

BMA

Management Consulting Inc.

Municipal Study - 2009



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EXECUTIVE SUMMARY—CITY OF SARNIA

This section of the report encompasses economic and demographic characteristics that effect community demands, such as demands for public safety, capital improvements and social services. The following provides some of the key municipal profile statistics. The results have been presented to show a comparison to the overall survey average of 81 Ontario municipalities as well as a comparison to the average within the geographic location.

Population & Growth Profile	Sarnia	Survey Average	Southwest Average
2001-2008 Population Increase	4.2%	15.7%	11.1%
2008 Building Permit Activity per Capita	\$ 1,283	\$ 2,040	\$ 1,742

Dwelling & Density Profile	Sarnia	Survey Average	Southwest Average
% Dwellings Requiring Major Repair	9%	6%	6%
% Dwellings Constructed Before 1986	85%	64%	70%
Population Density per sq. km.	448	636	594

Assessment Profile	Sarnia	Survey Average	Southwest Average
2009 Unweighted Taxable Assessment Per Capita	\$ 71,848	\$ 100,998	\$ 89,035
% of Residential Assessment	83.0%	86.0%	86.2%
% of Non-Residential Assessment	17.0%	14.0%	13.8%

Changes in community needs and resources are interrelated in a continuous, cumulative cycle of cause and effect. For example, a decrease in population decreases the demand for housing and causes a corresponding decline in the market value of housing. A gradually increasing population trend is generally considered favorable. Another growth related indicator is the building permit activity. Changes in building activity impact other factors such as the employment base, income, and property values. Information on the condition of dwellings in a municipality provides a general indication of age of the municipality, the infrastructure and the mix of new versus older growth.

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

Assessment per capita statistics have been included to provide an indication of the “richness” of assessment base in each municipality. Assessment composition has also been included to provide an understanding of the mix of assessment.

Financial Indicators**Levy Per Capita**

2009 Net Municipal Levy	Samia	Survey Average	Southwest Average
Net Municipal Levy per Capita	\$ 1,173	\$ 1,167	\$ 1,086
Net Municipal Levy per \$100,000 Unweighted CVA	\$ 1,632	\$ 1,262	\$ 1,276

In order to better understand the relative tax position for a municipality, another measure that has been included in the study is a comparison of net municipal levies on a per capita basis. This measure indicates the total net municipal levy that is needed to provide services to the municipality. A net levy per \$100,000 of assessment provides a measure of the burden on properties with the same assessed value. This analysis does not indicate value for money or the effectiveness in meeting community objectives which varies from municipality to municipality.

Expenditures Per Capita

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

- Size of municipality and mix of urban and rural coverage
- Service levels
- How the service is provided
- Geographical factors
- Accounting and reporting practices
-

2008 FIRs & MPMPs	Sarnia	Sault Ste. Marie
Fire per Capita	\$ 203	\$ 146
Police per Capita (MPMP)	\$ 254	\$ 282
Roadways Operating Costs per Lane Km (MPMP)	\$ 1,321	\$ 2,573
Winter Control Operating Costs per Lane Km (MPMP)	\$ 1,505	\$ 5,298
Transit per Capita	\$ 52	\$ 84
Parking per Capita	\$ 4	\$ 5
Storm Sewer per Capita	\$ 22	\$ 17
Waste Collection per Capita	\$ 11	\$ 19
Recycling per Capita	\$ 25	\$ 31
Assistance to Aged per Capita	\$ 2	\$ 21
Library per Capita	\$ 4	\$ 35
Planning per Capita	\$ 1	\$ 8
Parks, Recreation & Facilities Operating Costs per Capita (MPMP)	\$ 90	\$ 140
Commercial and Industrial per Capita	\$ 19	\$ 52

It is important to review trends over time to determine how costs are growing compared with revenue growth.

Municipal Revenues

Revenues determine a municipality's capacity to provide services. Under ideal conditions revenues would grow at a rate equal to or greater than the combined effects of inflation and expenditures. A municipality's largest source of revenues are from taxation. The following is a comparison of the rates within the survey. It should be noted that a comparison of the tax rate in isolation does not reflect the relative tax burden for various properties within the municipality. Comparisons of relative tax burden, as will be shown later in the report must also consider the assessments within a municipality for comparable properties.

Tax Rates	Sarnia	Survey Average
Residential - Municipal	1.3635%	1.1525%
Multi-Residential - Municipal	3.4105%	2.2563%
Commercial Residual - Municipal	2.2481%	1.8874%
Standard Industrial - Municipal	2.7999%	2.5250%
Large Industrial - Municipal	4.1070%	2.6601%
Residential - Education	0.2520%	0.2520%
Multi-Residential - Education	0.2520%	0.2520%
Commercial Residual - Education	1.7730%	1.5961%
Standard Industrial - Education	2.2912%	2.1479%
Large Industrial - Education	2.7000%	2.1804%
Residential - Total	1.6155%	1.4045%
Multi-Residential - Total	3.6625%	2.5083%
Commercial Residual - Total	4.0211%	3.4835%
Standard Industrial - Total	5.0910%	4.6729%
Large Industrial - Total	6.8070%	4.8404%

The table to the right provides a comparison of some additional revenue sources on a per capita basis as well as a comparison of building permit fees on a residential home.

Select User Fee & Revenue Information	Sarnia	Survey Average
2009 Building Permits Fees on Residential Home 1,800 sq.ft	\$ 954	\$ 1,688
Licenses, Permits, Rents per Capita	\$ 29	\$ 43
Gaming & Casino Revenues per Capita	\$ 21	\$ 26
Business Enterprise Revenues per Capita	\$ 26	\$ 35
OMPF Grants per Capita	\$ 3	\$ 68
Canadian Conditional Grants per Capita	\$ -	\$ 16
Ontario Conditional Grants per Capita	\$ 19	\$ 180
Investment Income per Capita	\$ 7	\$ 22
Contributions from Reserves and Reserve Funds per Capita	\$ 57	\$ 53
Penalties, Interest & Fine Revenues per Capita	\$ 13	\$ 21

Reserves

Reserve Analysis	Sarnia	Survey Average
Reserves as a % Total Expenditures	13.9%	48.1%
Reserves as a % Total Expenditures (Excluding Water/Sewer)	13.8%	48.2%
Reserves as a % Total Taxation (Excluding Water/Sewer)	19.0%	79.2%
Reserves per Capita	\$ 329	\$ 833

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

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

Debt

Debt Analysis	Sarnia	Survey Average
Debt Charges as a % of Expenditures	10.0%	4.2%
Debt Charges as a % of Expenditures (Excluding Water/Sewer)	6.8%	3.5%
Debt as a % of Taxation (Excluding Water/Sewer)	9.3%	6.6%
Debt Per Capita	\$ 825	\$ 513
Debt Outstanding + Unfinanced Capital per \$100,000 of Unweighted Assessment	\$ 1,142	\$ 564

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

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

Debt to Reserve Ratio

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

Debt Analysis	Sarnia	Survey Average
Debt to Reserve Ratio	4.3	1.0

Taxes Receivable

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

Taxes Receivable	Sarnia	Survey Average	Southwest Average
Taxes Receivable as a % of Tax Levies	5.5%	6.7%	6.0%

Financial Position

A comparison was made of each municipality's overall financial position (assets less liabilities). This is calculated as follows:

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

The following table provides a comparison of the financial position per capita against the total survey average. A comparison of the change in financial position over time will assist in understanding the trend within the municipality.

Financial Position	Sarnia	Survey Average
Financial Position per Capita	\$ (251)	\$ 359

Taxes and Comparison of Relative Taxes

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

- The values of like properties varies significantly across municipalities
- The tax burden within a municipality vary based on the tax ratios used. As such, it is possible for a municipality to have a relative 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
- Level of service provided and the associated costs
- Extent to which a municipality employs user fees
- Access to other sources of revenues such as dividends from hydro utilities, gaming & casino revenues

	Sarnia	Survey Average	Average Within Population Range	Location Group Average
			50,000-99,999	Southwest
Detached Bungalow				
Property Taxes	\$ 2,713	\$ 2,880	\$ 2,898	\$ 2,597
Senior Executive				
Property Taxes	\$ 4,713	\$ 5,343	\$ 4,929	\$ 5,138
Walk Up Apartment				
Property Taxes	\$ 1,323	\$ 1,329	\$ 1,287	\$ 1,309
Mid/High Rise				
Property Taxes	\$ 1,851	\$ 1,522	\$ 1,553	\$ 1,629
Office Building /sq. ft.				
Property Taxes	\$ 1.76	\$ 2.87	\$ 2.67	\$ 2.68
Neighbourhood Shopping /sq. ft.				
Property Taxes	\$ 3.75	\$ 3.37	\$ 3.50	\$ 3.31
Hotels /Suite				
Property Taxes	\$ 789	\$ 1,846	\$ 1,650	\$ 1,865
Motels /Suite				
Property Taxes	\$ 1,338	\$ 1,261	\$ 1,327	\$ 1,284
Industrial Standard				
Property Taxes	\$ 1.89	\$ 1.84	\$ 1.85	\$ 1.83
Industrial Large				
Property Taxes	\$ 1.10	\$ 1.34	\$ 1.29	\$ 1.27
Industrial Vacant Land				
Property Taxes	\$ 1,829	\$ 3,110	\$ 3,226	\$ 2,057

Comparison of Water and Sewer User Costs

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

Water/Sewer	Sarnia	Survey Average
Residential - 250 m3	\$ 745	\$ 723
Commercial - 10,000 m3	\$ 21,185	\$ 21,348
Industrial - 30,000 m3	\$ 60,814	\$ 62,469
Industrial - 100,000 m3	\$ 194,030	\$ 203,060
Industrial - 500,000 m3	\$ 947,765	\$ 999,182
Industrial - 1,000,000 m3	\$ 1,879,601	\$ 1,984,334

Taxes as a % of Income

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

	Sarnia	Survey Average	Southwest Average
Property Taxes as a % of Household Income	3.6%	4.1%	4.0%
Water/Sewer + Taxes as a % of Household Income	4.5%	5.0%	4.9%

Next Steps—Trend Analysis

For municipalities participating in the study for a number of years, there is the ability to undertake a trend analysis. A trend analysis offers several advantages:

- ◆ It provides information on changes in the municipality in the most recent years, revealing the most current trends and their relative impact on the financial health of the municipality
- ◆ It allows the evaluator to determine how quickly an indicator is changing and in which direction
- ◆ It permits one trend to be evaluated in conjunction with other trends
- ◆ It allows local trends to be compared with Regional/Provincial trends
- ◆ It provides a database that can be used to make long-term projections necessary for effective budgeting, capital programming and master planning efforts and general decision making
- ◆ It builds awareness and the potential need to modify policies
- ◆ It provides useful information to efficiently manage public funds and to provide adequate services
- ◆ It educates citizens about potential areas of need for additional tax revenues and/or changing priorities
- ◆ It provides a good indication of where a municipality is heading

EXECUTIVE SUMMARY

The Executive Summary provides a high level overview of the analysis contained in the comprehensive report with averages calculated for municipalities within geographic locations. The following table provides a summary of the municipalities included in the study within geographic locations.

Eastern	GTA	Niagara/Hamilton	North	Simcoe/ Muskoka/ Dufferin	Southwest
Belleville	Ajax	Fort Erie	North Bay	Barrie	Amherstburg
Brockville	Aurora	Grimsby	Sault Ste. Marie	Bracebridge	Brantford
Cobourg	Brampton	Hamilton	Sudbury	Bradford West Gwillimbury	Cambridge
Cornwall	Burlington	Lincoln	Thunder Bay	Collingwood	Central Elgin
Kawartha Lakes	Caledon	Niagara Falls	Timmins	Gravenhurst	Chatham-Kent
Kingston	Clarington	Niagara-on-the-Lake		Huntsville	Guelph
Ottawa	East Gwillimbury	Pelham		Orangeville	Haldimand
Peterborough	Georgina	Port Colborne		Wasaga Beach	Kitchener
Prince Edward County	Halton Hills	St. Catharines			Kingsville
Quinte West	King	Thorold			Leamington
	Markham	Wainfleet			London
	Milton	Welland			Middlesex Centre
	Mississauga	West Lincoln			Norfolk
	Newmarket				North Dumfries
	Oakville				Sarnia
	Oshawa				St. Thomas
	Pickering				Stratford
	Toronto				Tillsonburg
	Vaughan				Waterloo
	Whitby				Wellesley
	Whitchurch-Stouffville				Wilmot
					Windsor
					Woolwich

The study includes a good cross section of Ontario municipalities including:

Number of Municipalities	Populations
24	100,000 or greater
18	between 50,000 - 99,999
21	between 20,000 - 49,999
18	less than 20,000
81	Total

The results for each area municipality have been included in the detailed report, along with comparisons against geographic areas and within population ranges.

