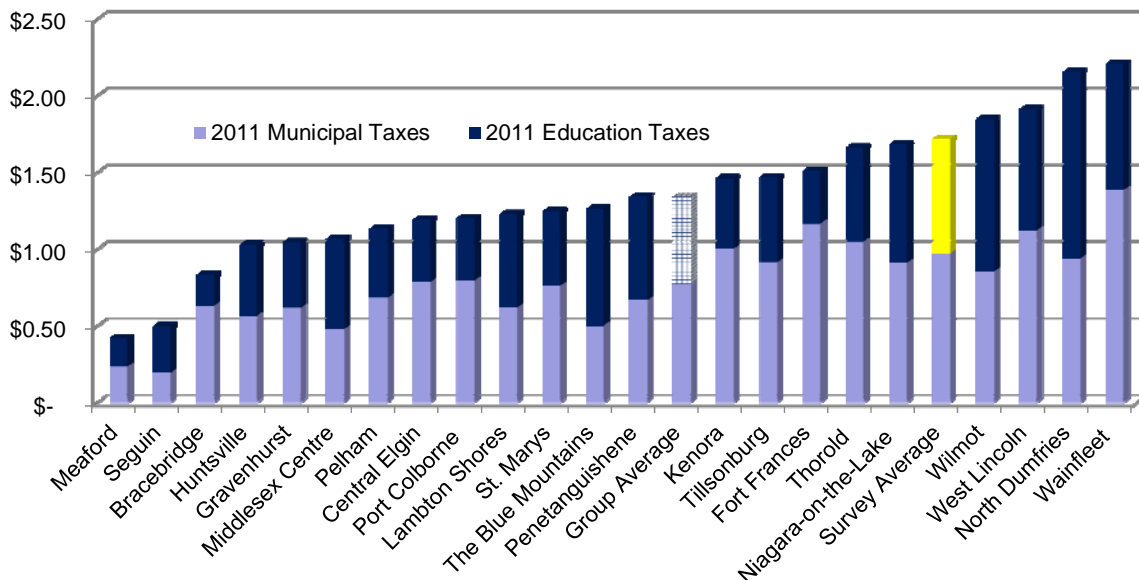
Industrial Comparisons - Standard Industrial (cont'd)

Industrial - Standard	CVA Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Peterborough	mid	\$ 1.00	\$ 0.71	\$ 1.71	mid
Vaughan	high	\$ 0.71	\$ 1.01	\$ 1.72	mid
Grimsby	mid	\$ 1.05	\$ 0.70	\$ 1.74	mid
Timmins	mid	\$ 1.29	\$ 0.46	\$ 1.76	mid
St. Catharines	mid	\$ 1.12	\$ 0.65	\$ 1.77	mid
Whitchurch-Stouffville	high	\$ 0.75	\$ 1.04	\$ 1.80	mid
Thunder Bay	low	\$ 1.37	\$ 0.43	\$ 1.80	mid
Niagara Falls	mid	\$ 1.11	\$ 0.69	\$ 1.81	mid
Lincoln	mid	\$ 1.08	\$ 0.75	\$ 1.83	mid
Wilmot	high	\$ 0.85	\$ 0.99	\$ 1.85	mid
West Lincoln	mid	\$ 1.12	\$ 0.79	\$ 1.91	mid
Tecumseh	mid	\$ 0.97	\$ 0.94	\$ 1.91	mid
Orangeville	mid	\$ 1.16	\$ 0.79	\$ 1.95	high
Windsor	mid	\$ 1.28	\$ 0.67	\$ 1.95	high
Aurora	high	\$ 0.88	\$ 1.10	\$ 1.98	high
Newmarket	high	\$ 0.92	\$ 1.10	\$ 2.02	high
Brantford	mid	\$ 1.26	\$ 0.77	\$ 2.03	high
Pickering	mid	\$ 1.25	\$ 0.86	\$ 2.11	high
Oshawa	mid	\$ 1.37	\$ 0.75	\$ 2.11	high
North Dumfries	high	\$ 0.94	\$ 1.22	\$ 2.15	high
Markham	high	\$ 0.87	\$ 1.29	\$ 2.16	high
Clarington	mid	\$ 1.32	\$ 0.87	\$ 2.19	high
Waterloo	high	\$ 1.13	\$ 1.07	\$ 2.19	high
Wainfleet	mid	\$ 1.38	\$ 0.82	\$ 2.21	high
King	high	\$ 0.96	\$ 1.27	\$ 2.23	high
Burlington	high	\$ 1.19	\$ 1.10	\$ 2.29	high
Guelph	mid	\$ 1.35	\$ 0.96	\$ 2.30	high
Brampton	high	\$ 1.13	\$ 1.21	\$ 2.35	high
East Gwillimbury	high	\$ 1.03	\$ 1.33	\$ 2.37	high
Mississauga	high	\$ 1.03	\$ 1.34	\$ 2.38	high
Milton	high	\$ 1.11	\$ 1.28	\$ 2.39	high
Georgina	high	\$ 1.28	\$ 1.16	\$ 2.44	high
Greater Sudbury	mid	\$ 1.87	\$ 0.59	\$ 2.45	high
Hamilton	high	\$ 1.71	\$ 0.79	\$ 2.50	high
Whitby	high	\$ 1.52	\$ 1.02	\$ 2.55	high
Oakville	high	\$ 1.30	\$ 1.26	\$ 2.56	high
Ajax	high	\$ 1.54	\$ 1.05	\$ 2.59	high
Caledon	high	\$ 1.09	\$ 1.53	\$ 2.62	high
Ottawa	high	\$ 1.85	\$ 1.33	\$ 3.18	high
Average		\$ 0.97	\$ 0.75	\$ 1.72	
Median		\$ 0.96	\$ 0.71	\$ 1.70	
Minimum		\$ 0.19	\$ 0.19	\$ 0.42	
Maximum		\$ 1.87	\$ 1.53	\$ 3.18	

The standard industrial properties have an average current value assessment per square foot of \$41 with a range of \$10 to \$104 per square foot

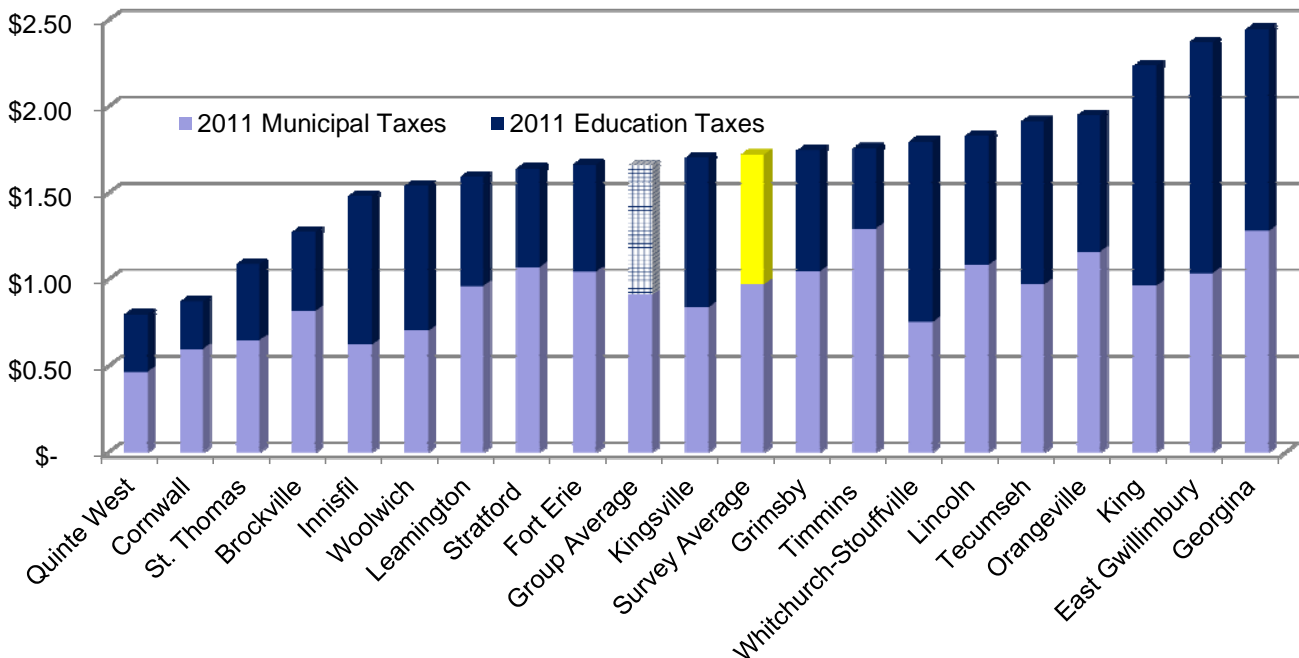
Standard Industrial Comparisons—by Population Group
Municipalities with populations less than 20,000
Taxes per Sq. Ft.

Industrial - Standard	CVA Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Meaford	low	\$ 0.23	\$ 0.19	\$ 0.42	low
Seguin	low	\$ 0.19	\$ 0.31	\$ 0.50	low
Bracebridge	high	\$ 0.63	\$ 0.20	\$ 0.83	low
Huntsville	high	\$ 0.56	\$ 0.47	\$ 1.03	low
Gravenhurst	high	\$ 0.62	\$ 0.43	\$ 1.05	low
Middlesex Centre	low	\$ 0.48	\$ 0.59	\$ 1.07	low
Pelham	low	\$ 0.68	\$ 0.45	\$ 1.13	low
Central Elgin	low	\$ 0.79	\$ 0.41	\$ 1.19	low
Port Colborne	low	\$ 0.80	\$ 0.41	\$ 1.20	low
Lambton Shores	low	\$ 0.62	\$ 0.61	\$ 1.23	low
St. Marys	low	\$ 0.76	\$ 0.49	\$ 1.25	low
The Blue Mountains	mid	\$ 0.50	\$ 0.76	\$ 1.26	low
Penetanguishene	mid	\$ 0.67	\$ 0.68	\$ 1.34	low
Kenora	mid	\$ 1.00	\$ 0.46	\$ 1.46	low
Tillsonburg	low	\$ 0.91	\$ 0.56	\$ 1.47	low
Fort Frances	low	\$ 1.17	\$ 0.34	\$ 1.51	low
Thorold	low	\$ 1.05	\$ 0.61	\$ 1.66	mid
Niagara-on-the-Lake	mid	\$ 0.91	\$ 0.78	\$ 1.68	mid
Wilmot	high	\$ 0.85	\$ 0.99	\$ 1.85	mid
West Lincoln	mid	\$ 1.12	\$ 0.79	\$ 1.91	mid
North Dumfries	high	\$ 0.94	\$ 1.22	\$ 2.15	high
Wainfleet	mid	\$ 1.38	\$ 0.82	\$ 2.21	high
< 20,000		\$ 0.77	\$ 0.57	\$ 1.34	



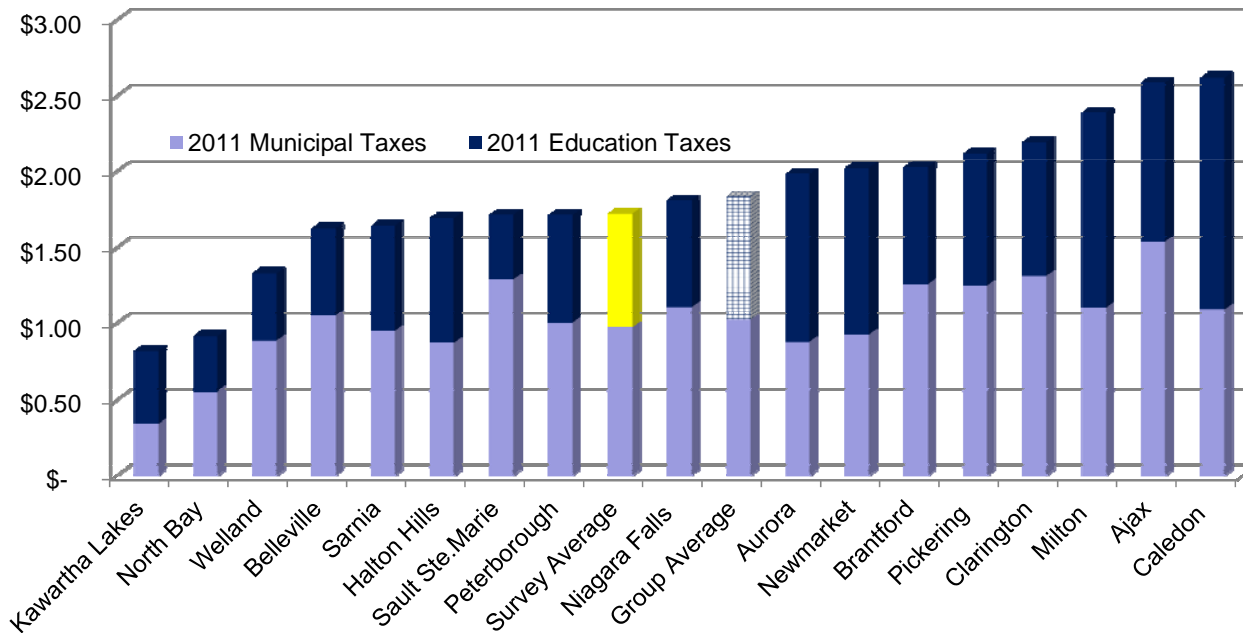
Standard Industrial Comparisons—by Population Group (cont'd)
Municipalities with populations between 20,000– 49,999
Taxes per Sq. Ft.

Industrial - Standard	CVA Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Quinte West	low	\$ 0.47	\$ 0.33	\$ 0.80	low
Cornwall	low	\$ 0.60	\$ 0.28	\$ 0.87	low
St. Thomas	low	\$ 0.65	\$ 0.44	\$ 1.09	low
Brockville	low	\$ 0.82	\$ 0.46	\$ 1.27	low
Innisfil	mid	\$ 0.62	\$ 0.86	\$ 1.48	low
Woolwich	mid	\$ 0.70	\$ 0.84	\$ 1.54	mid
Leamington	low	\$ 0.96	\$ 0.63	\$ 1.59	mid
Stratford	low	\$ 1.07	\$ 0.57	\$ 1.64	mid
Fort Erie	low	\$ 1.04	\$ 0.62	\$ 1.66	mid
Kingsville	mid	\$ 0.84	\$ 0.87	\$ 1.70	mid
Grimsby	mid	\$ 1.05	\$ 0.70	\$ 1.74	mid
Timmins	mid	\$ 1.29	\$ 0.46	\$ 1.76	mid
Whitchurch-Stouffville	high	\$ 0.75	\$ 1.04	\$ 1.80	mid
Lincoln	mid	\$ 1.08	\$ 0.75	\$ 1.83	mid
Tecumseh	mid	\$ 0.97	\$ 0.94	\$ 1.91	mid
Orangeville	mid	\$ 1.16	\$ 0.79	\$ 1.95	high
King	high	\$ 0.96	\$ 1.27	\$ 2.23	high
East Gwillimbury	high	\$ 1.03	\$ 1.33	\$ 2.37	high
Georgina	high	\$ 1.28	\$ 1.16	\$ 2.44	high
20,000 - 49,999		\$ 0.91	\$ 0.75	\$ 1.67	



Standard Industrial Comparisons —by Population Group (cont'd)
Municipalities with populations between 50,000– 99,999
Taxes per Sq. Ft.

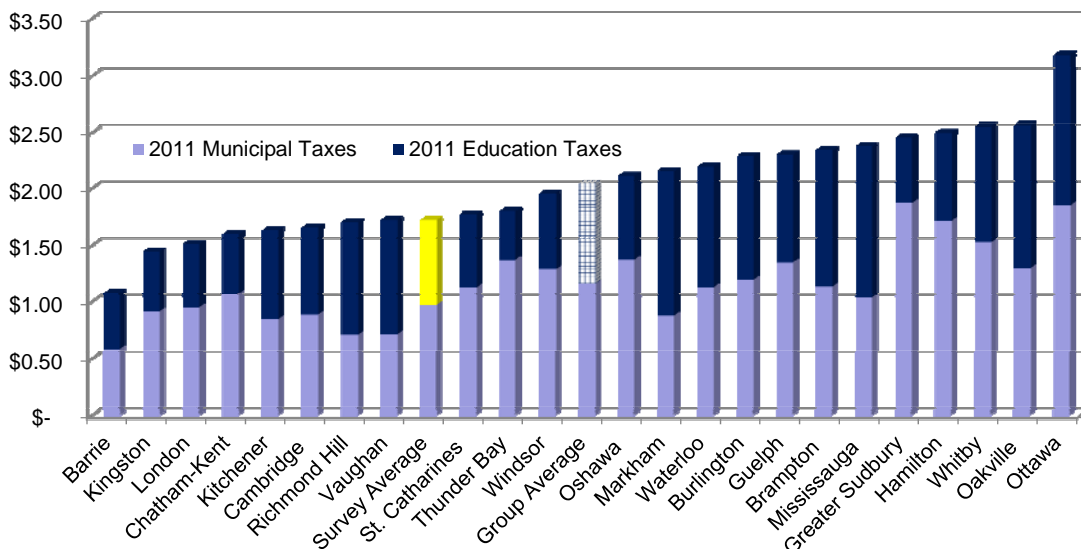
Industrial - Standard	CVA Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Kawartha Lakes	low	\$ 0.34	\$ 0.47	\$ 0.82	low
North Bay	low	\$ 0.55	\$ 0.36	\$ 0.91	low
Welland	low	\$ 0.89	\$ 0.45	\$ 1.33	low
Belleville	low	\$ 1.05	\$ 0.57	\$ 1.62	mid
Sarnia	mid	\$ 0.95	\$ 0.69	\$ 1.64	mid
Halton Hills	high	\$ 0.87	\$ 0.82	\$ 1.69	mid
Sault Ste. Marie	low	\$ 1.29	\$ 0.42	\$ 1.71	mid
Peterborough	mid	\$ 1.00	\$ 0.71	\$ 1.71	mid
Niagara Falls	mid	\$ 1.11	\$ 0.69	\$ 1.81	mid
Aurora	high	\$ 0.88	\$ 1.10	\$ 1.98	high
Newmarket	high	\$ 0.92	\$ 1.10	\$ 2.02	high
Brantford	mid	\$ 1.26	\$ 0.77	\$ 2.03	high
Pickering	mid	\$ 1.25	\$ 0.86	\$ 2.11	high
Clarington	mid	\$ 1.32	\$ 0.87	\$ 2.19	high
Milton	high	\$ 1.11	\$ 1.28	\$ 2.39	high
Ajax	high	\$ 1.54	\$ 1.05	\$ 2.59	high
Caledon	high	\$ 1.09	\$ 1.53	\$ 2.62	high
50,000 - 99,999		\$ 1.02	\$ 0.81	\$ 1.83	



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

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

Industrial - Standard	CVA Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Barrie	mid	\$ 0.57	\$ 0.50	\$ 1.07	low
Kingston	low	\$ 0.91	\$ 0.53	\$ 1.44	low
London	low	\$ 0.95	\$ 0.56	\$ 1.51	low
Chatham-Kent	low	\$ 1.07	\$ 0.53	\$ 1.59	mid
Kitchener	mid	\$ 0.84	\$ 0.79	\$ 1.63	mid
Cambridge	mid	\$ 0.88	\$ 0.77	\$ 1.65	mid
Richmond Hill	high	\$ 0.70	\$ 1.00	\$ 1.70	mid
Vaughan	high	\$ 0.71	\$ 1.01	\$ 1.72	mid
St. Catharines	mid	\$ 1.12	\$ 0.65	\$ 1.77	mid
Thunder Bay	low	\$ 1.37	\$ 0.43	\$ 1.80	mid
Windsor	mid	\$ 1.28	\$ 0.67	\$ 1.95	high
Oshawa	mid	\$ 1.37	\$ 0.75	\$ 2.11	high
Markham	high	\$ 0.87	\$ 1.29	\$ 2.16	high
Waterloo	high	\$ 1.13	\$ 1.07	\$ 2.19	high
Burlington	high	\$ 1.19	\$ 1.10	\$ 2.29	high
Guelph	mid	\$ 1.35	\$ 0.96	\$ 2.30	high
Brampton	high	\$ 1.13	\$ 1.21	\$ 2.35	high
Mississauga	high	\$ 1.03	\$ 1.34	\$ 2.38	high
Greater Sudbury	mid	\$ 1.87	\$ 0.59	\$ 2.45	high
Hamilton	high	\$ 1.71	\$ 0.79	\$ 2.50	high
Whitby	high	\$ 1.52	\$ 1.02	\$ 2.55	high
Oakville	high	\$ 1.30	\$ 1.26	\$ 2.56	high
Ottawa	high	\$ 1.85	\$ 1.33	\$ 3.18	high
> 100,000		\$ 1.16	\$ 0.88	\$ 2.04	



Standard Industrial Comparisons—by Location

Industrial - Standard	CVA Ranking	2011		2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
		2011 Municipal Taxes per sq. ft.	Education Taxes per sq. ft.		
Quinte West	low	\$ 0.47	\$ 0.33	\$ 0.80	low
Kawartha Lakes	low	\$ 0.34	\$ 0.47	\$ 0.82	low
Cornwall	low	\$ 0.60	\$ 0.28	\$ 0.87	low
Brockville	low	\$ 0.82	\$ 0.46	\$ 1.27	low
Kingston	low	\$ 0.91	\$ 0.53	\$ 1.44	low
Belleville	low	\$ 1.05	\$ 0.57	\$ 1.62	mid
Peterborough	mid	\$ 1.00	\$ 0.71	\$ 1.71	mid
Ottawa	high	\$ 1.85	\$ 1.33	\$ 3.18	high
Eastern		\$ 0.88	\$ 0.58	\$ 1.46	
Halton Hills	high	\$ 0.87	\$ 0.82	\$ 1.69	mid
Richmond Hill	high	\$ 0.70	\$ 1.00	\$ 1.70	mid
Vaughan	high	\$ 0.71	\$ 1.01	\$ 1.72	mid
Whitchurch-Stouffville	high	\$ 0.75	\$ 1.04	\$ 1.80	mid
Aurora	high	\$ 0.88	\$ 1.10	\$ 1.98	high
Newmarket	high	\$ 0.92	\$ 1.10	\$ 2.02	high
Pickering	mid	\$ 1.25	\$ 0.86	\$ 2.11	high
Oshawa	mid	\$ 1.37	\$ 0.75	\$ 2.11	high
Markham	high	\$ 0.87	\$ 1.29	\$ 2.16	high
Clarington	mid	\$ 1.32	\$ 0.87	\$ 2.19	high
King	high	\$ 0.96	\$ 1.27	\$ 2.23	high
Burlington	high	\$ 1.19	\$ 1.10	\$ 2.29	high
Brampton	high	\$ 1.13	\$ 1.21	\$ 2.35	high
East Gwillimbury	high	\$ 1.03	\$ 1.33	\$ 2.37	high
Mississauga	high	\$ 1.03	\$ 1.34	\$ 2.38	high
Milton	high	\$ 1.11	\$ 1.28	\$ 2.39	high
Georgina	high	\$ 1.28	\$ 1.16	\$ 2.44	high
Whitby	high	\$ 1.52	\$ 1.02	\$ 2.55	high
Oakville	high	\$ 1.30	\$ 1.26	\$ 2.56	high
Ajax	high	\$ 1.54	\$ 1.05	\$ 2.59	high
Caledon	high	\$ 1.09	\$ 1.53	\$ 2.62	high
GTA		\$ 1.09	\$ 1.11	\$ 2.20	
Pelham	low	\$ 0.68	\$ 0.45	\$ 1.13	low
Port Colborne	low	\$ 0.80	\$ 0.41	\$ 1.20	low
Welland	low	\$ 0.89	\$ 0.45	\$ 1.33	low
Thorold	low	\$ 1.05	\$ 0.61	\$ 1.66	mid
Fort Erie	low	\$ 1.04	\$ 0.62	\$ 1.66	mid
Niagara-on-the-Lake	mid	\$ 0.91	\$ 0.78	\$ 1.68	mid
Grimsby	mid	\$ 1.05	\$ 0.70	\$ 1.74	mid
St. Catharines	mid	\$ 1.12	\$ 0.65	\$ 1.77	mid
Niagara Falls	mid	\$ 1.11	\$ 0.69	\$ 1.81	mid
Lincoln	mid	\$ 1.08	\$ 0.75	\$ 1.83	mid
West Lincoln	mid	\$ 1.12	\$ 0.79	\$ 1.91	mid
Wainfleet	mid	\$ 1.38	\$ 0.82	\$ 2.21	high
Hamilton	high	\$ 1.71	\$ 0.79	\$ 2.50	high
Niagara/Hamilton		\$ 1.07	\$ 0.65	\$ 1.73	

Standard Industrial Comparisons—by Location (cont'd)

Industrial - Standard	CVA Ranking	2011		2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
		Municipal Taxes per sq. ft.	Education Taxes per sq. ft.		
Seguin	low	\$ 0.19	\$ 0.31	\$ 0.50	low
North Bay	low	\$ 0.55	\$ 0.36	\$ 0.91	low
Kenora	mid	\$ 1.00	\$ 0.46	\$ 1.46	low
Fort Frances	low	\$ 1.17	\$ 0.34	\$ 1.51	low
Sault Ste.Marie	low	\$ 1.29	\$ 0.42	\$ 1.71	mid
Timmins	mid	\$ 1.29	\$ 0.46	\$ 1.76	mid
Thunder Bay	low	\$ 1.37	\$ 0.43	\$ 1.80	mid
Greater Sudbury	mid	\$ 1.87	\$ 0.59	\$ 2.45	high
North		\$ 1.09	\$ 0.42	\$ 1.51	
Bracebridge	high	\$ 0.63	\$ 0.20	\$ 0.83	low
Huntsville	high	\$ 0.56	\$ 0.47	\$ 1.03	low
Gravenhurst	high	\$ 0.62	\$ 0.43	\$ 1.05	low
Barrie	mid	\$ 0.57	\$ 0.50	\$ 1.07	low
Penetanguishene	mid	\$ 0.67	\$ 0.68	\$ 1.34	low
Innisfil	mid	\$ 0.62	\$ 0.86	\$ 1.48	low
Orangeville	mid	\$ 1.16	\$ 0.79	\$ 1.95	high
Simcoe/Musk./Duff.		\$ 0.69	\$ 0.56	\$ 1.25	
Meaford	low	\$ 0.23	\$ 0.19	\$ 0.42	low
Middlesex Centre	low	\$ 0.48	\$ 0.59	\$ 1.07	low
St. Thomas	low	\$ 0.65	\$ 0.44	\$ 1.09	low
Central Elgin	low	\$ 0.79	\$ 0.41	\$ 1.19	low
Lambton Shores	low	\$ 0.62	\$ 0.61	\$ 1.23	low
St. Marys	low	\$ 0.76	\$ 0.49	\$ 1.25	low
The Blue Mountains	mid	\$ 0.50	\$ 0.76	\$ 1.26	low
Tillsonburg	low	\$ 0.91	\$ 0.56	\$ 1.47	low
London	low	\$ 0.95	\$ 0.56	\$ 1.51	low
Woolwich	mid	\$ 0.70	\$ 0.84	\$ 1.54	mid
Leamington	low	\$ 0.96	\$ 0.63	\$ 1.59	mid
Chatham-Kent	low	\$ 1.07	\$ 0.53	\$ 1.59	mid
Kitchener	mid	\$ 0.84	\$ 0.79	\$ 1.63	mid
Sarnia	mid	\$ 0.95	\$ 0.69	\$ 1.64	mid
Stratford	low	\$ 1.07	\$ 0.57	\$ 1.64	mid
Cambridge	mid	\$ 0.88	\$ 0.77	\$ 1.65	mid
Kingsville	mid	\$ 0.84	\$ 0.87	\$ 1.70	mid
Wilmot	high	\$ 0.85	\$ 0.99	\$ 1.85	mid
Tecumseh	mid	\$ 0.97	\$ 0.94	\$ 1.91	mid
Windsor	mid	\$ 1.28	\$ 0.67	\$ 1.95	high
Brantford	mid	\$ 1.26	\$ 0.77	\$ 2.03	high
North Dumfries	high	\$ 0.94	\$ 1.22	\$ 2.15	high
Waterloo	high	\$ 1.13	\$ 1.07	\$ 2.19	high
Guelph	mid	\$ 1.35	\$ 0.96	\$ 2.30	high
Southwest		\$ 0.87	\$ 0.70	\$ 1.58	

Large Industrial Comparisons

Large Industrial	CVA Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
North Bay	low	\$ 0.26	\$ 0.16	\$ 0.42	low
Clarington	low	\$ 0.30	\$ 0.20	\$ 0.50	low
West Lincoln	low	\$ 0.31	\$ 0.22	\$ 0.53	low
Stratford	low	\$ 0.32	\$ 0.26	\$ 0.58	low
Kawartha Lakes	low	\$ 0.26	\$ 0.34	\$ 0.60	low
Welland	low	\$ 0.46	\$ 0.24	\$ 0.70	low
Chatham-Kent	low	\$ 0.50	\$ 0.25	\$ 0.75	low
Barrie	mid	\$ 0.44	\$ 0.38	\$ 0.82	low
Fort Erie	low	\$ 0.51	\$ 0.31	\$ 0.82	low
Leamington	low	\$ 0.54	\$ 0.34	\$ 0.89	low
Cornwall	low	\$ 0.61	\$ 0.28	\$ 0.89	low
Kitchener	mid	\$ 0.52	\$ 0.48	\$ 1.01	low
Kingston	low	\$ 0.64	\$ 0.38	\$ 1.02	low
St. Catharines	low	\$ 0.65	\$ 0.38	\$ 1.02	low
Thorold	low	\$ 0.65	\$ 0.38	\$ 1.03	low
St. Thomas	low	\$ 0.67	\$ 0.38	\$ 1.05	low
Sarnia	low	\$ 0.70	\$ 0.35	\$ 1.05	low
Kingsville	mid	\$ 0.62	\$ 0.47	\$ 1.09	low
Niagara Falls	low	\$ 0.67	\$ 0.42	\$ 1.10	low
Cambridge	mid	\$ 0.58	\$ 0.52	\$ 1.10	low
London	low	\$ 0.72	\$ 0.39	\$ 1.10	low
Markham	high	\$ 0.46	\$ 0.68	\$ 1.15	mid
Richmond Hill	high	\$ 0.47	\$ 0.68	\$ 1.15	mid
Hamilton	low	\$ 0.89	\$ 0.30	\$ 1.19	mid
Tillsonburg	mid	\$ 0.76	\$ 0.46	\$ 1.22	mid
Brampton	high	\$ 0.61	\$ 0.66	\$ 1.27	mid
St. Marys	mid	\$ 0.77	\$ 0.50	\$ 1.28	mid
Whitchurch-Stouffville	high	\$ 0.54	\$ 0.74	\$ 1.28	mid
Tecumseh	mid	\$ 0.77	\$ 0.54	\$ 1.31	mid
Belleville	mid	\$ 0.86	\$ 0.46	\$ 1.32	mid
Sault Ste. Marie	low	\$ 1.07	\$ 0.25	\$ 1.33	mid
Woolwich	high	\$ 0.60	\$ 0.72	\$ 1.33	mid
East Gwillimbury	high	\$ 0.59	\$ 0.75	\$ 1.34	mid
Brockville	mid	\$ 0.88	\$ 0.49	\$ 1.37	mid
Port Colborne	mid	\$ 0.91	\$ 0.47	\$ 1.38	mid
Aurora	high	\$ 0.62	\$ 0.79	\$ 1.41	mid
Ajax	mid	\$ 0.85	\$ 0.58	\$ 1.42	mid
Waterloo	high	\$ 0.74	\$ 0.70	\$ 1.44	mid
Guelph	mid	\$ 0.85	\$ 0.60	\$ 1.45	mid
Newmarket	high	\$ 0.68	\$ 0.81	\$ 1.48	high

Large Industrial Comparisons (cont'd)

Large Industrial	CVA Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Peterborough	mid	\$ 0.88	\$ 0.62	\$ 1.50	high
Halton Hills	high	\$ 0.81	\$ 0.77	\$ 1.58	high
Vaughan	high	\$ 0.65	\$ 0.94	\$ 1.59	high
Thunder Bay	mid	\$ 1.22	\$ 0.39	\$ 1.61	high
Brantford	mid	\$ 1.01	\$ 0.61	\$ 1.62	high
Orangeville	high	\$ 0.97	\$ 0.66	\$ 1.63	high
Whitby	high	\$ 1.01	\$ 0.68	\$ 1.69	high
Oshawa	mid	\$ 1.12	\$ 0.61	\$ 1.72	high
Burlington	high	\$ 0.91	\$ 0.84	\$ 1.75	high
Milton	high	\$ 0.83	\$ 0.94	\$ 1.78	high
Grimsby	high	\$ 1.09	\$ 0.73	\$ 1.82	high
Caledon	high	\$ 0.77	\$ 1.07	\$ 1.84	high
Windsor	mid	\$ 1.35	\$ 0.54	\$ 1.88	high
Mississauga	high	\$ 0.83	\$ 1.09	\$ 1.92	high
Oakville	high	\$ 1.08	\$ 1.04	\$ 2.13	high
Pickering	high	\$ 1.26	\$ 0.87	\$ 2.13	high
Greater Sudbury	mid	\$ 1.69	\$ 0.48	\$ 2.17	high
Ottawa	high	\$ 1.33	\$ 1.01	\$ 2.34	high
Average		\$ 0.75	\$ 0.55	\$ 1.31	
Median		\$ 0.71	\$ 0.51	\$ 1.31	
Minimum		\$ 0.26	\$ 0.16	\$ 0.42	
Maximum		\$ 1.69	\$ 1.09	\$ 2.34	

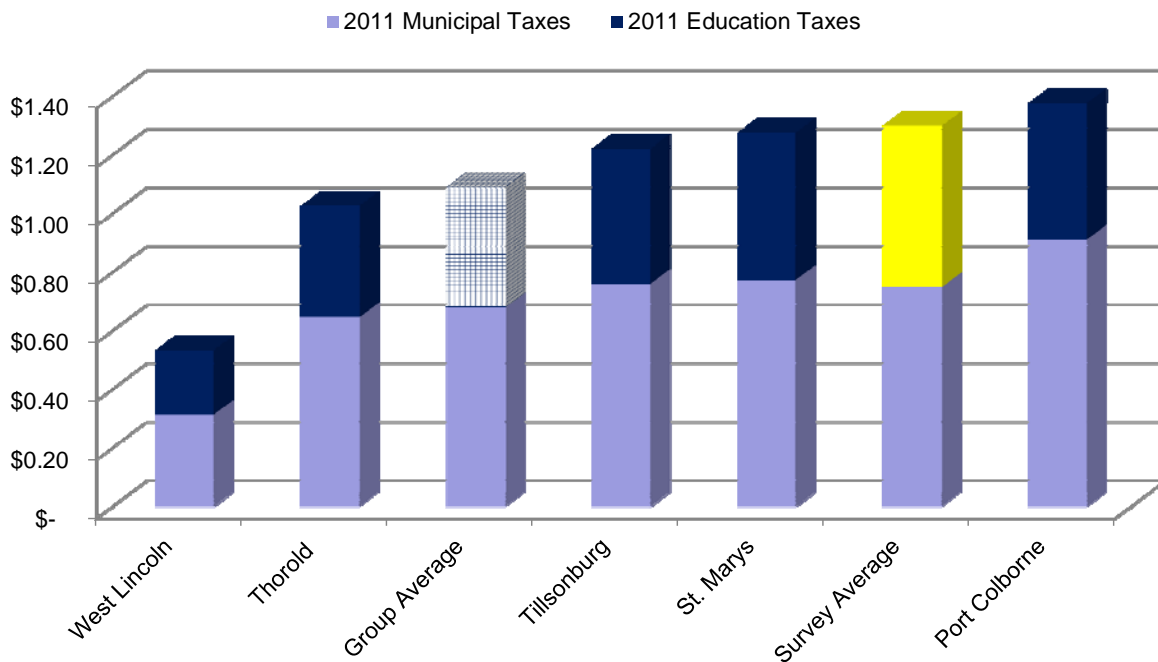
- 58 of the 84 municipalities were represented in the Large Industrial comparison
- Of the municipalities surveyed, Central Elgin, Hamilton, Greater Sudbury, Kenora, Ottawa, Windsor, Thunder Bay, St. Thomas, Sault Ste. Marie, Quinte West and the Counties of Essex and Lambton established a large industrial class
- The average current value assessment for large industrial properties in the survey is \$34, with a range from \$11 to \$72
- The average square footage of properties included in the survey is 355,000

Large Industrial Comparisons—by Population Group

Municipalities with populations less than 20,000

Taxes per Sq. Ft.

Large Industrial	CVA Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
West Lincoln	low	\$ 0.31	\$ 0.22	\$ 0.53	low
Thorold	low	\$ 0.65	\$ 0.38	\$ 1.03	low
Tillsonburg	mid	\$ 0.76	\$ 0.46	\$ 1.22	mid
St. Marys	mid	\$ 0.77	\$ 0.50	\$ 1.28	mid
Port Colborne	mid	\$ 0.91	\$ 0.47	\$ 1.38	mid
< 20,000		\$ 0.68	\$ 0.41	\$ 1.09	

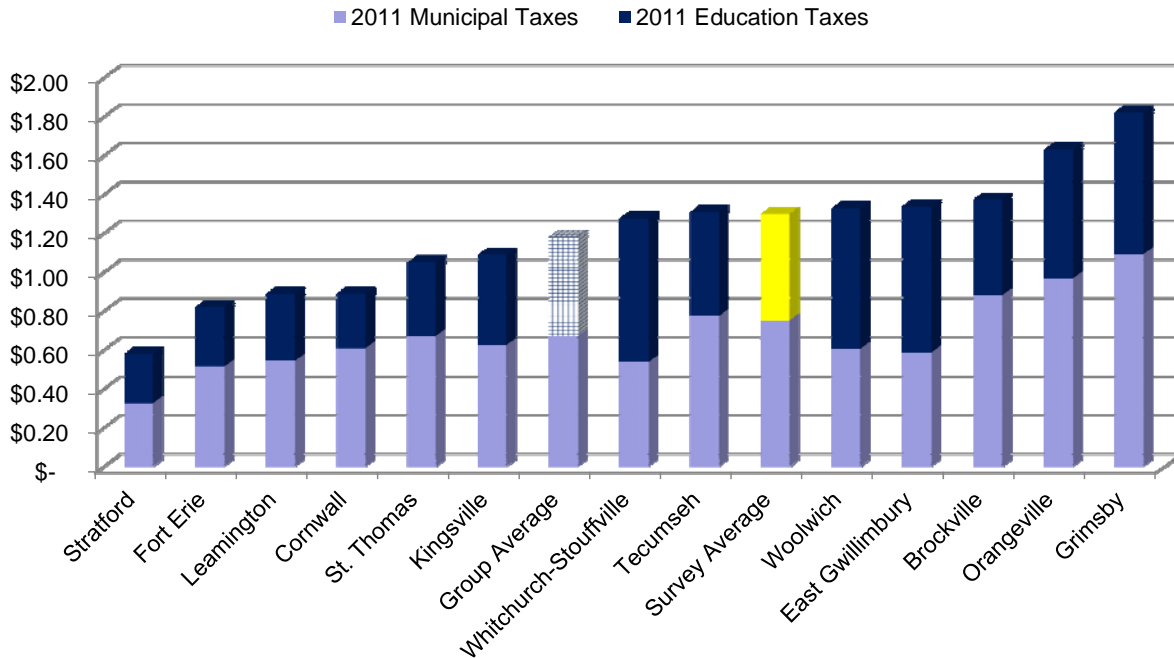


Large Industrial Comparisons —by Population Group (cont'd)

Municipalities with populations between 20,000-49,999

Taxes per Sq. Ft.

Large Industrial	CVA Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Stratford	low	\$ 0.32	\$ 0.26	\$ 0.58	low
Fort Erie	low	\$ 0.51	\$ 0.31	\$ 0.82	low
Leamington	low	\$ 0.54	\$ 0.34	\$ 0.89	low
Cornwall	low	\$ 0.61	\$ 0.28	\$ 0.89	low
St. Thomas	low	\$ 0.67	\$ 0.38	\$ 1.05	low
Kingsville	mid	\$ 0.62	\$ 0.47	\$ 1.09	low
Whitchurch-Stouffville	high	\$ 0.54	\$ 0.74	\$ 1.28	mid
Tecumseh	mid	\$ 0.77	\$ 0.54	\$ 1.31	mid
Woolwich	high	\$ 0.60	\$ 0.72	\$ 1.33	mid
East Gwillimbury	high	\$ 0.59	\$ 0.75	\$ 1.34	mid
Brockville	mid	\$ 0.88	\$ 0.49	\$ 1.37	mid
Orangeville	high	\$ 0.97	\$ 0.66	\$ 1.63	high
Grimsby	high	\$ 1.09	\$ 0.73	\$ 1.82	high
20,000 - 49,999		\$ 0.67	\$ 0.51	\$ 1.18	



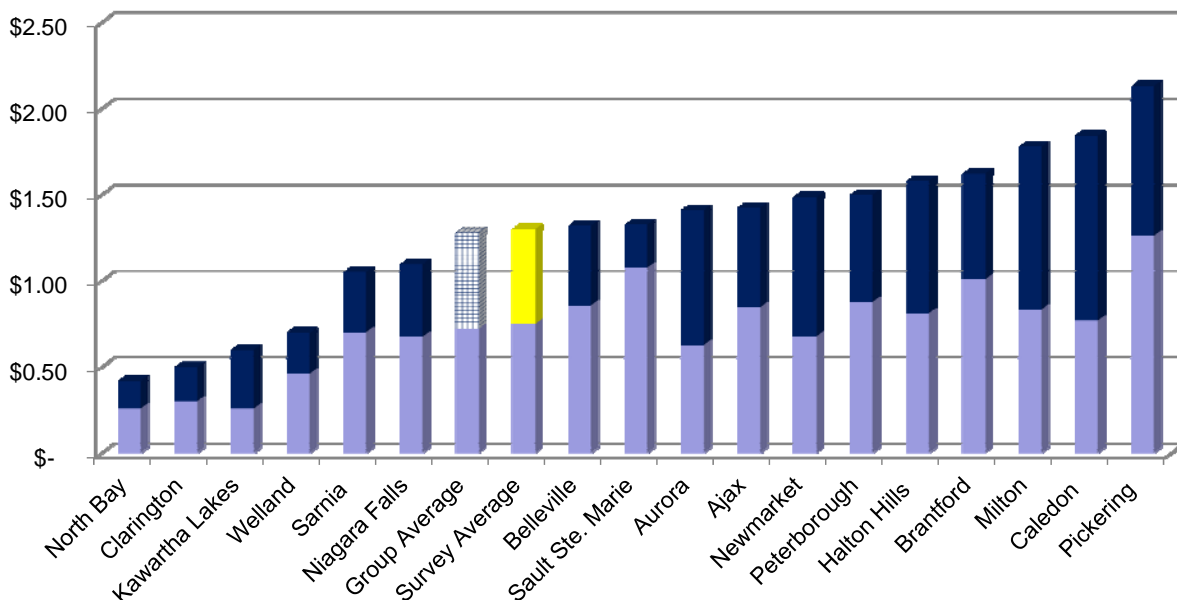
Large Industrial Comparisons —by Population Group (cont'd)

Municipalities with populations between 50,000-99,999

Taxes per Sq. Ft.

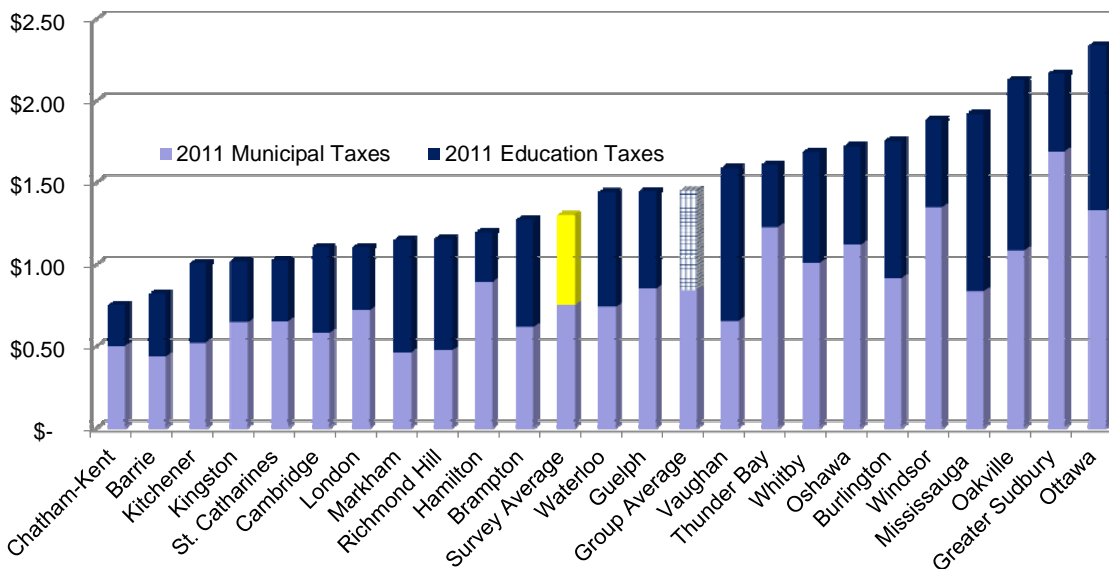
Large Industrial	CVA Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
North Bay	low	\$ 0.26	\$ 0.16	\$ 0.42	low
Clarington	low	\$ 0.30	\$ 0.20	\$ 0.50	low
Kawartha Lakes	low	\$ 0.26	\$ 0.34	\$ 0.60	low
Welland	low	\$ 0.46	\$ 0.24	\$ 0.70	low
Sarnia	low	\$ 0.70	\$ 0.35	\$ 1.05	low
Niagara Falls	low	\$ 0.67	\$ 0.42	\$ 1.10	low
Belleville	mid	\$ 0.86	\$ 0.46	\$ 1.32	mid
Sault Ste. Marie	low	\$ 1.07	\$ 0.25	\$ 1.33	mid
Aurora	high	\$ 0.62	\$ 0.79	\$ 1.41	mid
Ajax	mid	\$ 0.85	\$ 0.58	\$ 1.42	mid
Newmarket	high	\$ 0.68	\$ 0.81	\$ 1.48	high
Peterborough	mid	\$ 0.88	\$ 0.62	\$ 1.50	high
Halton Hills	high	\$ 0.81	\$ 0.77	\$ 1.58	high
Brantford	mid	\$ 1.01	\$ 0.61	\$ 1.62	high
Milton	high	\$ 0.83	\$ 0.94	\$ 1.78	high
Caledon	high	\$ 0.77	\$ 1.07	\$ 1.84	high
Pickering	high	\$ 1.26	\$ 0.87	\$ 2.13	high
50,000 - 99,000		\$ 0.72	\$ 0.56	\$ 1.28	

■ 2011 Municipal Taxes ■ 2011 Education Taxes



Large Industrial Comparisons —by Population Group (cont'd)
Large Industrial - Municipalities with populations 100,000+ Taxes per Sq. Ft.

Large Industrial	CVA Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Chatham-Kent	low	\$ 0.50	\$ 0.25	\$ 0.75	low
Barrie	mid	\$ 0.44	\$ 0.38	\$ 0.82	low
Kitchener	mid	\$ 0.52	\$ 0.48	\$ 1.01	low
Kingston	low	\$ 0.64	\$ 0.38	\$ 1.02	low
St. Catharines	low	\$ 0.65	\$ 0.38	\$ 1.02	low
Cambridge	mid	\$ 0.58	\$ 0.52	\$ 1.10	low
London	low	\$ 0.72	\$ 0.39	\$ 1.10	low
Markham	high	\$ 0.46	\$ 0.68	\$ 1.15	mid
Richmond Hill	high	\$ 0.47	\$ 0.68	\$ 1.15	mid
Hamilton	low	\$ 0.89	\$ 0.30	\$ 1.19	mid
Brampton	high	\$ 0.61	\$ 0.66	\$ 1.27	mid
Waterloo	high	\$ 0.74	\$ 0.70	\$ 1.44	mid
Guelph	mid	\$ 0.85	\$ 0.60	\$ 1.45	mid
Vaughan	high	\$ 0.65	\$ 0.94	\$ 1.59	high
Thunder Bay	mid	\$ 1.22	\$ 0.39	\$ 1.61	high
Whitby	high	\$ 1.01	\$ 0.68	\$ 1.69	high
Oshawa	mid	\$ 1.12	\$ 0.61	\$ 1.72	high
Burlington	high	\$ 0.91	\$ 0.84	\$ 1.75	high
Windsor	mid	\$ 1.35	\$ 0.54	\$ 1.88	high
Mississauga	high	\$ 0.83	\$ 1.09	\$ 1.92	high
Oakville	high	\$ 1.08	\$ 1.04	\$ 2.13	high
Greater Sudbury	mid	\$ 1.69	\$ 0.48	\$ 2.17	high
Ottawa	high	\$ 1.33	\$ 1.01	\$ 2.34	high
> 100,000		\$ 0.84	\$ 0.61	\$ 1.45	



Large Industrial Comparisons —by Location

Large Industrial	CVA Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
Kawartha Lakes	low	\$ 0.26	\$ 0.34	\$ 0.60	low
Cornwall	low	\$ 0.61	\$ 0.28	\$ 0.89	low
Kingston	low	\$ 0.64	\$ 0.38	\$ 1.02	low
Belleville	mid	\$ 0.86	\$ 0.46	\$ 1.32	mid
Brockville	mid	\$ 0.88	\$ 0.49	\$ 1.37	mid
Peterborough	mid	\$ 0.88	\$ 0.62	\$ 1.50	high
Ottawa	high	\$ 1.33	\$ 1.01	\$ 2.34	high
Eastern		\$ 0.78	\$ 0.51	\$ 1.29	
Clarington	low	\$ 0.30	\$ 0.20	\$ 0.50	low
Markham	high	\$ 0.46	\$ 0.68	\$ 1.15	mid
Richmond Hill	high	\$ 0.47	\$ 0.68	\$ 1.15	mid
Brampton	high	\$ 0.61	\$ 0.66	\$ 1.27	mid
Whitchurch-Stouffville	high	\$ 0.54	\$ 0.74	\$ 1.28	mid
East Gwillimbury	high	\$ 0.59	\$ 0.75	\$ 1.34	mid
Aurora	high	\$ 0.62	\$ 0.79	\$ 1.41	mid
Ajax	mid	\$ 0.85	\$ 0.58	\$ 1.42	mid
Newmarket	high	\$ 0.68	\$ 0.81	\$ 1.48	high
Halton Hills	high	\$ 0.81	\$ 0.77	\$ 1.58	high
Vaughan	high	\$ 0.65	\$ 0.94	\$ 1.59	high
Whitby	high	\$ 1.01	\$ 0.68	\$ 1.69	high
Oshawa	mid	\$ 1.12	\$ 0.61	\$ 1.72	high
Burlington	high	\$ 0.91	\$ 0.84	\$ 1.75	high
Milton	high	\$ 0.83	\$ 0.94	\$ 1.78	high
Caledon	high	\$ 0.77	\$ 1.07	\$ 1.84	high
Mississauga	high	\$ 0.83	\$ 1.09	\$ 1.92	high
Oakville	high	\$ 1.08	\$ 1.04	\$ 2.13	high
Pickering	high	\$ 1.26	\$ 0.87	\$ 2.13	high
GTA		\$ 0.76	\$ 0.78	\$ 1.53	
West Lincoln	low	\$ 0.31	\$ 0.22	\$ 0.53	low
Welland	low	\$ 0.46	\$ 0.24	\$ 0.70	low
Fort Erie	low	\$ 0.51	\$ 0.31	\$ 0.82	low
St. Catharines	low	\$ 0.65	\$ 0.38	\$ 1.02	low
Thorold	low	\$ 0.65	\$ 0.38	\$ 1.03	low
Niagara Falls	low	\$ 0.67	\$ 0.42	\$ 1.10	low
Hamilton	low	\$ 0.89	\$ 0.30	\$ 1.19	mid
Port Colborne	mid	\$ 0.91	\$ 0.47	\$ 1.38	mid
Grimsby	high	\$ 1.09	\$ 0.73	\$ 1.82	high
Niagara/Hamilton		\$ 0.68	\$ 0.38	\$ 1.07	

Large Industrial Comparisons —by Location (cont'd)

Large Industrial	CVA Ranking	2011 Municipal Taxes per sq. ft.	2011 Education Taxes per sq. ft.	2011 Total Taxes per sq. ft.	2011 Relative Tax Burden
North Bay	low	\$ 0.26	\$ 0.16	\$ 0.42	low
Sault Ste. Marie	low	\$ 1.07	\$ 0.25	\$ 1.33	mid
Thunder Bay	mid	\$ 1.22	\$ 0.39	\$ 1.61	high
Greater Sudbury	mid	\$ 1.69	\$ 0.48	\$ 2.17	high
North		\$ 1.06	\$ 0.32	\$ 1.38	
Barrie	mid	\$ 0.44	\$ 0.38	\$ 0.82	low
Orangeville	high	\$ 0.97	\$ 0.66	\$ 1.63	high
Simcoe/Musk./Duff.		\$ 0.70	\$ 0.52	\$ 1.22	
Stratford	low	\$ 0.32	\$ 0.26	\$ 0.58	low
Chatham-Kent	low	\$ 0.50	\$ 0.25	\$ 0.75	low
Leamington	low	\$ 0.54	\$ 0.34	\$ 0.89	low
Kitchener	mid	\$ 0.52	\$ 0.48	\$ 1.01	low
St. Thomas	low	\$ 0.67	\$ 0.38	\$ 1.05	low
Sarnia	low	\$ 0.70	\$ 0.35	\$ 1.05	low
Kingsville	mid	\$ 0.62	\$ 0.47	\$ 1.09	low
Cambridge	mid	\$ 0.58	\$ 0.52	\$ 1.10	low
London	low	\$ 0.72	\$ 0.39	\$ 1.10	low
Tillsonburg	mid	\$ 0.76	\$ 0.46	\$ 1.22	mid
St. Marys	mid	\$ 0.77	\$ 0.50	\$ 1.28	mid
Tecumseh	mid	\$ 0.77	\$ 0.54	\$ 1.31	mid
Woolwich	high	\$ 0.60	\$ 0.72	\$ 1.33	mid
Waterloo	high	\$ 0.74	\$ 0.70	\$ 1.44	mid
Guelph	mid	\$ 0.85	\$ 0.60	\$ 1.45	mid
Brantford	mid	\$ 1.01	\$ 0.61	\$ 1.62	high
Windsor	mid	\$ 1.35	\$ 0.54	\$ 1.88	high
Southwest		\$ 0.71	\$ 0.48	\$ 1.18	

Industrial Comparisons - Industrial Vacant Land Taxes per Acre

Vacant Land Summary	2011 CVA	2011 Municipal Taxes	2011 Education Taxes	2011 Property Taxes	Vac. Land Relative Tax Burden
	Ranking	Per Acre	Per Acre	Per Acre	Ranking
Seguin	low	\$ 119	\$ 189	\$ 308	low
Fort Frances	low	\$ 359	\$ 106	\$ 465	low
Middlesex Centre	low	\$ 239	\$ 295	\$ 534	low
Port Colborne	low	\$ 612	\$ 312	\$ 924	low
Welland	low	\$ 665	\$ 348	\$ 1,012	low
Brockville	low	\$ 652	\$ 366	\$ 1,018	low
Meaford	low	\$ 568	\$ 450	\$ 1,019	low
North Bay	low	\$ 627	\$ 413	\$ 1,040	low
West Lincoln	low	\$ 652	\$ 459	\$ 1,111	low
St. Thomas	low	\$ 670	\$ 455	\$ 1,126	low
Quinte West	low	\$ 668	\$ 475	\$ 1,143	low
Stratford	low	\$ 752	\$ 401	\$ 1,153	low
Sault Ste. Marie	low	\$ 874	\$ 284	\$ 1,157	low
Tillsonburg	low	\$ 761	\$ 462	\$ 1,224	low
Fort Erie	low	\$ 780	\$ 464	\$ 1,244	low
Cornwall	low	\$ 878	\$ 405	\$ 1,284	low
Kingsville	low	\$ 638	\$ 660	\$ 1,298	low
Greater Sudbury	low	\$ 999	\$ 312	\$ 1,311	low
Belleville	low	\$ 855	\$ 457	\$ 1,312	low
Chatham-Kent	low	\$ 952	\$ 470	\$ 1,422	low
Kenora	low	\$ 1,077	\$ 495	\$ 1,572	low
Sarnia	low	\$ 931	\$ 683	\$ 1,614	low
Timmins	low	\$ 1,232	\$ 412	\$ 1,644	low
Wilmot	mid	\$ 821	\$ 954	\$ 1,774	low
Leamington	mid	\$ 1,115	\$ 735	\$ 1,851	mid
Kingston	low	\$ 1,196	\$ 701	\$ 1,897	mid
Peterborough	mid	\$ 1,154	\$ 818	\$ 1,972	mid
Thorold	mid	\$ 1,386	\$ 811	\$ 2,197	mid
St. Marys	mid	\$ 1,362	\$ 886	\$ 2,247	mid
East Gwillimbury	mid	\$ 1,051	\$ 1,344	\$ 2,395	mid
London	mid	\$ 1,597	\$ 946	\$ 2,543	mid
Tecumseh	mid	\$ 1,318	\$ 1,261	\$ 2,578	mid
Brantford	mid	\$ 1,642	\$ 999	\$ 2,641	mid
Lincoln	mid	\$ 1,600	\$ 1,101	\$ 2,701	mid
Barrie	mid	\$ 1,510	\$ 1,316	\$ 2,827	mid
Woolwich	mid	\$ 1,289	\$ 1,553	\$ 2,843	mid
Clarington	mid	\$ 1,762	\$ 1,170	\$ 2,931	mid
Niagara Falls	mid	\$ 1,829	\$ 1,141	\$ 2,970	mid
Georgina	high	\$ 1,513	\$ 1,463	\$ 2,976	mid
Niagara-on-the-Lake	mid	\$ 1,713	\$ 1,464	\$ 3,176	mid
Kitchener	mid	\$ 1,691	\$ 1,587	\$ 3,278	mid
Thunder Bay	mid	\$ 2,522	\$ 792	\$ 3,314	mid
Penetanguishene	mid	\$ 1,736	\$ 1,633	\$ 3,368	mid
Grimsby	mid	\$ 2,058	\$ 1,371	\$ 3,429	mid

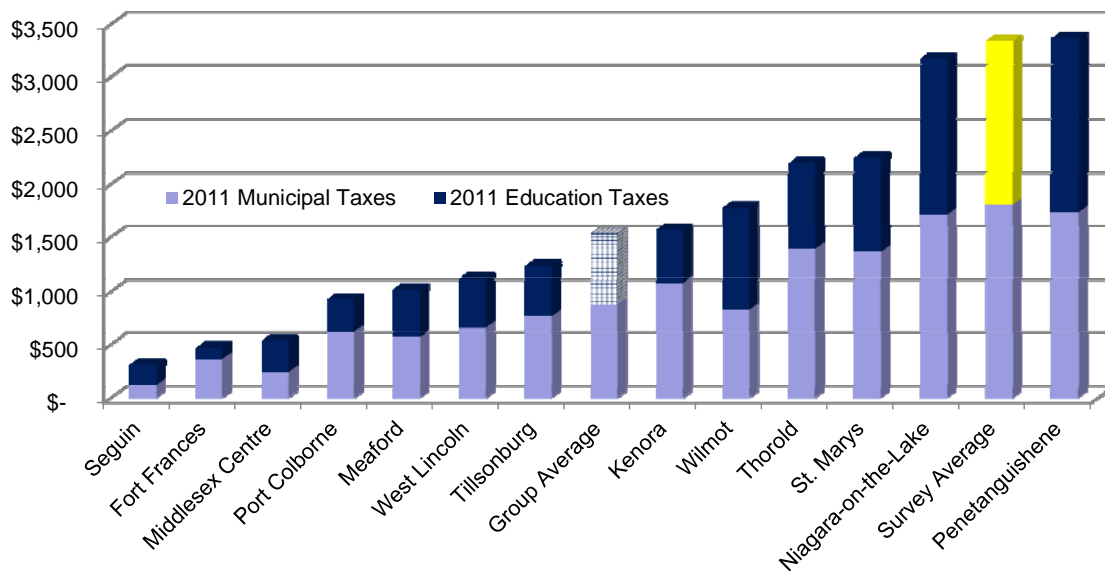
**Industrial Comparisons - Industrial Vacant Land per Acre
(cont'd)**

Vacant Land Summary	2011 CVA	2011 Municipal Taxes	2011 Education Taxes	2011 Property Taxes	Vac. Land Relative Tax Burden
	Ranking	Per Acre	Per Acre	Per Acre	Ranking
Newmarket	high	\$ 1,582	\$ 1,884	\$ 3,467	mid
King	high	\$ 1,548	\$ 2,045	\$ 3,593	mid
Guelph	mid	\$ 2,189	\$ 1,538	\$ 3,728	mid
Windsor	mid	\$ 2,568	\$ 1,327	\$ 3,895	high
Waterloo	high	\$ 2,032	\$ 1,932	\$ 3,963	high
Innisfil	high	\$ 1,658	\$ 2,320	\$ 3,978	high
Whitchurch-Stouffville	high	\$ 1,695	\$ 2,341	\$ 4,037	high
St. Catharines	mid	\$ 2,655	\$ 1,531	\$ 4,186	high
Cambridge	high	\$ 2,192	\$ 1,999	\$ 4,190	high
Orangeville	mid	\$ 2,593	\$ 1,772	\$ 4,365	high
Caledon	high	\$ 2,030	\$ 2,834	\$ 4,864	high
Whitby	high	\$ 3,265	\$ 2,197	\$ 5,462	high
Oshawa	high	\$ 3,655	\$ 1,983	\$ 5,638	high
Ottawa	high	\$ 3,328	\$ 2,390	\$ 5,719	high
Hamilton	high	\$ 4,520	\$ 1,643	\$ 6,162	high
Burlington	high	\$ 3,278	\$ 3,014	\$ 6,292	high
Halton Hills	high	\$ 3,242	\$ 3,055	\$ 6,297	high
Aurora	high	\$ 2,850	\$ 3,584	\$ 6,435	high
Milton	high	\$ 3,186	\$ 3,612	\$ 6,798	high
Ajax	high	\$ 4,056	\$ 2,772	\$ 6,828	high
Mississauga	high	\$ 3,163	\$ 4,127	\$ 7,290	high
Pickering	high	\$ 4,650	\$ 3,204	\$ 7,854	high
Oakville	high	\$ 4,352	\$ 4,212	\$ 8,564	high
Markham	high	\$ 3,645	\$ 5,375	\$ 9,020	high
Richmond Hill	high	\$ 4,003	\$ 5,713	\$ 9,716	high
Vaughan	high	\$ 4,021	\$ 5,765	\$ 9,786	high
Average		\$ 1,805	\$ 1,537	\$ 3,342	
Median		\$ 1,565	\$ 1,215	\$ 2,835	
Minimum		\$ 119	\$ 106	\$ 308	
Maximum		\$ 4,650	\$ 5,765	\$ 9,786	

- The average value for an acre of industrial land across the survey is \$144,000. The CVA ranges from \$12,000 to \$645,000 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 Acre

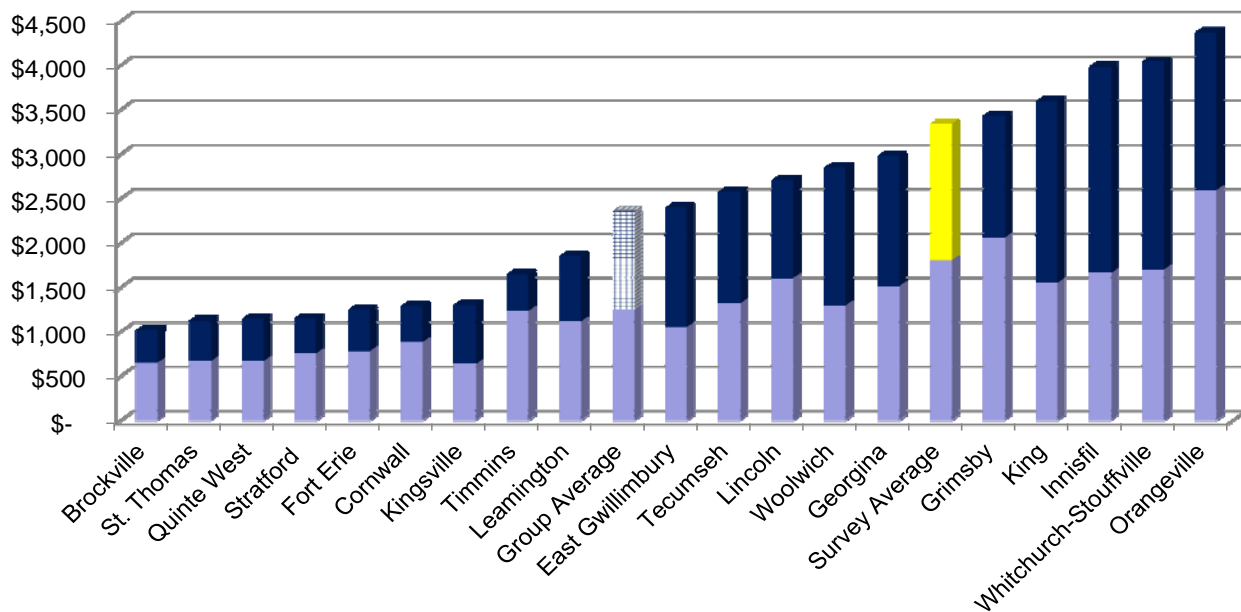
Vacant Land Summary	2011 CVA Ranking	2011 Municipal Taxes Per Acre	2011 Education Taxes Per Acre	2011 Property Taxes Per Acre	Vac. Land Relative Tax Burden Ranking
Seguin	low	\$ 119	\$ 189	\$ 308	low
Fort Frances	low	\$ 359	\$ 106	\$ 465	low
Middlesex Centre	low	\$ 239	\$ 295	\$ 534	low
Port Colborne	low	\$ 612	\$ 312	\$ 924	low
Meaford	low	\$ 568	\$ 450	\$ 1,019	low
West Lincoln	low	\$ 652	\$ 459	\$ 1,111	low
Tillsonburg	low	\$ 761	\$ 462	\$ 1,224	low
Kenora	low	\$ 1,077	\$ 495	\$ 1,572	low
Wilmot	mid	\$ 821	\$ 954	\$ 1,774	low
Thorold	mid	\$ 1,386	\$ 811	\$ 2,197	mid
St. Marys	mid	\$ 1,362	\$ 886	\$ 2,247	mid
Niagara-on-the-Lake	mid	\$ 1,713	\$ 1,464	\$ 3,176	mid
Penetanguishene	mid	\$ 1,736	\$ 1,633	\$ 3,368	mid
<20,000		\$ 877	\$ 655	\$ 1,532	