Municipal Profile

This section of the report includes information on population changes since 2001 by municipality, density and land area as well as assessment information and building permit activity to assist in understanding some of the basic facts about each municipality and the overall growth patterns.

Population

- The report includes an analysis of 81 Ontario municipalities, representing in excess of 80% of the Ontario population:
 - Ranging in population from 6,800 to approximately 2.6 million—there was a good distribution of comparable properties across various population groups
 - Ranging in land area from 16 km to 3,200 km
 - Ranging in population per square kilometre (Density) ranges from 15 to 4,210
 - Includes single tier and two-tier municipalities
 - Includes municipalities from across all parts of Ontario—North, South, East and West
- Average estimated population growth of municipalities in the study between 2006-2008 is 5.8% and the Ontario average is 6.8%.

2006 - 2008 Population % Growth by Location		
Area	2006-2008 Growth	Rank Against Survey Average
GTA	10.1%	Above
Simcoe/Muskoka/Dufferin	5.4%	Below
Southwest	4.6%	Below
North	2.6%	Below
Eastern	3.9%	Below
Niagara/Hamilton	3.5%	Below
Survey Average	5.8%	

- Municipalities surrounding the City of Toronto have experienced the largest population growth.

Age Demographics

The age profile of a population may affect municipal expenditures. For example, expenditures may be affected by seniors requiring higher public service costs and families with young children demanding services for recreational, and related programs. As shown in the table, the GTA, on average has a lower median age than the rest of the geographic areas. For example, the GTA municipalities have on average 11% of the population 65 years of age or greater compared with 19% in Eastern Ontario municipalities.

Area	0-19	20-64	65+	Median Age
GTA	28%	61%	11%	37.9
Simcoe/Muskoka/Dufferin	24%	59%	17%	41.9
Southwest	26%	60%	14%	39.1
Niagara/Hamilton	24%	59%	17%	42.0
Eastern	23%	58%	19%	42.9
North	24%	61%	16%	41.4

Age and Condition of Private Dwellings

These statistics provide a general indication of the age of the infrastructure and the growth rate of a municipality.

Northern Ontario has the highest percentage of dwellings constructed before 1986 and the highest percentage of dwellings needing major repairs.

Area	% of Dwellings Requiring Major Repair	% of Dwellings Constructed Before 1986
GTA	4.5%	51%
Simcoe/Muskoka/Dufferin	6.4%	58%
Southwest	6.0%	70%
Niagara/Hamilton	6.5%	73%
Eastern	6.7%	70%
North	7.6%	83%

Average Taxable Assessment per Capita by Location Rank Against Survey		
Area	Amount	Rank Against Survey
Simcoe/Muskoka/Dufferin	\$ 133,071	Above
GTA	\$ 126,169	Above
Niagara/Hamilton	\$ 91,707	Below
Southwest	\$ 89,035	Below
Eastern	\$ 82,072	Below
North	\$ 55,964	Below
Survey Average	\$ 100,998	

Assessment Per Capita

Unweighted assessment per capita which is a measure of the "richness" of the assessment base ranged significantly across the survey, from \$55,964 to \$133,071 with a survey average of \$100,998. The taxable assessment on a per capita basis in the GTA is over twice that of Northern municipalities.

Change in Unweighted Assessment

% Change in Unweighted Assessment 2008 - 2009		
Area	% Change	Rank Against Survey Average
Simcoe/Muskoka/Dufferin	8.5%	Above
Eastern	8.3%	Above
North	7.9%	Above
GTA	7.7%	Above
Niagara/Hamilton	7.0%	Below
Southwest	6.1%	Below
Survey Average	7.3%	

From 2008—2009 assessment increased by 7.3% on average. The Simcoe/Muskoka/Dufferin had the largest increase at 8.5%. The change in assessment between 2008 and 2009 reflects primarily the impact of reassessment.

Building Permit Value

Building permits per capita were analyzed between 2006-2008 to provide a measure of relative building activity in each municipality. The range in activity for 2008 was \$463 per capita to \$8,141 per capita, with an average of \$2,040.

2006- 2008 Average Building Permit Activity per Capita by Location		
Area	Per Capita Building Activity	Rank Against Survey Average
GTA	\$ 2,880	Above
Simcoe/Muskoka/Dufferin	\$ 2,780	Above
Southwest	\$ 1,938	Below
Eastern	\$ 1,647	Below
Niagara/Hamilton	\$ 1,597	Below
North	\$ 1,333	Below
Survey Average	\$ 2,160	

Financial Indicators

Net Municipal Levy per Capita

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

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

2009 Net Municipal Levy per Capita and by \$100,000 of Assessment (by Location)		
Area	Per Capita	\$100,000 Assessment
North	\$ 1,177	\$ 2,120
Eastern	\$ 1,146	\$ 1,472
Niagara/Hamilton	\$ 1,232	\$ 1,394
Southwest	\$ 1,086	\$ 1,276
Simcoe/Muskoka/Dufferin	\$ 1,266	\$ 994
GTA	\$ 1,185	\$ 976
Survey Average		
Survey Average	\$ 1,167	\$ 1,262

Net municipal levy per capita was calculated using Stats Canada 2008 estimated population and the 2009 municipal levies. The net levy on a per capita basis ranged across the municipalities from \$1,086 to \$1,266 (with an average of \$1,167 per capita). Average spending per capita is within a 10% range, however, because of the variations in assessment in each of the areas, there is a substantial range in levy per \$100,000 of assessment.

Municipal Position

A municipality's financial position is defined as the total fund balances including equity in business government enterprises less the amount to be recovered in future years associated with long term liabilities. A comparison was made of each municipality's overall financial position (assets less liabilities) over time. As shown in the table below, there is a significant range in municipal financial position across Ontario.

	Municipal Position Per Capita
Average	\$ 359
Maximum	\$ 1,471
Minimum	\$ (1,233)

Reserves

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

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

Reserves	Reserves as a % of Expenditures Excluding W/S	Water Reserves as a % of Water Expenditures	Sewer Reserves as a % of Sewer Expenditures
Average	48.2%	60.4%	45.7%
Median	39.6%	24.9%	25.9%
Maximum	186.6%	1226.4%	401.0%
Minimum	10.0%	-24.2%	-73.2%

Debt

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

Measures of the tax and revenue base, such as:

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

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

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

Debt service obligations such as:

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

Measures of debt burden on the community such as:

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

Debt Charges	Debt Charges as a % of Total Expenditures (Excluding Water and Sewer)	Water Debt Charges as a % of Water Expenditures	Sewer Debt Charges as a % of Sewer Expenditures
Average	3.5%	7.9%	9.5%
Median	3.3%	1.6%	2.4%
Maximum	11.5%	39.0%	95.7%
Minimum	0.0%	0.0%	0.0%

Taxes Receivable

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

Taxes Receivable as a % of Tax Levies	
Area	% of Tax Levies
Eastern	5.7%
Southwest	6.0%
North	6.2%
GTA	6.7%
Niagara/Hamilton	7.9%
Simcoe/Muskoka/Dufferin	8.5%
Survey Average	6.7%

Revenue & Expenditure Analysis & MPMPs

The following summarizes the lowest, highest and survey average of net expenditures per capita for select municipal services.

Municipal Service	Low Net Expenditures per Capita	High Net Expenditures per Capita	Average Net Expenditures per Capita
Protective Services			
Fire	\$ 41	\$ 214	\$ 116
Police (MPMP Operating Costs per Person)	\$ 76	\$ 418	\$ 234
POA	\$ (16)	\$ 26	\$ (5)
Transportation Services			
Roadways (lower and single tier)	\$ 33	\$ 348	\$ 127
Winter Control (lower and single tier)	\$ 9	\$ 135	\$ 42
Transit	\$ 3	\$ 252	\$ 56
Parking	\$ (4)	\$ 39	\$ 6
Environmental Services			
Storm	\$ -	\$ 57	\$ 12
Waste Collection	\$ (62)	\$ 82	\$ 15
Waste Disposal	\$ (16)	\$ 68	\$ 16
Recycling	\$ (7)	\$ 39	\$ 18
Health Services			
Public Health	\$ 5	\$ 38	\$ 19
Ambulance	\$ 18	\$ 74	\$ 34
Cemeteries	\$ -	\$ 28	\$ 4
Social and Family Services			
General Assistance	\$ (8)	\$ 232	\$ 134
Assistance to the Aged	\$ 1	\$ 105	\$ 22
Child Care	\$ 2	\$ 41	\$ 16
Social Housing	\$ 15	\$ 248	\$ 83
Recreation and Culture			
Parks - MPMP	\$ 17	\$ 87	\$ 40
Recreation Programs and Facilities (combined) - MPMP	\$ 5	\$ 300	\$ 71
Library	\$ (1)	\$ 69	\$ 37
Cultural Services	\$ -	\$ 44	\$ 12
Planning and Development Services			
Planning and Zoning	\$ 1	\$ 84	\$ 21
Commercial and Industrial	\$ 1	\$ 205	\$ 22

As illustrated on the previous page, there is a wide variation across the survey in the cost of municipal services. Certain factors may be attributed to factors beyond the control of the municipality such as location, topography, climate conditions, demographics and economic conditions. Factors that a municipality controls include how the service is provided, extent to which user fees are established, service levels and service standards. MPMPs have been included in the report.

Select User Fee and Revenue Information

The **Select User Fee and Revenue Information** section of the report includes select user fees based on feedback received from the participating municipalities. The following information is provided to assist municipalities in understanding some basic facts about each municipality included in the study.

- Development Charge Fees
- Building Permit Fees and Comparison of Building Permit Costs on a Residential Property
- Commercial Solid Waste Tipping Fees
- Transit Fare Comparison
- Penalties and Interest on Taxes and Other Fine Revenues
- Gaming and Casino Revenues Per Capita
- OMPF Per Capita
- Contributions from Reserves, Reserve Funds

Development Charges

The following table summarizes the findings for 2009 development charges. Information on each of the municipalities is included in the study. There are some clear trends across Ontario in terms of Development Charges and costs, with the lowest DCs generally in the North and the East and the highest DCs in the GTA where the majority of growth is occurring. Note: some municipalities do not charge any development charges.

Development Charges	Residential	Multiples Dwelling 3+	Apartments Units >=2	Non-Residential Commercial Sq. Ft.	Non-Residential Industrial Sq. Ft.
Average	\$ 19,842	\$ 15,962	\$ 12,552	\$ 10.96	\$ 6.90
Median	\$ 15,256	\$ 11,936	\$ 9,579	\$ 9.59	\$ 5.72
Min	\$ 3,000	\$ 1,859	\$ 1,759	\$ 0.71	\$ 0.24
Max	\$ 44,213	\$ 39,488	\$ 30,876	\$ 30.72	\$ 19.60

Average Development Charges	Residential	Multiples Dwelling 3+	Apartments Units >=2	Non-Residential Commercial Sq. Ft.	Non-Residential Industrial Sq. Ft.
North	\$ 3,627	\$ 2,675	\$ 2,114	\$ 0.71	\$ 0.71
Eastern	\$ 8,966	\$ 6,839	\$ 5,891	\$ 5.55	\$ 4.64
Southwest	\$ 12,116	\$ 9,529	\$ 7,498	\$ 5.54	\$ 4.76
Niagara/Hamilton	\$ 15,309	\$ 10,987	\$ 9,426	\$ 11.17	\$ 4.62
Simcoe/Muskoka/Dufferin	\$ 20,459	\$ 16,654	\$ 13,328	\$ 6.77	\$ 5.19
GTA	\$ 35,802	\$ 29,902	\$ 22,772	\$ 20.23	\$ 11.22

Building Permit Fees

Building permit fees were calculated on an 1,800 sq. ft. residential property with a construction value of \$144,000. Building permit fees ranged from a low of \$954 to a high of \$3,500 across the 81 Ontario municipalities, with a survey average of \$1,688.

Building Permit Fees by Location (Residential 1,800 Sq. Ft. Property, \$144,000 Value)	
Area	Amount
Southwest	\$ 1,501
North	\$ 1,611
Eastern	\$ 1,677
Niagara/Hamilton	\$ 1,698
Simcoe/Muskoka/Dufferin	\$ 1,840
GTA	\$ 1,844
Survey Average	\$ 1,688

Commercial Solid Waste Tipping Fees

Commercial solid waste tipping fees ranged from a low of \$42 per tonne to a high of \$120 per tonne, with an average of \$78 per tonne

Ontario Unconditional Grants Per Capita

The Ontario Municipal Partnership Fund assists municipalities with their social program costs; includes equalization measures; addresses challenges faced by Northern and rural municipalities and responds to policy costs in rural municipalities.