Industrial Comparisons—Industrial Vacant Land —by Population Group (cont'd)
Municipalities with populations
between 20,000– 49,999 Taxes per Acre

Vacant Land Summary	2011 CVA Ranking	2011 Municipal Taxes	2011 Education Taxes	2011 Property Taxes	Vac. Land Relative Tax Burden Ranking
		Per Acre	Per Acre	Per Acre	
Brockville	low	\$ 652	\$ 366	\$ 1,018	low
St. Thomas	low	\$ 670	\$ 455	\$ 1,126	low
Quinte West	low	\$ 668	\$ 475	\$ 1,143	low
Stratford	low	\$ 752	\$ 401	\$ 1,153	low
Fort Erie	low	\$ 780	\$ 464	\$ 1,244	low
Cornwall	low	\$ 878	\$ 405	\$ 1,284	low
Kingsville	low	\$ 638	\$ 660	\$ 1,298	low
Timmins	low	\$ 1,232	\$ 412	\$ 1,644	low
Leamington	mid	\$ 1,115	\$ 735	\$ 1,851	mid
East Gwillimbury	mid	\$ 1,051	\$ 1,344	\$ 2,395	mid
Tecumseh	mid	\$ 1,318	\$ 1,261	\$ 2,578	mid
Lincoln	mid	\$ 1,600	\$ 1,101	\$ 2,701	mid
Woolwich	mid	\$ 1,289	\$ 1,553	\$ 2,843	mid
Georgina	high	\$ 1,513	\$ 1,463	\$ 2,976	mid
Grimsby	mid	\$ 2,058	\$ 1,371	\$ 3,429	mid
King	high	\$ 1,548	\$ 2,045	\$ 3,593	mid
Innisfil	high	\$ 1,658	\$ 2,320	\$ 3,978	high
Whitchurch-Stouffville	high	\$ 1,695	\$ 2,341	\$ 4,037	high
Orangeville	mid	\$ 2,593	\$ 1,772	\$ 4,365	high
20,000 - 49,999		\$ 1,248	\$ 1,102	\$ 2,350	

■ 2011 Municipal Taxes ■ 2011 Education Taxes



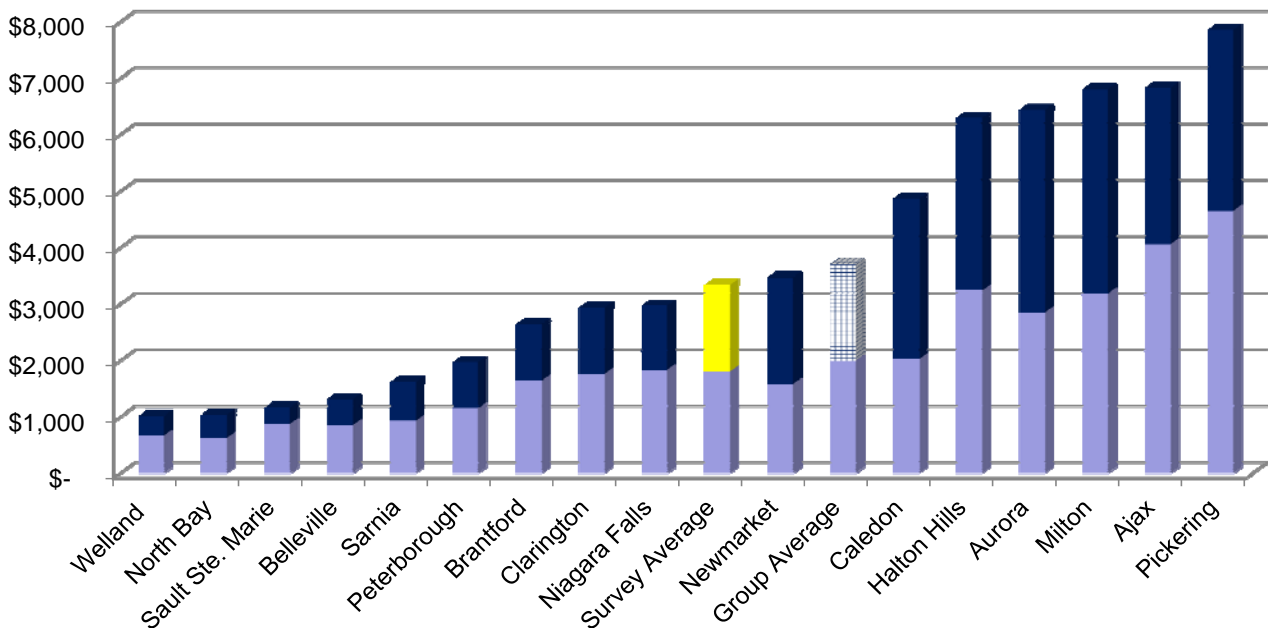
Industrial Comparisons—Industrial Vacant Land —by Population Group (cont'd)

Municipalities with populations between 50,000– 99,999

Taxes per Acre

Vacant Land Summary	2011 CVA Ranking	2011 Municipal Taxes Per Acre	2011 Education Taxes Per Acre	2011 Property Taxes Per Acre	Vac. Land Relative Tax Burden Ranking
Welland	low	\$ 665	\$ 348	\$ 1,012	low
North Bay	low	\$ 627	\$ 413	\$ 1,040	low
Sault Ste. Marie	low	\$ 874	\$ 284	\$ 1,157	low
Belleville	low	\$ 855	\$ 457	\$ 1,312	low
Sarnia	low	\$ 931	\$ 683	\$ 1,614	low
Peterborough	mid	\$ 1,154	\$ 818	\$ 1,972	mid
Brantford	mid	\$ 1,642	\$ 999	\$ 2,641	mid
Clarington	mid	\$ 1,762	\$ 1,170	\$ 2,931	mid
Niagara Falls	mid	\$ 1,829	\$ 1,141	\$ 2,970	mid
Newmarket	high	\$ 1,582	\$ 1,884	\$ 3,467	mid
Caledon	high	\$ 2,030	\$ 2,834	\$ 4,864	high
Halton Hills	high	\$ 3,242	\$ 3,055	\$ 6,297	high
Aurora	high	\$ 2,850	\$ 3,584	\$ 6,435	high
Milton	high	\$ 3,186	\$ 3,612	\$ 6,798	high
Ajax	high	\$ 4,056	\$ 2,772	\$ 6,828	high
Pickering	high	\$ 4,650	\$ 3,204	\$ 7,854	high
50,000 - 99,999		\$ 1,996	\$ 1,704	\$ 3,700	

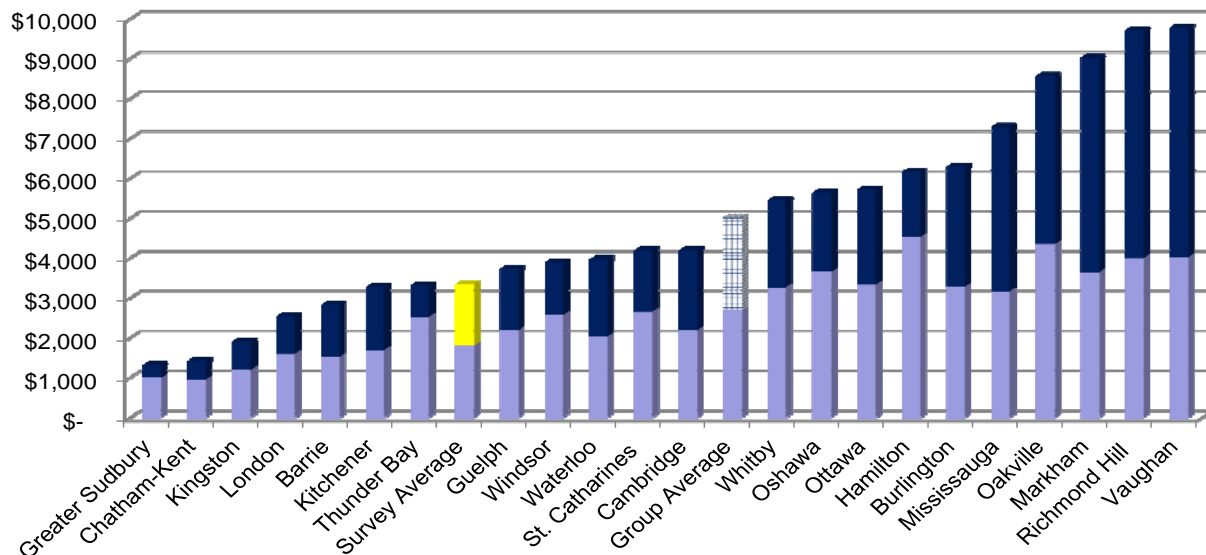
■ 2011 Municipal Taxes ■ 2011 Education Taxes



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

Vacant Land Summary	2011 CVA Ranking	2011 Municipal Taxes	2011 Education Taxes	2011 Property Taxes	Vac. Land Relative Tax Burden Ranking
		Per Acre	Per Acre	Per Acre	
Greater Sudbury	low	\$ 999	\$ 312	\$ 1,311	low
Chatham-Kent	low	\$ 952	\$ 470	\$ 1,422	low
Kingston	low	\$ 1,196	\$ 701	\$ 1,897	mid
London	mid	\$ 1,597	\$ 946	\$ 2,543	mid
Barrie	mid	\$ 1,510	\$ 1,316	\$ 2,827	mid
Kitchener	mid	\$ 1,691	\$ 1,587	\$ 3,278	mid
Thunder Bay	mid	\$ 2,522	\$ 792	\$ 3,314	mid
Guelph	mid	\$ 2,189	\$ 1,538	\$ 3,728	mid
Windsor	mid	\$ 2,568	\$ 1,327	\$ 3,895	high
Waterloo	high	\$ 2,032	\$ 1,932	\$ 3,963	high
St. Catharines	mid	\$ 2,655	\$ 1,531	\$ 4,186	high
Cambridge	high	\$ 2,192	\$ 1,999	\$ 4,190	high
Whitby	high	\$ 3,265	\$ 2,197	\$ 5,462	high
Oshawa	high	\$ 3,655	\$ 1,983	\$ 5,638	high
Ottawa	high	\$ 3,328	\$ 2,390	\$ 5,719	high
Hamilton	high	\$ 4,520	\$ 1,643	\$ 6,162	high
Burlington	high	\$ 3,278	\$ 3,014	\$ 6,292	high
Mississauga	high	\$ 3,163	\$ 4,127	\$ 7,290	high
Oakville	high	\$ 4,352	\$ 4,212	\$ 8,564	high
Markham	high	\$ 3,645	\$ 5,375	\$ 9,020	high
Richmond Hill	high	\$ 4,003	\$ 5,713	\$ 9,716	high
Vaughan	high	\$ 4,021	\$ 5,765	\$ 9,786	high
>100,000		\$ 2,697	\$ 2,312	\$ 5,009	

■ 2011 Municipal Taxes ■ 2011 Education Taxes



Industrial Comparisons—Industrial Vacant Land —by Location

Vacant Land Summary	2011 CVA Ranking	2011	2011	2011	Vac. Land Relative Tax Ranking
		Municipal Taxes Per Acre	Education Taxes Per Acre	Property Taxes Per Acre	
Brockville	low	\$ 652	\$ 366	\$ 1,018	low
Quinte West	low	\$ 668	\$ 475	\$ 1,143	low
Cornwall	low	\$ 878	\$ 405	\$ 1,284	low
Belleville	low	\$ 855	\$ 457	\$ 1,312	low
Kingston	low	\$ 1,196	\$ 701	\$ 1,897	mid
Peterborough	mid	\$ 1,154	\$ 818	\$ 1,972	mid
Ottawa	high	\$ 3,328	\$ 2,390	\$ 5,719	high
Eastern		\$ 1,247	\$ 802	\$ 2,049	
East Gwillimbury	mid	\$ 1,051	\$ 1,344	\$ 2,395	mid
Clarington	mid	\$ 1,762	\$ 1,170	\$ 2,931	mid
Georgina	high	\$ 1,513	\$ 1,463	\$ 2,976	mid
Newmarket	high	\$ 1,582	\$ 1,884	\$ 3,467	mid
King	high	\$ 1,548	\$ 2,045	\$ 3,593	mid
Whitchurch-Stouffville	high	\$ 1,695	\$ 2,341	\$ 4,037	high
Caledon	high	\$ 2,030	\$ 2,834	\$ 4,864	high
Whitby	high	\$ 3,265	\$ 2,197	\$ 5,462	high
Oshawa	high	\$ 3,655	\$ 1,983	\$ 5,638	high
Burlington	high	\$ 3,278	\$ 3,014	\$ 6,292	high
Halton Hills	high	\$ 3,242	\$ 3,055	\$ 6,297	high
Aurora	high	\$ 2,850	\$ 3,584	\$ 6,435	high
Milton	high	\$ 3,186	\$ 3,612	\$ 6,798	high
Ajax	high	\$ 4,056	\$ 2,772	\$ 6,828	high
Mississauga	high	\$ 3,163	\$ 4,127	\$ 7,290	high
Pickering	high	\$ 4,650	\$ 3,204	\$ 7,854	high
Oakville	high	\$ 4,352	\$ 4,212	\$ 8,564	high
Markham	high	\$ 3,645	\$ 5,375	\$ 9,020	high
Richmond Hill	high	\$ 4,003	\$ 5,713	\$ 9,716	high
Vaughan	high	\$ 4,021	\$ 5,765	\$ 9,786	high
GTA		\$ 2,927	\$ 3,085	\$ 6,012	
Port Colborne	low	\$ 612	\$ 312	\$ 924	low
Welland	low	\$ 665	\$ 348	\$ 1,012	low
West Lincoln	low	\$ 652	\$ 459	\$ 1,111	low
Fort Erie	low	\$ 780	\$ 464	\$ 1,244	low
Thorold	mid	\$ 1,386	\$ 811	\$ 2,197	mid
Lincoln	mid	\$ 1,600	\$ 1,101	\$ 2,701	mid
Niagara Falls	mid	\$ 1,829	\$ 1,141	\$ 2,970	mid
Niagara-on-the-Lake	mid	\$ 1,713	\$ 1,464	\$ 3,176	mid
Grimsby	mid	\$ 2,058	\$ 1,371	\$ 3,429	mid
St. Catharines	mid	\$ 2,655	\$ 1,531	\$ 4,186	high
Hamilton	high	\$ 4,520	\$ 1,643	\$ 6,162	high
Niagara/Hamilton		\$ 1,679	\$ 968	\$ 2,647	

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

Vacant Land Summary	2011 CVA Ranking	2011	2011	2011	Vac. Land
		Municipal Taxes	Education Taxes	Property Taxes	Relative Tax
		Per Acre	Per Acre	Per Acre	Ranking
Seguin	low	\$ 119	\$ 189	\$ 308	low
Fort Frances	low	\$ 359	\$ 106	\$ 465	low
North Bay	low	\$ 627	\$ 413	\$ 1,040	low
Sault Ste. Marie	low	\$ 874	\$ 284	\$ 1,157	low
Greater Sudbury	low	\$ 999	\$ 312	\$ 1,311	low
Kenora	low	\$ 1,077	\$ 495	\$ 1,572	low
Timmins	low	\$ 1,232	\$ 412	\$ 1,644	low
Thunder Bay	mid	\$ 2,522	\$ 792	\$ 3,314	mid
North		\$ 976	\$ 375	\$ 1,351	
Barrie	mid	\$ 1,510	\$ 1,316	\$ 2,827	mid
Penetanguishene	mid	\$ 1,736	\$ 1,633	\$ 3,368	mid
Innisfil	high	\$ 1,658	\$ 2,320	\$ 3,978	high
Orangeville	mid	\$ 2,593	\$ 1,772	\$ 4,365	high
Simcoe/Musk./Duff.		\$ 1,874	\$ 1,760	\$ 3,635	
Middlesex Centre	low	\$ 239	\$ 295	\$ 534	low
Meaford	low	\$ 568	\$ 450	\$ 1,019	low
St. Thomas	low	\$ 670	\$ 455	\$ 1,126	low
Stratford	low	\$ 752	\$ 401	\$ 1,153	low
Tillsonburg	low	\$ 761	\$ 462	\$ 1,224	low
Kingsville	low	\$ 638	\$ 660	\$ 1,298	low
Chatham-Kent	low	\$ 952	\$ 470	\$ 1,422	low
Sarnia	low	\$ 931	\$ 683	\$ 1,614	low
Wilmot	mid	\$ 821	\$ 954	\$ 1,774	low
Leamington	mid	\$ 1,115	\$ 735	\$ 1,851	mid
St. Marys	mid	\$ 1,362	\$ 886	\$ 2,247	mid
London	mid	\$ 1,597	\$ 946	\$ 2,543	mid
Tecumseh	mid	\$ 1,318	\$ 1,261	\$ 2,578	mid
Brantford	mid	\$ 1,642	\$ 999	\$ 2,641	mid
Woolwich	mid	\$ 1,289	\$ 1,553	\$ 2,843	mid
Kitchener	mid	\$ 1,691	\$ 1,587	\$ 3,278	mid
Guelph	mid	\$ 2,189	\$ 1,538	\$ 3,728	mid
Windsor	mid	\$ 2,568	\$ 1,327	\$ 3,895	high
Waterloo	high	\$ 2,032	\$ 1,932	\$ 3,963	high
Cambridge	high	\$ 2,192	\$ 1,999	\$ 4,190	high
Southwest		\$ 1,266	\$ 980	\$ 2,246	

Industrial Summary

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

Eastern	Vac. Land Relative Tax Burden Ranking	Standard Relative Tax Burden Ranking	Large Relative Tax Burden Ranking	Tax Burden Industrial Ranking
Belleville	low	mid	mid	mid
Brockville	low	low	mid	low-mid
Cornwall	low	low	low	low
Kawartha Lakes		low	low	low
Kingston	mid	low	low	low
Ottawa	high	high	high	high
Peterborough	mid	mid	high	mid-high
Quinte West	low	low		low

GTA	Vac. Land Relative Tax Burden Ranking	Standard Relative Tax Burden Ranking	Large Relative Tax Burden Ranking	Tax Burden Industrial Ranking
Ajax	high	high	mid	mid-high
Aurora	high	high	mid	mid-high
Brampton		high	mid	mid-high
Burlington	high	high	high	high
Caledon	high	high	high	high
Clarington	mid	high	low	mid
East Gwillimbury	mid	high	mid	mid-high
Georgina	mid	high		high
Halton Hills	high	mid	high	mid-high
King	mid	high		high
Markham	high	high	mid	mid-high
Milton	high	high	high	high
Mississauga	high	high	high	high
Newmarket	mid	high	high	high
Oakville	high	high	high	high
Oshawa	high	high	high	high
Pickering	high	high	high	high
Richmond Hill	high	mid	mid	mid
Vaughan	high	mid	high	mid-high
Whitby	high	high	high	high
Whitchurch-Stouffville	high	mid	mid	mid

Industrial Summary (cont'd)

Niagara/Hamilton	Vac. Land Relative Tax Burden Ranking	Standard Relative Tax Burden Ranking	Large Relative Tax Burden Ranking	Tax Burden Industrial Ranking
Fort Erie	low	mid	low	low-mid
Grimsby	mid	mid	high	mid-high
Hamilton	high	high	mid	mid-high
Lincoln	mid	mid		mid
Niagara Falls	mid	mid	low	low-mid
Niagara-on-the-Lake	mid	mid		mid
Pelham		low		low
Port Colborne	low	low	mid	low-mid
St. Catharines	high	mid	low	low-mid
Thorold	mid	mid	low	low-mid
Wainfleet		high		high
Welland	low	low	low	low
West Lincoln	low	mid	low	low-mid

North	Vac. Land Relative Tax Burden Ranking	Standard Relative Tax Burden Ranking	Large Relative Tax Burden Ranking	Tax Burden Industrial Ranking
Fort Frances	low	low		low
Greater Sudbury	low	high	high	high
Kenora	low	low		low
North Bay	low	low	low	low
Sault Ste. Marie	low	mid	mid	mid
Seguin	low	low		low
Thunder Bay	mid	mid	high	mid-high
Timmins	low	mid		mid

Simcoe/Musk/Duff	Vac. Land Relative Tax Burden Ranking	Standard Relative Tax Burden Ranking	Large Relative Tax Burden Ranking	Tax Burden Industrial Ranking
Barrie	mid	low	low	low
Bracebridge		low		low
Gravenhurst		low		low
Huntsville		low		low
Innisfil	high	low		low
Meaford	low	low		low
Penetanguishene	mid	low		low
Orangeville	high	high	high	high

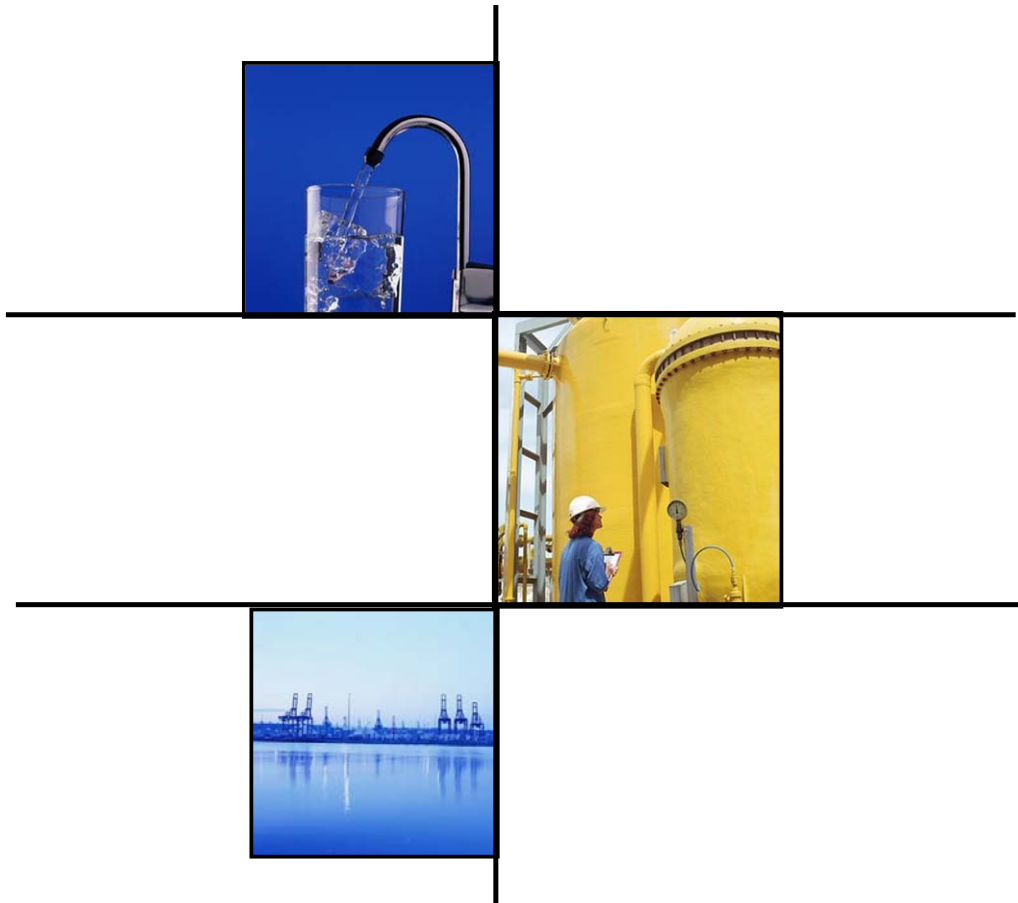
Industrial Summary (cont'd)

Southwest	Vac. Land Relative Tax Burden Ranking	Standard Relative Tax Burden Ranking	Large Relative Tax Burden Ranking	Tax Burden Industrial Ranking
Brantford	mid	high	high	high
Cambridge	high	mid	low	low-mid
Central Elgin		low		low
Chatham-Kent	low	mid	low	low-mid
Guelph	mid	high	mid	mid-high
Kingsville	low	mid	low	low-mid
Kitchener	mid	mid	low	low-mid
Lambton Shores		low		low
Leamington	mid	mid	low	low-mid
London	mid	low	low	low
Middlesex Centre	low	low		low
North Dumfries		high		high
Sarnia	low	mid	low	low-mid
St. Marys	mid	low	mid	low-mid
St. Thomas	low	low	low	low
Stratford	low	mid	low	low-mid
Tecumseh	mid	mid	mid	mid
The Blue Mountains		low		low
Tillsonburg	low	low	mid	low-mid
Waterloo	high	high	mid	mid-high
Wilmot	low	mid		mid
Windsor	high	high	high	high
Woolwich	mid	mid	mid	mid

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

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

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***
 - ***Water/WW Asset Consumption Ratio***
 - ***Water/WW Reserves as a % of Own Source Revenues***
 - ***Water/WW Reserves as a % of Accumulated Amortization***
 - ***Water/WW Debt Interest Cover Ratio***
 - ***Water/WW Net Financial Liabilities Ratio***
 - ***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 m³. 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 84 municipalities:

- 62 of the 84 municipalities (74%), 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 ³
Aurora		0%
Brampton		0%
Caledon		0%
Cornwall		0%
East Gwillimbury		0%
Fort Frances		0%
Georgina		0%
Grimsby		0%
Kitchener		0%
Markham		0%
Meaford		0%
Middlesex Centre		0%
Mississauga		0%
North Bay		0%
Ottawa		0%
Richmond Hill		0%
Stratford		0%
Tecumseh		0%
Timmins		0%
Toronto		0%
Vaughan		0%
Whitchurch-Stouffville		0%
London	\$ 7	1%
Waterloo	\$ 32	4%
Lincoln	\$ 57	6%
Welland	\$ 87	8%
North Dumfries	\$ 108	13%
Wellesley	\$ 108	13%
Peterborough	\$ 124	25%
Cambridge	\$ 136	16%
Orangeville	\$ 146	17%
Wilmot	\$ 156	18%
Brantford	\$ 157	18%
Newmarket	\$ 168	21%
St. Thomas	\$ 174	22%
Guelph	\$ 184	23%
Hamilton **	\$ 194	31%
Ajax	\$ 207	29%
Clarington	\$ 207	29%
Oshawa	\$ 207	29%
Pickering	\$ 207	29%
Whitby	\$ 207	29%
Penetanguishene	\$ 214	23%
St. Catharines	\$ 222	25%

Municipality	Fixed Annual 5/8	Fixed as % of Total Residential 250 m ³
Quinte West	\$ 240	38%
Barrie	\$ 252	33%
Burlington	\$ 261	37%
Halton Hills	\$ 261	37%
Milton	\$ 261	37%
Oakville	\$ 261	37%
Bracebridge	\$ 269	23%
Gravenhurst	\$ 269	23%
Huntsville	\$ 269	23%
Lambton Shores	\$ 276	22%
Pelham	\$ 279	35%
Innisfil	\$ 299	31%
Woolwich	\$ 312	28%
Thorold	\$ 323	37%
Kingsville	\$ 327	62%
King	\$ 329	43%
Tillsonburg	\$ 342	41%
Brockville	\$ 349	59%
Thunder Bay	\$ 352	40%
Belleville	\$ 358	37%
Central Elgin	\$ 368	31%
Chatham-Kent	\$ 372	48%
Kawartha Lakes	\$ 380	32%
Windsor	\$ 391	36%
Sault Ste. Marie	\$ 394	58%
West Lincoln	\$ 396	40%
Greater Sudbury	\$ 399	41%
St. Marys	\$ 456	60%
The Blue Mountains	\$ 481	54%
Niagara-on-the-Lake	\$ 497	50%
Niagara Falls	\$ 505	51%
Kingston	\$ 521	58%
Port Colborne	\$ 538	50%
Kenora	\$ 539	59%
Leamington	\$ 563	76%
Prince Edward County	\$ 625	45%
Fort Erie	\$ 727	58%
Sarnia	\$ 813	88%
Average	\$ 222	25%
Median	\$ 207	25%
Minimum	\$ -	0%
Maximum	\$ 813	88%

** Includes minimum consumption of 5 m³/month equaling about \$135, for a net fixed cost of \$59 or 9%

Table above average includes those municipalities with no fixed, average where only municipalities with fixed would be \$303

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.
- Flat Rate Structure (F in the table in the next pages) - A flat rate structure charges customers a fixed monthly fee, regardless of the amount of water consumed.

The next several pages summarize 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	66%	66%	71%	72%
Declining	16%	19%	16%	16%
Inclining	11%	6%	6%	6%
Humpback	5%	7%	5%	5%
Flat	2%	1%	2%	1%
Total	100%	100%	100%	100%

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

Municipality	Water Rate Structure - Res.	Water Rate Structure - Non-Res.	WW Rate Structure - Res.	WW Rate Structure - Non-Res.
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
Innisfil	U	U	U	U
Kawartha Lakes	U	U	U	U
Kenora	U	U	U	U
Kingsville	U	U	U	U
Kitchener	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
Meaford	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
Ottawa	U	U	U	U
Pelham	U	U	U	U
Penetanguishene	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
St. Catharines	U	U	U	U
St. Thomas	U	U	U	U
Tecumseh	U	U	U	U
Thorold	U	U	U	U
Thunder Bay	U	U	U	U
Timmins	U	U	U	U

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

Municipality	Water Rate Structure - Res.	Water Rate Structure - Non-Res.	WW Rate Structure - Res.	WW Rate Structure - Non-Res.
Toronto	U	U	U	U
Vaughan	U	U	U	U
Waterloo	U	U	U	U
Welland	U	U	U	U
Wellesley	U	U	U	U
Whitchurch-Stouffville	U	U	U	U
Wilmot	U	U	U	U
Windsor	U	U	U	U
Woolwich	U	U	U	U
Barrie	I	I	I	I
East Gwillimbury	I	I	U	U
King	I	I	I	I
Kingston	I	D	U	U
London	I	D	U	U
Sault Ste. Marie	I	H	I	H
The Blue Mountains	I	I	I	I
Tillsonburg	I	I	I	I
Burlington	H	H	H	H
Halton Hills	H	H	H	H
Milton	H	H	H	H
Oakville	H	H	H	H
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
Cornwall	F	F	F	F
Fort Frances	F	U	F	U

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)

Volume Meter Size	Res. 250 m ³ 5/8"	Commercial 10,000 m ³ 2"	Industrial 30,000 m ³ 3"	Industrial 100,000 m ³ 4"	Industrial 500,000 m ³ 6"
Ajax	\$ 701	\$ 19,067	\$ 54,719	\$ 167,577	\$ 769,807
Aurora	\$ 640	\$ 25,586	\$ 76,758	\$ 255,860	\$1,279,300
Barrie	\$ 761	\$ 27,201	\$ 80,269	\$ 260,779	\$1,282,449
Belleville	\$ 964	\$ 21,475	\$ 47,612	\$ 170,182	\$ 799,384
Bracebridge	\$ 1,196	\$ 38,146	\$ 114,671	\$ 375,085	\$1,857,565
Brampton	\$ 355	\$ 15,252	\$ 45,755	\$ 152,517	\$ 762,585
Brantford	\$ 892	\$ 30,833	\$ 91,223	\$ 300,159	\$1,481,590
Brockville	\$ 589	\$ 14,855	\$ 36,790	\$ 103,557	\$ 472,352
Burlington	\$ 709	\$ 21,950	\$ 60,118	\$ 189,238	\$ 919,391
Caledon	\$ 355	\$ 15,252	\$ 45,755	\$ 152,517	\$ 762,585
Cambridge	\$ 845	\$ 29,137	\$ 86,487	\$ 284,267	\$1,408,888
Central Elgin	\$ 1,168	\$ 32,368	\$ 96,368	\$ 320,368	\$1,600,368
Chatham-Kent	\$ 780	\$ 17,302	\$ 45,250	\$ 98,158	\$ 399,088
Clarington	\$ 701	\$ 19,067	\$ 54,719	\$ 167,577	\$ 769,807
Cornwall	\$ 592	\$ 8,516	\$ 25,548	\$ 85,160	\$ 425,800
East Gwillimbury	\$ 775	\$ 40,352	\$ 123,752	\$ 415,652	\$2,083,652
Fort Erie	\$ 1,257	\$ 23,318	\$ 71,627	\$ 222,277	\$1,075,766
Fort Frances	\$ 801	\$ 21,600	\$ 64,800	\$ 216,000	\$1,080,000
Georgina	\$ 674	\$ 26,134	\$ 78,226	\$ 260,702	\$1,303,422
Gravenhurst	\$ 1,196	\$ 38,146	\$ 114,671	\$ 375,085	\$1,857,565
Greater Sudbury	\$ 972	\$ 24,516	\$ 71,920	\$ 233,880	\$1,153,349
Grimsby	\$ 498	N/A	N/A	N/A	N/A
Guelph	\$ 794	\$ 25,972	\$ 76,346	\$ 249,085	\$1,226,421
Halton Hills	\$ 709	\$ 21,950	\$ 60,118	\$ 189,238	\$ 919,391
Hamilton	\$ 622	\$ 23,469	\$ 69,502	\$ 227,801	\$1,130,914
Huntsville	\$ 1,196	\$ 38,146	\$ 114,671	\$ 375,085	\$1,857,565
Innisfil	\$ 972	\$ 27,929	\$ 82,093	\$ 270,393	\$1,346,393
Kawartha Lakes	\$ 1,180	\$ 33,103	\$ 100,183	\$ 325,323	\$1,607,985
Kenora	\$ 919	\$ 16,762	\$ 51,524	\$ 159,540	\$ 771,310
King	\$ 772	\$ 27,679	\$ 83,049	\$ 276,979	\$1,384,979
Kingston	\$ 894	\$ 15,382	\$ 43,088	\$ 136,310	\$ 662,659
Kingsville	\$ 527	\$ 18,400	\$ 55,072	\$ 183,425	\$ 916,867
Kitchener	\$ 825	\$ 33,009	\$ 99,027	\$ 330,090	\$1,650,450
Lambton Shores	\$ 1,226	\$ 40,096	\$ 118,029	\$ 386,645	\$1,906,645
Leamington	\$ 741	\$ 20,825	\$ 62,025	\$ 206,225	\$1,030,225
Lincoln	\$ 988	\$ 37,560	\$ 112,185	\$ 373,010	\$1,863,021
London	\$ 771	\$ 19,264	\$ 45,270	\$ 146,373	\$ 723,427
Markham	\$ 604	\$ 24,164	\$ 72,492	\$ 241,640	\$1,208,200
Meaford	\$ 1,213	\$ 30,100	\$ 89,100	\$ 295,600	\$1,475,600
Middlesex Centre	\$ 1,205	\$ 46,700	\$ 140,100	\$ 467,000	\$2,335,000
Milton	\$ 709	\$ 21,950	\$ 60,118	\$ 189,238	\$ 919,391
Mississauga	\$ 355	\$ 15,252	\$ 45,755	\$ 152,517	\$ 762,585
Newmarket	\$ 801	\$ 25,478	\$ 76,098	\$ 253,268	\$1,265,668
Niagara Falls	\$ 985	\$ 22,222	\$ 63,636	\$ 203,030	\$ 980,810
Niagara-on-the-Lake	\$ 999	\$ 21,517	\$ 65,693	\$ 207,716	\$1,014,234

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

Volume Meter Size	Res. 250 m ³ 5/8"	Commercial 10,000 m ³ 2"	Industrial 30,000 m ³ 3"	Industrial 100,000 m ³ 4"	Industrial 500,000 m ³ 6"
North Bay	\$ 807	\$ 16,208	\$ 44,306	\$ 142,651	\$ 704,619
North Dumfries	\$ 826	\$ 28,808	\$ 86,208	\$ 287,108	\$1,435,108
Oakville	\$ 709	\$ 21,950	\$ 60,118	\$ 189,238	\$ 919,391
Orangeville	\$ 879	\$ 29,738	\$ 88,412	\$ 293,731	\$1,474,257
Oshawa	\$ 701	\$ 19,067	\$ 54,719	\$ 167,577	\$ 769,807
Ottawa	\$ 748	\$ 28,996	\$ 86,725	\$ 287,849	\$1,435,371
Pelham	\$ 804	\$ 22,126	\$ 65,821	\$ 212,891	\$1,053,291
Penetanguishene	\$ 943	\$ 29,762	\$ 89,777	\$ 294,407	\$1,461,549
Peterborough	\$ 500	\$ 14,083	\$ 38,629	\$ 108,824	\$ 434,640
Pickering	\$ 701	\$ 19,067	\$ 54,719	\$ 167,577	\$ 769,807
Port Colborne	\$ 1,082	\$ 23,331	\$ 71,230	\$ 225,235	\$1,099,802
Prince Edward County	\$ 1,395	\$ 33,925	\$ 98,025	\$ 316,749	\$1,552,499
Quinte West	\$ 627	\$ 15,460	\$ 45,420	\$ 148,120	\$ 731,000
Richmond Hill	\$ 612	\$ 24,483	\$ 73,449	\$ 244,830	\$1,224,150
Sarnia	\$ 919	\$ 11,686	\$ 27,059	\$ 64,850	\$ 258,909
Sault Ste. Marie	\$ 681	\$ 18,603	\$ 50,631	\$ 161,729	\$ 794,815
St. Catharines	\$ 879	\$ 26,934	\$ 81,312	\$ 266,008	\$1,319,162
St. Marys	\$ 766	\$ 22,004	\$ 50,004	\$ 148,004	\$ 708,004
St. Thomas	\$ 804	\$ 16,347	\$ 66,649	\$ 220,097	\$1,090,632
Stratford	\$ 719	\$ 23,931	\$ 71,111	\$ 235,821	\$1,176,451
Tecumseh	\$ 752	\$ 20,842	\$ 60,752	\$ 198,636	\$ 981,465
The Blue Mountains	\$ 897	\$ 41,802	\$ 126,741	\$ 416,707	\$2,070,727
Thorold	\$ 872	\$ 22,281	\$ 66,198	\$ 219,905	\$1,097,285
Thunder Bay	\$ 879	\$ 16,879	\$ 45,766	\$ 140,569	\$ 671,190
Tillsonburg	\$ 831	\$ 19,828	\$ 57,828	\$ 182,055	\$ 888,451
Timmins	\$ 638	\$ 21,958	\$ 65,875	\$ 219,584	\$1,097,923
Toronto	\$ 571	\$ 22,842	\$ 47,967	\$ 159,890	\$ 799,450
Vaughan	\$ 602	\$ 24,084	\$ 72,252	\$ 240,840	\$1,204,200
Waterloo	\$ 802	\$ 30,948	\$ 92,709	\$ 308,452	\$1,540,768
Welland	\$ 1,066	\$ 41,397	\$ 124,390	\$ 412,660	\$2,059,030
Wellesley	\$ 826	\$ 28,808	\$ 86,208	\$ 287,108	\$1,435,108
West Lincoln	\$ 999	\$ 27,272	\$ 78,645	\$ 250,913	\$1,224,826
Whitby	\$ 701	\$ 19,067	\$ 54,719	\$ 167,577	\$ 769,807
Whitchurch-Stouffville	\$ 625	\$ 24,997	\$ 74,991	\$ 249,970	\$1,249,850
Wilmot	\$ 879	\$ 29,120	\$ 87,060	\$ 289,660	\$1,447,080
Windsor	\$ 1,102	\$ 17,881	\$ 47,497	\$ 143,972	\$ 668,244
Woolwich	\$ 1,110	\$ 33,412	\$ 99,492	\$ 325,060	\$1,605,620
Average	\$ 825	\$ 24,777	\$ 72,415	\$ 235,173	\$1,157,145
Median	\$ 802	\$ 23,331	\$ 71,111	\$ 225,235	\$1,099,802
Minimum	\$ 355	\$ 8,516	\$ 25,548	\$ 64,850	\$ 258,909
Maximum	\$ 1,395	\$ 46,700	\$ 140,100	\$ 467,000	\$2,335,000

Note: Aurora, London and St. Thomas have included storm sewer collected in their rates but these storm sewer rates have been excluded from above table. Wainfleet is excluded as there are no water/ww services. Grimsby only includes water service as sewer is on property taxes.

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

Volume Meter Size	Residential 250 m ³ 5/8"	Residential 250 m ³ Ranking
Brampton	\$ 355	low
Caledon	\$ 355	low
Mississauga	\$ 355	low
Grimsby	\$ 498	low
Peterborough	\$ 500	low
Kingsville	\$ 527	low
Toronto	\$ 571	low
Brockville	\$ 589	low
Cornwall	\$ 592	low
Vaughan	\$ 602	low
Markham	\$ 604	low
Richmond Hill	\$ 612	low
Hamilton	\$ 622	low
Whitchurch-Stouffville	\$ 625	low
Quinte West	\$ 627	low
Timmins	\$ 638	low
Aurora	\$ 640	low
Georgina	\$ 674	low
Sault Ste. Marie	\$ 681	low
Ajax	\$ 701	low
Clarington	\$ 701	low
Oshawa	\$ 701	low
Pickering	\$ 701	low
Whitby	\$ 701	low
Burlington	\$ 709	low
Halton Hills	\$ 709	low
Milton	\$ 709	low
Oakville	\$ 709	low
Stratford	\$ 719	mid
Leamington	\$ 741	mid
Ottawa	\$ 748	mid
Tecumseh	\$ 752	mid
Barrie	\$ 761	mid
St. Marys	\$ 766	mid
London	\$ 771	mid
King	\$ 772	mid
East Gwillimbury	\$ 775	mid
Chatham-Kent	\$ 780	mid
Guelph	\$ 794	mid
Newmarket	\$ 801	mid
Fort Frances	\$ 801	mid
Waterloo	\$ 802	mid
St. Thomas	\$ 804	mid
Pelham	\$ 804	mid
North Bay	\$ 807	mid

Volume Meter Size	Residential 250 m ³ 5/8"	Residential 250 m ³ Ranking
Kitchener	\$ 825	mid
North Dumfries	\$ 826	mid
Wellesley	\$ 826	mid
Tillsonburg	\$ 831	mid
Cambridge	\$ 845	mid
Thorold	\$ 872	mid
Orangeville	\$ 879	mid
St. Catharines	\$ 879	mid
Wilmot	\$ 879	mid
Thunder Bay	\$ 879	mid
Brantford	\$ 892	mid
Kingston	\$ 894	high
The Blue Mountains	\$ 897	high
Kenora	\$ 919	high
Sarnia	\$ 919	high
Penetanguishene	\$ 943	high
Belleville	\$ 964	high
Innisfil	\$ 972	high
Greater Sudbury	\$ 972	high
Niagara Falls	\$ 985	high
Lincoln	\$ 988	high
Niagara-on-the-Lake	\$ 999	high
West Lincoln	\$ 999	high
Welland	\$ 1,066	high
Port Colborne	\$ 1,082	high
Windsor	\$ 1,102	high
Woolwich	\$ 1,110	high
Central Elgin	\$ 1,168	high
Kawartha Lakes	\$ 1,180	high
Bracebridge	\$ 1,196	high
Gravenhurst	\$ 1,196	high
Huntsville	\$ 1,196	high
Middlesex Centre	\$ 1,205	high
Meaford	\$ 1,213	high
Lambton Shores	\$ 1,226	high
Fort Erie	\$ 1,257	high
Prince Edward County	\$ 1,395	high
Average	\$ 825	
Median	\$ 802	
Minimum	\$ 355	
Maximum	\$ 1,395	

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

Volume Meter Size	Commercial 10,000 m ³ 2"	Commercial 10,000 m ³ Ranking
Cornwall	\$ 8,516	low
Sarnia	\$ 11,686	low
Peterborough	\$ 14,083	low
Brockville	\$ 14,855	low
Brampton	\$ 15,252	low
Caledon	\$ 15,252	low
Mississauga	\$ 15,252	low
Kingston	\$ 15,382	low
Quinte West	\$ 15,460	low
North Bay	\$ 16,208	low
St. Thomas	\$ 16,347	low
Kenora	\$ 16,762	low
Thunder Bay	\$ 16,879	low
Chatham-Kent	\$ 17,302	low
Windsor	\$ 17,881	low
Kingsville	\$ 18,400	low
Sault Ste. Marie	\$ 18,603	low
Ajax	\$ 19,067	low
Clarington	\$ 19,067	low
Oshawa	\$ 19,067	low
Pickering	\$ 19,067	low
Whitby	\$ 19,067	low
London	\$ 19,264	low
Tillsonburg	\$ 19,828	low
Leamington	\$ 20,825	low
Tecumseh	\$ 20,842	low
Belleville	\$ 21,475	low
Niagara-on-the-Lake	\$ 21,517	low
Fort Frances	\$ 21,600	mid
Burlington	\$ 21,950	mid
Halton Hills	\$ 21,950	mid
Milton	\$ 21,950	mid
Oakville	\$ 21,950	mid
Timmins	\$ 21,958	mid
St. Marys	\$ 22,004	mid
Pelham	\$ 22,126	mid
Niagara Falls	\$ 22,222	mid
Thorold	\$ 22,281	mid
Toronto	\$ 22,842	mid
Fort Erie	\$ 23,318	mid
Port Colborne	\$ 23,331	mid
Hamilton	\$ 23,469	mid
Stratford	\$ 23,931	mid
Vaughan	\$ 24,084	mid

Volume Meter Size	Commercial 10,000 m ³ 2"	Commercial 10,000 m ³ Ranking
Markham	\$ 24,164	mid
Richmond Hill	\$ 24,483	mid
Greater Sudbury	\$ 24,516	mid
Whitchurch-Stouffville	\$ 24,997	mid
Newmarket	\$ 25,478	mid
Aurora	\$ 25,586	mid
Guelph	\$ 25,972	mid
Georgina	\$ 26,134	mid
St. Catharines	\$ 26,934	mid
Barrie	\$ 27,201	mid
West Lincoln	\$ 27,272	mid
King	\$ 27,679	mid
Innisfil	\$ 27,929	high
North Dumfries	\$ 28,808	high
Wellesley	\$ 28,808	high
Ottawa	\$ 28,996	high
Wilmot	\$ 29,120	high
Cambridge	\$ 29,137	high
Orangeville	\$ 29,738	high
Penetanguishene	\$ 29,762	high
Meaford	\$ 30,100	high
Brantford	\$ 30,833	high
Waterloo	\$ 30,948	high
Central Elgin	\$ 32,368	high
Kitchener	\$ 33,009	high
Kawartha Lakes	\$ 33,103	high
Woolwich	\$ 33,412	high
Prince Edward County	\$ 33,925	high
Lincoln	\$ 37,560	high
Bracebridge	\$ 38,146	high
Gravenhurst	\$ 38,146	high
Huntsville	\$ 38,146	high
Lambton Shores	\$ 40,096	high
East Gwillimbury	\$ 40,352	high
Welland	\$ 41,397	high
The Blue Mountains	\$ 41,802	high
Middlesex Centre	\$ 46,700	high
Average	\$ 24,777	
Median	\$ 23,331	
Minimum	\$ 8,516	
Maximum	\$ 46,700	

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

Volume Meter Size	Industrial 30,000 m ³ 3"	Industrial 30,000 m ³ Ranking	Industrial 100,000 m ³ 4"	Industrial 100,000 m ³ Ranking	Industrial 500,000 m ³ 6"	Industrial 500,000 m ³ Ranking
Sarnia	\$ 27,059	low	\$ 64,850	low	\$ 258,909	low
Chatham-Kent	\$ 45,250	low	\$ 98,158	low	\$ 399,088	low
Cornwall	\$ 25,548	low	\$ 85,160	low	\$ 425,800	low
Peterborough	\$ 38,629	low	\$ 108,824	low	\$ 434,640	low
Brockville	\$ 36,790	low	\$ 103,557	low	\$ 472,352	low
Kingston	\$ 43,088	low	\$ 136,310	low	\$ 662,659	low
Windsor	\$ 47,497	low	\$ 143,972	low	\$ 668,244	low
Thunder Bay	\$ 45,766	low	\$ 140,569	low	\$ 671,190	low
North Bay	\$ 44,306	low	\$ 142,651	low	\$ 704,619	low
St. Marys	\$ 50,004	low	\$ 148,004	low	\$ 708,004	low
London	\$ 45,270	low	\$ 146,373	low	\$ 723,427	low
Quinte West	\$ 45,420	low	\$ 148,120	low	\$ 731,000	low
Brampton	\$ 45,755	low	\$ 152,517	low	\$ 762,585	low
Caledon	\$ 45,755	low	\$ 152,517	low	\$ 762,585	low
Mississauga	\$ 45,755	low	\$ 152,517	low	\$ 762,585	low
Ajax	\$ 54,719	low	\$ 167,577	low	\$ 769,807	low
Clarington	\$ 54,719	low	\$ 167,577	low	\$ 769,807	low
Oshawa	\$ 54,719	low	\$ 167,577	low	\$ 769,807	low
Pickering	\$ 54,719	low	\$ 167,577	low	\$ 769,807	low
Whitby	\$ 54,719	low	\$ 167,577	low	\$ 769,807	low
Kenora	\$ 51,524	low	\$ 159,540	low	\$ 771,310	low
Sault Ste. Marie	\$ 50,631	low	\$ 161,729	low	\$ 794,815	low
Belleville	\$ 47,612	low	\$ 170,182	low	\$ 799,384	low
Toronto	\$ 47,967	low	\$ 159,890	low	\$ 799,450	low
Tillsonburg	\$ 57,828	low	\$ 182,055	low	\$ 888,451	low
Kingsville	\$ 55,072	low	\$ 183,425	low	\$ 916,867	low
Burlington	\$ 60,118	low	\$ 189,238	low	\$ 919,391	low
Halton Hills	\$ 60,118	low	\$ 189,238	low	\$ 919,391	low
Milton	\$ 60,118	low	\$ 189,238	low	\$ 919,391	low
Oakville	\$ 60,118	low	\$ 189,238	low	\$ 919,391	low
Niagara Falls	\$ 63,636	mid	\$ 203,030	mid	\$ 980,810	mid
Tecumseh	\$ 60,752	mid	\$ 198,636	mid	\$ 981,465	mid
Niagara-on-the-Lake	\$ 65,693	mid	\$ 207,716	mid	\$1,014,234	mid
Leamington	\$ 62,025	mid	\$ 206,225	mid	\$1,030,225	mid
Pelham	\$ 65,821	mid	\$ 212,891	mid	\$1,053,291	mid
Fort Erie	\$ 71,627	mid	\$ 222,277	mid	\$1,075,766	mid
Fort Frances	\$ 64,800	mid	\$ 216,000	mid	\$1,080,000	mid
St. Thomas	\$ 66,649	mid	\$ 220,097	mid	\$1,090,632	mid
Thorold	\$ 66,198	mid	\$ 219,905	mid	\$1,097,285	mid
Timmins	\$ 65,875	mid	\$ 219,584	mid	\$1,097,923	mid
Port Colborne	\$ 71,230	mid	\$ 225,235	mid	\$1,099,802	mid
Hamilton	\$ 69,502	mid	\$ 227,801	mid	\$1,130,914	mid
Greater Sudbury	\$ 71,920	mid	\$ 233,880	mid	\$1,153,349	mid
Stratford	\$ 71,111	mid	\$ 235,821	mid	\$1,176,451	mid

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

Volume Meter Size	Industrial 30,000 m ³ 3"	Industrial 30,000 m ³ Ranking	Industrial 100,000 m ³ 4"	Industrial 100,000 m ³ Ranking	Industrial 500,000 m ³ 6"	Industrial 500,000 m ³ Ranking
Vaughan	\$ 72,252	mid	\$ 240,840	mid	\$ 1,204,200	mid
Markham	\$ 72,492	mid	\$ 241,640	mid	\$ 1,208,200	mid
Richmond Hill	\$ 73,449	mid	\$ 244,830	mid	\$ 1,224,150	mid
West Lincoln	\$ 78,645	mid	\$ 250,913	mid	\$ 1,224,826	mid
Guelph	\$ 76,346	mid	\$ 249,085	mid	\$ 1,226,421	mid
Whitchurch-Stouffville	\$ 74,991	mid	\$ 249,970	mid	\$ 1,249,850	mid
Newmarket	\$ 76,098	mid	\$ 253,268	mid	\$ 1,265,668	mid
Aurora	\$ 76,758	mid	\$ 255,860	mid	\$ 1,279,300	mid
Barrie	\$ 80,269	mid	\$ 260,779	mid	\$ 1,282,449	mid
Georgina	\$ 78,226	mid	\$ 260,702	mid	\$ 1,303,422	mid
St. Catharines	\$ 81,312	mid	\$ 266,008	mid	\$ 1,319,162	mid
Innisfil	\$ 82,093	mid	\$ 270,393	mid	\$ 1,346,393	mid
King	\$ 83,049	high	\$ 276,979	high	\$ 1,384,979	high
Cambridge	\$ 86,487	high	\$ 284,267	high	\$ 1,408,888	high
North Dumfries	\$ 86,208	high	\$ 287,108	high	\$ 1,435,108	high
Wellesley	\$ 86,208	high	\$ 287,108	high	\$ 1,435,108	high
Ottawa	\$ 86,725	high	\$ 287,849	high	\$ 1,435,371	high
Wilmot	\$ 87,060	high	\$ 289,660	high	\$ 1,447,080	high
Penetanguishene	\$ 89,777	high	\$ 294,407	high	\$ 1,461,549	high
Orangeville	\$ 88,412	high	\$ 293,731	high	\$ 1,474,257	high
Meaford	\$ 89,100	high	\$ 295,600	high	\$ 1,475,600	high
Brantford	\$ 91,223	high	\$ 300,159	high	\$ 1,481,590	high
Waterloo	\$ 92,709	high	\$ 308,452	high	\$ 1,540,768	high
Prince Edward County	\$ 98,025	high	\$ 316,749	high	\$ 1,552,499	high
Central Elgin	\$ 96,368	high	\$ 320,368	high	\$ 1,600,368	high
Woolwich	\$ 99,492	high	\$ 325,060	high	\$ 1,605,620	high
Kawartha Lakes	\$ 100,183	high	\$ 325,323	high	\$ 1,607,985	high
Kitchener	\$ 99,027	high	\$ 330,090	high	\$ 1,650,450	high
Bracebridge	\$ 114,671	high	\$ 375,085	high	\$ 1,857,565	high
Gravenhurst	\$ 114,671	high	\$ 375,085	high	\$ 1,857,565	high
Huntsville	\$ 114,671	high	\$ 375,085	high	\$ 1,857,565	high
Lincoln	\$ 112,185	high	\$ 373,010	high	\$ 1,863,021	high
Lambton Shores	\$ 118,029	high	\$ 386,645	high	\$ 1,906,645	high
Welland	\$ 124,390	high	\$ 412,660	high	\$ 2,059,030	high
The Blue Mountains	\$ 126,741	high	\$ 416,707	high	\$ 2,070,727	high
East Gwillimbury	\$ 123,752	high	\$ 415,652	high	\$ 2,083,652	high
Middlesex Centre	\$ 140,100	high	\$ 467,000	high	\$ 2,335,000	high
Average	\$ 72,415		\$ 235,173		\$ 1,157,145	
Median	\$ 71,111		\$ 225,235		\$ 1,099,802	
Minimum	\$ 25,548		\$ 64,850		\$ 258,909	
Maximum	\$ 140,100		\$ 467,000		\$ 2,335,000	

Water/Wastewater Costs as a Percentage of Household Income

Municipality	2011 Est. Avg. Household Income	2011 Est. Avg. Household Income	2011 Residential Water/WW Costs	2011 Water/WW as a % of Household Income	2011 W/WW Burden Ranking
Caledon	high	\$ 130,209	\$ 355	0.3%	low
Mississauga	high	\$ 100,306	\$ 355	0.4%	low
Brampton	mid	\$ 93,961	\$ 355	0.4%	low
King	high	\$ 184,519	\$ 772	0.4%	low
Aurora	high	\$ 143,434	\$ 640	0.4%	low
Whitchurch-Stouffville	high	\$ 136,128	\$ 625	0.5%	low
Vaughan	high	\$ 123,061	\$ 602	0.5%	low
Oakville	high	\$ 143,814	\$ 709	0.5%	low
Grimsby	high	\$ 98,424	\$ 498	0.5%	low
Markham	high	\$ 113,067	\$ 604	0.5%	low
Richmond Hill	high	\$ 111,713	\$ 612	0.5%	low
Halton Hills	high	\$ 117,510	\$ 709	0.6%	low
Kingsville	mid	\$ 84,583	\$ 527	0.6%	low
East Gwillimbury	high	\$ 121,748	\$ 775	0.6%	low
Milton	high	\$ 111,187	\$ 709	0.6%	low
Toronto	mid	\$ 89,151	\$ 571	0.6%	low
Burlington	high	\$ 108,632	\$ 709	0.7%	low
Pickering	high	\$ 106,981	\$ 701	0.7%	low
Whitby	high	\$ 106,288	\$ 701	0.7%	low
Tecumseh	high	\$ 109,678	\$ 752	0.7%	low
Ajax	high	\$ 101,867	\$ 701	0.7%	low
Newmarket	high	\$ 111,630	\$ 801	0.7%	low
Clarington	high	\$ 96,994	\$ 701	0.7%	low
Ottawa	high	\$ 94,649	\$ 748	0.8%	low
Pelham	high	\$ 106,213	\$ 804	0.8%	low
Peterborough	low	\$ 64,882	\$ 500	0.8%	low
Waterloo	high	\$ 100,236	\$ 802	0.8%	low
Hamilton	mid	\$ 77,221	\$ 622	0.8%	low
Georgina	mid	\$ 83,288	\$ 674	0.8%	low
North Dumfries	high	\$ 100,815	\$ 826	0.8%	low
Timmins	mid	\$ 73,775	\$ 638	0.9%	mid
Oshawa	mid	\$ 80,476	\$ 701	0.9%	mid
Brockville	low	\$ 67,441	\$ 589	0.9%	mid
Woolwich	high	\$ 124,989	\$ 1,110	0.9%	mid
Leamington	mid	\$ 79,841	\$ 741	0.9%	mid
Wilmot	high	\$ 94,222	\$ 879	0.9%	mid
Guelph	mid	\$ 84,666	\$ 794	0.9%	mid
Barrie	mid	\$ 80,235	\$ 761	0.9%	mid
Cambridge	mid	\$ 85,014	\$ 845	1.0%	mid
Fort Frances	mid	\$ 80,487	\$ 801	1.0%	mid
Stratford	low	\$ 72,115	\$ 719	1.0%	mid
Quinte West	low	\$ 62,574	\$ 627	1.0%	mid
London	mid	\$ 76,546	\$ 771	1.0%	mid

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

Municipality	2011 Est. Avg. Household Income	2011 Est. Avg. Household Income	2011 Residential Water/WW Costs	2011 Water/WW as a % of Household Income	2011 W/WW Burden Ranking
Sault Ste. Marie	low	\$ 67,384	\$ 681	1.0%	mid
Cornwall	low	\$ 58,314	\$ 592	1.0%	mid
Kitchener	mid	\$ 79,920	\$ 825	1.0%	mid
Niagara-on-the-Lake	high	\$ 96,503	\$ 999	1.0%	mid
Orangeville	mid	\$ 84,786	\$ 879	1.0%	mid
Middlesex Centre	high	\$ 114,584	\$ 1,205	1.1%	mid
Wellesley	mid	\$ 77,182	\$ 826	1.1%	mid
Lincoln	mid	\$ 86,696	\$ 988	1.1%	mid
Innisfil	mid	\$ 84,764	\$ 972	1.1%	mid
Sarnia	mid	\$ 79,768	\$ 919	1.2%	mid
Chatham-Kent	low	\$ 67,403	\$ 780	1.2%	mid
St. Thomas	low	\$ 69,388	\$ 804	1.2%	mid
Thorold	mid	\$ 74,892	\$ 872	1.2%	mid
St. Marys	low	\$ 65,362	\$ 766	1.2%	mid
West Lincoln	mid	\$ 84,963	\$ 999	1.2%	mid
Tillsonburg	low	\$ 69,350	\$ 831	1.2%	mid
Kingston	mid	\$ 74,264	\$ 894	1.2%	mid
Kenora	mid	\$ 75,768	\$ 919	1.2%	mid
North Bay	low	\$ 66,221	\$ 807	1.2%	mid
Brantford	low	\$ 70,911	\$ 892	1.3%	high
Central Elgin	mid	\$ 92,727	\$ 1,168	1.3%	high
St. Catharines	low	\$ 68,364	\$ 879	1.3%	high
Thunder Bay	low	\$ 68,155	\$ 879	1.3%	high
Greater Sudbury	mid	\$ 74,691	\$ 972	1.3%	high
The Blue Mountains	low	\$ 66,512	\$ 897	1.3%	high
Niagara Falls	low	\$ 67,760	\$ 985	1.5%	high
Belleville	low	\$ 66,001	\$ 964	1.5%	high
Penetanguishene	low	\$ 62,777	\$ 943	1.5%	high
Bracebridge	mid	\$ 78,692	\$ 1,196	1.5%	high
Windsor	low	\$ 68,121	\$ 1,102	1.6%	high
Kawartha Lakes	low	\$ 71,757	\$ 1,180	1.6%	high
Huntsville	mid	\$ 72,314	\$ 1,196	1.7%	high
Port Colborne	low	\$ 64,973	\$ 1,082	1.7%	high
Welland	low	\$ 63,910	\$ 1,066	1.7%	high
Meaford	low	\$ 67,453	\$ 1,213	1.8%	high
Lambton Shores	low	\$ 65,946	\$ 1,226	1.9%	high
Prince Edward County	mid	\$ 73,290	\$ 1,395	1.9%	high
Fort Erie	low	\$ 63,090	\$ 1,257	2.0%	high
Gravenhurst	low	\$ 59,913	\$ 1,196	2.0%	high
Average		\$ 87,280	\$ 825	1.0%	
Median		\$ 80,078	\$ 802	1.0%	
Minimum		\$ 58,314	\$ 355	0.3%	
Maximum		\$ 184,519	\$ 1,395	2.0%	

Water and Wastewater Financial Indicators

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.

Monitoring of the financial indicators guide planning and decision making will 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.