Area	Amount
GTA	\$ 10
Simcoe/Muskoka/Dufferin	\$ 45
Niagara/Hamilton	\$ 57
Southwest	\$ 61
Eastern	\$ 118
North	\$ 336

Other Revenue Sources Per Capita

Other Revenues	Low Revenues per Capita	High Revenues per Capita	Average Revenues per Capita
Ontario & Canada Conditional Grants	\$ -	\$ 868	\$ 180
Licenses, Permits, Rents, etc.	\$ -	\$ 218	\$ 43
Penalties and Interest on Taxes	\$ 8	\$ 46	\$ 21
Investment Income	\$ 3	\$ 83	\$ 22
Gaming & Casino Revenues	\$ 5	\$ 77	\$ 26
Contributions From Reserves	\$ -	\$ 218	\$ 53
Revenues From Government Business	\$ 7	\$ 210	\$ 35

Tax Policies

The following table summarizes the tax ratios ranking across the survey for each of the classes.

Municipality	Multi-Residential	Commercial (Residual)	Industrial (Residual)	Industrial (Large)
Barrie	1.0787	1.4331	1.5163	
Belleville	2.5102	1.9191	2.4000	
Brantford *	2.1355	1.9360	2.9334	
Brockville	1.7820	1.9587	2.6276	
Central Elgin *	2.3458	1.6376	2.2251	2.8318
Chatham-Kent	2.1488	1.9671	2.4350	
Cornwall	2.3492	1.9650	2.6300	
Dufferin	2.6802	1.2200	2.1984	
Durham	1.8665	1.4500	2.2598	
Essex *	1.9554	1.0697	1.9425	2.6861
Guelph	2.5965	1.8400	2.6300	
Haldimand	2.3274	1.6929	2.3274	
Halton	2.2619	1.4565	2.3599	
Hamilton *	2.7400	1.9950	3.3326	3.9078
Kawartha Lakes	1.9797	1.2775	1.2775	
Kingston	2.6112	1.9800	2.6300	
Lambton *	2.5014	1.6488	2.0535	3.0122
London	2.1240	1.9800	2.6300	
Middlesex Centre	1.7697	1.1449	1.7451	
Mississauga	1.7788	1.4098	1.5708	
Muskoka	1.0000	1.1000	1.1000	
Niagara	2.0600	1.7586	2.6300	
Norfolk	1.6929	1.6929	1.6929	
North Bay	2.2054	1.8822	1.4000	
Northumberland	2.2160	1.5152	2.6300	
Ottawa *	1.7000	1.9893	2.7000	2.3186
Oxford	2.7400	1.9018	2.6300	
Peel (Brampton & Caledon)	1.7050	1.2971	1.4700	
Peterborough (City)	2.0111	1.8204	2.5976	
Prince Edward	1.4402	1.1125	1.3895	
Quinte West	2.1300	1.5385	2.4460	2.6147
Sault Ste. Marie *	1.2747	1.7551	2.1866	3.1157
Simcoe	1.5385	1.2521	1.5385	
St. Thomas *	2.4987	1.9475	2.2807	2.6774
Stratford *	2.1539	2.0825	3.2395	
Sudbury *	2.1405	1.8865	2.6924	3.0517
Thunder Bay	2.7400	1.9527	2.4300	2.6275
Timmins *	1.6816	1.7501	2.1783	2.7114
Toronto *	3.4689	3.4050	3.6400	
Waterloo	2.0500	1.9500	2.1000	
Windsor *	2.5500	1.9826	2.3675	3.1631
York	1.0000	1.2070	1.3737	
Average	2.0843	1.7086	2.2485	2.8932
Maximum	3.4689	3.4050	3.6400	3.9078
Minimum	1.0000	1.0697	1.1000	2.3186
Provincial Threshold	2.7400	1.9800	2.6300	2.6300

* denotes municipalities with one or more ratios above the Provincial Threshold

The highlighted cells reflect changes in tax ratios between 2008 and 2009

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

Residential

Residential Comparison by Location		
Area	Detached Bungalow	Senior Executive
Eastern	\$ 2,642	\$ 5,303
GTA	\$ 3,326	\$ 5,600
Niagara/Hamilton	\$ 2,966	\$ 5,399
North	\$ 2,679	\$ 5,461
Simcoe/Muskoka/Dufferin	\$ 2,587	\$ 5,020
Southwest	\$ 2,597	\$ 5,138
Survey Average	\$ 2,880	\$ 5,343

Multi-Residential

Multi-Residential Comparison by Location		
Area	Walk-Up	Mid/High-Rise
Eastern	\$ 1,427	\$ 1,567
GTA	\$ 1,372	\$ 1,460
Niagara/Hamilton	\$ 1,358	\$ 1,534
North	\$ 1,193	\$ 1,401
Simcoe/Muskoka/Dufferin	\$ 1,129	\$ 1,508
Southwest	\$ 1,309	\$ 1,629
Survey Average	\$ 1,329	\$ 1,522

Commercial

Commercial Properties				
	Office	Neigh. Shopping	Hotel	Motel
Eastern	\$ 2.88	\$ 3.55	\$ 1,889	\$ 1,332
GTA	\$ 3.14	\$ 3.50	\$ 1,652	\$ 1,269
Niagara/Hamilton	\$ 2.70	\$ 3.34	\$ 2,078	\$ 1,226
North	\$ 3.00	\$ 3.71	\$ 2,256	\$ 1,496
Simcoe/Muskoka/Dufferin	\$ 2.56	\$ 2.80	\$ 1,775	\$ 974
Southwest	\$ 2.68	\$ 3.31	\$ 1,865	\$ 1,284
Survey Average	\$ 2.87	\$ 3.37	\$ 1,870	\$ 1,261

Industrial

Industrial Properties			
	Standard	Large	Vacant
Eastern	\$ 1.57	\$ 1.30	\$ 2,003
GTA	\$ 2.18	\$ 1.50	\$ 5,204
Niagara/Hamilton	\$ 1.79	\$ 1.14	\$ 2,616
North	\$ 1.95	\$ 1.56	\$ 1,850
Simcoe/Muskoka/Dufferin	\$ 1.21	\$ 1.01	\$ 2,522
Southwest	\$ 1.83	\$ 1.27	\$ 2,057
Survey Average	\$ 1.84	\$ 1.34	\$ 3,110

Comparison of Water/Sewer Costs

- *The establishment of water and sewer rates is a municipal responsibility and the absence of standard procedures across Ontario has resulted in the evolution of a great variety of rate structure formats.*
- *There was considerable diversity across the survey in terms of the costs of water/sewer and how services are charged. Municipal decisions on whether the rates are uniform, increasing or decreasing, whether the rate varies by meter size or whether a service charge is levied impacts the relative ranking across the various property types*

Volume Meter Size	Comparison of Water/Sewer Costs by Various Consumptions					
	Residential 250 m3 5/8"	Commercial 10,000 m3 2"	Industrial 30,000 m3 3"	Industrial 100,000 m3 4"	Industrial 500,000 m3 6"	Industrial 1,000,000 m3 6"
Average	\$ 723	\$ 21,348	\$ 62,469	\$ 203,060	\$ 999,182	\$ 1,984,334
Median	\$ 684	\$ 20,827	\$ 60,722	\$ 200,422	\$ 990,639	\$ 1,946,718
Min	\$ 310	\$ 8,264	\$ 24,793	\$ 82,643	\$ 352,351	\$ 682,349
Max	\$ 1,151	\$ 39,200	\$ 117,600	\$ 392,000	\$ 1,960,000	\$ 3,920,000

Taxes and Water/Sewer as a % of Income

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

Area	2009 Est. Avg. Household Income	2006 Average Value of Dwelling	Property Taxes as a % of Household Income	Total Municipal Burden as a % of Household Income
Niagara/Hamilton	\$ 80,608	\$ 238,474	4.5%	5.6%
Eastern	\$ 71,290	\$ 216,992	4.6%	5.6%
Simcoe/Muskoka/Dufferin	\$ 81,138	\$ 269,620	4.4%	5.5%
North	\$ 70,120	\$ 150,874	4.2%	5.2%
Southwest	\$ 86,131	\$ 242,376	4.0%	4.9%
GTA	\$ 120,941	\$ 387,981	3.7%	4.2%
Survey Average	\$ 91,385	\$ 275,205	4.1%	5.0%

Economic Development Programs

- *A summary was completed on programs that municipalities have implemented to promote economic development. This included a review of the following:*
 - *Municipal Land Assembly & Industrial Land Prices*
 - *Business Retention & Expansion Programs*
 - *Downtown/Area Specific Programs*
 - *Brownfield Redevelopment*
- *Municipal Land Assembly—approximately 50% of the municipalities surveyed have municipal industrial lands.*
- *Business Retention and Expansion Programs—the majority of the municipalities surveyed provide programs to retain existing business and attract new businesses. These include company visitation programs, seminars, ambassador programs, business enterprise centres, partnership funds, entrepreneurship centres, recruitment programs, marketing alliances, venture centres and cluster marketing.*
- *Downtown/Area Specific Programs—These include interest free loans, business incentive programs, waiving of fees, grants, tax incremental waiver programs, façade programs and tax rebates. Hamilton, London, Cambridge, Oshawa, Kitchener and Waterloo have numerous proactive programs to encourage economic redevelopment, particularly targeted to their downtown cores.*
- *Brownfield Redevelopment—several municipalities have developed and implemented their Brownfield programs.*

Comparison of Relative Taxes

Like property comparisons were undertaken on 11 property types that were of most interest to the participating municipalities.

Residential

Multi-Residential

Commercial

Industrial

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

reduced. Every effort was made to select a minimum of 3-8 properties from each municipality and from within each property type.

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

- *The values of like properties varies significantly across municipalities*
- *The tax 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*
- *Tax burdens across municipalities also vary based on the level of service provided and the associated costs of providing these services*
- *Extent to which a municipality employs user fees*
- *Access to other sources of revenues such as dividends from hydro utilities, gaming & casino revenues*

Introduction

Introduction

For the past nine years, BMA Management Consulting Inc. has annually completed a municipal comparative study on behalf of participating Ontario municipalities. In 2009, the study included 81 Ontario municipalities, representing in excess of 85% of the population.

The analysis was completed using the most recent information available as provided by the participating municipalities including:

- 2009 current value assessment
- 2009 tax policies
- 2009 levy by-laws
- 2009 development charges
- 2009 water/sewer rates
- 2008 FIRs (as available)
- 2008 MPMP Reports
- 2009 User Fees
- Economic development programs

The study includes:

- Municipalities ranging in size from 6,800 to 2.6 million
- Two tier and single tier municipalities
- Municipalities from all geographical areas of Ontario

To facilitate the analysis, given the significant volume of information included in the report, the information is also accessible through BMA's **online password protected database**. This provides the participating municipalities with the ability to select only those municipalities that are of interest and to focus on specific areas of interest. The database also provides the ability to analyze trends, with data available from 2003—2009. The database can be accessed from the BMA website:

www.bmaconsult.com

This information can be downloaded from the website into Excel to allow municipalities the ability to track their progress over time, to focus their analysis on specific comparators which can be incorporated into reports and presentations.

For more information please feel free to contact:

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Municipal Study Database

BMA
MANAGEMENT CONSULTING INC.
Municipal Study

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municipal study User Name: BMA **BMA** Management Consulting Inc.

Municipal Profile - Population

Year: All Municipalities: > 100,000

View in Excel

Municipality	1991 Population	1996 Population	% Change ('91 - '96)	2001 Population	% Change ('96 - '01)	% Change ('01 - '03)	2003 Population	C
Barrie	62,728	79,191	26.2%	103,710	31.0%	65.3%	118,950	1
Brampton	234,445	268,251	14.4%	325,428	21.3%	38.8%	375,956	1
Burlington	129,575	136,976	5.7%	150,836	10.1%	16.4%	165,965	1
Cambridge	92,772	101,429	9.3%	110,372	8.8%	19.0%	118,606	
Chatham-Kent	109,943	109,650	-0.2%	107,341	-1.8%	-2.1%	109,714	
Guelph	88,444	95,821	8.3%	106,170	10.8%	20.0%	113,457	
Hamilton	451,665	467,799	3.6%	490,268	4.8%	8.5%	516,776	
Kingston	107,835	112,605	4.4%	114,195	1.4%	5.9%	120,848	

Why Participate in a Study?

The study identifies both key quantifiable indicators and selective environmental factors that should be considered as part of a comprehensive evaluation of a local municipality's financial condition. Use of the study over a number of years provides trends to allow decision makers to monitor selected indicators over time. Trend analysis helps to provide interpretative context. Additional context can come from comparing a municipality's own experience with the experience of other municipalities. While the study includes 81 municipalities, it is recommended that the users take advantage of the online database to focus on similar municipalities.

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

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

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

Municipalities Represented in the Study

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

Municipal Profile



Municipal Profile

The **Municipal Profile** section of the report includes the following information to assist municipalities in understanding some basic facts about each municipality included in the study.