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 towards 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	Water Operating Surplus	Water Own Source Revenues	Water Operating Surplus Ratio
Kawartha Lakes	\$ (4,254,590)	\$ 6,479,953	-65.7%
East Gwillimbury	\$ (1,565,484)	\$ 3,290,874	-47.6%
North Bay	\$ (3,873,633)	\$ 9,383,225	-41.3%
Meaford	\$ (544,941)	\$ 1,549,504	-35.2%
Leamington	\$ (3,359,956)	\$ 12,786,419	-26.3%
Barrie	\$ (4,582,976)	\$ 17,925,794	-25.6%
Middlesex Centre	\$ (357,358)	\$ 1,528,364	-23.4%
Quinte West	\$ (1,354,791)	\$ 7,649,498	-17.7%
Sarnia	\$ (2,455,200)	\$ 14,427,137	-17.0%
King	\$ (185,342)	\$ 1,111,505	-16.7%
Chatham-Kent	\$ (1,305,908)	\$ 16,254,395	-8.0%
Thunder Bay	\$ (1,519,195)	\$ 20,078,452	-7.6%
West Lincoln	\$ (79,100)	\$ 1,153,184	-6.9%
The Blue Mountains	\$ (200,226)	\$ 2,950,306	-6.8%
Kenora	\$ (172,527)	\$ 2,592,692	-6.7%
Cambridge	\$ (772,808)	\$ 21,227,476	-3.6%
Whitchurch-Stouffville	\$ -	\$ 3,508,751	0.0%
Waterloo	\$ 211,962	\$ 16,506,843	1.3%
Markham	\$ 539,156	\$ 39,454,513	1.4%
Niagara on the Lake	\$ 85,182	\$ 3,836,135	2.2%
St. Thomas	\$ 927,871	\$ 8,110,674	11.4%
Welland	\$ 1,037,640	\$ 8,733,028	11.9%
Thorold	\$ 351,307	\$ 2,810,181	12.5%
Newmarket	\$ 1,437,875	\$ 11,180,145	12.9%
Kingston	\$ 2,375,150	\$ 17,543,904	13.5%
Greater Sudbury	\$ 3,528,113	\$ 25,145,888	14.0%
Timmins	\$ 1,278,900	\$ 8,751,261	14.6%
Sault Ste. Marie	\$ 1,670,925	\$ 11,411,192	14.6%
Niagara Falls	\$ 1,235,428	\$ 8,203,322	15.1%
Guelph	\$ 2,866,422	\$ 17,980,134	15.9%
Fort Erie	\$ 1,172,642	\$ 6,842,284	17.1%
Wilmot	\$ 303,057	\$ 1,744,744	17.4%
Ottawa	\$ 23,246,414	\$ 115,800,808	20.1%
Tecumseh	\$ 1,088,830	\$ 5,118,476	21.3%
Cornwall	\$ 1,480,942	\$ 6,852,421	21.6%
Penetanguishene	\$ 364,795	\$ 1,608,557	22.7%
Fort Frances	\$ 573,155	\$ 2,439,272	23.5%
Kitchener	\$ 8,469,686	\$ 31,441,615	26.9%
Brantford	\$ 5,756,933	\$ 19,788,763	29.1%
Stratford	\$ 1,135,736	\$ 3,850,939	29.5%
London	\$ 18,546,256	\$ 59,323,350	31.3%
St. Marys	\$ 457,915	\$ 1,462,405	31.3%
Woolwich	\$ 571,767	\$ 1,741,253	32.8%
Hamilton	\$ 26,534,536	\$ 73,725,557	36.0%
St. Catharines	\$ 4,573,918	\$ 11,397,669	40.1%
Toronto	\$ 156,043,167	\$ 335,356,441	46.5%
Lincoln	\$ 1,153,620	\$ 2,233,772	51.6%
Peterborough	\$ 7,442,319	\$ 13,387,448	55.6%
Georgina	\$ 1,717,385	\$ 1,297,553	132.4%
Average	\$ 5,134,591	\$ 20,795,471	9.6%
Median	\$ 571,767	\$ 8,203,322	13.5%
Minimum	\$ (4,582,976)	\$ 1,111,505	-65.7%
Maximum	\$ 156,043,167	\$ 335,356,441	132.4%

Municipality	Water Operating Surplus	Water Own Source Revenues	Water Operating Surplus Ratio
York	\$ (56,963,632)	\$ 78,016,342	-73.0%
Muskoka	\$ (970,519)	\$ 7,285,289	-13.3%
Waterloo	\$ (1,642,976)	\$ 40,975,050	-4.0%
Peel	\$ (3,032,771)	\$ 129,855,743	-2.3%
Durham	\$ 7,208,012	\$ 71,959,617	10.0%
Halton	\$ 7,904,513	\$ 69,609,920	11.4%
Niagara	\$ 11,138,887	\$ 41,709,162	26.7%
Average	\$ (5,194,069)	\$ 62,773,018	-6.4%
Median	\$ (970,519)	\$ 69,609,920	-2.3%
Minimum	\$ (56,963,632)	\$ 7,285,289	-73.0%
Maximum	\$ 11,138,887	\$ 129,855,743	26.7%

Wastewater Operating Surplus and Wastewater Operating Surplus Ratio

Municipality	WW Operating Surplus	WW Own Source Revenues	WW Operating Surplus Ratio
King	\$ (1,010,159)	\$ 662,462	-152.5%
Barrie	\$ (21,211,552)	\$ 16,408,529	-129.3%
Tecumseh	\$ (2,490,489)	\$ 3,068,829	-81.2%
Middlesex Centre	\$ (713,795)	\$ 1,253,230	-57.0%
St. Marys	\$ (402,312)	\$ 746,588	-53.9%
The Blue Mountains	\$ (823,054)	\$ 2,292,087	-35.9%
Quinte West	\$ (718,145)	\$ 3,314,286	-21.7%
Sarnia	\$ (3,050,343)	\$ 14,847,109	-20.5%
Thunder Bay	\$ (2,672,551)	\$ 13,450,662	-19.9%
Woolwich	\$ (173,372)	\$ 1,140,274	-15.2%
Markham	\$ (2,467,683)	\$ 29,139,624	-8.5%
Cambridge	\$ (1,685,703)	\$ 20,221,470	-8.3%
Niagara Falls	\$ (613,231)	\$ 7,777,691	-7.9%
Chatham-Kent	\$ (704,592)	\$ 12,038,132	-5.9%
Niagara on the Lake	\$ (149,302)	\$ 2,706,519	-5.5%
West Lincoln	\$ (17,015)	\$ 408,341	-4.2%
Kenora	\$ (98,410)	\$ 2,462,506	-4.0%
Welland	\$ (113,852)	\$ 11,557,023	-1.0%
Whitchurch-Stouffville	\$ -	\$ 2,465,994	0.0%
Newmarket	\$ 98,008	\$ 9,850,114	1.0%
Waterloo	\$ 162,391	\$ 15,765,017	1.0%
Guelph	\$ 334,560	\$ 21,216,126	1.6%
Greater Sudbury	\$ 452,810	\$ 26,019,230	1.7%
Meaford	\$ 18,458	\$ 1,038,861	1.8%
Fort Frances	\$ 37,456	\$ 2,098,546	1.8%
St. Thomas	\$ 425,265	\$ 5,974,649	7.1%
Peterborough	\$ 1,494,683	\$ 14,763,994	10.1%
Ottawa	\$ 15,341,922	\$ 115,800,808	13.2%
Kingston	\$ 3,722,113	\$ 23,317,851	16.0%
Fort Erie	\$ 1,316,046	\$ 7,840,270	16.8%
Leamington	\$ 966,174	\$ 5,409,727	17.9%
Penetanguishene	\$ 330,918	\$ 1,726,046	19.2%
North Bay	\$ 1,893,560	\$ 8,708,527	21.7%
St. Catharines	\$ 1,091,243	\$ 4,925,807	22.2%
Lincoln	\$ 135,258	\$ 549,920	24.6%
Wilmot	\$ 365,683	\$ 1,479,984	24.7%
London	\$ 16,669,138	\$ 66,316,385	25.1%
Brantford	\$ 3,878,872	\$ 15,257,622	25.4%
Kitchener	\$ 9,117,001	\$ 35,666,481	25.6%
Cornwall	\$ 2,000,218	\$ 7,221,651	27.7%
Kawartha Lakes	\$ 1,818,859	\$ 6,102,883	29.8%
Thorold	\$ 804,971	\$ 2,695,930	29.9%
Timmins	\$ 1,756,191	\$ 5,324,525	33.0%
Toronto	\$138,530,781	\$417,287,312	33.2%
Windsor	\$ 19,366,074	\$ 56,390,302	34.3%
Sault Ste. Marie	\$ 4,486,787	\$ 11,239,877	39.9%
Stratford	\$ 2,818,236	\$ 5,236,265	53.8%
Georgina	\$ 1,571,812	\$ 1,329,887	118.2%
Hamilton	\$107,213,717	\$ 74,480,117	143.9%
Average	\$ 6,104,156	\$ 22,795,838	3.9%
Median	\$ 330,918	\$ 7,221,651	1.8%
Minimum	\$ (21,211,552)	\$ 408,341	-152.5%
Maximum	\$138,530,781	\$417,287,312	143.9%

Municipality	WW Operating Surplus	WW Own Source Revenues	WW Operating Surplus Ratio
York	\$ (76,824,204)	\$ 86,824,039	-88.5%
Peel	\$ (22,971,779)	\$ 99,471,789	-23.1%
Muskoka	\$ (1,337,474)	\$ 5,795,313	-23.1%
Durham	\$ 1,884,576	\$ 99,389,247	1.9%
Halton	\$ 2,437,266	\$ 72,453,656	3.4%
Niagara	\$ 13,802,967	\$ 60,339,440	22.9%
Waterloo	\$ 11,071,990	\$ 40,512,226	27.3%
Average	\$ (10,276,665)	\$ 66,397,959	-11.3%
Median	\$ 1,884,576	\$ 72,453,656	1.9%
Minimum	\$ (76,824,204)	\$ 5,795,313	-88.5%
Maximum	\$ 13,802,967	\$ 99,471,789	27.3%

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	2010 Closing Amortization Water	2010 Water Historical Cost	Water Accumulated Amortization as % Historical Cost
Middlesex Centre	\$ 4,878,786	\$ 44,330,114	11.0%
Whitchurch-Stouffville	\$ 2,566,266	\$ 18,575,401	13.8%
Barrie	\$ 29,198,060	\$ 209,880,724	13.9%
Georgina	\$ 11,289,281	\$ 72,467,716	15.6%
Niagara-on-the-Lake	\$ 8,763,408	\$ 53,531,975	16.4%
West Lincoln	\$ 2,696,225	\$ 16,272,357	16.6%
Woolwich	\$ 2,494,481	\$ 14,438,396	17.3%
St. Marys	\$ 2,466,861	\$ 13,035,956	18.9%
Kitchener	\$ 14,137,077	\$ 66,176,447	21.4%
North Bay	\$ 23,710,020	\$ 101,782,994	23.3%
Markham	\$ 116,298,154	\$ 494,189,224	23.5%
Wilmot	\$ 4,163,706	\$ 17,669,380	23.6%
The Blue Mountains	\$ 12,657,671	\$ 52,175,293	24.3%
St. Catharines	\$ 22,885,944	\$ 93,282,328	24.5%
Lincoln	\$ 7,103,720	\$ 28,894,842	24.6%
Tecumseh	\$ 12,628,374	\$ 51,271,958	24.6%
Leamington	\$ 29,070,931	\$ 112,757,501	25.8%
Fort Erie	\$ 10,776,391	\$ 41,236,947	26.1%
Ottawa	\$ 517,337,184	\$1,915,719,645	27.0%
Welland	\$ 12,820,720	\$ 46,219,873	27.7%
King	\$ 2,794,770	\$ 9,807,986	28.5%
Waterloo	\$ 23,427,121	\$ 81,584,317	28.7%
Kingston	\$ 85,850,893	\$ 296,631,003	28.9%
London	\$ 191,637,736	\$ 650,556,089	29.5%
Brantford	\$ 51,944,756	\$ 172,825,592	30.1%
Kawartha Lakes	\$ 33,505,658	\$ 111,232,702	30.1%
Greater Sudbury	\$ 99,116,749	\$ 322,368,857	30.7%
Thorold	\$ 6,550,083	\$ 21,218,950	30.9%
Cambridge	\$ 19,589,732	\$ 63,436,574	30.9%
Chatham-Kent	\$ 72,929,350	\$ 235,796,024	30.9%
Penetanguishene	\$ 4,009,265	\$ 12,828,753	31.3%
Kenora	\$ 11,237,345	\$ 35,795,557	31.4%
Sarnia	\$ 46,553,006	\$ 143,510,477	32.4%
Hamilton	\$ 226,811,568	\$ 680,771,301	33.3%
Timmins	\$ 24,014,469	\$ 69,432,491	34.6%
Newmarket	\$ 22,871,457	\$ 64,251,208	35.6%
Niagara Falls	\$ 39,057,226	\$ 108,206,405	36.1%
Sault Ste. Marie	\$ 40,527,673	\$ 110,308,237	36.7%
Cornwall	\$ 22,571,760	\$ 60,591,211	37.3%
Fort Frances	\$ 10,814,762	\$ 28,225,648	38.3%
Toronto	\$ 806,385,775	\$2,097,529,813	38.4%
East Gwillimbury	\$ 15,092,920	\$ 38,472,313	39.2%
Quinte West	\$ 31,625,755	\$ 79,920,038	39.6%
Guelph	\$ 76,034,798	\$ 185,529,523	41.0%
Peterborough	\$ 72,369,722	\$ 170,181,959	42.5%

Municipality	2010 Closing Amortization Water	2010 Water Historical Cost	Water Accumulated Amortization as % Historical Cost
Meaford	\$ 13,297,123	\$ 30,592,430	43.5%
Stratford	\$ 10,314,040	\$ 23,567,247	43.8%
St. Thomas	\$ 95,834,058	\$ 191,878,978	49.9%
Thunder Bay	\$ 133,392,296	\$ 245,887,926	54.2%
Average			29.8%
Median			30.1%
Minimum			11.0%
Maximum			54.2%
Region Halton	\$ 254,709,303	\$1,400,014,442	18.2%
Region York	\$ 158,044,856	\$ 687,039,968	23.0%
Region Durham	\$ 280,458,145	\$1,207,002,150	23.2%
Region Peel	\$ 750,293,691	\$3,175,386,674	23.6%
District Muskoka	\$ 61,228,674	\$ 200,063,522	30.6%
Region Niagara	\$ 148,193,676	\$ 342,157,202	43.3%
Region Waterloo	\$ 212,214,332	\$ 477,849,595	44.4%
Average			29.5%
Median			23.6%
Minimum			18.2%
Maximum			44.4%

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	2010 Closing Amortization Wastewater	2010 Wastewater Historical Cost	Wastewater Accumulated Amortization as % Historical Cost
Woolwich	\$ 1,706,417	\$ 11,611,617	14.7%
King	\$ 1,723,038	\$ 10,526,273	16.4%
Georgina	\$ 15,886,423	\$ 96,266,147	16.5%
St. Marys	\$ 3,395,067	\$ 19,069,295	17.8%
Niagara-on-the-Lake	\$ 7,431,806	\$ 40,051,634	18.6%
Middlesex Centre	\$ 4,980,031	\$ 26,644,215	18.7%
The Blue Mountains	\$ 14,707,700	\$ 70,379,307	20.9%
Whitchurch-Stouffville	\$ 1,751,960	\$ 8,324,298	21.0%
Wilmot	\$ 3,547,461	\$ 15,309,476	23.2%
West Lincoln	\$ 2,407,422	\$ 10,290,179	23.4%
Lincoln	\$ 5,007,589	\$ 21,273,345	23.5%
Ottawa	\$ 473,620,624	\$1,995,262,260	23.7%
Thorold	\$ 6,265,870	\$ 26,227,834	23.9%
Welland	\$ 8,512,782	\$ 33,873,345	25.1%
Markham	\$ 110,756,964	\$ 418,114,163	26.5%
Kingston	\$ 83,103,028	\$ 309,825,310	26.8%
Fort Erie	\$ 11,318,973	\$ 41,304,438	27.4%
Penetanguishene	\$ 3,993,733	\$ 13,835,497	28.9%
Kitchener	\$ 33,226,893	\$ 114,752,232	29.0%
Waterloo	\$ 32,418,275	\$ 111,578,249	29.1%
Stratford	\$ 13,662,607	\$ 45,972,130	29.7%
Barrie	\$ 127,565,988	\$ 425,626,700	30.0%
St. Catharines	\$ 34,525,626	\$ 110,466,449	31.3%
Fort Frances	\$ 7,630,325	\$ 22,778,608	33.5%
Kenora	\$ 10,416,861	\$ 30,702,308	33.9%
Hamilton	\$ 356,197,201	\$1,045,527,456	34.1%
Meaford	\$ 3,901,531	\$ 11,431,117	34.1%
North Bay	\$ 24,667,960	\$ 69,616,396	35.4%
Newmarket	\$ 30,253,286	\$ 84,709,504	35.7%
Timmins	\$ 14,060,036	\$ 38,375,214	36.6%
London	\$ 287,111,013	\$ 777,835,951	36.9%
Brantford	\$ 74,255,800	\$ 195,319,668	38.0%
East Gwillimbury	\$ 5,825,440	\$ 15,198,070	38.3%
Tecumseh	\$ 8,284,630	\$ 21,322,824	38.9%
Sault Ste. Marie	\$ 9,077,052	\$ 23,189,018	39.1%
Peterborough	\$ 31,344,234	\$ 79,933,071	39.2%
Kawartha Lakes	\$ 22,969,210	\$ 57,168,604	40.2%
St. Thomas	\$ 28,596,407	\$ 68,820,698	41.6%
Cambridge	\$ 31,709,196	\$ 76,153,899	41.6%
Greater Sudbury	\$ 182,928,950	\$ 437,402,236	41.8%
Sarnia	\$ 45,874,414	\$ 109,336,637	42.0%
Chatham-Kent	\$ 87,891,871	\$ 206,134,060	42.6%
Toronto	\$ 2,056,347,898	\$4,781,219,277	43.0%
Quinte West	\$ 23,664,731	\$ 52,050,865	45.5%
Niagara Falls	\$ 70,342,582	\$ 151,377,245	46.5%

Municipality	2010 Closing Amortization Wastewater	2010 Wastewater Historical Cost	Wastewater Accumulated Amortization as % Historical Cost
Guelph	\$ 115,788,546	\$ 246,787,128	46.9%
Leamington	\$ 27,003,715	\$ 56,277,717	48.0%
Cornwall	\$ 62,071,340	\$ 111,888,479	55.5%
Thunder Bay	\$ 129,876,069	\$ 214,975,742	60.4%
Average			33.1%
Median			33.9%
Minimum			14.7%
Maximum			60.4%
Region York	\$ 188,154,280	\$1,168,280,869	16.1%
Region Peel	\$ 724,456,924	\$3,080,569,271	23.5%
Region Durham	\$ 365,096,097	\$1,349,068,891	27.1%
Region Halton	\$ 351,906,658	\$1,270,204,012	27.7%
District Muskoka	\$ 78,928,944	\$ 216,523,924	36.5%
Region Niagara	\$ 259,349,815	\$ 518,007,458	50.1%
Region Waterloo	\$ 210,699,959	\$ 322,581,370	65.3%
Average			35.2%
Median			27.7%
Minimum			16.1%
Maximum			65.3%

Water Reserves as a % of User Fees & Amortization

Municipality	2010 Water Reserves	2010 Total Water Own Source Revenues	2010 Closing Amortization Water	Water Reserves as % Total Water Own Source Revenues	Water Reserves as % Closing Amortization Water
Wilmot	\$ (57,830)	\$ 1,744,744	\$ 4,163,706	-3.3%	-1.4%
Chatham-Kent	\$ (202,442)	\$ 16,254,395	\$ 72,929,350	-1.2%	-0.3%
Middlesex Centre		\$ 1,528,364	\$ 4,878,786	0.0%	0.0%
Kitchener		\$ 31,441,615	\$ 14,137,077	0.0%	0.0%
Welland		\$ 8,733,028	\$ 12,820,720	0.0%	0.0%
Waterloo		\$ 16,506,843	\$ 23,427,121	0.0%	0.0%
Timmins		\$ 8,751,261	\$ 24,014,469	0.0%	0.0%
Newmarket		\$ 11,180,145	\$ 22,871,457	0.0%	0.0%
Sault Ste. Marie		\$ 11,411,192	\$ 40,527,673	0.0%	0.0%
Thunder Bay		\$ 20,078,452	\$ 133,392,296	0.0%	0.0%
Kawartha Lakes	\$ 563,630	\$ 6,479,953	\$ 33,505,658	8.7%	1.7%
Niagara Falls	\$ 947,163	\$ 8,203,322	\$ 39,057,226	11.5%	2.4%
Meaford	\$ 330,390	\$ 1,549,504	\$ 13,297,123	21.3%	2.5%
Quinte West	\$ 912,525	\$ 7,649,498	\$ 31,625,755	11.9%	2.9%
Hamilton	\$ 7,609,637	\$ 73,725,557	\$ 226,811,568	10.3%	3.4%
St. Thomas	\$ 3,334,810	\$ 8,110,674	\$ 95,834,058	41.1%	3.5%
Toronto	\$ 29,154,182	\$335,356,441	\$ 806,385,775	8.7%	3.6%
Sarnia	\$ 1,956,517	\$ 14,427,137	\$ 46,553,006	13.6%	4.2%
East Gwillimbury	\$ 634,927	\$ 3,290,874	\$ 15,092,920	19.3%	4.2%
Greater Sudbury	\$ 5,248,238	\$ 25,145,888	\$ 99,116,749	20.9%	5.3%
North Bay	\$ 1,267,082	\$ 9,383,225	\$ 23,710,020	13.5%	5.3%
Peterborough	\$ 4,172,651	\$ 13,387,448	\$ 72,369,722	31.2%	5.8%
Ottawa	\$ 42,020,973	\$115,800,808	\$ 517,337,184	36.3%	8.1%
Niagara-on-the-Lake	\$ 843,259	\$ 3,836,135	\$ 8,763,408	22.0%	9.6%
Cambridge	\$ 1,896,796	\$ 21,227,476	\$ 19,589,732	8.9%	9.7%
Kenora	\$ 1,105,711	\$ 2,592,692	\$ 11,237,345	42.6%	9.8%
Fort Erie	\$ 1,172,192	\$ 6,842,284	\$ 10,776,391	17.1%	10.9%
Georgina	\$ 1,263,270	\$ 1,297,553	\$ 11,289,281	97.4%	11.2%
Penetanguishene	\$ 463,778	\$ 1,608,557	\$ 4,009,265	28.8%	11.6%
Cornwall	\$ 2,895,194	\$ 6,852,421	\$ 22,571,760	42.3%	12.8%
St. Catharines	\$ 3,525,880	\$ 11,397,669	\$ 22,885,944	30.9%	15.4%
Stratford	\$ 1,899,113	\$ 3,850,939	\$ 10,314,040	49.3%	18.4%
Kingston	\$ 16,960,394	\$ 17,543,904	\$ 85,850,893	96.7%	19.8%
London	\$ 39,836,087	\$ 59,323,350	\$ 191,637,736	67.2%	20.8%
St. Marys	\$ 524,810	\$ 1,462,405	\$ 2,466,861	35.9%	21.3%
Markham	\$ 25,026,347	\$ 39,454,513	\$ 116,298,154	63.4%	21.5%
The Blue Mountains	\$ 2,916,159	\$ 2,950,306	\$ 12,657,671	98.8%	23.0%
West Lincoln	\$ 646,061	\$ 1,153,184	\$ 2,696,225	56.0%	24.0%
Guelph	\$ 18,309,778	\$ 17,980,134	\$ 76,034,798	101.8%	24.1%
Brantford	\$ 16,091,690	\$ 19,768,763	\$ 51,944,756	81.4%	31.0%

Water Reserves as a % of User Fees & Amortization (cont'd)

Municipality	2010 Water Reserves	2010 Total Water Own Source Revenues	2010 Closing Amortization Water	Water Reserves as % Total Water Own Source Revenues	Water Reserves as % Closing Amortization Water
Woolwich	\$ 788,389	\$ 1,741,253	\$ 2,494,481	45.3%	31.6%
Whitchurch-Stouffville	\$ 876,982	\$ 3,508,751	\$ 2,566,266	25.0%	34.2%
Thorold	\$ 2,337,546	\$ 2,810,181	\$ 6,550,083	83.2%	35.7%
Tecumseh	\$ 4,605,556	\$ 5,118,476	\$ 12,628,374	90.0%	36.5%
Fort Frances	\$ 4,140,807	\$ 2,439,272	\$ 10,814,762	169.8%	38.3%
Lincoln	\$ 2,847,232	\$ 2,233,772	\$ 7,103,720	127.5%	40.1%
King	\$ 1,507,704	\$ 1,111,505	\$ 2,794,770	135.6%	53.9%
Leamington	\$ 16,043,645	\$ 12,786,419	\$ 29,070,931	125.5%	55.2%
Barrie	\$ 31,254,480	\$ 17,925,794	\$ 29,198,060	174.4%	107.0%
Average				44.1%	15.9%
Median				28.8%	9.7%
Minimum				-3.3%	-1.4%
Maximum				174.4%	107.0%
District Muskoka	\$ 2,127,198	\$ 7,285,289	\$ 61,228,674	29.2%	3.5%
Region Waterloo	\$ 8,495,142	\$ 40,975,050	\$ 212,214,332	20.7%	4.0%
Region York	\$ 18,217,913	\$ 78,016,342	\$ 158,044,856	23.4%	11.5%
Region Peel	\$ 101,906,145	\$129,855,743	\$ 750,293,691	78.5%	13.6%
Region Durham	\$ 55,650,550	\$ 71,959,617	\$ 280,458,145	77.3%	19.8%
Region Halton	\$ 52,940,143	\$ 69,609,920	\$ 254,709,303	76.1%	20.8%
Region Niagara	\$ 65,327,728	\$ 41,709,162	\$ 148,193,676	156.6%	44.1%
Average				66.0%	16.8%
Median				76.7%	13.6%
Minimum				20.7%	3.5%
Maximum				156.6%	44.1%

Wastewater Reserves as a % of User Fees & Amortization

Municipality	2010 Wastewater Reserves	2010 Total Wastewater Own Source Revenues	2010 Closing Amortization Wastewater	Wastewater Reserves as % Total Water own Source Revenues	Wastewater Reserves as % Closing Amortization Wastewater
King	\$ (2,181,301)	\$ 662,462	\$ 1,723,038	-329.3%	-126.6%
Stratford	\$ (4,068,349)	\$ 5,236,265	\$ 13,662,607	-77.7%	-29.8%
Barrie	\$ (17,351,791)	\$ 16,408,529	\$ 127,565,988	-105.7%	-13.6%
Kitchener		\$ 35,666,481	\$ 33,226,893	0.0%	0.0%
Markham		\$ 29,139,624	\$ 110,756,964	0.0%	0.0%
Middlesex Centre		\$ 1,253,230	\$ 4,980,031	0.0%	0.0%
Newmarket		\$ 9,850,114	\$ 30,253,286	0.0%	0.0%
North Bay		\$ 8,708,527	\$ 24,667,960	0.0%	0.0%
Quinte West		\$ 3,314,286	\$ 23,664,731	0.0%	0.0%
Sarnia		\$ 14,847,109	\$ 45,874,414	0.0%	0.0%
Sault Ste. Marie		\$ 11,239,877	\$ 9,077,052	0.0%	0.0%
St. Marys		\$ 746,588	\$ 3,395,067	0.0%	0.0%
Timmins		\$ 5,324,525	\$ 14,060,036	0.0%	0.0%
Waterloo		\$ 15,765,017	\$ 32,418,275	0.0%	0.0%
Chatham-Kent	\$ 219,812	\$ 12,038,132	\$ 87,891,871	1.8%	0.3%
Windsor	\$ 1,202,171	\$ 56,390,302	\$ 148,305,940	2.1%	0.8%
Greater Sudbury	\$ 2,519,692	\$ 26,019,230	\$ 182,928,950	9.7%	1.4%
Toronto	\$ 31,801,842	\$ 417,287,312	\$ 2,056,347,898	7.6%	1.5%
Meaford	\$ 102,135	\$ 1,038,861	\$ 3,901,531	9.8%	2.6%
Niagara Falls	\$ 2,568,532	\$ 7,777,691	\$ 70,342,582	33.0%	3.7%
Thunder Bay	\$ 4,766,856	\$ 13,450,662	\$ 129,876,069	35.4%	3.7%
Welland	\$ 381,696	\$ 11,557,023	\$ 8,512,782	3.3%	4.5%
St. Catharines	\$ 1,745,100	\$ 4,925,807	\$ 34,525,626	35.4%	5.1%
Ottawa	\$ 25,213,217	\$ 115,800,808	\$ 473,620,624	21.8%	5.3%
Kenora	\$ 591,873	\$ 2,462,506	\$ 10,416,861	24.0%	5.7%
Wilmot	\$ 264,428	\$ 1,479,984	\$ 3,547,461	17.9%	7.5%
Kawartha Lakes	\$ 1,884,292	\$ 6,102,883	\$ 22,969,210	30.9%	8.2%
Brantford	\$ 7,597,720	\$ 15,257,622	\$ 74,255,800	49.8%	10.2%
Georgina	\$ 1,990,052	\$ 1,329,887	\$ 15,886,423	149.6%	12.5%
Fort Frances	\$ 1,078,312	\$ 2,098,546	\$ 7,630,325	51.4%	14.1%
East Gwillimbury	\$ 845,459		\$ 5,825,440		14.5%
Leamington	\$ 4,594,844	\$ 5,409,727	\$ 27,003,715	84.9%	17.0%
Niagara-on-the-Lake	\$ 1,306,198	\$ 2,706,519	\$ 7,431,806	48.3%	17.6%
London	\$ 51,410,055	\$ 66,316,385	\$ 287,111,013	77.5%	17.9%
West Lincoln	\$ 502,026	\$ 408,341	\$ 2,407,422	122.9%	20.9%
Guelph	\$ 24,447,380	\$ 21,216,126	\$ 115,788,546	115.2%	21.1%
Fort Erie	\$ 2,491,751	\$ 7,840,270	\$ 11,318,973	31.8%	22.0%
Cambridge	\$ 7,480,117	\$ 20,221,470	\$ 31,709,196	37.0%	23.6%
Tecumseh	\$ 2,659,723	\$ 3,068,829	\$ 8,284,630	86.7%	32.1%
St. Thomas	\$ 9,812,555	\$ 5,974,649	\$ 28,596,407	164.2%	34.3%
Thorold	\$ 2,301,844	\$ 2,695,930	\$ 6,265,870	85.4%	36.7%

Wastewater Reserves as a % of User Fees & Amortization

Municipality	2010 Wastewater Reserves	2010 Total Wastewater Own Source Revenues	2010 Closing Amortization Wastewater	Wastewater Reserves as % Total Water own Source Revenues	Wastewater Reserves as % Closing Amortization Wastewater
Cornwall	\$ 23,551,670	\$ 7,221,651	\$ 62,071,340	326.1%	37.9%
Kingston	\$ 33,975,605	\$ 23,317,851	\$ 83,103,028	145.7%	40.9%
Hamilton	\$ 153,265,782	\$ 74,480,117	\$ 356,197,201	205.8%	43.0%
Whitchurch-Stouffville	\$ 783,052	\$ 2,465,994	\$ 1,751,960	31.8%	44.7%
Penetanguishene	\$ 1,831,650	\$ 1,726,046	\$ 3,993,733	106.1%	45.9%
Lincoln	\$ 2,825,146	\$ 549,920	\$ 5,007,589	513.7%	56.4%
The Blue Mountains	\$ 11,123,212	\$ 2,292,087	\$ 14,707,700	485.3%	75.6%
Woolwich	\$ 1,508,843	\$ 1,140,274	\$ 1,706,417	132.3%	88.4%
Peterborough	\$ 30,841,779	\$ 14,763,994	\$ 31,344,234	208.9%	98.4%
Average				60.8%	14.1%
Median				31.8%	6.6%
Minimum				-329.3%	-126.6%
Maximum				513.7%	98.4%
Region York	\$ (39,394,979)	\$ 86,824,039	\$ 188,154,280	-45.4%	-20.9%
District Muskoka	\$ 3,045,385	\$ 5,795,313	\$ 78,928,944	52.5%	3.9%
Region Halton	\$ 31,857,973	\$ 72,453,656	\$ 351,906,658	44.0%	9.1%
Region Waterloo	\$ 43,235,857	\$ 40,512,226	\$ 210,699,959	106.7%	20.5%
Region Peel	\$ 167,152,874	\$ 99,471,789	\$ 724,456,924	168.0%	23.1%
Region Niagara	\$ 62,416,939	\$ 60,339,440	\$ 259,349,815	103.4%	24.1%
Region Durham	\$ 88,428,770	\$ 99,389,247	\$ 365,096,097	89.0%	24.2%
Average				45.4%	12.0%
Median				32.4%	20.5%
Minimum				-45.4%	-20.9%
Maximum				168.0%	24.2%

Water Debt Interest Cover Ratio

This ratio indicates the extent to which rate revenues are committed to interest expenses.