- **Population Statistics (2001-2008)**
- **Population Growth Projections**
- **Age Demographics**
- **% of Dwellings Constructed Before and After 1986**
- **% of Dwellings Requiring Major Repair**
- **Land Area and Density**
- **Assessment Per Capita**
- **Change in Unweighted Assessment 2005-2009**
- **Assessment Composition By Class**
- **Consolidated Unweighted Assessment (Residential vs. Non-Residential)**
- **Shift in Tax Burden—Unweighted to Weighted Residential Assessment**
- **Building Construction (Residential, Non-Residential)**
- **Building Permit Values/Activity**

The study includes a good cross section of Ontario municipalities including:

Number of Municipalities	Populations
24	100,000 or greater
18	between 50,000 - 99,999
21	between 20,000 - 49,999
18	less than 20,000
81	Total

Population Statistics

The table is sorted from highest to lowest based on the 2008 estimated populations.

Municipality	2001 Population	2006 Population	2008 Stats Canada Estimated Population	% Change 2006-2008
Toronto	2,481,494	2,503,281	2,652,011	5.9%
Ottawa	774,072	812,129	867,934	6.9%
Mississauga	612,925	668,549	742,018	11.0%
Hamilton	490,268	504,559	527,360	4.5%
Brampton	325,428	433,806	480,749	10.8%
London	336,539	352,395	372,850	5.8%
Markham	208,615	261,573	291,163	11.3%
Vaughan	182,022	238,866	264,368	10.7%
Windsor	208,402	216,473	223,501	3.2%
Kitchener	190,399	204,668	218,935	7.0%
Oakville	144,738	165,613	180,775	9.2%
Richmond Hill	132,030	162,704	180,325	10.8%
Burlington	150,836	164,415	179,594	9.2%
Sudbury	155,219	157,857	164,412	4.2%
Oshawa	139,051	141,590	153,458	8.4%
St. Catharines	129,170	131,989	136,798	3.6%
Barrie	103,710	128,430	136,233	6.1%
Cambridge	110,372	120,371	128,410	6.7%
Kingston	114,195	117,207	122,398	4.4%
Guelph	106,170	114,943	121,549	5.7%
Whitby	87,413	111,184	119,585	7.6%
Thunder Bay	109,016	109,140	110,803	1.5%
Chatham-Kent	107,341	108,177	110,781	2.4%
Waterloo	86,543	97,475	104,251	7.0%
Ajax	73,753	90,167	96,898	7.5%
Pickering	87,139	87,838	94,850	8.0%
Brantford	86,417	90,192	94,450	4.7%
Niagara Falls	78,815	82,184	84,916	3.3%
Clarington	69,834	77,820	83,606	7.4%
Newmarket	65,788	74,295	82,205	10.6%
Peterborough	71,446	74,898	77,734	3.8%
Sault Ste. Marie	74,566	74,948	77,204	3.0%
Kawartha Lakes	69,179	74,561	76,179	2.2%
Milton	31,471	62,323	75,000	20.3%
Sarnia	70,876	71,419	73,822	3.4%
Norfolk	60,847	62,563	64,278	2.7%
Caledon	50,605	57,050	63,031	10.5%
Halton Hills	48,184	55,289	60,206	8.9%
North Bay	52,771	53,966	55,447	2.7%
Aurora	40,167	47,629	52,540	10.3%
Welland	48,402	50,331	52,111	3.5%
Belleville	46,029	48,821	51,015	4.5%
Cornwall	45,640	45,965	47,277	2.9%

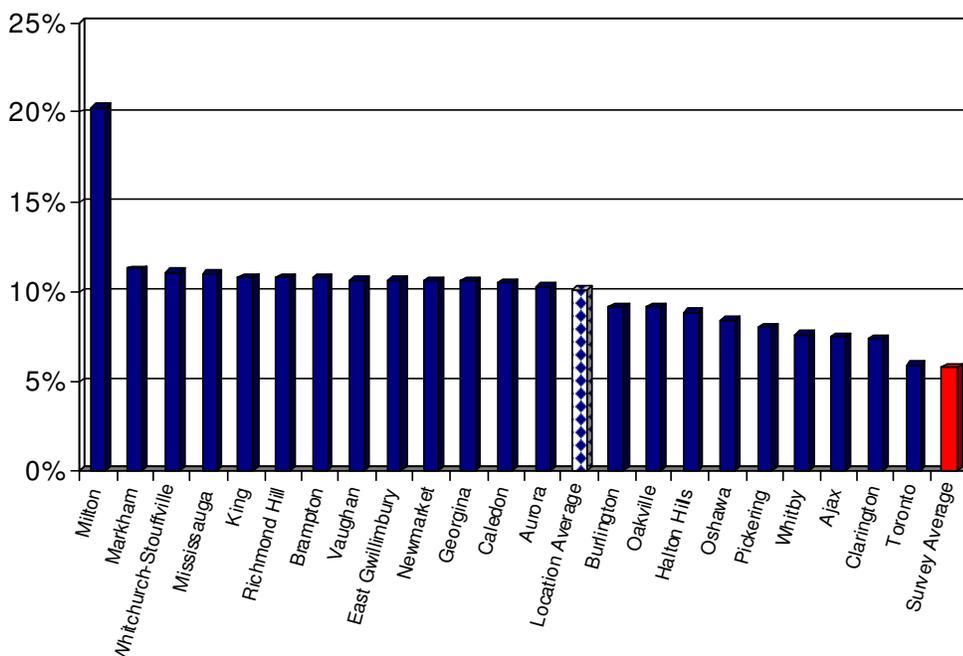
Source - Stats Canada

Population Statistics (cont'd)

Municipality	2001 Population	2006 Population	2008 Stats Canada Estimated Population	% Change 2006-2008
Georgina	39,263	42,346	46,847	10.6%
Haldimand	43,728	45,212	46,261	2.3%
Quinte West	41,366	42,697	44,267	3.7%
Timmins	43,686	42,997	43,717	1.7%
St. Thomas	33,303	36,110	38,204	5.8%
Stratford	29,780	30,461	31,589	3.7%
Fort Erie	28,143	29,925	30,903	3.3%
Leamington	27,138	28,833	29,766	3.2%
Orangeville	25,248	26,925	28,524	5.9%
Whitchurch-Stouffville	22,008	24,390	27,108	11.1%
Prince Edward County	24,901	25,496	26,140	2.5%
Bradford West Gwillimbury	22,228	24,039	25,505	6.1%
Grimsby	21,297	23,937	24,725	3.3%
East Gwillimbury	20,555	21,069	23,318	10.7%
Brockville	21,375	21,957	22,901	4.3%
Amherstburg	20,339	21,748	22,409	3.0%
Lincoln	20,612	21,722	22,390	3.1%
King	18,533	19,487	21,599	10.8%
Kingsville		20,908	21,000	0.4%
Woolwich	18,201	19,658	20,978	6.7%
Port Colborne	18,450	18,599	19,524	5.0%
Huntsville	17,338	18,280	18,991	3.9%
Cobourg	17,172	18,210	18,928	3.9%
Thorold	18,048	18,224	18,856	3.5%
Collingwood	16,039	17,290	18,469	6.8%
Wilmot	14,866	17,097	18,213	6.5%
Pelham	15,272	16,155	16,693	3.3%
Middlesex Centre	14,242	15,589	16,363	5.0%
Bracebridge	13,751	15,652	16,214	3.6%
Wasaga Beach	12,419	15,029	16,031	6.7%
Tillsonburg	14,052	14,822	15,339	3.5%
Niagara-on-the-Lake	13,839	14,587	15,117	3.6%
West Lincoln	12,268	13,167	13,552	2.9%
Central Elgin	12,293	12,723	13,411	5.4%
Gravenhurst	10,899	11,046	11,500	4.1%
Wellesley	9,365	9,789	10,371	5.9%
North Dumfries	8,769	9,063	9,626	6.2%
Wainfleet	6,258	6,601	6,806	3.1%
Survey Average				5.8%

GTA Municipalities

(% change in population between 2006-2008)



All GTA municipalities exceeded the average growth of the entire survey.

The GTA population increased by 10.1% between 2006-2008, exceeding the overall survey

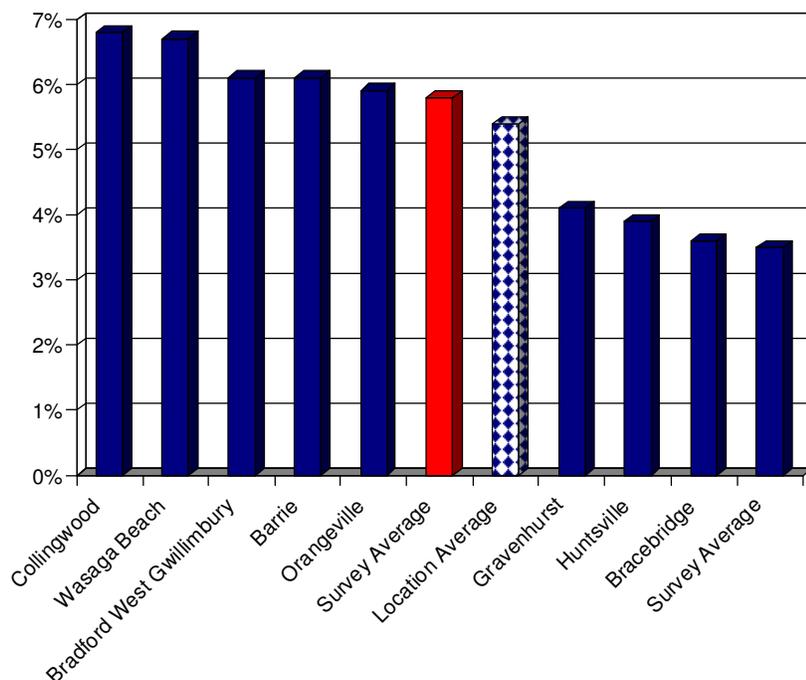
GTA Municipalities—7 Year Trend

There is a significant range in the population growth patterns across the GTA ranging from a low of 6.9% to a high of 138.3%

Municipality	% Change 2001 - 2006	% Change 2006-2008	% Change 2001 - 2008
Toronto	0.9%	5.9%	6.9%
Pickering	0.8%	8.0%	8.8%
Oshawa	1.8%	8.4%	10.4%
East Gwillimbury	2.5%	10.7%	13.4%
King	5.1%	10.8%	16.5%
Burlington	9.0%	9.2%	19.1%
Georgina	7.9%	10.6%	19.3%
Clarington	11.4%	7.4%	19.7%
Mississauga	9.1%	11.0%	21.1%
Whitchurch-Stouffville	10.8%	11.1%	23.2%
Caledon	12.7%	10.5%	24.6%
Oakville	14.4%	9.2%	24.9%
Halton Hills	14.7%	8.9%	25.0%
Newmarket	12.9%	10.6%	25.0%
Aurora	18.6%	10.3%	30.8%
Ajax	22.3%	7.5%	31.4%
Richmond Hill	23.2%	10.8%	36.6%
Whitby	27.2%	7.6%	36.8%
Markham	25.4%	11.3%	39.6%
Vaughan	31.2%	10.7%	45.2%
Brampton	33.3%	10.8%	47.7%
Milton	98.0%	20.3%	138.3%
Average	17.9%	10.1%	30.2%

Simcoe/Muskoka/Dufferin

(% change in population between 2006-2008)



The Simcoe/Muskoka and Dufferin area average population growth of 5.4% was lower than the total survey average of 5.8%. All municipalities had growth rates exceeding the total survey average.

Collingwood experienced growth of 6.8% during this period of time.

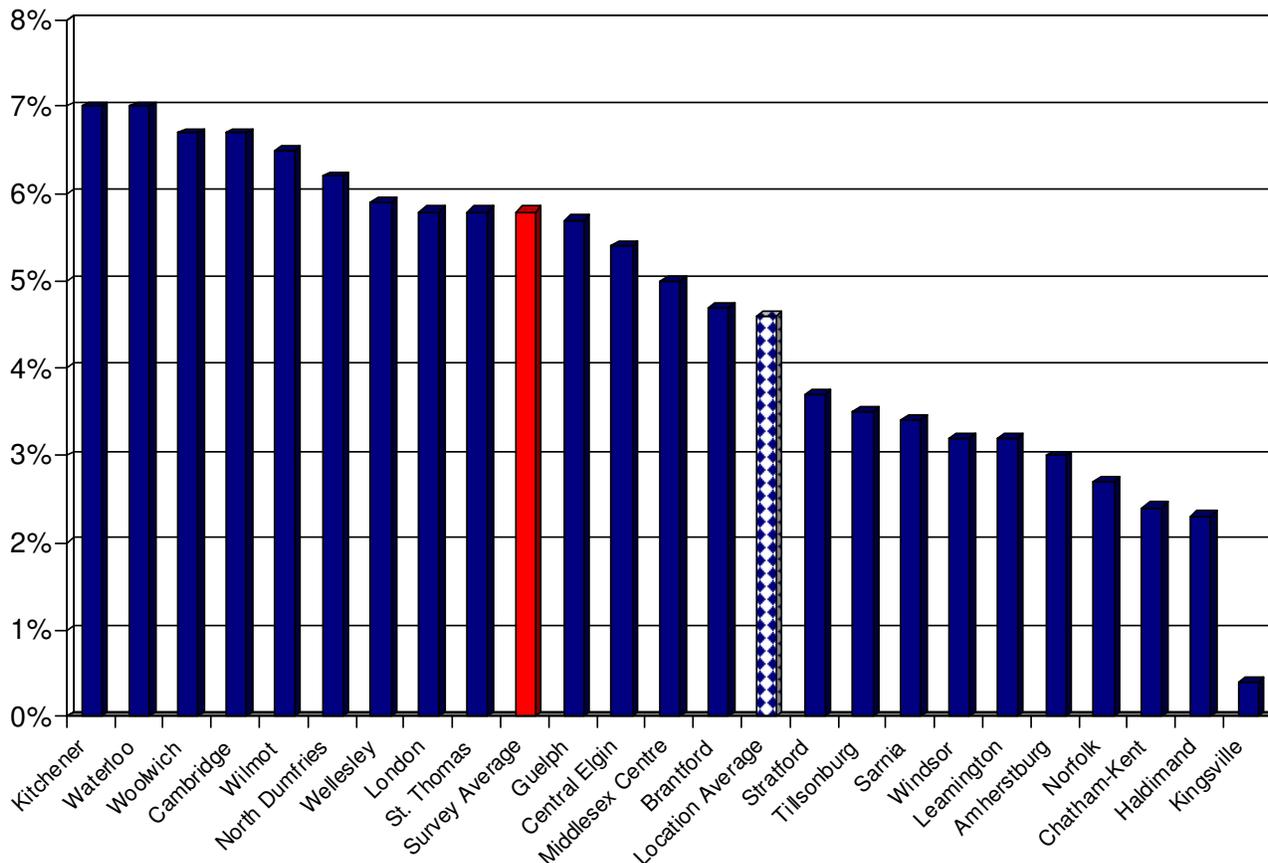
Simcoe/Muskoka/Dufferin—7 Year Trend

Municipality	% Change 2001 - 2006	% Change 2006-2008	% Change 2001 - 2008
Gravenhurst	1.3%	4.1%	5.5%
Huntsville	5.4%	3.9%	9.5%
Orangeville	6.6%	5.9%	13.0%
Bradford West Gwillimbury	8.1%	6.1%	14.7%
Collingwood	7.8%	6.8%	15.2%
Bracebridge	13.8%	3.6%	17.9%
Wasaga Beach	21.0%	6.7%	29.1%
Barrie	23.8%	6.1%	31.4%
Average	11.0%	5.4%	17.0%

The Simcoe/Muskoka/Dufferin area has experienced significant variation over the past 7 years

Southwest

(% change in population between 2006-2008)



The Southwest location average of 4.6% was lower than the overall survey average of 5.8%.

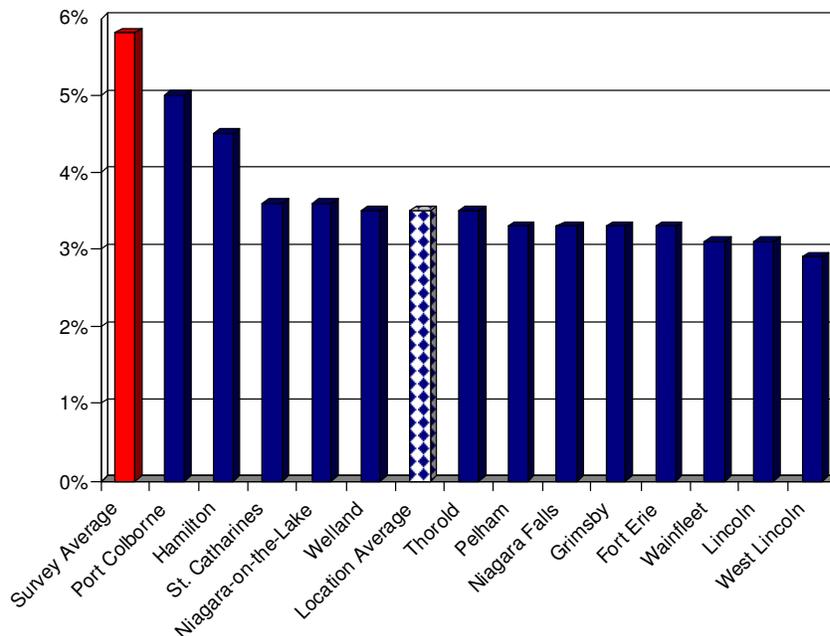
Southwest—7 year trend

Municipality	% Change 2001 - 2006	% Change 2006-2008	% Change 2001 - 2008
Chatham-Kent	0.8%	2.4%	3.2%
Sarnia	0.8%	3.4%	4.2%
Norfolk	2.8%	2.7%	5.6%
Haldimand	3.4%	2.3%	5.8%
Stratford	2.3%	3.7%	6.1%
Windsor	3.9%	3.2%	7.2%
Central Elgin	3.5%	5.4%	9.1%
Tillsonburg	5.5%	3.5%	9.2%
Brantford	4.4%	4.7%	9.3%
Leamington	6.2%	3.2%	9.7%
North Dumfries	3.4%	6.2%	9.8%
Amherstburg	6.9%	3.0%	10.2%
Wellesley	4.5%	5.9%	10.7%
London	4.7%	5.8%	10.8%
Guelph	8.3%	5.7%	14.5%
St. Thomas	8.4%	5.8%	14.7%
Middlesex Centre	9.5%	5.0%	14.9%
Kitchener	7.5%	7.0%	15.0%
Woolwich	8.0%	6.7%	15.3%
Cambridge	9.1%	6.7%	16.3%
Waterloo	12.6%	7.0%	20.5%
Wilmot	15.0%	6.5%	22.5%
Kingsville	N/A	0.4%	N/A
Average	6.0%	4.6%	11.1%

Waterloo Region municipalities (Wilmot, Waterloo, Cambridge, Woolwich and Kitchener) have experienced the largest percentage of growth over the past 7 years. Municipalities further west (such as Chatham-Kent, Sarnia and Stratford) have generally experienced lower growth during this time.

Niagara/Hamilton

(% change in population between 2006-2008)



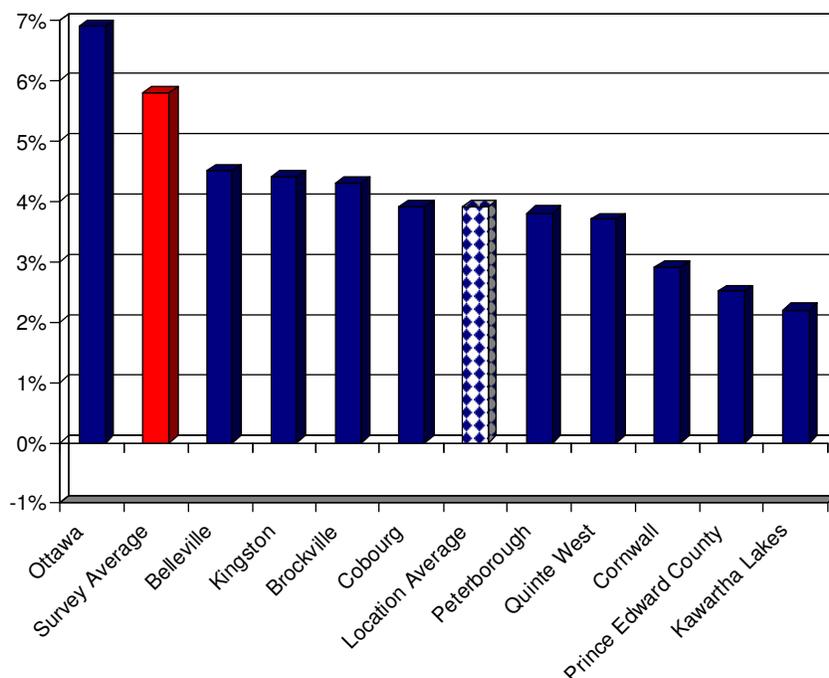
All Niagara municipalities experienced growth rates less than the total survey average. The location average was 3.5%, compared to the overall survey average of 5.8%.

Niagara/Hamilton—7 year trend

Municipality	% Change 2001 - 2006	% Change 2006-2008	% Change 2001 - 2008
Thorold	1.0%	3.5%	4.5%
Port Colborne	0.8%	5.0%	5.8%
St. Catharines	2.2%	3.6%	5.9%
Hamilton	2.9%	4.5%	7.6%
Welland	4.0%	3.5%	7.7%
Niagara Falls	4.3%	3.3%	7.7%
Lincoln	5.4%	3.1%	8.6%
Wainfleet	5.5%	3.1%	8.8%
Niagara-on-the-Lake	5.4%	3.6%	9.2%
Pelham	5.8%	3.3%	9.3%
Fort Erie	6.3%	3.3%	9.8%
West Lincoln	7.3%	2.9%	10.5%
Grimsby	12.4%	3.3%	16.1%
Average	4.9%	3.5%	8.6%

Eastern

(% change in population between 2006-2008)



Ottawa is the fastest growing municipality in the survey of eastern Ontario municipalities.

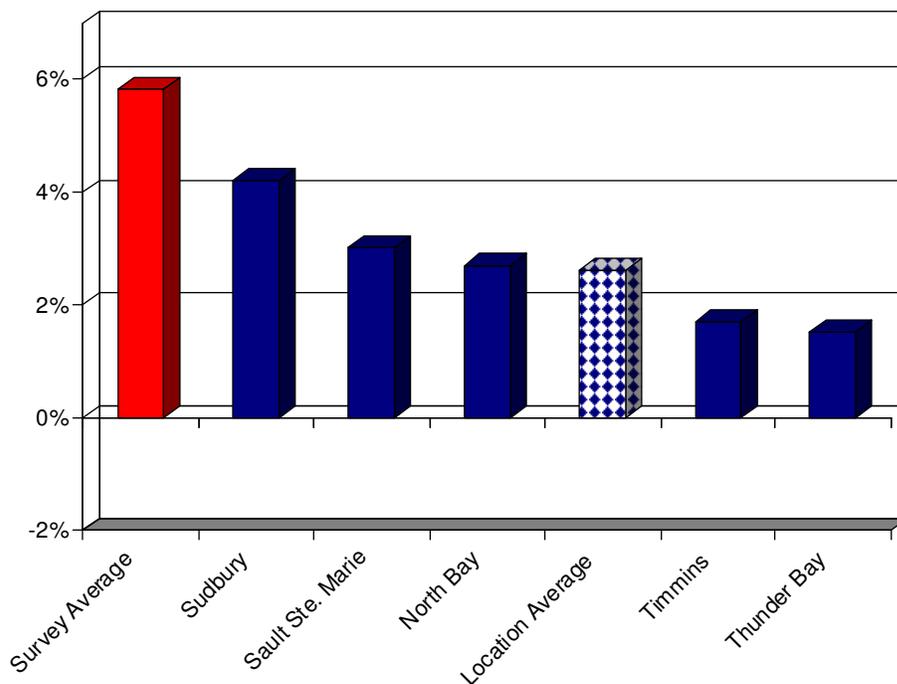
The Eastern survey average of population growth is 3.9% compared with the total survey average of 5.8%.

Eastern—7 year trend

Municipality	% Change 2001 - 2006	% Change 2006-2008	% Change 2001 - 2008
Cornwall	0.7%	2.9%	3.6%
Prince Edward County	2.4%	2.5%	5.0%
Quinte West	3.2%	3.7%	7.0%
Brockville	2.7%	4.3%	7.1%
Kingston	2.6%	4.4%	7.2%
Peterborough	4.8%	3.8%	8.8%
Kawartha Lakes	7.8%	2.2%	10.1%
Cobourg	6.0%	3.9%	10.2%
Belleville	6.1%	4.5%	10.8%
Ottawa	4.9%	6.9%	12.1%
Average	4.1%	3.9%	8.2%

Northern

(% change in population between 2006-2008)



The Northern survey average population growth is 2.6%, compared with the total survey average of 5.8%.