Municipality	Water Interest Expense	2010 Total Water Own Source Revenues	Water Interest Expense as % Total Water own Source Revenues
King		\$ 1,111,505	0.0%
Barrie		\$ 17,925,794	0.0%
Kitchener		\$ 31,441,615	0.0%
Timmins		\$ 8,751,261	0.0%
Sault Ste. Marie		\$ 11,411,192	0.0%
Markham		\$ 39,454,513	0.0%
Toronto		\$335,356,441	0.0%
Kenora		\$ 2,592,692	0.0%
Brantford		\$ 19,768,763	0.0%
Fort Frances		\$ 2,439,272	0.0%
East Gwillimbury		\$ 3,290,874	0.0%
West Lincoln		\$ 1,153,184	0.0%
Cambridge		\$ 21,227,476	0.0%
Thorold		\$ 2,810,181	0.0%
Cornwall		\$ 6,852,421	0.0%
Whitchurch-Stouffville		\$ 3,508,751	0.0%
Penetanguishene		\$ 1,608,557	0.0%
Lincoln		\$ 2,233,772	0.0%
Stratford	\$ 1,464	\$ 3,850,939	0.0%
Hamilton	\$ 62,146	\$ 73,725,557	0.1%
Niagara Falls	\$ 15,481	\$ 8,203,322	0.2%
Quinte West	\$ 18,727	\$ 7,649,498	0.2%
London	\$ 199,521	\$ 59,323,350	0.3%
Waterloo	\$ 59,774	\$ 16,506,843	0.4%
Sarnia	\$ 93,057	\$ 14,427,137	0.6%
Newmarket	\$ 90,371	\$ 11,180,145	0.8%
Niagara-on-the-Lake	\$ 34,810	\$ 3,836,135	0.9%
Woolwich	\$ 15,874	\$ 1,741,253	0.9%
Kingston	\$ 179,535	\$ 17,543,904	1.0%
Tecumseh	\$ 57,806	\$ 5,118,476	1.1%
Middlesex Centre	\$ 17,282	\$ 1,528,364	1.1%
Guelph	\$ 209,809	\$ 17,980,134	1.2%
St. Thomas	\$ 114,732	\$ 8,110,674	1.4%
Fort Erie	\$ 99,967	\$ 6,842,284	1.5%
Peterborough	\$ 230,520	\$ 13,387,448	1.7%
St. Catharines	\$ 255,666	\$ 11,397,669	2.2%
Greater Sudbury	\$ 675,123	\$ 25,145,888	2.7%
St. Marys	\$ 39,803	\$ 1,462,405	2.7%

Municipality	Water Interest Expense	2010 Total Water Own Source Revenues	Water Interest Expense as % Total Water own Source Revenues
Welland	\$ 254,747	\$ 8,733,028	2.9%
The Blue Mountains	\$ 90,550	\$ 2,950,306	3.1%
Ottawa	\$ 3,837,389	\$115,800,808	3.3%
North Bay	\$ 383,378	\$ 9,383,225	4.1%
Wilmot	\$ 84,864	\$ 1,744,744	4.9%
Leamington	\$ 1,242,357	\$ 12,786,419	9.7%
Chatham-Kent	\$ 1,722,575	\$ 16,254,395	10.6%
Thunder Bay	\$ 2,374,959	\$ 20,078,452	11.8%
Meaford	\$ 197,901	\$ 1,549,504	12.8%
Kawartha Lakes	\$ 998,583	\$ 6,479,953	15.4%
Georgina	\$ 255,206	\$ 1,297,553	19.7%
Average			2.4%
Median			0.6%
Minimum			0.0%
Maximum			19.7%
Region Niagara	\$ 303,899	\$ 41,709,162	0.7%
Region Durham	\$ 870,633	\$ 71,959,617	1.2%
Region Waterloo	\$ 667,393	\$ 40,975,050	1.6%
Region Peel	\$ 3,033,478	\$129,855,743	2.3%
Region Halton	\$ 3,642,532	\$ 69,609,920	5.2%
District Muskoka	\$ 1,515,729	\$ 7,285,289	20.8%
Region York	\$18,346,505	\$ 78,016,342	23.5%
Average			7.9%
Median			2.3%
Minimum			0.7%
Maximum			23.5%

Wastewater Debt Interest Cover Ratio

Municipality	Wastewater Interest Expense	2010 Total Wastewater Own Source Revenues	Wastewater Interest Expense as % Total Water own Source Revenues
Brantford		\$ 15,257,622	0.0%
Cambridge		\$ 20,221,470	0.0%
Cornwall		\$ 7,221,651	0.0%
Greater Sudbury		\$ 26,019,230	0.0%
Kenora		\$ 2,462,506	0.0%
Kitchener		\$ 35,666,481	0.0%
Lincoln		\$ 549,920	0.0%
Markham		\$ 29,139,624	0.0%
North Bay		\$ 8,708,527	0.0%
Penetanguishene		\$ 1,726,046	0.0%
Quinte West		\$ 3,314,286	0.0%
Sault Ste. Marie		\$ 11,239,877	0.0%
St. Thomas		\$ 5,974,649	0.0%
Thorold		\$ 2,695,930	0.0%
Timmins		\$ 5,324,525	0.0%
Toronto		\$ 417,287,312	0.0%
West Lincoln		\$ 408,341	0.0%
Whitchurch-Stouffville		\$ 2,465,994	0.0%
Wilmot		\$ 1,479,984	0.0%
Waterloo	\$ 22,050	\$ 15,765,017	0.1%
Hamilton	\$ 173,481	\$ 74,480,117	0.2%
Woolwich	\$ 7,467	\$ 1,140,274	0.7%
Welland	\$ 82,314	\$ 11,557,023	0.7%
Newmarket	\$ 92,371	\$ 9,850,114	0.9%
Stratford	\$ 50,604	\$ 5,236,265	1.0%
Niagara-on-the-Lake	\$ 28,201	\$ 2,706,519	1.0%
Guelph	\$ 246,450	\$ 21,216,126	1.2%
Fort Erie	\$ 110,889	\$ 7,840,270	1.4%
Peterborough	\$ 229,393	\$ 14,763,994	1.6%
Windsor	\$ 963,989	\$ 56,390,302	1.7%
London	\$ 1,518,426	\$ 66,316,385	2.3%
St. Marys	\$ 17,767	\$ 746,588	2.4%
Fort Frances	\$ 54,909	\$ 2,098,546	2.6%
Niagara Falls	\$ 212,364	\$ 7,777,691	2.7%
The Blue Mountains	\$ 124,352	\$ 2,292,087	5.4%
Kawartha Lakes	\$ 333,147	\$ 6,102,883	5.5%
St. Catharines	\$ 285,446	\$ 4,925,807	5.8%

Municipality	Wastewater Interest Expense	2010 Total Wastewater Own Source Revenues	Wastewater Interest Expense as % Total Water own Source Revenues
Middlesex Centre	\$ 75,064	\$ 1,253,230	6.0%
Ottawa	\$ 6,965,601	\$ 115,800,808	6.0%
Sarnia	\$ 920,371	\$ 14,847,109	6.2%
Meaford	\$ 70,940	\$ 1,038,861	6.8%
Thunder Bay	\$ 1,003,950	\$ 13,450,662	7.5%
Chatham-Kent	\$ 1,214,854	\$ 12,038,132	10.1%
Kingston	\$ 2,437,735	\$ 23,317,851	10.5%
Tecumseh	\$ 359,464	\$ 3,068,829	11.7%
Barrie	\$ 2,427,366	\$ 16,408,529	14.8%
Leamington	\$ 880,798	\$ 5,409,727	16.3%
Georgina	\$ 446,248	\$ 1,329,887	33.6%
King	\$ 569,807	\$ 662,462	86.0%
Average			5.2%
Median			1.0%
Minimum			0.0%
Maximum			86.0%
Region Waterloo	\$ 12,519	\$ 40,512,226	0.0%
Region Durham	\$ 2,809,449	\$ 99,389,247	2.8%
Region Niagara	\$ 2,022,845	\$ 60,339,440	3.4%
Region Peel	\$ 3,540,614	\$ 99,471,789	3.6%
Region Halton	\$ 2,614,854	\$ 72,453,656	3.6%
Region York	\$ 33,991,578	\$ 86,824,039	39.1%
District Muskoka	\$ 2,359,024	\$ 5,795,313	40.7%
Average			13.3%
Median			3.6%
Minimum			0.0%
Maximum			40.7%

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	Water Debt Outstanding	2010 Water Reserves	2010 Total Water Own Source Revenues	Water Net Financial Liability Ratio
Barrie	\$ 496,708	\$ 31,254,480	\$ 17,925,794	-171.6%
Fort Frances		\$ 4,140,807	\$ 2,439,272	-169.8%
Lincoln		\$ 2,847,232	\$ 2,233,772	-127.5%
King	\$ 197,000	\$ 1,507,704	\$ 1,111,505	-117.9%
Thorold		\$ 2,337,546	\$ 2,810,181	-83.2%
Guelph	\$ 5,794,739	\$ 18,309,778	\$ 17,980,134	-69.6%
Tecumseh	\$ 1,123,758	\$ 4,605,556	\$ 5,118,476	-68.0%
Kingston	\$ 5,233,536	\$ 16,960,394	\$ 17,543,904	-66.8%
Markham		\$ 25,026,347	\$ 39,454,513	-63.4%
London	\$ 2,864,228	\$ 39,836,087	\$ 59,323,350	-62.3%
West Lincoln		\$ 646,061	\$ 1,153,184	-56.0%
Stratford	\$ 31,940	\$ 1,899,113	\$ 3,850,939	-48.5%
Kenora		\$ 1,105,711	\$ 2,592,692	-42.6%
Cornwall		\$ 2,895,194	\$ 6,852,421	-42.3%
The Blue Mountains	\$ 1,680,000	\$ 2,916,159	\$ 2,950,306	-41.9%
Penetanguishene		\$ 463,778	\$ 1,608,557	-28.8%
Whitchurch-Stouffville		\$ 876,982	\$ 3,508,751	-25.0%
Leamington	\$ 13,051,264	\$ 16,043,645	\$ 12,786,419	-23.4%
St. Thomas	\$ 1,801,653	\$ 3,334,810	\$ 8,110,674	-18.9%
Woolwich	\$ 517,424	\$ 788,389	\$ 1,741,253	-15.6%
Niagara Falls	\$ 202,680	\$ 947,163	\$ 8,203,322	-9.1%
Hamilton	\$ 928,910	\$ 7,609,637	\$ 73,725,557	-9.1%
Cambridge		\$ 1,896,796	\$ 21,227,476	-8.9%
Toronto		\$ 29,154,182	\$335,356,441	-8.7%
Greater Sudbury	\$ 3,757,691	\$ 5,248,238	\$ 25,145,888	-5.9%
Kitchener			\$ 31,441,615	0.0%
Timmins			\$ 8,751,261	0.0%
Sault Ste. Marie			\$ 11,411,192	0.0%
Waterloo	\$ 1,493,791		\$ 16,506,843	9.0%
Middlesex Centre	\$ 251,420		\$ 1,528,364	16.5%
Quinte West	\$ 2,238,000	\$ 912,525	\$ 7,649,498	17.3%
Fort Erie	\$ 2,440,392	\$ 1,172,192	\$ 6,842,284	18.5%

Water Net Financial Liabilities Ratio (cont'd)

Municipality	Water Debt Outstanding	2010 Water Reserves	2010 Total Water Own Source Revenues	Water Net Financial Liability Ratio
St. Catharines	\$ 5,724,181	\$ 3,525,880	\$ 11,397,669	19.3%
Peterborough	\$ 7,641,072	\$ 4,172,651	\$ 13,387,448	25.9%
Niagara-on-the-Lake	\$ 1,893,260	\$ 843,259	\$ 3,836,135	27.4%
St. Marys	\$ 992,581	\$ 524,810	\$ 1,462,405	32.0%
Brantford	\$ 23,000,000	\$ 16,091,690	\$ 19,768,763	34.9%
Ottawa	\$102,623,817	\$ 42,020,973	\$115,800,808	52.3%
Newmarket	\$ 6,208,947		\$ 11,180,145	55.5%
Welland	\$ 5,157,697		\$ 8,733,028	59.1%
Sarnia	\$ 12,176,727	\$ 1,956,517	\$ 14,427,137	70.8%
Wilmot	\$ 1,734,588	\$ (57,830)	\$ 1,744,744	102.7%
North Bay	\$ 11,950,000	\$ 1,267,082	\$ 9,383,225	113.9%
Meaford	\$ 3,141,876	\$ 330,390	\$ 1,549,504	181.4%
Thunder Bay	\$ 47,864,102		\$ 20,078,452	238.4%
Chatham-Kent	\$ 47,137,915	\$ (202,442)	\$ 16,254,395	291.2%
Georgina	\$ 5,551,469	\$ 1,263,270	\$ 1,297,553	330.5%
Kawartha Lakes	\$ 26,854,048	\$ 563,630	\$ 6,479,953	405.7%
Average				14.3%
Median				-8.7%
Minimum				-171.6%
Maximum				405.7%
Region Niagara	\$ 12,344,082	\$ 65,327,728	\$ 41,709,162	-127.0%
Region Durham	\$ 7,347,000	\$ 55,650,550	\$ 71,959,617	-67.1%
Region Waterloo	\$ 12,890,113	\$ 8,495,142	\$ 40,975,050	10.7%
Region Peel	\$116,952,710	\$ 101,906,145	\$129,855,743	11.6%
Region Halton	\$ 74,295,877	\$ 52,940,143	\$ 69,609,920	30.7%
District Muskoka	\$ 31,773,596	\$ 2,127,198	\$ 7,285,289	406.9%
Region York	\$411,709,673	\$ 18,217,913	\$ 78,016,342	504.4%
Average				110.0%
Median				11.6%
Minimum				-127.0%
Maximum				504.4%

Wastewater Net Financial Liabilities Ratio

Municipality	Wastewater Debt Outstanding	2010 Wastewater Reserves	2010 Total Wastewater Own Source Revenues	Wastewater Net Financial Liability Ratio
Lincoln	\$ 137,726	\$ 2,825,146	\$ 549,920	-488.7%
The Blue Mountains	\$ 2,094,528	\$ 11,123,212	\$ 2,292,087	-393.9%
Cornwall		\$ 23,551,670	\$ 7,221,651	-326.1%
Hamilton	\$ 2,345,804	\$ 153,265,782	\$ 74,480,117	-202.6%
Peterborough	\$ 6,329,911	\$ 30,841,779	\$ 14,763,994	-166.0%
St. Thomas		\$ 9,812,555	\$ 5,974,649	-164.2%
Woolwich		\$ 1,508,843	\$ 1,140,274	-132.3%
West Lincoln		\$ 502,026	\$ 408,341	-122.9%
Penetanguishene		\$ 1,831,650	\$ 1,726,046	-106.1%
Guelph	\$ 5,701,449	\$ 24,447,380	\$ 21,216,126	-88.4%
Thorold		\$ 2,301,844	\$ 2,695,930	-85.4%
Brantford	\$ -	\$ 7,597,720	\$ 15,257,622	-49.8%
Cambridge		\$ 7,480,117	\$ 20,221,470	-37.0%
Whitchurch-Stouffville		\$ 783,052	\$ 2,465,994	-31.8%
Kenora		\$ 591,873	\$ 2,462,506	-24.0%
Wilmot		\$ 264,428	\$ 1,479,984	-17.9%
Fort Frances	\$ 835,951	\$ 1,078,312	\$ 2,098,546	-11.5%
Niagara-on-the-Lake	\$ 1,013,713	\$ 1,306,198	\$ 2,706,519	-10.8%
Greater Sudbury		\$ 2,519,692	\$ 26,019,230	-9.7%
Toronto		\$ 31,801,842	\$ 417,287,312	-7.6%
Fort Erie	\$ 2,231,170	\$ 2,491,751	\$ 7,840,270	-3.3%
Kitchener			\$ 35,666,481	0.0%
Markham			\$ 29,139,624	0.0%
North Bay	\$ -		\$ 8,708,527	0.0%
Sault Ste. Marie			\$ 11,239,877	0.0%
Timmins			\$ 5,324,525	0.0%
Waterloo	\$ 268,000		\$ 15,765,017	1.7%
London	\$ 54,002,822	\$ 51,410,055	\$ 66,316,385	3.9%
Welland	\$ 1,575,631	\$ 381,696	\$ 11,557,023	10.3%
Ottawa	\$ 38,860,490	\$ 25,213,217	\$ 115,800,808	11.8%
Kawartha Lakes	\$ 2,832,797	\$ 1,884,292	\$ 6,102,883	15.5%
St. Marys	\$ 339,775		\$ 746,588	45.5%
Windsor	\$ 36,653,748	\$ 1,202,171	\$ 56,390,302	62.9%
Newmarket	\$ 6,243,045		\$ 9,850,114	63.4%
St. Catharines	\$ 5,791,959	\$ 1,745,100	\$ 4,925,807	82.2%
Quinte West	\$ 3,113,581		\$ 3,314,286	93.9%
Sarnia	\$ 14,612,373		\$ 14,847,109	98.4%
Middlesex Centre	\$ 1,297,436		\$ 1,253,230	103.5%
Niagara Falls	\$ 12,156,691	\$ 2,568,532	\$ 7,777,691	123.3%
Meaford	\$ 1,621,429	\$ 102,135	\$ 1,038,861	146.2%
Kingston	\$ 69,436,520	\$ 33,975,605	\$ 23,317,851	152.1%
Leamington	\$ 15,197,995	\$ 4,594,844	\$ 5,409,727	196.0%

Wastewater Net Financial Liabilities Ratio Cont'd

Municipality	Wastewater Debt Outstanding	2010 Wastewater Reserves	2010 Total Wastewater Own Source Revenues	Wastewater Net Financial Liability Ratio
Tecumseh	\$ 9,547,172	\$ 2,659,723	\$ 3,068,829	224.4%
Thunder Bay	\$ 36,923,755	\$ 4,766,856	\$ 13,450,662	239.1%
Chatham-Kent	\$ 42,030,381	\$ 219,812	\$ 12,038,132	347.3%
Georgina	\$ 8,327,203	\$ 1,990,052	\$ 1,329,887	476.5%
Barrie	\$ 74,355,120	\$ (17,351,791)	\$ 16,408,529	558.9%
Stratford	\$ 38,433,492	\$ (4,068,349)	\$ 5,236,265	811.7%
King	\$ 12,592,482	\$ (2,181,301)	\$ 662,462	2230.1%
Average				73.8%
Median				0.0%
Minimum				-488.7%
Maximum				2230.1%
Region Waterloo		\$ 43,235,857	\$ 40,512,226	-106.7%
Region Peel	\$134,210,296	\$167,152,874	\$ 99,471,789	-33.1%
Region Durham	\$ 62,847,782	\$ 88,428,770	\$ 99,389,247	-25.7%
Region Niagara	\$ 77,295,289	\$ 62,416,939	\$ 60,339,440	24.7%
Region Halton	\$ 67,869,661	\$ 31,857,973	\$ 72,453,656	49.7%
District Muskoka	\$ 47,885,592	\$ 3,045,385	\$ 5,795,313	773.7%
Region York	\$681,559,311	\$ (39,394,979)	\$ 86,824,039	830.4%
Average				216.1%
Median				24.7%
Minimum				-106.7%
Maximum				830.4%

Water MPMPs

Municipality	Operating Costs for Treatment of Drinking Water per Megalitre	Total Costs for Treatment of Drinking Water per Megalitre	Operating Costs for Distribution/Transmission per km of Water Distribution Pipe	Total Costs for Distribution/Transmission per km of Water Distribution Pipe	Operating Costs Integrated System	Total Costs Integrated System	Water Main Breaks /100 km
Barrie	\$ 417	\$ 521	\$ 8,286	\$ 10,519	\$ 759	\$ 955	6.1
Brantford	\$ 403	\$ 544	\$ 9,620	\$ 14,134	\$ 780	\$ 1,098	3.3
Cambridge	N/A	N/A	\$ 35,830	\$ 37,205	N/A	N/A	3.9
Chatham-Kent	\$ 438	\$ 641	\$ 2,867	\$ 4,702	\$ 756	\$ 1,163	6.5
Cornwall	\$ 145	\$ 179	\$ 8,893	\$ 11,167	\$ 332	\$ 413	15.3
Fort Erie	\$ 682	\$ 682	\$ 7,643	\$ 10,238	\$ 1,100	\$ 1,241	18.8
Fort Frances	\$ 398	\$ 526	\$ 10,677	\$ 14,236	\$ 851	\$ 1,130	4.3
Georgina	N/A	N/A	\$ 7,137	\$ 13,157	N/A	N/A	2.0
Greater Sudbury	\$ 454	\$ 571	\$ 9,306	\$ 13,841	\$ 883	\$ 1,209	9.8
Guelph	\$ 485	\$ 527	\$ 6,425	\$ 13,396	\$ 696	\$ 967	10.5
Hamilton	\$ 183	\$ 186	\$ 8,915	\$ 14,577	\$ 383	\$ 512	14.3
Kawartha Lakes	\$ 685	\$ 1,081	\$ 12,742	\$ 20,105	\$ 1,593	\$ 2,513	4.7
Kenora	\$ 366	\$ 376	\$ 9,384	\$ 13,089	\$ 912	\$ 1,138	6.9
Kingston	\$ 243	\$ 318	\$ 5,787	\$ 12,385	\$ 388	\$ 628	10.3
Kitchener	N/A	N/A	\$ 6,484	\$ 7,633	N/A	N/A	12.2
Leamington	\$ 233	\$ 431	\$ 19,560	\$ 23,629	\$ 994	\$ 1,350	5.2
Lincoln	N/A	N/A	\$ 9,686	\$ 13,520	N/A	N/A	7.0
London	\$ 124	\$ 164	\$ 9,719	\$ 17,743	\$ 424	\$ 710	8.2
Markham	\$ 691	\$ 691	\$ 10,494	\$ 10,494	\$ 970	\$ 970	3.1
Meaford	\$ 1,091	\$ 3,021	\$ 3,995	\$ 9,223	\$ 1,521	\$ 4,015	11.1
Middlesex Centre	\$ 617	\$ 718	\$ 11,873	\$ 17,730	\$ 1,543	\$ 2,100	1.4
Newmarket	\$ 434	\$ 434	\$ 18,259	\$ 23,008	\$ 1,018	\$ 1,169	9.6
Niagara Falls	N/A	N/A	\$ 11,712	\$ 15,729	N/A	N/A	14.9
North Bay	\$ 323	\$ 461	\$ 19,332	\$ 23,251	\$ 783	\$ 1,014	24.8
Ottawa	\$ 269	\$ 287	\$ 12,294	\$ 21,965	\$ 601	\$ 880	9.0
Peterborough	\$ 382	\$ 481	\$ 5,900	\$ 14,988	\$ 586	\$ 1,002	7.0
Quinte West	\$ 601	\$ 747	\$ 9,990	\$ 15,494	\$ 1,005	\$ 1,373	4.2
Sarnia	\$ 800	\$ 899	\$ 9,625	\$ 12,034	\$ 1,277	\$ 1,495	19.2
St. Catharines	N/A	N/A	\$ 10,220	\$ 13,112	N/A	N/A	2.7
St. Marys	\$ 523	\$ 615	\$ 5,011	\$ 8,015	\$ 779	\$ 1,026	15.4
St. Thomas	N/A	N/A	\$ 14,891	\$ 21,344	N/A	N/A	7.6
Stratford	\$ 365	\$ 365	\$ 5,076	\$ 7,521	\$ 599	\$ 712	13.7
Tecumseh	\$ 340	\$ 340	\$ 6,661	\$ 10,631	\$ 636	\$ 812	21.6
The Blue Mountains	\$ 63	\$ 574	\$ 17,825	\$ 22,677	\$ 2,922	\$ 4,211	2.5
Thorold	N/A	N/A	\$ 7,164	\$ 10,897	N/A	N/A	17.2
Thunder Bay	\$ 403	\$ 667	\$ 11,201	\$ 15,378	\$ 914	\$ 1,369	8.8
Timmins	\$ 371	\$ 472	\$ 9,248	\$ 13,253	\$ 592	\$ 787	24.8
Toronto	\$ 147	\$ 195	\$ 20,772	\$ 11,438	\$ 460	\$ 367	21.6
Waterloo	N/A	N/A	\$ 31,331	\$ 34,951	N/A	N/A	10.9
Welland	N/A	N/A	\$ 30,169	\$ 34,610	N/A	N/A	17.7
West Lincoln	\$ 721	\$ 721	\$ 14,464	\$ 22,814	\$ 1,280	\$ 1,603	-
Whitchurch-Stouffville	\$ 622	\$ 622	\$ 7,121	\$ 8,254	\$ 1,007	\$ 1,069	5.0
Wilmot	N/A	N/A	\$ 23,160	\$ 28,300	N/A	N/A	24.7
Woolwich	N/A	N/A	\$ 10,468	\$ 12,895	N/A	N/A	5.9
Average	\$ 438	\$ 596	\$ 11,982	\$ 16,029	\$ 917	\$ 1,281	10.5

Water MPMPs Cont'd

Municipality	Operating Costs for Treatment of Drinking Water per Megalitre	Total Costs for Treatment of Drinking Water per Megalitre	Operating Costs for Distribution/ Transmission per km of Water Distribution Pipe	Total Costs for Distribution/ Transmission per km of Water Distribution Pipe	Operating Costs Integrated System	Total Costs Integrated System	Water Main Breaks /100 km
Durham Region	\$ 286	\$ 355	\$ 12,117	\$ 18,158	\$ 714	\$ 996	6.8
Halton Region	\$ 325	\$ 417	\$ 7,945	\$ 15,712	\$ 580	\$ 922	4.8
Niagara Region	\$ 287	\$ 404	\$ 18,007	\$ 20,969	\$ 382	\$ 515	N/A
Peel Region	\$ 157	\$ 115	\$ 11,312	\$ 11,085	\$ 416	\$ 139	8.3
Waterloo Region *	\$ 661	\$ 875	\$ 21,097	\$ 24,419	\$ 685	\$ 903	N/A
York Region	\$ 397	\$ 456	\$ 52,163	\$ 126,988	\$ 529	\$ 777	1.0
Muskoka District	\$ 745	\$ 1,610	\$ 7,179	\$ 15,031	\$ 1,314	\$ 2,799	2.6
Average	\$ 408	\$ 605	\$ 18,546	\$ 33,194	\$ 660	\$ 1,007	4.7

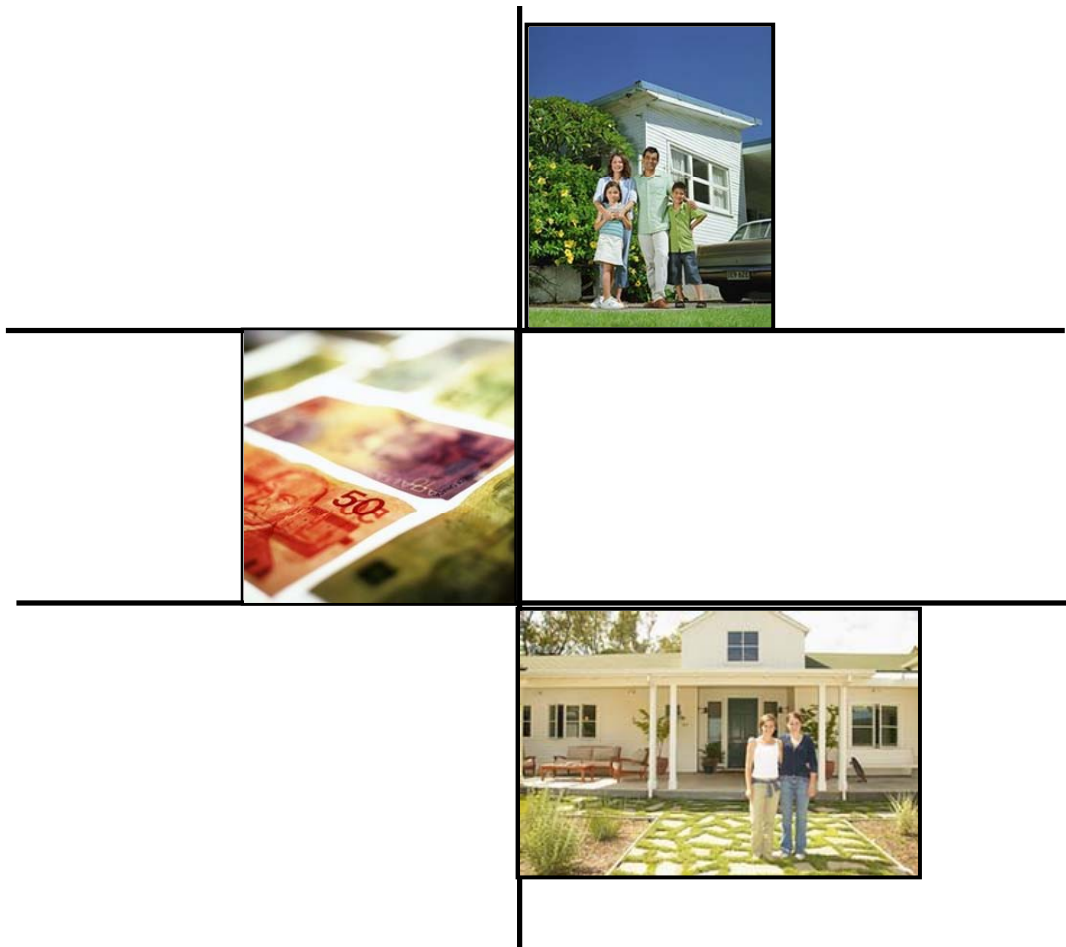
Wastewater MPMPs

Municipality	Operating Costs for Collection/Conveyance per km of Wastewater Main	Total Costs for Collection/Conveyance per km of Wastewater Main	Operating Costs for Treatment and Disposal of Wastewater per Megalitre	Total Costs for Treatment and Disposal of Wastewater per Megalitre	Operating Costs for Integrated System per Megalitre	Total Costs for Integrated System per Megalitre
Barrie	\$ 6,286	\$ 12,173	\$ 567	\$ 1,003	\$ 752	\$ 1,362
Brantford	\$ 4,731	\$ 10,449	\$ 402	\$ 521	\$ 548	\$ 843
Cambridge	\$ 34,855	\$ 37,227	N/A	N/A	N/A	N/A
Chatham-Kent	\$ 3,151	\$ 7,598	\$ 422	\$ 688	\$ 557	\$ 1,015
Cornwall	\$ 5,907	\$ 8,158	\$ 135	\$ 137	\$ 234	\$ 274
East Gwillimbury	\$ 13,548	\$ 19,634	N/A	N/A	N/A	N/A
Fort Erie	\$ 6,773	\$ 10,151	\$ 797	\$ 797	\$ 991	\$ 1,088
Fort Frances	\$ 14,419	\$ 17,764	\$ 287	\$ 393	\$ 580	\$ 754
Georgina	\$ 7,930	\$ 17,223	N/A	N/A	N/A	N/A
Greater Sudbury	\$ 9,311	\$ 13,373	\$ 369	\$ 599	\$ 647	\$ 999
Guelph	\$ 12,816	\$ 16,188	\$ 542	\$ 778	\$ 925	\$ 1,261
Hamilton	\$ 20,043	\$ 26,592	\$ 159	\$ 197	\$ 462	\$ 599
Kawartha Lakes	\$ 3,246	\$ 4,405	\$ 433	\$ 587	\$ 562	\$ 763
Kenora	\$ 10,317	\$ 13,641	\$ 271	\$ 286	\$ 721	\$ 881
Kingston	\$ 11,533	\$ 14,212	\$ 155	\$ 449	\$ 357	\$ 698
Kitchener	\$ 11,834	\$ 14,576	N/A	N/A	N/A	N/A
Leamington	\$ 1,983	\$ 8,779	\$ 457	\$ 626	\$ 485	\$ 752
Lincoln	\$ 2,371	\$ 4,079	N/A	N/A	N/A	N/A
London	\$ 4,831	\$ 11,508	\$ 276	\$ 481	\$ 369	\$ 704
Markham	\$ 4,223	\$ 4,223	\$ 783	\$ 783	\$ 878	\$ 878
Meaford	N/A	\$ 3,945	\$ 817	\$ 1,012	N/A	N/A
Middlesex Centre	\$ 2,538	\$ 9,600	\$ 1,754	\$ 2,136	\$ 1,886	\$ 2,635
Newmarket	\$ 12,034	\$ 18,647	\$ 622	\$ 622	\$ 980	\$ 1,177
Niagara Falls	\$ 5,922	\$ 11,162	N/A	N/A	N/A	N/A
North Bay	\$ 15,054	\$ 17,989	\$ 125	\$ 137	\$ 415	\$ 484
Ottawa	\$ 8,733	\$ 17,719	\$ 171	\$ 221	\$ 325	\$ 535
Peterborough	\$ 4,778	\$ 17,407	\$ 301	\$ 397	\$ 414	\$ 572
Quinte West	\$ 2,097	\$ 4,049	\$ 733	\$ 790	\$ 832	\$ 982
Sarnia	\$ 14,410	\$ 19,648	\$ 450	\$ 450	\$ 1,038	\$ 1,252
St. Catharines	\$ 4,054	\$ 7,464	N/A	N/A	N/A	N/A
St. Marys	\$ 2,985	\$ 4,641	\$ 657	\$ 768	\$ 772	\$ 946
St. Thomas	\$ 11,322	\$ 16,604	\$ 355	\$ 410	\$ 702	\$ 919
Stratford	\$ 2,680	\$ 5,572	\$ 216	\$ 224	\$ 279	\$ 366
Tecumseh	\$ 33,705	\$ 39,787	\$ 334	\$ 339	\$ 1,247	\$ 1,417
The Blue Mountains	\$ 23,736	\$ 32,571	\$ (23)	\$ 312	\$ 1,139	\$ 1,907
Thorold	\$ 7,092	\$ 10,070	N/A	N/A	N/A	N/A
Thunder Bay	\$ 7,310	\$ 8,828	\$ 353	\$ 514	\$ 518	\$ 714
Timmins	\$ 7,075	\$ 10,346	\$ 280	\$ 294	\$ 434	\$ 519
Toronto	\$ 14,237	\$ 21,466	\$ 457	\$ 518	\$ 643	\$ 799
Waterloo	\$ 33,440	\$ 37,622	N/A	N/A	N/A	N/A
Welland	\$ 31,349	\$ 32,672	N/A	N/A	N/A	N/A
West Lincoln	\$ 9,393	\$ 15,289	\$ 654	\$ 654	\$ 900	\$ 1,055
Whitchurch-Stouffville	\$ 5,605	\$ 7,169	\$ 705	\$ 705	\$ 857	\$ 899
Wilmot	\$ 27,302	\$ 31,135	N/A	N/A	N/A	N/A
Windsor	\$ 4,196	\$ 8,952	\$ 293	\$ 378	\$ 343	\$ 486
Woolwich	\$ 11,646	\$ 14,343	N/A	N/A	N/A	N/A
Average	\$ 10,951	\$ 15,145	\$ 450	\$ 565	\$ 691	\$ 925

Wastewater MPMPs Cont'd

Municipality	Operating Costs for Collection/Conveyance per km of Wastewater Main	Total Costs for Collection/Conveyance per km of Wastewater Main	Operating Costs for Treatment and Disposal of Wastewater per Megalitre	Total Costs for Treatment and Disposal of Wastewater per Megalitre	Operating Costs for Integrated System per Megalitre	Total Costs for Integrated System per Megalitre
Durham Region	\$ 7,664	\$ 14,270	\$ 471	\$ 643	\$ 688	\$ 1,047
Halton Region	\$ 7,405	\$ 14,919	\$ 411	\$ 511	\$ 568	\$ 828
Niagara Region	\$ 33,288	\$ 40,889	\$ 383	\$ 506	\$ 506	\$ 657
Peel Region	\$ 10,448	\$ 17,505	\$ 154	\$ 293	\$ 326	\$ 581
Waterloo Region *	\$ 16,909	\$ 23,070	\$ 414	\$ 504	\$ 422	\$ 515
York Region	\$ 56,398	\$ 195,277	\$ 306	\$ 417	\$ 436	\$ 866
Muskoka District	\$ 10,917	\$ 19,653	\$ 973	\$ 1,954	\$ 1,725	\$ 3,307
Average	\$ 20,433	\$ 46,512	\$ 445	\$ 690	\$ 667	\$ 1,114
* only North Dumfries and Wellesley						

***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 2011 Financial Post Canadian Demographics against the tax burden on a typical home in the municipality using average dwelling values (2011 MPAC data) and applying the 2011 residential tax rates for each municipality.

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 250m³.