Northern—7 year trend

Municipality	% Change 2001 - 2006	% Change 2006-2008	% Change 2001 - 2008
Timmins	-1.6%	1.7%	0.1%
Thunder Bay	0.1%	1.5%	1.6%
Sault Ste. Marie	0.5%	3.0%	3.5%
North Bay	2.3%	2.7%	5.1%
Sudbury	1.7%	4.2%	5.9%
Average	0.6%	2.6%	3.2%

Trends and Observations - Population Statistics

High Growth Municipalities

Municipality	Location	% Change 2006-2008
Milton	GTA	20.3%
Markham	GTA	11.3%
Whitchurch-Stouffville	GTA	11.1%
Mississauga	GTA	11.0%
King	GTA	10.8%
Richmond Hill	GTA	10.8%
Brampton	GTA	10.8%
Vaughan	GTA	10.7%
East Gwillimbury	GTA	10.7%
Newmarket	GTA	10.6%
Georgina	GTA	10.6%
Caledon	GTA	10.5%
Aurora	GTA	10.3%
Burlington	GTA	9.2%
Oakville	GTA	9.2%
Halton Hills	GTA	8.9%
Oshawa	GTA	8.4%
Pickering	GTA	8.0%
Whitby	GTA	7.6%
Ajax	GTA	7.5%
Clarington	GTA	7.4%
Kitchener	Southwest	7.0%
Waterloo	Southwest	7.0%
Ottawa	Eastern	6.9%
Collingwood	Simcoe/Musk./Duff.	6.8%
Woolwich	Southwest	6.7%
Cambridge	Southwest	6.7%
Wasaga Beach	Simcoe/Musk./Duff.	6.7%
Wilmot	Southwest	6.5%
North Dumfries	Southwest	6.2%
Bradford West Gwillimbury	Simcoe/Musk./Duff.	6.1%
Barrie	Simcoe/Musk./Duff.	6.1%
Wellesley	Southwest	5.9%
Toronto	GTA	5.9%
Orangeville	Simcoe/Musk./Duff.	5.9%
London	Southwest	5.8%
St. Thomas	Southwest	5.8%
Guelph	Southwest	5.7%
Central Elgin	Southwest	5.4%
Port Colborne	Niagara/Hamilton	5.0%
Middlesex Centre	Southwest	5.0%

The table to the left reflects the municipalities that experienced an increase of 5% or greater in population between 2006 and 2008:

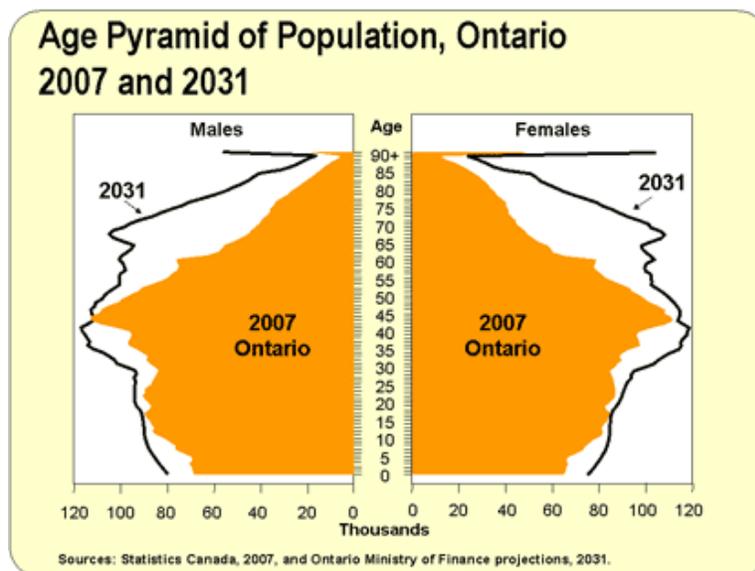
Slow Growth Municipalities

The table to the right includes those municipalities with population increases of less than 3%, between 2006 and 2008.

Municipality	Location	% Change 2006-2008
West Lincoln	Niagara/Hamilton	2.9%
Cornwall	Eastern	2.9%
North Bay	North	2.7%
Norfolk	Southwest	2.7%
Prince Edward County	Eastern	2.5%
Chatham-Kent	Southwest	2.4%
Haldiman	Southwest	2.3%
Kawartha Lakes	Eastern	2.2%
Timmins	North	1.7%
Thunder Bay	North	1.5%
Kingsville	Southwest	0.4%

Ontario Population Projections Update 2007-2031
(Excerpts from Ministry of Finance)

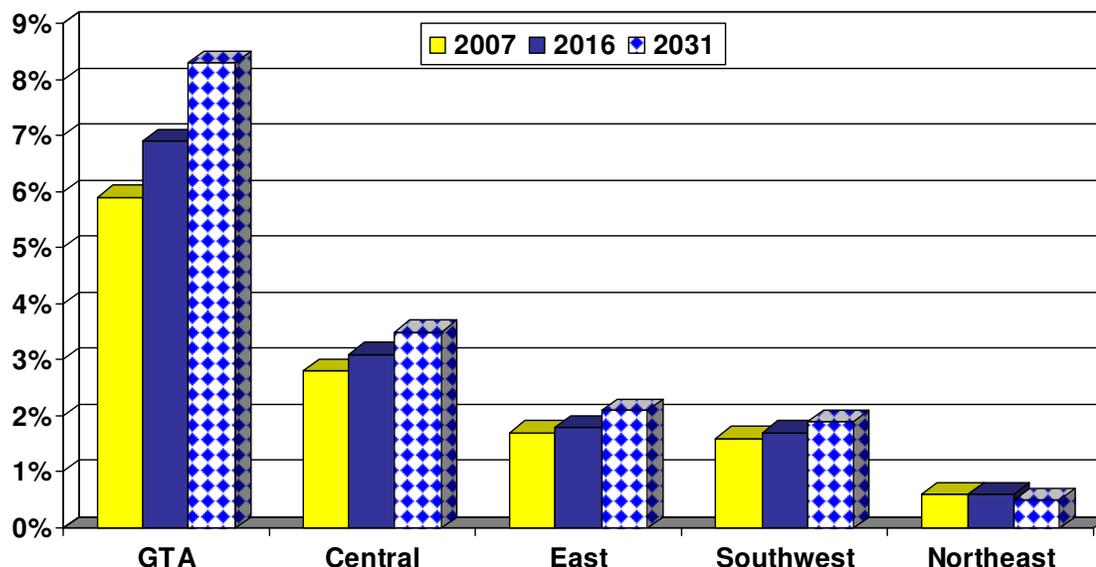
- Ontario's population is projected to grow by 27.8%, or 3.56 million, over the next 24 years. Over the calendar year, Ontario's population grew by 134,636 or 1.0 per cent.
- Over the projection period, net migration will account for 74% of total population growth. The share of annual population growth accounted for by net migration will rise gradually over the projection period, from 61% in 2007–08 to 86 per cent by 2030–31.
- The population aged 65 and over is projected to more than double from 1.7 million, or 13.2 per cent of the population in 2007 to 3.6 million, or 21.9 per cent, in 2031.



- The growth in seniors' share of the population will accelerate after 2011 as baby boomers begin to turn age 65.
- The number of children under age 15 rises by only 288,000, or 12.9 per cent, over the projection period, from 2.24 million to 2.53 million, while their share of the population falls from 17.5% in 2007 to 15.5% in 2031.

- The working-age population, ages 15–64, is projected to increase by 15.5%, from 8.9 million in 2007 to 10.3 million by 2031.
- Regions of Ontario are projected to experience varying rates of population growth. The Greater Toronto Area (GTA), comprised of the City of Toronto and the regional municipalities of Durham, Halton, Peel and York, will be by far the fastest-growing region. It is projected to grow from six million in 2007 to more than 8.3 million in 2031. The GTA's share of Ontario population is projected to rise from 46.8% in 2007 to 50.8% in 2031, or over one-half of the province's population.
- Within the GTA, only Toronto is projected to grow at a slower pace than Ontario as a whole, at 15% and 27.8% respectively over the period. In Durham, Halton, Peel and York, growth ranging from 44% to 63% is projected over the next 24 years.
- Population of Central Ontario is projected to grow from 2.77 million in 2007 to 3.46 million in 2031. Four census divisions surrounding the GTA, namely Simcoe, Dufferin, Wellington and Waterloo, are projected to continue to experience above-average population growth.
- The population of Eastern Ontario is projected to grow from 1.67 million to 2 million in 2031. Ottawa is projected to grow fastest, from 846,000 in 2007 to 1.06 million in 2031, or by 24.9% over the projection period. Every census division in Eastern Ontario is projected to experience growth below the provincial average of 27.8%.
- The population of Southwestern Ontario is projected to grow from 1.58 million in 2007 to 1.8 million in 2031. Growth rates within Southwestern Ontario will vary, with Elgin growing fastest at 22.2% and Chatham-Kent showing a small decline.
- The population of Northern Ontario is projected to decline by 2.9% over the period, from 801,000 in 2007 to 778,000 in 2031. The northern census divisions that are projected to experience population growth are all located in the Northeast.

Projection Population, Ontario Regions, 2007, 2016 and 2031



Source: Ministry of Finance

Proportionate Share of Total Ontario Population

	2007	2016	2031	% change
GTA	46.8%	48.7%	50.8%	8.5%
Central	21.6%	21.4%	21.2%	-1.9%
East	13.0%	12.8%	12.2%	-6.2%
Southwest	12.4%	11.8%	11.0%	-11.3%
North	4.4%	3.9%	3.4%	-22.7%

As shown above, it is projected that the GTA will continue to experience the highest percentage of population growth from 2007 to 2031. By 2031, it is projected that the GTA will comprise over 50% of the Ontario population, while each of the other regions will experience reductions in the proportionate share of the total Ontario population. The North, while expected to grow over the next 15 years will comprise approximately 22.7% less of the proportionate share of the Ontario population by 2031.

Age Demographics

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

Municipality	0-19	20-64	65+	Median Age
Belleville	23%	59%	18%	41.8
Brockville	22%	57%	21%	44.2
Cobourg	22%	54%	24%	46.1
Cornwall	24%	58%	19%	43.0
Kawartha Lakes	23%	58%	19%	45.1
Kingston	22%	62%	16%	40.0
Ottawa	24%	63%	12%	38.4
Peterborough	22%	58%	19%	41.7
Prince Edward County	21%	57%	22%	47.7
Quinte West	26%	59%	15%	41.2
Eastern Average	23%	58%	19%	42.9
Ajax	31%	61%	8%	35.4
Aurora	31%	60%	9%	37.2
Brampton	30%	62%	8%	33.7
Burlington	25%	60%	15%	40.3
Caledon	29%	62%	9%	37.7
Clarington	30%	60%	10%	36.9
East Gwillimbury	27%	62%	10%	40.5
Georgina	33%	56%	11%	38.5
Halton Hills	29%	61%	10%	37.9
King	27%	60%	13%	41.1
Markham	26%	64%	11%	38.1
Milton	27%	65%	8%	34.4
Mississauga	27%	63%	10%	36.7
Newmarket	29%	61%	10%	37.2
Oakville	28%	60%	12%	38.4
Oshawa	25%	61%	14%	39.4
Pickering	28%	62%	9%	38.3
Richmond Hill	27%	63%	10%	37.8
Toronto	22%	64%	14%	38.4
Vaughan	29%	61%	10%	35.9
Whitby	30%	61%	9%	35.8
Whitchurch-Stouffville	25%	59%	15%	42.2
GTA Average	28%	61%	11%	37.9
Fort Erie	24%	58%	18%	43.1
Grimsby	25%	59%	15%	41.2
Hamilton	25%	60%	15%	39.6
Lincoln	27%	56%	17%	41.0
Niagara Falls	24%	59%	17%	41.5
Niagara-on-the-Lake	20%	56%	24%	49.1
Pelham	25%	59%	17%	43.8
Port Colborne	21%	57%	21%	44.9
St. Catharines	23%	59%	18%	41.7
Thorold	24%	61%	14%	39.8
Wainfleet	25%	61%	14%	42.5
Wells	23%	60%	17%	41.5
West Lincoln	31%	59%	10%	36.5
Niagara/Hamilton Average	24%	59%	17%	42.0

Municipality	0-19	20-64	65+	Median Age
North Bay	24%	60%	16%	40.8
Sault Ste. Marie	22%	59%	19%	43.9
Sudbury	24%	62%	15%	41.1
Thunder Bay	23%	61%	17%	41.7
Timmins	26%	62%	13%	39.6
North Average	24%	61%	16%	41.4
Barrie	28%	61%	11%	35.4
Bracebridge	23%	59%	19%	44.5
Bradford West Gwillimbury	28%	63%	9%	36.7
Collingwood	22%	57%	21%	44.4
Gravenhurst	19%	59%	22%	46.8
Huntsville	23%	58%	18%	43.4
Orangeville	30%	60%	10%	35.4
Wasaga Beach	20%	55%	25%	48.8
Simcoe/Musk./Duff. Average	24%	59%	17%	41.9
Amherstburg	27%	61%	12%	38.6
Brantford	26%	60%	15%	39.1
Cambridge	28%	61%	11%	36.4
Central Elgin	25%	61%	14%	42.5
Chatham-Kent	25%	59%	16%	41.2
Guelph	25%	63%	12%	36.4
Haldimand	27%	60%	13%	40.4
Kingsville	25%	60%	15%	39.9
Kitchener	25%	63%	12%	36.6
Leamington	28%	57%	15%	37.1
London	24%	62%	14%	38.2
Middlesex Centre	28%	59%	14%	41.2
Norfolk	24%	58%	17%	43.4
North Dumfries	29%	60%	10%	39.0
Sarnia	23%	59%	18%	43.2
St. Thomas	25%	60%	15%	38.8
Stratford	24%	60%	16%	41.1
Tillsonburg	22%	55%	23%	43.9
Waterloo	26%	63%	11%	35.4
Wellesley	37%	54%	9%	30.9
Wilmot	27%	58%	15%	39.3
Windsor	25%	61%	14%	37.5
Woolwich	27%	58%	15%	38.9
Southwest Average	26%	60%	14%	39.1
Average	26%	60%	15%	40.1
Median	25%	60%	14%	40.0
Min	19%	54%	8%	30.9
Max	37%	65%	25%	49.1

Source—Stats Canada 2006

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

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

(Source: Statistics Canada—2006)

Municipality	Geographic Location	Median Age	% of Dwellings Requiring Major Repair	% of Dwellings Requiring Major Repair	% Dwellings Constructed before 1986	% Dwellings Constructed before 1986
Quinte West	Eastern	mid	3%	low	29%	low
Cobourg		high	6%	mid	66%	mid
Ottawa	Avg. % of Dwelling Requiring Major Repair	low	6%	mid	67%	mid
Kawartha Lakes		high	7%	high	71%	mid
Kingston	6.7%	mid	7%	mid	72%	mid
Prince Edward County	% of Dwellings Constructed before 1986	high	6%	mid	72%	mid
Peterborough		high	8%	high	76%	high
Belleville	70.0%	high	7%	high	79%	high
Cornwall		high	8%	high	83%	high
Brockville		high	8%	high	83%	high
Vaughan		low	3%	low	24%	low
Richmond Hill		low	3%	low	29%	low
Whitby	GTA	low	4%	low	38%	low
Markham		low	3%	low	41%	low
Clarington		low	5%	low	41%	low
Aurora	Avg. % of Dwelling Requiring Major Repair	low	4%	low	41%	low
Ajax		low	4%	low	41%	low
Brampton		low	4%	low	45%	low
Newmarket	4.5%	low	4%	low	45%	low
Caledon		low	5%	low	48%	low
Milton	% of Dwellings Constructed before 1986	low	3%	low	48%	low
Oakville		low	3%	low	49%	low
Pickering		low	4%	low	49%	low
Mississauga	50.9%	low	4%	low	54%	low
Whitchurch-Stouffville		high	5%	mid	56%	low
Georgina		mid	8%	high	56%	low
Halton Hills		low	5%	low	58%	mid
East Gwillimbury		mid	5%	mid	62%	mid
Burlington		mid	5%	low	62%	mid
King		mid	7%	mid	73%	mid
Oshawa		mid	7%	high	77%	high
Toronto		low	8%	high	81%	high
Lincoln	Niagara/Hamilton	mid	5%	mid	57%	low
Grimsby		mid	4%	low	63%	mid
Niagara-on-the-Lake	Avg. % of Dwelling Requiring Major Repair	high	5%	low	64%	mid
Pelham		high	4%	low	64%	mid
West Lincoln	6.5%	low	8%	high	64%	mid
Thorold		mid	5%	mid	73%	mid
Fort Erie		high	9%	high	76%	high
Hamilton		mid	7%	high	77%	high
Niagara Falls	% of Dwellings Constructed before 1986	high	7%	high	78%	high
Welland		high	7%	high	79%	high
Wainfleet	72.7%	high	8%	high	82%	high
St. Catharines		high	6%	mid	82%	high
Port Colborne		high	9.0%	high	87%	high

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

Municipality	Geographic Location	Median Age	% of Dwellings Requiring Major Repair	% of Dwellings Requiring Major Repair	% Dwellings Constructed before 1986	% Dwellings Constructed before 1986
Sudbury	North	mid	8%	high	80%	high
North Bay	Avg. % of Dwelling Requiring Major Repair	mid	8%	high	82%	high
Thunder Bay		high	7%	high	83%	high
	7.6%					
	% of Dwellings					
Timmins	Constructed before 1986	mid	8%	high	84%	high
Sault Ste. Marie	83.0%	high	7%	mid	86%	high
Wasaga Beach		high	4%	low	33%	low
Barrie	Simcoe/Musk./Duff.	low	4%	low	38%	low
Bradford West Gwillimbury	Avg. % of Dwelling Requiring Major Repair	low	5%	low	52%	low
Orangeville		low	5%	mid	55%	low
Huntsville	6.4%	high	8%	high	61%	mid
	% of Dwellings					
Bracebridge	Constructed before 1986	high	7%	high	65%	mid
Collingwood	57.8%	high	8%	high	69%	mid
Gravenhurst		high	9%	high	69%	mid
Waterloo		low	4%	low	54%	low
North Dumfries	Southwest	mid	6%	mid	55%	low
Wilmot		mid	5%	mid	57%	low
Middlesex Centre	Avg. % of Dwelling Requiring Major Repair	mid	5%	mid	61%	mid
Cambridge		low	6%	mid	62%	mid
Guelph		low	5%	mid	63%	mid
Tillsonburg	6.0%	high	5%	mid	65%	mid
Amherstburg		mid	6%	mid	65%	mid
Kitchener		low	6%	mid	69%	mid
Wellesley	% of Dwellings	low	5%	low	69%	mid
Central Elgin	Constructed before 1986	high	6%	mid	71%	mid
Kingsville		mid	5%	mid	71%	mid
Leamington		low	5%	mid	71%	mid
Woolwich	69.6%	mid	4%	low	71%	mid
Haldimand		mid	8%		72%	mid
London		low	6%	mid	73%	mid
St. Thomas		mid	8%	high	75%	high
Brantford		mid	7%	mid	77%	high
Norfolk		high	7%	mid	77%	high
Windsor		low	6%	mid	78%	high
Stratford		mid	7%	high	78%	high
Chatham -Kent		mid	8%	high	83%	high
Sarnia		high	9%	high	85%	high

Land Area and Density

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

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

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

There is a significant degree of variability across the survey in terms of land area and density. The following table summarizes the largest 12 municipalities in the study in terms of land area:

Municipality	Land Area (Square Km)	2008 Population Density per Sq. Kilometre
Sudbury	3,201	51
Kawartha Lakes	3,059	25
Timmins	2,962	15
Ottawa	2,778	312
Chatham-Kent	2,458	45
Norfolk	1,607	40
Haldimand	1,252	37
Hamilton	1,117	472
Prince Edward County	1,050	25
Huntsville	703	27
Caledon	687	92
Toronto	630	4,210

Municipalities with the largest land areas have below average density per square kilometre (636).

The table on the next page is sorted by population density per sq. km. For every square kilometre, the City of Timmins has 15 residents compared with the City of Toronto that has 4,210. The City of Timmins has the fourth largest land area in the survey but the lowest density.

Source: 2008 Stats Canada estimated population

Land Area and Density

Municipality	Land Area (Square Km)	2008 Population Density per Sq. Kilometre	Density Ranking
Timmins	2,962	15	low
Gravenhurst	518	22	low
Prince Edward County	1,050	25	low
Kawartha Lakes	3,059	25	low
Bracebridge	617	26	low
Huntsville	703	27	low
Middlesex Centre	588	28	low
Wainfleet	217	31	low
West Lincoln	388	35	low
Haldimand	1,252	37	low
Wellesley	278	37	low
Norfolk	1,607	40	low
Chatham-Kent	2,458	45	low
Central Elgin	280	48	low
Sudbury	3,201	51	low
North Dumfries	187	51	low
Woolwich	326	64	low
King	333	65	low
Wilmot	264	69	low
Kingsville	247	90	low
Quinte West	494	90	low
Caledon	687	92	low
East Gwillimbury	245	95	low
Leamington	262	114	low
Niagara-on-the-Lake	133	114	low
Amherstburg	186	120	low
Bradford West Gwillimbury	201	127	low
Whitchurch-Stouffville	207	131	mid
Pelham	126	132	mid
Clarington	611	137	mid
Lincoln	163	137	mid
Port Colborne	122	160	mid
Georgina	288	163	mid
North Bay	315	176	mid
Fort Erie	166	186	mid
Milton	367	204	mid
Belleville	247	207	mid
Halton Hills	276	218	mid
Thorold	83	227	mid
Kingston	450	272	mid
Wasaga Beach	58	276	mid

Municipality	Land Area (Square Km)	2008 Population Density per Sq. Kilometre	Density Ranking
Ottawa	2,778	312	mid
Thunder Bay	328	338	mid
Sault Ste. Marie	222	348	mid
Grimsby	69	359	mid
Niagara Falls	210	404	mid
Pickering	232	410	mid
Sarnia	165	448	mid
Hamilton	1,117	472	mid
Collingwood	33	517	mid
Welland	81	643	mid
Tillsonburg	22	664	mid
Cornwall	62	765	mid
Whitby	147	816	mid
Cobourg	22	845	high
London	421	886	high
Vaughan	274	967	high
Burlington	186	967	high
Oshawa	146	1,054	high
Aurora	50	1,059	high
Brockville	21	1,091	high
St. Thomas	35	1,092	high
Cambridge	113	1,138	high
Stratford	25	1,264	high
Oakville	139	1,305	high
Brantford	72	1,320	high
Peterborough	58	1,340	high
Markham	213	1,367	high
Guelph	87	1,403	high
St. Catharines	96	1,425	high
Ajax	67	1,446	high
Windsor	147	1,474	high
Kitchener	137	1,600	high
Waterloo	64	1,627	high
Barrie	77	1,770	high
Richmond Hill	101	1,787	high
Brampton	267	1,804	high
Orangeville	16	1,832	high
Newmarket	38	2,159	high
Mississauga	289	2,568	high
Toronto	630	4,210	high
Total Survey Average	438	636	
Total Survey Low	16	15	
Total Survey High	3,201	4,210	

Assessment Per Capita

Assessment per capita statistics have been compared to provide an indication of the “richness” of the assessment base in each municipality. This measure is important in understanding the relationship to tax rates. The following tables provide the assessment per capita using unweighted and weighted assessment. Unweighted assessment includes all taxable assessment including PILs and excludes exempt properties. Some municipalities do not include PILs in their calculation of their weighted taxable assessment for tax rate calculations.

Trends and Observations - Assessment Per Capita

Assessment is important because municipalities depend largely on the property tax base for a substantial portion of their revenue. The following summarizes some of the key observations:

- 15 of the 27 municipalities ranked as high assessment per capita are within the GTA—this provides an indication of the “richness of the assessment base.”
- A number of municipalities with high assessment per capita are located in “cottage country” which is impacted by high assessed values for lakefront properties and also low permanent resident populations

Municipality	Location	2009 Unweighted CVA/Capita	Relative Position Unweighted CVA/Capita
Gravenhurst	Simcoe/Musk./Duff.	\$ 205,658	high
Whitchurch-Stouffville	GTA	\$ 186,355	high
Niagara-on-the-Lake	Niagara/Hamilton	\$ 178,372	high
King	GTA	\$ 174,779	high
Vaughan	GTA	\$ 169,516	high
Oakville	GTA	\$ 161,263	high
Wasaga Beach	Simcoe/Musk./Duff.	\$ 158,029	high
Huntsville	Simcoe/Musk./Duff.	\$ 145,045	high
Caledon	GTA	\$ 144,587	high
Richmond Hill	GTA	\$ 142,494	high
Bracebridge	Simcoe/Musk./Duff.	\$ 136,448	high
Markham	GTA	\$ 135,747	high
Collingwood	Simcoe/Musk./Duff.	\$ 134,990	high
North Dumfries	Southwest	\$ 133,872	high
Aurora	GTA	\$ 131,598	high
Middlesex Centre	Southwest	\$ 131,167	high
Toronto	GTA	\$ 129,846	high
East Gwillimbury	GTA	\$ 126,848	high
Burlington	GTA	\$ 126,837	high
Milton	GTA	\$ 123,780	high
Mississauga	GTA	\$ 119,359	high
Halton Hills	GTA	\$ 118,101	high
Woolwich	Southwest	\$ 116,387	high
Newmarket	GTA	\$ 111,908	high
Kawartha Lakes	Eastern	\$ 108,996	high
Ottawa	Eastern	\$ 108,470	high
Wilmot	Southwest	\$ 108,403	high

Trends and Observations - Assessment Per Capita

- Farmland properties - A number of municipalities have a reduced assessment base when comparing unweighted to weighted assessment as a result of a relatively large share of farmland properties. The table below reflects those municipalities with a proportionally larger share of farmland assessment
- As will be shown in the “like” property comparisons, assessment per capita is a reasonably good predictor of relative property values across the survey - i.e. municipalities with higher assessments per capita tend to have properties valued higher than their counterparts in other jurisdictions