Average Household Income and Dwelling Value

	2011 Average Dwelling Value	Average Value of Dwelling	2011 Est. Avg. Household Income	2011 Est. Avg. Household Income
Cornwall	\$ 133,864	low	\$ 58,314	low
Gravenhurst	\$ 269,987	mid	\$ 59,913	low
Seguin	\$ 334,673	high	\$ 62,315	low
Quinte West	\$ 189,649	low	\$ 62,574	low
Penetanguishene	\$ 225,457	mid	\$ 62,777	low
Fort Erie	\$ 196,497	low	\$ 63,090	low
Welland	\$ 178,305	low	\$ 63,910	low
Peterborough	\$ 221,874	mid	\$ 64,882	low
Port Colborne	\$ 173,293	low	\$ 64,973	low
St. Marys	\$ 215,908	low	\$ 65,362	low
Lambton Shores	\$ 217,142	low	\$ 65,946	low
Belleville	\$ 191,062	low	\$ 66,001	low
North Bay	\$ 199,721	low	\$ 66,221	low
The Blue Mountains	\$ 357,668	high	\$ 66,512	low
Sault Ste. Marie	\$ 138,997	low	\$ 67,384	low
Chatham-Kent	\$ 143,843	low	\$ 67,403	low
Brockville	\$ 179,432	low	\$ 67,441	low
Meaford	\$ 235,780	mid	\$ 67,453	low
Niagara Falls	\$ 201,428	low	\$ 67,760	low
Windsor	\$ 147,183	low	\$ 68,121	low
Thunder Bay	\$ 138,062	low	\$ 68,155	low
St. Catharines	\$ 209,508	low	\$ 68,364	low
Tillsonburg	\$ 195,361	low	\$ 69,350	low
St. Thomas	\$ 174,339	low	\$ 69,388	low
Wainfleet	\$ 258,089	mid	\$ 69,806	low
Brantford	\$ 204,063	low	\$ 70,911	low
Kawartha Lakes	\$ 238,207	mid	\$ 71,757	low
Stratford	\$ 228,292	mid	\$ 72,115	low
Huntsville	\$ 270,213	mid	\$ 72,314	mid
Prince Edward County	\$ 240,407	mid	\$ 73,290	mid
Timmins	\$ 141,930	low	\$ 73,775	mid
Kingston	\$ 241,901	mid	\$ 74,264	mid
Greater Sudbury	\$ 202,656	low	\$ 74,691	mid
Thorold	\$ 202,294	low	\$ 74,892	mid
Kenora	\$ 147,543	low	\$ 75,768	mid
London	\$ 201,656	low	\$ 76,546	mid
Wellesley	\$ 330,010	high	\$ 77,182	mid
Hamilton	\$ 259,238	mid	\$ 77,221	mid
Bracebridge	\$ 263,473	mid	\$ 78,692	mid
Sarnia	\$ 190,580	low	\$ 79,768	mid
Leamington	\$ 174,329	low	\$ 79,841	mid
Kitchener	\$ 244,917	mid	\$ 79,920	mid
Barrie	\$ 257,135	mid	\$ 80,235	mid

Average Household Income and Dwelling Value (cont'd)

	2011 Average Dwelling Value	Average Value of Dwelling	2011 Est. Avg. Household Income	2011 Est. Avg. Household Income
Oshawa	\$ 230,256	mid	\$ 80,476	mid
Fort Frances	\$ 122,029	low	\$ 80,487	mid
Georgina	\$ 279,685	mid	\$ 83,288	mid
Kingsville	\$ 197,149	low	\$ 84,583	mid
Guelph	\$ 271,045	mid	\$ 84,666	mid
Innisfil	\$ 297,736	mid	\$ 84,764	mid
Orangeville	\$ 278,165	mid	\$ 84,786	mid
West Lincoln	\$ 264,678	mid	\$ 84,963	mid
Cambridge	\$ 252,659	mid	\$ 85,014	mid
Lincoln	\$ 282,982	mid	\$ 86,696	mid
Toronto	\$ 440,404	high	\$ 89,151	mid
Central Elgin	\$ 236,529	mid	\$ 92,727	mid
Brampton	\$ 330,822	high	\$ 93,961	mid
Wilmot	\$ 323,129	high	\$ 94,222	high
Ottawa	\$ 306,538	mid	\$ 94,649	high
Niagara-on-the-Lake	\$ 384,026	high	\$ 96,503	high
Clarington	\$ 265,286	mid	\$ 96,994	high
Grimsby	\$ 297,695	mid	\$ 98,424	high
Waterloo	\$ 298,380	mid	\$ 100,236	high
Mississauga	\$ 382,980	high	\$ 100,306	high
North Dumfries	\$ 364,728	high	\$ 100,815	high
Ajax	\$ 309,555	high	\$ 101,867	high
Pelham	\$ 308,334	mid	\$ 106,213	high
Whitby	\$ 310,087	high	\$ 106,288	high
Pickering	\$ 328,688	high	\$ 106,981	high
Burlington	\$ 368,592	high	\$ 108,632	high
Tecumseh	\$ 230,423	mid	\$ 109,678	high
Milton	\$ 376,708	high	\$ 111,187	high
Newmarket	\$ 358,515	high	\$ 111,630	high
Richmond Hill	\$ 480,762	high	\$ 111,713	high
Markham	\$ 449,406	high	\$ 113,067	high
Middlesex Centre	\$ 310,538	high	\$ 114,584	high
Halton Hills	\$ 377,222	high	\$ 117,510	high
East Gwillimbury	\$ 396,212	high	\$ 121,748	high
Vaughan	\$ 493,967	high	\$ 123,061	high
Woolwich	\$ 327,600	high	\$ 124,989	high
Caledon	\$ 461,746	high	\$ 130,209	high
Whitchurch-Stouffville	\$ 474,847	high	\$ 136,128	high
Aurora	\$ 432,178	high	\$ 143,434	high
Oakville	\$ 523,948	high	\$ 143,814	high
King	\$ 609,646	high	\$ 184,519	high
Average	\$ 276,212		\$ 87,280	
Median	\$ 258,664		\$ 80,078	
Minimum	\$ 122,029		\$ 58,314	
Maximum	\$ 609,646		\$ 184,519	

Property Taxes as a Percentage of Income

Municipality	2011 Est. Avg. Household Income	2011 Est. Avg. Household Income	2011 Average Residential Taxes	2011 Property Taxes as a % of Household Income	2011 Property Taxes as a % of Household Income
Tecumseh	\$ 109,678	high	\$ 2,925	2.7%	low
Woolwich	\$ 124,989	high	\$ 3,448	2.8%	low
Kingsville	\$ 84,583	mid	\$ 2,350	2.8%	low
Fort Frances	\$ 80,487	mid	\$ 2,289	2.8%	low
Milton	\$ 111,187	high	\$ 3,208	2.9%	low
Middlesex Centre	\$ 114,584	high	\$ 3,499	3.1%	low
Halton Hills	\$ 117,510	high	\$ 3,688	3.1%	low
Aurora	\$ 143,434	high	\$ 4,551	3.2%	low
Kenora	\$ 75,768	mid	\$ 2,421	3.2%	low
Seguin	\$ 62,315	low	\$ 1,999	3.2%	low
King	\$ 184,519	high	\$ 6,178	3.3%	low
Burlington	\$ 108,632	high	\$ 3,672	3.4%	low
East Gwillimbury	\$ 121,748	high	\$ 4,117	3.4%	low
Caledon	\$ 130,209	high	\$ 4,441	3.4%	low
Whitchurch-Stouffville	\$ 136,128	high	\$ 4,651	3.4%	low
Oakville	\$ 143,814	high	\$ 5,019	3.5%	low
Newmarket	\$ 111,630	high	\$ 3,940	3.5%	low
Prince Edward County	\$ 73,290	mid	\$ 2,597	3.5%	low
North Dumfries	\$ 100,815	high	\$ 3,629	3.6%	low
Sarnia	\$ 79,768	mid	\$ 2,884	3.6%	low
Mississauga	\$ 100,306	high	\$ 3,687	3.7%	low
Markham	\$ 113,067	high	\$ 4,189	3.7%	low
Wilmot	\$ 94,222	high	\$ 3,498	3.7%	low
St. Thomas	\$ 69,388	low	\$ 2,627	3.8%	low
Waterloo	\$ 100,236	high	\$ 3,796	3.8%	low
Leamington	\$ 79,841	mid	\$ 3,031	3.8%	low
London	\$ 76,546	mid	\$ 2,909	3.8%	low
Vaughan	\$ 123,061	high	\$ 4,702	3.8%	low
Clarington	\$ 96,994	high	\$ 3,708	3.8%	low
Lambton Shores	\$ 65,946	low	\$ 2,561	3.9%	mid
Cambridge	\$ 85,014	mid	\$ 3,326	3.9%	mid
Toronto	\$ 89,151	mid	\$ 3,492	3.9%	mid
Chatham-Kent	\$ 67,403	low	\$ 2,640	3.9%	mid
Windsor	\$ 68,121	low	\$ 2,670	3.9%	mid
Pelham	\$ 106,213	high	\$ 4,168	3.9%	mid
Kitchener	\$ 79,920	mid	\$ 3,149	3.9%	mid
Timmins	\$ 73,775	mid	\$ 2,920	4.0%	mid
Innisfil	\$ 84,764	mid	\$ 3,357	4.0%	mid
West Lincoln	\$ 84,963	mid	\$ 3,370	4.0%	mid
Thunder Bay	\$ 68,155	low	\$ 2,724	4.0%	mid
Sault Ste. Marie	\$ 67,384	low	\$ 2,700	4.0%	mid
Ottawa	\$ 94,649	high	\$ 3,793	4.0%	mid
Thorold	\$ 74,892	mid	\$ 3,004	4.0%	mid

Property Taxes as a Percentage of Income (cont'd)

Municipality	2011 Est. Avg. Household Income	2011 Est. Avg. Household Income	2011 Average Residential Taxes	2011 Property Taxes as a % of Household Income	2011 Property Taxes as a % of Household Income
Grimsby	\$ 98,424	high	\$ 3,966	4.0%	mid
Whitby	\$ 106,288	high	\$ 4,286	4.0%	mid
Tillsonburg	\$ 69,350	low	\$ 2,811	4.1%	mid
Quinte West	\$ 62,574	low	\$ 2,544	4.1%	mid
Guelph	\$ 84,666	mid	\$ 3,457	4.1%	mid
Brockville	\$ 67,441	low	\$ 2,766	4.1%	mid
Richmond Hill	\$ 111,713	high	\$ 4,593	4.1%	mid
Brantford	\$ 70,911	low	\$ 2,933	4.1%	mid
Central Elgin	\$ 92,727	mid	\$ 3,840	4.1%	mid
Ajax	\$ 101,867	high	\$ 4,224	4.1%	mid
Brampton	\$ 93,961	mid	\$ 3,910	4.2%	mid
Pickering	\$ 106,981	high	\$ 4,454	4.2%	mid
Cornwall	\$ 58,314	low	\$ 2,437	4.2%	mid
Niagara Falls	\$ 67,760	low	\$ 2,834	4.2%	mid
Lincoln	\$ 86,696	mid	\$ 3,670	4.2%	mid
Barrie	\$ 80,235	mid	\$ 3,400	4.2%	mid
Kawartha Lakes	\$ 71,757	low	\$ 3,106	4.3%	high
Niagara-on-the-Lake	\$ 96,503	high	\$ 4,185	4.3%	high
Georgina	\$ 83,288	mid	\$ 3,635	4.4%	high
Bracebridge	\$ 78,692	mid	\$ 3,447	4.4%	high
Port Colborne	\$ 64,973	low	\$ 2,898	4.5%	high
Huntsville	\$ 72,314	mid	\$ 3,229	4.5%	high
Greater Sudbury	\$ 74,691	mid	\$ 3,356	4.5%	high
Welland	\$ 63,910	low	\$ 2,913	4.6%	high
Fort Erie	\$ 63,090	low	\$ 2,880	4.6%	high
Stratford	\$ 72,115	low	\$ 3,296	4.6%	high
Belleville	\$ 66,001	low	\$ 3,036	4.6%	high
St. Catharines	\$ 68,364	low	\$ 3,150	4.6%	high
Orangeville	\$ 84,786	mid	\$ 3,981	4.7%	high
St. Marys	\$ 65,362	low	\$ 3,081	4.7%	high
Oshawa	\$ 80,476	mid	\$ 3,819	4.7%	high
Wainfleet	\$ 69,806	low	\$ 3,318	4.8%	high
Peterborough	\$ 64,882	low	\$ 3,112	4.8%	high
Wellesley	\$ 77,182	mid	\$ 3,752	4.9%	high
Kingston	\$ 74,264	mid	\$ 3,626	4.9%	high
Hamilton	\$ 77,221	mid	\$ 3,835	5.0%	high
North Bay	\$ 66,221	low	\$ 3,340	5.0%	high
Penetanguishene	\$ 62,777	low	\$ 3,313	5.3%	high
The Blue Mountains	\$ 66,512	low	\$ 3,544	5.3%	high
Meaford	\$ 67,453	low	\$ 3,634	5.4%	high
Gravenhurst	\$ 59,913	low	\$ 3,265	5.4%	high
Average	\$ 87,280		\$ 3,433	4.0%	
Median	\$ 80,078		\$ 3,364	4.0%	
Minimum	\$ 58,314		\$ 1,999	2.7%	
Maximum	\$ 184,519		\$ 6,178	5.4%	

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	2011 Est. Avg. Household Income	2011 Average Residential Taxes	2011 Residential Water/WW Costs	2011 Total Municipal Tax Burden	2011 Total Municipal Burden as a % of Household Income	2011 Relative Ranking % of Income
Kingsville	mid	\$ 2,350	\$ 527	\$ 2,877	3.4%	low
Tecumseh	high	\$ 2,925	\$ 752	\$ 3,677	3.4%	low
Milton	high	\$ 3,208	\$ 709	\$ 3,917	3.5%	low
Aurora	high	\$ 4,551	\$ 640	\$ 5,191	3.6%	low
Woolwich	high	\$ 3,448	\$ 1,110	\$ 4,557	3.6%	low
Caledon	high	\$ 4,441	\$ 355	\$ 4,796	3.7%	low
Halton Hills	high	\$ 3,688	\$ 709	\$ 4,397	3.7%	low
King	high	\$ 6,178	\$ 772	\$ 6,949	3.8%	low
Fort Frances	mid	\$ 2,289	\$ 801	\$ 3,090	3.8%	low
Whitchurch-Stouffville	high	\$ 4,651	\$ 625	\$ 5,276	3.9%	low
Oakville	high	\$ 5,019	\$ 709	\$ 5,728	4.0%	low
East Gwillimbury	high	\$ 4,117	\$ 775	\$ 4,892	4.0%	low
Mississauga	high	\$ 3,687	\$ 355	\$ 4,042	4.0%	low
Burlington	high	\$ 3,672	\$ 709	\$ 4,380	4.0%	low
Middlesex Centre	high	\$ 3,499	\$ 1,205	\$ 4,704	4.1%	low
Markham	high	\$ 4,189	\$ 604	\$ 4,793	4.2%	low
Newmarket	high	\$ 3,940	\$ 801	\$ 4,741	4.2%	low
Vaughan	high	\$ 4,702	\$ 602	\$ 5,304	4.3%	low
Kenora	mid	\$ 2,421	\$ 919	\$ 3,340	4.4%	low
North Dumfries	high	\$ 3,629	\$ 826	\$ 4,455	4.4%	low
Grimsby	high	\$ 3,966	\$ 498	\$ 4,464	4.5%	low
Brampton	mid	\$ 3,910	\$ 355	\$ 4,265	4.5%	low
Clarington	high	\$ 3,708	\$ 701	\$ 4,409	4.5%	low
Toronto	mid	\$ 3,492	\$ 571	\$ 4,063	4.6%	low
Waterloo	high	\$ 3,796	\$ 802	\$ 4,597	4.6%	low
Wilmot	high	\$ 3,498	\$ 879	\$ 4,378	4.6%	low
Richmond Hill	high	\$ 4,593	\$ 612	\$ 5,205	4.7%	low
Pelham	high	\$ 4,168	\$ 804	\$ 4,972	4.7%	low
Whitby	high	\$ 4,286	\$ 701	\$ 4,987	4.7%	low
Leamington	mid	\$ 3,031	\$ 741	\$ 3,772	4.7%	low
Sarnia	mid	\$ 2,884	\$ 919	\$ 3,804	4.8%	mid
Ottawa	high	\$ 3,793	\$ 748	\$ 4,541	4.8%	mid
London	mid	\$ 2,909	\$ 771	\$ 3,680	4.8%	mid
Pickering	high	\$ 4,454	\$ 701	\$ 5,155	4.8%	mid
Timmins	mid	\$ 2,920	\$ 638	\$ 3,558	4.8%	mid
Ajax	high	\$ 4,224	\$ 701	\$ 4,925	4.8%	mid
Cambridge	mid	\$ 3,326	\$ 845	\$ 4,171	4.9%	mid
St. Thomas	low	\$ 2,627	\$ 804	\$ 3,431	4.9%	mid
Kitchener	mid	\$ 3,149	\$ 825	\$ 3,974	5.0%	mid
Brockville	low	\$ 2,766	\$ 589	\$ 3,355	5.0%	mid
Sault Ste. Marie	low	\$ 2,700	\$ 681	\$ 3,381	5.0%	mid
Guelph	mid	\$ 3,457	\$ 794	\$ 4,251	5.0%	mid
Quinte West	low	\$ 2,544	\$ 627	\$ 3,171	5.1%	mid

Total Municipal and Property Tax Burden as a Percentage of Income (cont'd)

Municipality	2011 Est. Avg. Household Income	2011 Average Residential Taxes	2011 Residential Water/WW Costs	2011 Total Municipal Tax Burden	2011 Total Municipal Burden as a % of Household Income	2011 Relative Ranking % of Income
Chatham-Kent	low	\$ 2,640	\$ 780	\$ 3,420	5.1%	mid
Innisfil	mid	\$ 3,357	\$ 972	\$ 4,329	5.1%	mid
West Lincoln	mid	\$ 3,370	\$ 999	\$ 4,369	5.1%	mid
Georgina	mid	\$ 3,635	\$ 674	\$ 4,309	5.2%	mid
Thorold	mid	\$ 3,004	\$ 872	\$ 3,876	5.2%	mid
Barrie	mid	\$ 3,400	\$ 761	\$ 4,161	5.2%	mid
Cornwall	low	\$ 2,437	\$ 592	\$ 3,029	5.2%	mid
Tillsonburg	low	\$ 2,811	\$ 831	\$ 3,643	5.3%	mid
Thunder Bay	low	\$ 2,724	\$ 879	\$ 3,603	5.3%	mid
Niagara-on-the-Lake	high	\$ 4,185	\$ 999	\$ 5,183	5.4%	mid
Lincoln	mid	\$ 3,670	\$ 988	\$ 4,658	5.4%	mid
Brantford	low	\$ 2,933	\$ 892	\$ 3,825	5.4%	mid
Central Elgin	mid	\$ 3,840	\$ 1,168	\$ 5,008	5.4%	mid
Prince Edward County	mid	\$ 2,597	\$ 1,395	\$ 3,992	5.4%	mid
Windsor	low	\$ 2,670	\$ 1,102	\$ 3,772	5.5%	high
Stratford	low	\$ 3,296	\$ 719	\$ 4,015	5.6%	high
Peterborough	low	\$ 3,112	\$ 500	\$ 3,613	5.6%	high
Oshawa	mid	\$ 3,819	\$ 701	\$ 4,520	5.6%	high
Niagara Falls	low	\$ 2,834	\$ 985	\$ 3,818	5.6%	high
Orangeville	mid	\$ 3,981	\$ 879	\$ 4,859	5.7%	high
Lambton Shores	low	\$ 2,561	\$ 1,226	\$ 3,787	5.7%	high
Hamilton	mid	\$ 3,835	\$ 622	\$ 4,457	5.8%	high
Greater Sudbury	mid	\$ 3,356	\$ 972	\$ 4,328	5.8%	high
St. Marys	low	\$ 3,081	\$ 766	\$ 3,846	5.9%	high
St. Catharines	low	\$ 3,150	\$ 879	\$ 4,029	5.9%	high
Bracebridge	mid	\$ 3,447	\$ 1,196	\$ 4,643	5.9%	high
Wellesley	mid	\$ 3,752	\$ 826	\$ 4,577	5.9%	high
Kawartha Lakes	low	\$ 3,106	\$ 1,180	\$ 4,287	6.0%	high
Belleville	low	\$ 3,036	\$ 964	\$ 4,000	6.1%	high
Kingston	mid	\$ 3,626	\$ 894	\$ 4,520	6.1%	high
Huntsville	mid	\$ 3,229	\$ 1,196	\$ 4,425	6.1%	high
Port Colborne	low	\$ 2,898	\$ 1,082	\$ 3,981	6.1%	high
North Bay	low	\$ 3,340	\$ 807	\$ 4,147	6.3%	high
Welland	low	\$ 2,913	\$ 1,116	\$ 4,029	6.3%	high
Fort Erie	low	\$ 2,880	\$ 1,257	\$ 4,137	6.6%	high
The Blue Mountains	low	\$ 3,544	\$ 897	\$ 4,441	6.7%	high
Penetanguishene	low	\$ 3,313	\$ 943	\$ 4,255	6.8%	high
Meaford	low	\$ 3,634	\$ 1,213	\$ 4,847	7.2%	high
Gravenhurst	low	\$ 3,265	\$ 1,196	\$ 4,461	7.4%	high
Seguin	low	\$ 1,999	N/A	N/A	N/A	
Wainfleet	low	\$ 3,318	N/A	N/A	N/A	
Average		\$ 3,433	\$ 826	\$ 4,278	5.0%	
Median		\$ 3,364	\$ 802	\$ 4,298	5.0%	
Minimum		\$ 1,999	\$ 355	\$ 2,877	3.4%	
Maximum		\$ 6,178	\$ 1,395	\$ 6,949	7.4%	

Total Municipal and Property Tax Burden as a Percentage of Income by Location

Municipality	2011 Est. Avg. Household Income	2011 Average Residential Taxes	2011 Residential Water/WW Costs	2011 Total Municipal Tax Burden	2011 Total Municipal Tax Burden Ranking	2011 Total Municipal Burden as a % of Household Income	2011 Relative Ranking % of Income
Ottawa	high	\$ 3,793	\$ 748	\$ 4,541	high	4.8%	mid
Brockville	low	\$ 2,766	\$ 589	\$ 3,355	low	5.0%	mid
Quinte West	low	\$ 2,544	\$ 627	\$ 3,171	low	5.1%	mid
Cornwall	low	\$ 2,437	\$ 592	\$ 3,029	low	5.2%	mid
Prince Edward County	mid	\$ 2,597	\$ 1,395	\$ 3,992	low	5.4%	mid
Peterborough	low	\$ 3,112	\$ 500	\$ 3,613	low	5.6%	high
Kawartha Lakes	low	\$ 3,106	\$ 1,180	\$ 4,287	mid	6.0%	high
Belleville	low	\$ 3,036	\$ 964	\$ 4,000	low	6.1%	high
Kingston	mid	\$ 3,626	\$ 894	\$ 4,520	high	6.1%	high
Eastern Avg.		\$ 3,002	\$ 832	\$ 3,834		5.5%	
Milton	high	\$ 3,208	\$ 709	\$ 3,917	low	3.5%	low
Aurora	high	\$ 4,551	\$ 640	\$ 5,191	high	3.6%	low
Caledon	high	\$ 4,441	\$ 355	\$ 4,796	high	3.7%	low
Halton Hills	high	\$ 3,688	\$ 709	\$ 4,397	mid	3.7%	low
King	high	\$ 6,178	\$ 772	\$ 6,949	high	3.8%	low
Whitchurch-Stouffville	high	\$ 4,651	\$ 625	\$ 5,276	high	3.9%	low
Oakville	high	\$ 5,019	\$ 709	\$ 5,728	high	4.0%	low
East Gwillimbury	high	\$ 4,117	\$ 775	\$ 4,892	high	4.0%	low
Mississauga	high	\$ 3,687	\$ 355	\$ 4,042	mid	4.0%	low
Burlington	high	\$ 3,672	\$ 709	\$ 4,380	mid	4.0%	low
Markham	high	\$ 4,189	\$ 604	\$ 4,793	high	4.2%	low
Newmarket	high	\$ 3,940	\$ 801	\$ 4,741	high	4.2%	low
Vaughan	high	\$ 4,702	\$ 602	\$ 5,304	high	4.3%	low
Brampton	mid	\$ 3,910	\$ 355	\$ 4,265	mid	4.5%	low
Clarington	high	\$ 3,708	\$ 701	\$ 4,409	mid	4.5%	low
Toronto	mid	\$ 3,492	\$ 571	\$ 4,063	mid	4.6%	low
Richmond Hill	high	\$ 4,593	\$ 612	\$ 5,205	high	4.7%	low
Whitby	high	\$ 4,286	\$ 701	\$ 4,987	high	4.7%	low
Pickering	high	\$ 4,454	\$ 701	\$ 5,155	high	4.8%	mid
Ajax	high	\$ 4,224	\$ 701	\$ 4,925	high	4.8%	mid
Georgina	mid	\$ 3,635	\$ 674	\$ 4,309	mid	5.2%	mid
Oshawa	mid	\$ 3,819	\$ 701	\$ 4,520	high	5.6%	high
GTA Avg.		\$ 4,189	\$ 640	\$ 4,829		4.3%	
Grimsby	high	\$ 3,966	\$ 498	\$ 4,464	mid	4.5%	low
Pelham	high	\$ 4,168	\$ 804	\$ 4,972	high	4.7%	low
West Lincoln	mid	\$ 3,370	\$ 999	\$ 4,369	mid	5.1%	mid
Thorold	mid	\$ 3,004	\$ 872	\$ 3,876	low	5.2%	mid
Niagara-on-the-Lake	high	\$ 4,185	\$ 999	\$ 5,183	high	5.4%	mid
Lincoln	mid	\$ 3,670	\$ 988	\$ 4,658	high	5.4%	mid
Niagara Falls	low	\$ 2,834	\$ 985	\$ 3,818	low	5.6%	high
Hamilton	mid	\$ 3,835	\$ 622	\$ 4,457	mid	5.8%	high
St. Catharines	low	\$ 3,150	\$ 879	\$ 4,029	mid	5.9%	high
Port Colborne	low	\$ 2,898	\$ 1,082	\$ 3,981	mid	6.1%	high
Welland	low	\$ 2,913	\$ 1,066	\$ 3,979	mid	6.2%	high
Fort Erie	low	\$ 2,880	\$ 1,257	\$ 4,137	mid	6.6%	high
Wainfleet	low	\$ 3,318	N/A	N/A		N/A	
Niagara/Hamilton Avg.		\$ 3,406	\$ 921	\$ 4,327		5.5%	

Total Municipal and Property Tax Burden as a Percentage of Income by Location (cont'd)

Municipality	2011 Est. Avg. Household Income	2011 Average Residential Taxes	2011 Residential Water/WW Costs	2011 Total Municipal Tax Burden	2011 Total Municipal Tax Burden Ranking	2011 Total Municipal Burden as a % of Household Income	2011 Relative Ranking % of Income
Fort Frances	mid	\$ 2,289	\$ 801	\$ 3,090	low	3.8%	low
Kenora	mid	\$ 2,421	\$ 919	\$ 3,340	low	4.4%	low
Timmins	mid	\$ 2,920	\$ 638	\$ 3,558	low	4.8%	mid
Sault Ste. Marie	low	\$ 2,700	\$ 681	\$ 3,381	low	5.0%	mid
Thunder Bay	low	\$ 2,724	\$ 879	\$ 3,603	low	5.3%	mid
Greater Sudbury	mid	\$ 3,356	\$ 972	\$ 4,328	mid	5.8%	high
North Bay	low	\$ 3,340	\$ 807	\$ 4,147	mid	6.3%	high
North Avg.		\$ 2,821	\$ 814	\$ 3,635		5.1%	
Innisfil	mid	\$ 3,357	\$ 972	\$ 4,329	mid	5.1%	mid
Barrie	mid	\$ 3,400	\$ 761	\$ 4,161	mid	5.2%	mid
Orangeville	mid	\$ 3,981	\$ 879	\$ 4,859	high	5.7%	high
Bracebridge	mid	\$ 3,447	\$ 1,196	\$ 4,643	high	5.9%	high
Huntsville	mid	\$ 3,229	\$ 1,196	\$ 4,425	mid	6.1%	high
Penetanguishene	low	\$ 3,313	\$ 943	\$ 4,255	mid	6.8%	high
Gravenhurst	low	\$ 3,265	\$ 1,196	\$ 4,461	mid	7.4%	high
Simcoe/Musk./Duff. Avg.		\$ 3,427	\$ 1,020	\$ 4,448		6.0%	
Tecumseh	high	\$ 2,925	\$ 752	\$ 3,677	low	3.4%	low
Kingsville	mid	\$ 2,350	\$ 527	\$ 2,877	low	3.4%	low
Woolwich	high	\$ 3,448	\$ 1,110	\$ 4,557	high	3.6%	low
Middlesex Centre	high	\$ 3,499	\$ 1,205	\$ 4,704	high	4.1%	low
North Dumfries	high	\$ 3,629	\$ 826	\$ 4,455	mid	4.4%	low
Waterloo	high	\$ 3,796	\$ 802	\$ 4,597	high	4.6%	low
Wilmot	high	\$ 3,498	\$ 879	\$ 4,378	mid	4.6%	low
Leamington	mid	\$ 3,031	\$ 741	\$ 3,772	low	4.7%	low
Sarnia	mid	\$ 2,884	\$ 919	\$ 3,804	low	4.8%	mid
London	mid	\$ 2,909	\$ 771	\$ 3,680	low	4.8%	mid
Cambridge	mid	\$ 3,326	\$ 845	\$ 4,171	mid	4.9%	mid
St. Thomas	low	\$ 2,627	\$ 804	\$ 3,431	low	4.9%	mid
Kitchener	mid	\$ 3,149	\$ 825	\$ 3,974	low	5.0%	mid
Guelph	mid	\$ 3,457	\$ 794	\$ 4,251	mid	5.0%	mid
Chatham-Kent	low	\$ 2,640	\$ 780	\$ 3,420	low	5.1%	mid
Tilsonburg	low	\$ 2,811	\$ 831	\$ 3,643	low	5.3%	mid
Brantford	low	\$ 2,933	\$ 892	\$ 3,825	low	5.4%	mid
Central Elgin	mid	\$ 3,840	\$ 1,168	\$ 5,008	high	5.4%	mid
Windsor	low	\$ 2,670	\$ 1,102	\$ 3,772	low	5.5%	high
Stratford	low	\$ 3,296	\$ 719	\$ 4,015	low	5.6%	high
Lambton Shores	low	\$ 2,561	\$ 1,226	\$ 3,787	low	5.7%	high
St. Marys	low	\$ 3,081	\$ 766	\$ 3,846	low	5.9%	high
Wellesley	mid	\$ 3,752	\$ 826	\$ 4,577	high	5.9%	high
The Blue Mountains	low	\$ 3,544	\$ 897	\$ 4,441	mid	6.7%	high
Meaford	low	\$ 3,634	\$ 1,213	\$ 4,847	high	7.2%	high
Southwest Avg.		\$ 3,172	\$ 889	\$ 4,060		5.0%	

Economic Development Programs



Economic Development Programs

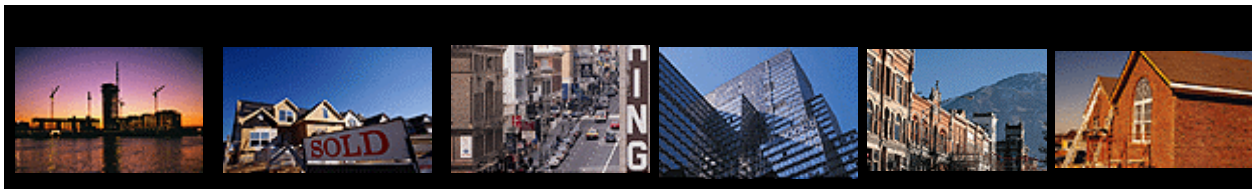
Many communities are struggling to maintain a competitive advantage in a rapidly changing global economy. There are many forms of economic development programs used across Ontario to encourage growth. Programs to promote economic development include, but are not limited to:

- 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 to help strengthen the local economy through the continued implementation of its 10-year Economic Development & Tourism Strategy.. The efforts have resulted in the Town’s international recognition for its business development, retention and expansion initiatives.

- **‘First for Business Corporate Calling Program:** consistent connection with local businesses to provide expansion support, joint venture connections and access to funding. This program includes all businesses within the Town with the objective to assist organic growth of business o create local jobs.
- **PriorityPath**—was developed in 2010 and launched in 2011. It is a customized municipal process to streamline development approvals for new investment and expanding businesses.
- **Partnership Development** - The Business Development Team leads partnerships with local, regional and provincial public and private organizations to enable a variety of connections in demand by our businesses. Some partners include: The Ajax-Pickering Board of Trade, Greater Toronto Marketing Alliance, Durham Strategic Energy Alliance, The Region of Durham Economic Development Partnership, The Greater Peterborough-Durham Resource Alliance, and many more.
- **Networking and Business Education** - The Business Development team continues to bring resources and information to the business community through networking events and seminars including: Quarterly Ajax Business Networking and Social Marketing for Business Workshops.
- **Publications** – The Town’s Business Directory is a great resource for up to date information on the 2000 businesses in the community. A minimum of three times per year the Town connects with the Ajax Business network (and other regional businesses) through its electronic opt-in newsletter. Once per year the business community is surveyed on recommendations and suggestions for programming and assistance requested from Town staff. Annually updated publications include: Planning & development Annual Report and the Town of Ajax Community Profile.
- **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 location assistance and navigating the development approvals process, to assisting with the grand opening of the new facility and connecting the business with other organizations or supply chain companies that can assist in promotion and growth.

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.

Business Retention & Expansion Programs

Aurora

- **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.

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

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 monthly, the Economic Development 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 hotels, motels, a country inn, bed and breakfast establishments, and for 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 2,600 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.
- City also provides information and resource material through the **Business Enterprise Centre**.

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.

Cornwall

- **Development Assistance** with site selection and development approvals
- **Development Charges**—Cornwall does not levy development charges
- **Business Directory** and quarterly **Newsletter**
- **Cornwall Business Enterprise**—helps small business owners and entrepreneurs succeed in Cornwall and Stormont, Dundas and Glengarry by offering information, tools and support during the start-up and growth stages of business operation. The CBEC offers a wide variety of seminars, workshops, and networking opportunities.
- **Strategic Partnerships**—The City of Cornwall maintains strategic partnerships with a variety of organizations including the Cornwall and Area chamber of Commerce, the Eastern Ontario training Board, S, D and G Community Futures Development Corporation and Cornwall and Seaway Valley Tourism.
- **Team Cornwall**— The City teams with an innovative group of more than 300 business and community leaders who have banded together to promote Cornwall both locally and abroad.
- **Doctor Recruitment**— The City of Cornwall spearheads a Medical Recruitment Task Force which works to attract physicians to Cornwall. The City of Cornwall currently offers a Medical Scholarship to attract new family physicians to the City.

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.

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.

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 Economic 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

Innisfil

- **Economic & Community Development Strategy:** In 2010, the Town of Innisfil completed a community-wide strategic planning exercise which culminated in a comprehensive development strategy that will work towards economic growth and prosperity for the Town of Innisfil. Economic development was identified as the number one priority.
- **Business Development & Related Partnerships:** The Town of Innisfil actively partners with the County of Simcoe, the South Simcoe Economic Alliance, which consists of five southern municipalities of Simcoe County, business associations and organizations on many different business and economic development related initiatives including networking and information sharing opportunities

Business Resources & Support:

- The Town of Innisfil has created a new Development Department that brings together the Building and Planning branches along with the newly established Economic & Community Development Office. Economic Development staff act as a point-of-contact for existing and prospective businesses to help business navigate the municipal approval process; provide site selection and support services; promotional support (e.g. assistance with grand openings and milestone events); etc.
- **BizPaL** is an online service that simplifies the business permit and licence process for entrepreneurs, businesses, governments, and third-party business service providers. Users simply answer a series of questions on their type of business and BizPal will automatically generate a list of permits and licences from all levels of government with basic information on each as well as links to government sites where users can learn more and, in some cases, apply online.
- **Nottawasaga Futures**, the local Community Futures Development Corporation, offers a wide variety of programs and services supporting community economic development and small business growth including business information and planning services; access to capital; strategic community planning and socio-economic development; and support for community-based projects.
- **Community Health Care Initiative:** the Town is actively working with partners to attract and retain new physicians, medical professionals and facilities to the area.

Business Retention & Expansion Programs

Kawartha Lakes

- The **Kawartha Lakes Small Business Enterprise Centre (KLSBEC)** – Is a one-stop, first 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 of Kawartha Lakes "environment first" principle is demonstrated through the City's 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. Whether it is re-locating or investing, expanding or diversifying agriculture business, we can help in facilitating this activity. We offer resources, value-added programs and workshops along with our industry partners to assist farmers to move forward in their business development.
- 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. Key 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.

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**.

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 in 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.
- To help private sector proponents overcome the financial barriers associated with new development, the City of North Bay has launched the Airport Community Improvement Plan, which provides a combination of financial incentives, including: Municipal Fee Rebate Program, Tax Assistance Program, landfill tipping Fee Reduction

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.

Business Retention & Expansion Programs

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 newsletter and website
- Business visitation program
- Site selection resources and community statistics and information
- Development charge exemptions for certain industrial uses
- Tourism development and marketing partnerships

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** is 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** – provides a coordinating role to review and streamline approvals and provide connections with regional, provincial and federal organizations and agencies.
- **Newsletter** – publishes a quarterly newsletter featuring local business expansions, openings, and information which is mailed to over 6,000 businesses, federal and provincial departments, and site selectors
- **Outreach** – organizes quarterly information meetings on topics of interest to the 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 the maintaining of 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, and 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

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.
- **Community Futures Development Corporation (CFDC)** finances new businesses and expansions, provides business services and referrals and funds economic development projects in the Thunder bay Census Metropolitan Area.
- **Physician Recruitment**—Through significant investment made by the City of Greater Sudbury, a revitalized approach to physician recruitment was implemented in 2008. In partnership with the Northern Ontario School of Medicine, Health Sciences North and the Greater Sudbury Chamber of Commerce, the City has utilized modest incentive packages and a spousal support network to position itself as a desirable location to work, live and play for physicians.

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, 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, 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**
- **Economic Cluster Development**
- **Business Roundtables**
- **Economic Gardening Initiatives through the Vaughan Business Enterprise centre**
- **Ambassador Program**
- **Economic & market research services**
- **Corporate branding**
- **Marketing & communications services** (e.g. website; collateral materials; newsletters)

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

Economic Revitalization Community Improvement Plan (City-wide)

- Offers financial incentives in the form of a tax increment-based grants to new, existing and small businesses to encourage diversification of the local economy and promote job retention and creation
- Grants may be approved by City Council for up to 100% of the municipal property tax increase created by the project for up to 10 years after project completion

Windsor Essex economic development Corporation (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

Windsor Essex Small Business Centre

- Source for small business information, guidance and professional advice on starting and operating a small business

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.

Municipality	Type of Program	Downtown/Area Specific Programs
Ajax	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
Barrie	Loans	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 (CIP) and the Allandale CIP 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 CIP and the Allandale CIP.
	Grants	
	DC Exemptions	
	Tax Incremental Financing	
	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

	Type of Program	Downtown/Area Specific Programs
Brampton	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>
Brantford	Grant	<p>The City provides a Performance Grant Program 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>
	Building Permit Fees	<p>The City has reduced building permit fees to encourage construction activity in the Downtown Community Improvement Project Area.</p>
	DC Exemptions	<p>No development charges in Downtown BIA area.</p>

Downtown/Area Specific Programs

	Type of Program	Downtown/Area Specific Programs
Brockville	Tax Increment Equivalent	<p>Tax Increment Equivalent for Rehabilitation and Redevelopment (TIERR) Grant Program: The program provides a grant to owners of lands and buildings who undertake improvements or redevelopment that would result in an increased property assessment. The amount of the grant provided depends on the increase in the municipal portion of property taxes resulting from the improvements. The program offers a grant of 100% of the increase in municipal realty taxes paid annually for a maximum period of five (5) years.</p>
	Grants	<p>Building and Plumbing Permit Fee grant Program: The program provides for a grant equivalent to the fees paid for Building Permits and Plumbing Permits within a designated area. The grant represents 100% of equivalent fees paid for building permits and plumbing permits for approved properties.</p>
Caledon	DC Exemptions	<p>Exemption of development charges for the Caledon East Commercial Core Area and the Bolton Business Improvement Area (BIA)</p>
	Grants	<p>The Town assists the Bolton Business Improvement Area (BIA) Board of Management by providing funds that are allocated to enhance the economic viability and competitiveness of the downtown core</p> <p>Following extensive stakeholder consultation and input, Council approved a Community Improvement Plan (CIP) for Bolton. Its approval and implementation is a significant step toward fostering private/public partnerships in the municipality's highest-populated community.</p> <p>The CIP is designed to remove barriers to the redevelopment and reinvestment in businesses and properties within the CIP area in Bolton. Together with the companion Urban Design Guidelines (UDG), a flexible, comprehensive and strategic framework for the municipality has been developed which will enable the Town to plan and finance development activities to use, reuse and restore lands, buildings and infrastructure in Bolton.</p>

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
<p>Caledon (continued)</p>	<p>CIP Grant</p>	<p>In addition to identifying a Municipal Leadership Strategy which includes:</p> <ul style="list-style-type: none"> • Marketing Strategy • Municipal By-law Enforcement/Review • Open Space, Pedestrian and Cycling Network Linkage Program • Streetscape Improvements • Roadway, Crossing and Intersection Improvements • Transit Oriented Development Strategy • Town Parking Study Update and Intensification Study • Municipal Acquisition of Land for Road Reconfiguration and open Spaces <p>Caledon Council allocates funding for the following eight Financial Incentive Programs:</p> <ul style="list-style-type: none"> • Tax Increment Equivalent Grant Program – deferring increases in taxation associated with reassessment (for large scale redevelopment and rehabilitation) • Development Charge Grant Program • Application and Permit Fee Grant Program • Building and Façade Improvement grant Program • Mixed-Use Building Construction/Conversion Grant Program • Energy Efficiency Retrofit grant Program • Landscape Improvement grant Program • Environmental Study Grant Program <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

	Type of Program	Downtown/Area Specific Programs
Cambridge	Interest Free Loan	Building Revitalization Program - 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).
	With grant Option	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.
	Grants	Design Guide Program - 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.
	Tax Rebate	Realty Tax Rebate Program — 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.
	No Fee	Development Application Fee Waiver —no fees for applications under the Planning Act (Site Plan, Zone Change, Official Plan Amendment, Subdivision) for new residential development in the downtown core Building Permit and Sign Permit Fee Exemption —all properties in the core areas do not pay a fee for obtaining a building permit or permits for signs
Chatham-Kent	Grants/Loans	Revitalization Programs – Façade Improvements, Residential Conversion & Rehabilitation, Cafes, Patios, Display Areas and Court Yards. Various grants and loans with differing limits depending on the type of construction and the location for up to 50% of construction costs.
	Rebate	Rebate Programs – Planning & Building Fee Rebate and Development Charge Rebate – rebate of 100% of application fee following successful completion of approved work
	Exemption	Parkland Dedication Exemption and Parking Standard Exemption – rebate of 100% of cash equivalent paid by the owner following successful completion of the approved work

Downtown/Area Specific Programs

	Type of Program	Downtown/Area Specific Programs
Chatham-Kent (continued)	Tax Grant	<p>Heritage Tax Relief – 40% reduction in municipal portion of post-restoration and preservation work for 5 years following successful completion of approved work.</p> <p>Property Tax Increment Equivalent – grants up to 100% of increase in the municipal portion of property tax resulting from reassessment for 5 years.</p> <p>Studies and Design Programs – Project Feasibility Studies and Heritage Design Studies – grants for 50% of cost of study with various limits.</p>
Clarington	Grants	<p>Upgrade to Building Code Grant Program. 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>Signage Program. 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>Façade Improvement Grant Program. 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>Building Permit Grant Program: Provides a one time grant to offset the amount of the building permit fee to a maximum of \$3,000</p> <p>Infill Project Grant Program: 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
Cornwall	CIP	<p>Downtown Revitalization - Cornwall Economic Development is a key partner in Centretown Cornwall, a three-year revitalization project focused on economic development, organizational development, physical improvements and marketing/promotions in Cornwall's two traditional commercial areas.</p> <p>Heart of the City Community Improvement Plan (CIP) – The City of Cornwall offers financial incentive programs to assist commercial property owners to improve their properties. To date, the Heart of the City CIP has generated several million dollars in private sector investment.</p>
Greater Sudbury	<p>Tax Incremental Financing</p> <p>DC Exemptions</p> <p>Parking</p>	<p>Designated a Community Improvement Area to allow the City to provide a Tax Incremental Financing Scheme 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>
Guelph	Grant	<p>Downtown Façade Improvement</p> <p>Envision Guelph – Downtown Secondary Plan</p>
Halton		<p>All of the local municipalities in Halton have active partnerships with Downtown Business Improvement Area Associations (BIA's) to maintain and improve Downtown areas. Burlington, Milton and Oakville have specific urban areas designated as Urban Growth Centres under the Provincial "Place to Grow" legislation and plans.</p>

Downtown/Area Specific Programs

	Type of Program	Downtown/Area Specific Programs
Hamilton	Financial Assistance	<p>The City of Hamilton offers financial assistance programs in the form of loans and grants to assist with various costs associated with the development/redevelopment of the downtown. Downtown development is exempt from development charges within a defined area. Additionally, there is a program to provide assistance to property owners within the 11 Citywide Business Improvement Areas for commercial property façade improvements.</p>
	Grant	<p>BIA Commercial Property Improvement Grant is a program that provides financial assistance to commercial property owners and owner-authorized tenants within the 11 Citywide BIAs. The program provides financial assistance for façade improvements of commercial properties within the BIAs through a matching grant (to a maximum of \$7,500 per property).</p>
	Interest Free Loan	<p>The Hamilton Downtown Residential Loan Program was developed to provide a financial incentive to developers in assisting with the costs of converting commercial space in commercial buildings into apartments, or renovations to bring existing apartments into compliance with the property Standards By-law and Fire code.</p> <p>Under the program, loans will be interest-free for a maximum of 5 years. The principle repayable in annual amounts of ten (10%), in 12 equal monthly payments of the original loan amount. The balance outstanding will be paid by a balloon payment at the end of the five-year term. The maximum loan amount is calculated on the basis of \$20 per square foot of habitable floor space.</p>
	Grant	<p>The Enterprise Zone makes tax grants available for developing, re-developing or renovating residential/commercial lands and buildings located within the boundaries of the Downtown Hamilton Community Improvement Project Area.</p> <p>The program will authorize a nine-year grant, in an amount not exceeding the increase in municipal realty taxes as a direct result of the development/redevelopment of the land and/or building. Grants will not exceed the costs of the property's development/redevelopment.</p>

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
Kitchener	Grant/Loan	<p>Façade Improvement Loan Program. 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>Upper Storey Renovation Program. 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>Façade Program. 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>Façade Improvement Loan Program – 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>Forgivable Façade Improvement Loan Program</p> <p>Non-Street Front Facing Improvement Loan Program</p>
	Grant	<p>Upgrade to Building Code Loan Program – 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>Forgivable Upgrade to Building Code Loan Program</p> <p>Tax Back Grant Holiday</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> <p>A Main Street London Program that provides grant money for building and business owners who want to improve the façade of their building.</p> <p>Awning, Signage and Decorative Lighting Grant Program</p>

Downtown/Area Specific Programs

	Type of Program	Downtown/Area Specific Programs
Newmarket	Grants	<p>Façade Improvements & Restoration Program - 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 Project Feasibility Study Program 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.</p> <p>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 Interior Renovation and Improvement Program 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.</p> <p>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 Business Sign Program 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 Redevelopment and Rehabilitation Tax Incremental Program 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. 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

	Type of Program	Downtown/Area Specific Programs
Newmarket (continued)	Loan	<p>The Residential Conversion and Intensification Program is intended to promote the conversion and intensification of second and third story spaces along Main Street for residential purposes.</p> <p>The loan program will provide property owners with an interest-free loan to pay for up to 50% of eligible costs to a maximum of \$100,000 of the conversion of commercial/industrial space to residential units and construction of new units on vacant land or as part of an existing structure.</p>
	Parking Relief	<p>Parking Requirement Program. Allows for relief or reduction or waiving of standard parking requirements.</p>
Niagara Falls	DC Exemptions	<p>Development Charge Exemption Program – will provide a financial incentive in the form of an exemption from payment of 75% of the City development charge on residential, commercial and mixed use development and redevelopment projects that create additional residential units and/or commercial space.</p>
	Loan	<p>Residential Loan Program – 0% interest loan based on \$20 per sq. ft. of habitable residential space constructed to a maximum of \$20,000 per residential unit created. Promote conversion, infill and intensification for Downtown area.</p>
	Loan	<p>Commercial Building Loan and Façade Grant – 0% interest loan equal to 50% of the cost of building maintenance and improvements to a maximum loan of \$15,000 per property. Improvement, restoration and rehabilitation of existing commercial and mixed use buildings and building facades.</p>
	Grant	<p>Revitalization Grant Program – annual grant equivalent to 80% of the increase in City property taxes for first 5 years, 60% in years 6 and 7, 40% in year 8, and 20% in years 9 and 10. Building renovations, additions and new construction</p>

Downtown/Area Specific Programs

	Type of Program	Downtown/Area Specific Programs
North Bay	Grants/ Interest Free Loans	<p>Downtown Community Improvement Plan 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>Airport Community Improvement Plan (ACIP) – 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>Façade Improvement Loan Program -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>Residential Development Charge Grant Program—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>Increased Assessment Grant Program—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>Building Permit Fee Grant Program— 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>Parkland Dedication Fee Grant Program—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>Upper Storey Conversion to Residential Loan Program—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>Upgrade to Building Code Loan Program—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>

Downtown/Area Specific Programs

	Type of Program	Downtown/Area Specific Programs
Ottawa	No Fee	<p>The City of Ottawa offers the following incentives:</p> <ul style="list-style-type: none"> • 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
Peterborough	<p>DC Exemptions</p> <p>Heritage Programs</p>	<p>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.</p> <p>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)</p>
Pickering	Non-financial	Direct marketing to promote specific developments and targeted sectors.
Port Colborne	<p>Residential and Commercial Tax refunds</p> <p>Commercial Façade Loans</p> <p>Exemptions</p>	<p>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.</p> <p>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</p> <p>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</p>

Downtown/Area Specific Programs

	Type of Program	Downtown/Area Specific Programs
Quinte West	Grant / DC	Planning and Design – 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.
	Grant / tax incentive	Building Façade Improvements – 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.
	Grant	Improved Signage – grant of 50% to a maximum of \$1,000.
	Grant	Landscaping and Property Improvement – grant of 50% to a maximum of \$1,000 for improving landscape between parking areas and the roadway.
	Loan	Building Retrofit Program – 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.

Downtown/Area Specific Programs

	Type of Program	Downtown/Area Specific Programs
Richmond Hill	Interest Free Loan	The City provides a façade matching interest free program of up to \$10,000 for downtown properties.
Sarnia	Grant/Tax Relief	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.
	Façade Loan	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
Sault Ste. Marie	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.
St. Marys	DC Exemptions	No development charges for commercial or industrial development
St. Thomas	Grant	The City operates a Community Improvement Program 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.
Thorold	Grant	Façade Improvement Grant Program – 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

	Type of Program	Downtown/Area Specific Programs
Thunder Bay	Grant	Core Area Rehabilitation & Redevelopment Grant Program – eligible property owners can receive a grant equal to 100% of any increase in municipal taxes that result from the re-assessment of improved property for a ten-year period.
	Loan	Core Area Façade Loan Improvement Program – eligible property owners can receive interest-free loans, amortized over 10 years for 50% of the cost to improve the exterior facades of buildings to a maximum of \$15,000 per loan. Amendments to the Central Business District Zones (CBD) now allow for an increased number of uses within the city’s downtown areas. It also alters various standards such as yard, frontage and parking requirements in an effort to facilitate positive development.
Tillsonburg	CIP	Approved Community Improvement Plan for the downtown core with tax increment financing, waiver of building and other fees.
Timmins	CIP	A Community Improvement Plan for the downtown core areas of the City is currently underway and will identify a variety of incentive programs to encourage investment and improvements.
Toronto	Façade	Supplementary programs in Streetscape Improvement, Commercial Façade Improvement, Banner and Mural, Commercial Research, and Community Festivals and Special Events are also offered.
Vaughan		Kleinburg / Area Specific Programs (KEDS) – completed in June 2011 to assist Kleinburg-area merchants and the Business Improvement Area (BIA) to revitalize mainstreet.
Waterloo	Interest Free Loan	The City has a façade program that provides up to \$15,000 in interest free loans.

Downtown/Area Specific Programs

	Type of Program	Downtown/Area Specific Programs
Welland	<p>Loan</p> <p>DC Exemptions</p> <p>Fees waived</p> <p>Interest Free Loans</p> <p>Tax Incremental Grant Program</p>	<p>Façade Improvement Loan Program. 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>
Whitby	<p>Grant</p>	<p>Façade Grant Program 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>
Whitchurch-Stouffville		<p>Downtown Community Improvement Program – 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

	Type of Program	Downtown/Area Specific Programs
Windsor	Rebate	<p>City Centre West</p> <ul style="list-style-type: none"> • Rebate Program for Development Feasibility – eligible projects, grant of up to 50% to maximum of \$20,000 per property • Parkland Dedication Fee Rebate Program – 100 % grant • Property Improvement Rebate Grant Program – tax rebates of up to \$200,00 are available • Commercial Façade Improvement Program – grant of 50% to maximum of \$15,000 • Development Charges and Building Fee Rebate Grant Program – rebate of up to 100% of eligible costs for development charges and building fees • Sale of City Land at Less Than Market Value – sold to developers at less than market value <p>Downtown Windsor BIA</p> <ul style="list-style-type: none"> • Façade Improvement Grant – grant of up to 50% of eligible costs to a maximum of \$10,000 or \$15,000 for corner properties <p>Residential Development Charge Reduced Rates – percentage based on specific area – 25% Area 1, 50% Area 2, 75% Area 3</p>
	Façade	
	DCs	
	DCs	

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
- Create jobs
- Improve the overall liveability of urban neighbourhoods

Brantford	<p>The Brantford Brownfields Financial Tax Incentive Program 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. 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 Brantford Brownfields Financial Tax Incentive Program 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 development charges 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>
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Brownfield Redevelopment

<p>Brockville</p>	<p>Tax Increment Equivalent Grant (TIEG): 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>Brownfield Financial Tax Incentive program (BFTIP): 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>Environmental Site Assessment (ESA) Grant Program: 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>Brownfield Building Permit Fees grant Program: 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>
<p>Caledon</p>	<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

<p>Cambridge</p>	<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>
<p>Chatham-Kent</p>	<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>Feasibility Study Grant – 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>Environmental Study Grant – grants for 50% of cost of study, various maximums</p> <p>Tax Assistance – freeze on municipal and education property taxes for up to 5 years after a property has been remediated and rehabilitated.</p> <p>Rehabilitation Tax Increment Based (TIB) Grant – 80% of increase in municipal property taxes for up to 5 years.</p>
<p>Clarington</p>	<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>
<p>Cornwall</p>	<p>Brownfield Community Improvement Plan (CIP) – The city offers financial incentive programs to assist with the redevelopment of vacant, derelict or underutilized commercial and industrial properties.</p>
<p>Guelph</p>	<p>City of Guelph Brownfield Strategy City of Guelph Brownfield Redevelopment Community Improvement Plan Environmental Study Grant Program Tax Increment-Based Grant Application Program Tax Assistance and Tax Arrears Cancellation Policy</p>

Brownfield Redevelopment

<p>Halton</p>	<p>All of the local municipalities in Halton are in preliminary stages of setting up Brownfield programs.</p>
<p>Hamilton</p>	<p>Brownfield Redevelopment—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>ERASE Redevelopment Grants—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"> • Environmental remediation and environmental studies • Demolition <p>Site preparation including construction/improvement of on-site public works.</p> <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>ERASE Environmental Study Grants—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>ERASE Planning and Development Fees Program—A grant-in-lieu of planning and development fees paid on brownfield redevelopment projects within the project area is also available.</p>
<p>Kitchener</p>	<p>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</p>
<p>London</p>	<p>Community Improvement Plan for Brownfield Incentives: Contamination Assessment Study Program; Property Tax Assistance Program; Development Charge Rebate Program; Tax Increment Equivalent Grant Program; Green Municipal Fund Program</p>

Brownfield Redevelopment

<p>Niagara Falls</p>	<p>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.</p>
<p>North Bay</p>	<p>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.</p>
<p>Oshawa</p>	<p>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</p>
<p>Peterborough</p>	<p>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.</p>
<p>Thorold</p>	<p>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.</p>

Brownfield Redevelopment

<p>Windsor</p>	<p>Feasibility Study Grant Program – 50% of cost of study, maximum \$7,500</p> <p>Environmental Site Assessment Grant Program – 50% to maximum \$15,000 per study, maximum 2 studies per property/project, maximum \$25,000 per property/project</p> <p>Brownfields Tax Assistance Program – cancellation of municipal and education property tax increase for up to 3 years</p> <p>Brownfields Rehabilitation Grant Program – 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>Brownfields Development Charge Exemption Program – up to 60% reduction of development charge payable on a brownfield site approved under the Brownfields Rehabilitation Program.</p>
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Industrial Parks

Municipality	Industrial Park	Size Acres	Price Per Acre		Ownership
			High	Low	
Ajax	Salem Road Business Park	71	\$ 395,000	\$ 395,000	Private
Aurora	Aurora Gateway Business Park	81	N/A	N/A	Private
	Aurora South Industrial	14	\$ 275,000	\$ 175,000	Private
	Industrial Parkway North	38	\$ 275,000	\$ 175,000	Private
	Hallgrove Business Park	48	\$ 500,000	\$ 425,000	Private
	Aurora Business Park	88	N/A	N/A	Public
Barrie	Mapleview West Industrial Park	16	\$ 275,000	\$ 230,000	Public
	Private Lands	1,000	N/A	N/A	Private
Belleville	North-East	150	40000	\$ 20,000	Public/Private
	North-West	25	N/A	N/A	Private
Brampton	Multiple	N/A	\$ 220,000	\$ 99,000	N/A
Brantford	Braneida Industrial	52	\$ 125,000	\$ 75,000	Public
	Jame Dick Group	143	\$ 150,000	\$ 123,000	Private
	Brant Business Park	84	N/A	N/A	Private
	Tillyard Group	30	\$ 325,000	N/A	Private
	Northwest Business Park	12	\$ 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	\$ 550,000	\$ 300,000	Private
	Tullamore Industrial Park	148	N/A	N/A	Private
	Mayfield West - Kennedy Road	358	N/A	N/A	Private
	Victoria Business Park	83	\$ 425,000	\$ 275,000	Private
Cambridge	Cambridge Business Park	850	\$ 145,000	\$ 145,000	Public
	L. G. Lowell Park	1,300	\$ 145,000	\$ 145,000	Public/Private
	Eastern Industrial Park	300	N/A	N/A	Private
Chatham-Kent	Bloomfield Business Park	120	\$ 70,000	\$ 55,000	Public
	Blenheim Industrial - Allison Line	38	\$ 29,000	\$ 29,000	Public
	430 Colborne Street	2	\$ 41,400	\$ 41,400	Public
	20 Bloomfield Road	8	\$ 27,500	\$ 27,500	Public
	333 Bloomfield Road	7	N/A	N/A	Public
	22820 Bloomfield Road	95	N/A	N/A	Public
	933 Richmond Street	8	\$ 112,500	\$ 112,500	Public
	behind 800 Richmond Street	25	N/A	N/A	Public
	West Bothwell and Elm	10	\$ 5,000	\$ 5,000	Public
	Riverview Business Park	213	N/A	\$ 55,000	Public
	12 property addresses in Chatham with acreage ranging from . 6 acres to 30 acres		\$ 165,000	\$ 12,397	Private
Clarington	Clarington Science Park	352	N/A	N/A	Private
	Clarington Energy Park	318	N/A	N/A	Private
Cobourg	Lucas Point Business & Industrial	54	\$ 40,000	\$ 30,000	Public/Private
East Gwillimbury	Bales Drive Industrial Park	100	N/A	N/A	Private
	Mount Albert	48	N/A	N/A	Public/Private
	Holland Landing South	212	N/A	N/A	Private
	Green Lane East	94	N/A	N/A	Private
	Queensville	954	N/A	N/A	Private

Industrial Parks

Municipality	Industrial Park	Size Acres	Price Per Acre		Ownership
			High	Low	
Greater Sudbury	Walden Industrial Park	60	\$ 50,000	\$ 40,000	Public
	Valley East	22	\$ 20,000	N/A	Public
	Radisson Industrial Park	40	\$ 40,000	\$ 35,000	Private
Guelph	Hanlon Creek Business Park	380	\$ 375,000	\$ 280,000	Public/Private
	Southgate Business Park	180	\$ 350,000	\$ 300,000	Private
	Hanlon Business Park -East	50	\$ 350,000	\$ 300,000	Private
	Northwest Industrial Area	100	\$ 280,000	\$ 200,000	Private
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	\$ 65,000	\$ 75,000	Public/Private
	Stoney Creek Industrial Business Park	250	\$ 125,000	\$ 75,000	Private
Kawartha Lakes	Lindsay Industrial Park	200	\$ 65,000	\$ 35,000	Public/Private
Kingsville		36	N/A	N/A	Private
Kingston	Cataraqui Industrial Estates	6	\$ 90,000	\$ 90,000	Public
	Clyde and Alcan Industrial Parks	6	\$ 65,000	\$ 65,000	Public
	St. Lawrence Park	25	\$ 275,000	\$ 275,000	Public
	St. Lawrence Park	25	\$ 80,000	\$ 80,000	Public
Kitchener	4 industrial parks	N/A	N/A	N/A	N/A
Lambton Shores	Town of Forest	93	\$ 6,000	\$ 6,000	Public
Leamington	Seneca Road	250	\$ 80,000	\$ 50,000	Private
London	Innovation Park - Phases I & II	98	\$ 75,000	\$ 75,000	Public
	Trafalgar Industrial Park	29	up to .99 acres	\$95,000	Public
	Skyway Industrial - Phase 1	3	1 to 3.99 acres	\$75,000	Public
	Forest City	25	4 acres and up	\$65,000	Public
	River Road	7			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	N/A	N/A	Private
	Airport Corporate Centre	110	N/A	N/A	Private
	Gateway Business District	552	N/A	N/A	Private
	Wesytern Business Park	130	N/A	N/A	Private
	Meadowvale Business Park	648	N/A	N/A	Private
Newmarket	Newmarket Industrial Business	48	N/A	N/A	Private
	Mulock Drive/Harry Walker Parkway	9	\$ 450,000	\$ 400,000	Public
Niagara Falls	Montrose Business Park	100	\$ 40,000	\$ 20,000	Public
	Muller	62	\$ 100,000	\$ 50,000	Private
	Stanley Industrial	15	N/A	\$ 35,000	Private
North Bay	Gateway Business Park	112	\$ 20,000	\$ 8,000	Public
	Airport Industrial Park	120	N/A	N/A	Public
Oshawa	Stevenson Industrial Park	74	\$ 275,000	\$ 225,000	Private
	Champlain Industrial Park	80	\$ 300,000	\$ 225,000	Private
	Farewell Industrial Park	117	\$ 275,000	\$ 130,000	Private

Industrial Parks

Municipality	Industrial Park	Size Acres	Price Per Acre		Ownership
			High	Low	
Ottawa	Orleans Industrial Parks	1,100	\$ 100,000	\$ 50,000	Public/Private
	Kanata South Business Park	300	\$ 120,000	\$ 75,000	Public/Private
	Hawthorne Business Park	200	\$ 110,000	\$ 80,000	Public/Private
Peterborough	Major Bennett Industrial Park	100	\$ 40,000	N/A	Public
	Peterborough Industrial Park	50	\$ 40,000	N/A	Public
Pickering	Brock Road Industrial Area	400	Avg. \$300k		Private
	White Road Prestige Industrial Park	N/A	\$350k - \$400k		Private
Port Colborne	Loyalist Industrial Park	85	\$ 25,000	\$ 21,000	Public
	Babcock & Wilcox Property	328	N/A	N/A	Private
	Highway 140 Industrial Area	200	N/A	N/A	Public/Private
Prince Edward County	Phase 2	18	\$ 70,000	\$ 60,000	Public/Private
Quinte West	Located in Trenton Ward	125	\$ 35,000	\$ 35,000	Public
Richmond Hill	Beaver Creek Business Park	614	\$ 600,000	\$ 450,000	Private
	Headford business Park	433	\$ 600,000	\$ 450,000	Private
Sarnia	Sarnia 402 Business Park	85	\$ 70,000	\$ 50,000	Public
	Sarnia Business & Research Park	180	\$ 70,000	\$ 50,000	Public
Sault Ste. Marie	Yates Industrial Park	70	\$ 25,000	\$ 25,000	Public
	Base Line Industrial Park	35	\$ 25,000	\$ 25,000	Public
	Great Northern Industrial Park	N/A	\$ 80,000	\$ 60,000	Private
	GNR/Sargin	75	\$ 75,000	\$ 75,000	Private
St. Catharines	Essar Steel Algoma	70	N/A	N/A	Private
	Bunting East Industrial	320	N/A	N/A	Private
	Port Weller Industrial	219	N/A	N/A	Private
	Louth Industrial	451	N/A	N/A	Private
	Bunting Industrial Park	260	N/A	N/A	Private
	Glendale Industrial Park	222	N/A	N/A	Private
St. Marys	Water Street South	3	\$ 55,000	\$ 55,000	Public
St. Thomas	Highbury Industrial Park	96	\$ 45,000	\$ 35,000	Public
	Other Lands	54	\$ 45,000	\$ 35,000	Public
Stratford	City owned	152	\$ 50,000	\$ 35,000	Public
	Privately owned	359	\$ 50,000	\$ 35,000	Private
	Wright Business Park	12	\$ 38,000	\$ 38,000	Public
	Crane Avenue	23	\$ 45,000	\$ 45,000	Public
Thunder Bay	Balmoral IV Business Park	39	N/A	N/A	Private
	Innova Business Park	71	\$ 93,951	\$ 64,770	Public
Tillsonburg	Municipal Industrial Park	80	\$ 30,000	\$ 26,500	Public
Timmins	Noronta Industrial Park	4	\$ 35,000	N/A	Public
	Private Property	10,000	N/A	N/A	Private
Vaughan	Vaughan Enterprise Zone	1,679	\$ 1,000,000	\$ 550,000	Private
	Vaughan Metropolitan Centre	741	\$ 1,000,000	\$1,000,000	Private
	Highway 400 North Expansion Area	1,065	\$ 1,000,000	\$ 550,000	Private
Wellesley	1420 Hutchison Road	2	N/A	N/A	Public
Whitby	Durham Business Centre	45	\$ 250,000	\$ 200,000	Private
	Thickson Woods Business Park	30	\$ 180,000	\$ 100,000	Private
	Hopkins	30	\$ 200,000	\$ 125,000	Private
Whitchurch-Stouffville	Stouffville	497	N/A	N/A	Private
	Vandorf	12	N/A	N/A	Private
	Gormley	251	N/A	N/A	Private
	Cardico	N/A	N/A	N/A	Private
Windsor	Twin Oaks Business Park	9	\$ 130,000	\$ 65,000	Public
Woodstock	Pattullo Ridge Business Park	150	\$ 75,000	\$ 75,000	Public
Average			\$ 179,257	\$ 139,257	
Median			\$ 90,000	\$ 75,000	