Municipality	Change % Unweighted to Weighted
Georgina	-0.7%
Wilmot	-0.8%
Bradford West Gwillimbury	-1.3%
Amherstburg	-1.3%
Kawartha Lakes	-1.5%
East Gwillimbury	-2.0%
Chatham-Kent	-3.7%
Prince Edward County	-3.8%
West Lincoln	-4.3%
King	-4.9%
Norfolk	-5.4%
Wainfleet	-6.0%
Leamington	-7.9%
Central Elgin	-8.3%
Kingsville	-9.7%
Wellesley	-11.3%
Middlesex Centre	-18.9%

Taxable Assessment Per Capita

Municipality	2009 Unweighted CVA/Capita	2009 Weighted CVA/Capita	Change % Unweighted to Weighted	Relative Position Unweighted CVA/Capita	Municipality	2009 Unweighted CVA/Capita	2009 Weighted CVA/Capita	Change % Unweighted to Weighted	Relative Position Unweighted CVA/Capita
Gravenhurst	\$ 205,658	\$ 206,266	0.3%	high	Georgina	\$ 93,284	\$ 92,610	-0.7%	mid
Whitchurch-Stouffville	\$ 186,355	\$ 189,731	1.8%	high	Clarington	\$ 91,955	\$ 94,530	2.8%	mid
Niagara-on-the-Lake	\$ 178,372	\$ 186,681	4.7%	high	Barrie	\$ 91,313	\$ 98,211	7.6%	mid
King	\$ 174,779	\$ 166,198	-4.9%	high	Fort Erie	\$ 88,465	\$ 96,913	9.5%	mid
Vaughan	\$ 169,516	\$ 178,361	5.2%	high	Norfolk	\$ 87,415	\$ 82,681	-5.4%	mid
Oakville	\$ 161,263	\$ 178,916	10.9%	high	Kingston	\$ 86,593	\$ 107,856	24.6%	mid
Wasaga Beach	\$ 158,029	\$ 159,924	1.2%	high	Cobourg	\$ 86,568	\$ 100,118	15.7%	mid
Huntsville	\$ 145,045	\$ 145,953	0.6%	high	Niagara Falls	\$ 86,325	\$ 108,687	25.9%	mid
Caledon	\$ 144,587	\$ 145,478	0.6%	high	Orangeville	\$ 85,057	\$ 94,180	10.7%	mid
Richmond Hill	\$ 142,494	\$ 145,554	2.1%	high	Haldimand	\$ 84,075	\$ 86,762	3.2%	mid
Bracebridge	\$ 136,448	\$ 136,976	0.4%	high	Cambridge	\$ 83,716	\$ 103,510	23.6%	mid
Markham	\$ 135,747	\$ 140,100	3.2%	high	Amherstburg	\$ 83,663	\$ 82,568	-1.3%	mid
Collingwood	\$ 134,990	\$ 141,164	4.6%	high	West Lincoln	\$ 83,579	\$ 79,947	-4.3%	low
North Dumfries	\$ 133,872	\$ 151,368	13.1%	high	Stratford	\$ 81,666	\$ 103,280	26.5%	low
Aurora	\$ 131,598	\$ 134,655	2.3%	high	Oshawa	\$ 79,995	\$ 90,772	13.5%	low
Middlesex Centre	\$ 131,167	\$ 106,334	-18.9%	high	Hamilton	\$ 79,844	\$ 98,158	22.9%	low
Toronto	\$ 129,846	\$ 214,228	65.0%	high	Peterborough	\$ 78,410	\$ 90,376	15.3%	low
East Gwillimbury	\$ 126,848	\$ 124,340	-2.0%	high	Leamington	\$ 77,720	\$ 71,567	-7.9%	low
Burlington	\$ 126,837	\$ 145,919	15.0%	high	Kitchener	\$ 77,371	\$ 93,770	21.2%	low
Milton	\$ 123,780	\$ 164,282	32.7%	high	Tillsonburg	\$ 76,936	\$ 96,029	24.8%	low
Mississauga	\$ 119,359	\$ 135,347	13.4%	high	Thorold	\$ 76,352	\$ 88,337	15.7%	low
Halton Hills	\$ 118,101	\$ 126,011	6.7%	high	London	\$ 75,908	\$ 91,711	20.8%	low
Woodwich	\$ 116,387	\$ 123,327	6.0%	high	St. Catharines	\$ 75,380	\$ 87,663	16.3%	low
Newmarket	\$ 111,908	\$ 116,176	3.8%	high	Chatham-Kent	\$ 75,091	\$ 72,283	-3.7%	low
Kawartha Lakes	\$ 108,996	\$ 107,373	-1.5%	high	Brantford	\$ 72,219	\$ 91,858	27.2%	low
Ottawa	\$ 108,470	\$ 130,332	20.2%	high	Sarnia	\$ 71,848	\$ 83,973	16.9%	low
Wilmot	\$ 108,403	\$ 107,496	-0.8%	high	Belleville	\$ 70,386	\$ 91,407	29.9%	low
Bradford West Gwillimbury	\$ 108,031	\$ 106,649	-1.3%	mid	Port Colborne	\$ 69,416	\$ 79,422	14.4%	low
Pickering	\$ 104,474	\$ 112,010	7.2%	mid	Brockville	\$ 69,018	\$ 87,959	27.4%	low
Ajax	\$ 103,010	\$ 112,681	9.4%	mid	Windsor	\$ 66,372	\$ 91,872	38.4%	low
Whitby	\$ 101,832	\$ 110,796	8.8%	mid	Quinte West	\$ 64,761	\$ 71,489	10.4%	low
Pelham	\$ 99,948	\$ 100,824	0.9%	mid	North Bay	\$ 64,322	\$ 78,043	21.3%	low
Waterloo	\$ 99,860	\$ 118,427	18.6%	mid	St. Thomas	\$ 60,924	\$ 75,588	24.1%	low
Wellesley	\$ 99,782	\$ 88,525	-11.3%	mid	Welland	\$ 60,501	\$ 68,745	13.6%	low
Prince Edward County	\$ 99,315	\$ 95,519	-3.8%	mid	Sudbury	\$ 58,419	\$ 72,639	24.3%	low
Wainfleet	\$ 98,536	\$ 92,586	-6.0%	mid	Thunder Bay	\$ 57,898	\$ 73,576	27.1%	low
Grimsby	\$ 98,405	\$ 105,297	7.0%	mid	Timmins	\$ 49,868	\$ 62,039	24.4%	low
Brampton	\$ 98,154	\$ 105,421	7.4%	mid	Sault Ste. Marie	\$ 49,313	\$ 59,700	21.1%	low
Lincoln	\$ 97,072	\$ 99,578	2.6%	mid	Cornwall	\$ 48,207	\$ 62,334	29.3%	low
Georph	\$ 94,922	\$ 118,803	25.2%	mid					
Central Elgin	\$ 94,767	\$ 86,890	-8.3%	mid					
Kingsville	\$ 93,725	\$ 84,650	-9.7%	mid					
					Average	100,998	110,004	10.6%	
					Min	\$ 48,207	\$ 59,700	-18.9%	
					Max	\$ 205,658	\$ 214,228	65.0%	
					Median	\$ 94,767	\$ 100,118	8.8%	

(Data sorted and ranked by unweighted assessment per capita)

- There is a wide range of assessment per capita values (unweighted) across the survey (\$48,207 - \$205,658), with an average and median assessment per capita of \$100,998 and \$94,767 respectively.

Taxable Assessment Per Capita (Grouped by Location)

Municipality	Location	2009 Unweighted CVA/Capita	Relative Position Unweighted CVA/Capita	Average by Location
Cornwall	Eastern	\$ 48,207	low	
Quinte West	Eastern	\$ 64,761	low	
Brockville	Eastern	\$ 69,018	low	
Belleville	Eastern	\$ 70,386	low	
Peterborough	Eastern	\$ 78,410	low	
Cobourg	Eastern	\$ 86,568	mid	
Kingston	Eastern	\$ 86,593	mid	
Prince Edward County	Eastern	\$ 99,315	mid	
Ottawa	Eastern	\$ 108,470	high	
Kawartha Lakes	Eastern	\$ 108,996	high	\$ 82,072
Oshawa	GTA	\$ 79,995	low	
Clarington	GTA	\$ 91,955	mid	
Georgina	GTA	\$ 93,284	mid	
Brampton	GTA	\$ 98,154	mid	
Whitby	GTA	\$ 101,832	mid	
Ajax	GTA	\$ 103,010	mid	
Pickering	GTA	\$ 104,474	mid	
Newmarket	GTA	\$ 111,908	high	
Halton Hills	GTA	\$ 118,101	high	
Mississauga	GTA	\$ 119,359	high	
Milton	GTA	\$ 123,780	high	
Burlington	GTA	\$ 126,837	high	
East Gwillimbury	GTA	\$ 126,848	high	
Toronto	GTA	\$ 129,846	high	
Aurora	GTA	\$ 131,598	high	
Markham	GTA	\$ 135,747	high	
Richmond Hill	GTA	\$ 142,494	high	
Caledon	GTA	\$ 144,587	high	
Oakville	GTA	\$ 161,263	high	
Vaughan	GTA	\$ 169,516	high	
King	GTA	\$ 174,779	high	
Whitchurch-Stouffville	GTA	\$ 186,355	high	\$ 126,169
Welland	Niagara/Hamilton	\$ 60,501	low	
Port Colborne	Niagara/Hamilton	\$ 69,416	low	
St. Catharines	Niagara/Hamilton	\$ 75,380	low	
Thorold	Niagara/Hamilton	\$ 76,352	low	
Hamilton	Niagara/Hamilton	\$ 79,844	low	
West Lincoln	Niagara/Hamilton	\$ 83,579	low	
Niagara Falls	Niagara/Hamilton	\$ 86,325	mid	
Fort Erie	Niagara/Hamilton	\$ 88,465	mid	
Lincoln	Niagara/Hamilton	\$ 97,072	mid	
Grimsby	Niagara/Hamilton	\$ 98,405	mid	
Wainfleet	Niagara/Hamilton	\$ 98,536	mid	
Pelham	Niagara/Hamilton	\$ 99,948	mid	
Niagara-on-the-Lake	Niagara/Hamilton	\$ 178,372	high	\$ 91,707

Taxable Assessment Per Capita (Grouped by Location cont'd)

Municipality	Location	2009 Unweighted CVA/Capita	Relative Position Unweighted CVA/Capita	Average by Location
Sault Ste. Marie	North	\$ 49,313	low	
Timmins	North	\$ 49,868	low	
Thunder Bay	North	\$ 57,898	low	
Sudbury	North	\$ 58,419	low	
North Bay	North	\$ 64,322	low	\$ 55,964
Orangeville	Simcoe/Musk./Duff.	\$ 85,057	mid	
Barrie	Simcoe/Musk./Duff.	\$ 91,313	mid	
Bradford West Gwillimbury	Simcoe/Musk./Duff.	\$ 108,031	mid	
Collingwood	Simcoe/Musk./Duff.	\$ 134,990	high	
Bracebridge	Simcoe/Musk./Duff.	\$ 136,448	high	
Huntsville	Simcoe/Musk./Duff.	\$ 145,045	high	
Wasaga Beach	Simcoe/Musk./Duff.	\$ 158,029	high	
Gravenhurst	Simcoe/Musk./Duff.	\$ 205,658	high	\$ 133,071
St. Thomas	Southwest	\$ 60,924	low	
Windsor	Southwest	\$ 66,372	low	
Sarnia	Southwest	\$ 71,848	low	
Brantford	Southwest	\$ 72,219	low	
Chatham-Kent	Southwest	\$ 75,091	low	
London	Southwest	\$ 75,908	low	
Tillsonburg	Southwest	\$ 76,936	low	
Kitchener	Southwest	\$ 77,371	low	
Leamington	Southwest	\$ 77,720	low	
Stratford	Southwest	\$ 81,666	low	
Amherstburg	Southwest	\$ 83,663	mid	
Cambridge	Southwest	\$ 83,716	mid	
Haldimand	Southwest	\$ 84,075	mid	
Norfolk	Southwest	\$ 87,415	mid	
Kingsville	Southwest	\$ 93,725	mid	
Central Elgin	Southwest	\$ 94,767	mid	
Guelph	Southwest	\$ 94,922	mid	
Wellesley	Southwest	\$ 99,782	mid	
Waterloo	Southwest	\$ 99,860	mid	
Wilmot	Southwest	\$ 108,403	high	
Woolwich	Southwest	\$ 116,387	high	
Middlesex Centre	Southwest	\$ 131,167	high	
North Dumfries	Southwest	\$ 133,872	high	\$ 89,035

Taxable Assessment Per Capita Ranking Compared to Household Income Ranking

Municipality	2009 Unweighted CVA/Capita	2009 Weighted CVA/Capita	Relative Position Unweighted CVA/Capita	Relative Position of Household Income
Cornwall	\$ 48,207	\$ 62,334	low	low
Sault Ste. Marie	\$ 49,313	\$ 59,700	low	low
Timmins	\$ 49,868	\$ 62,039	low	low
Thunder Bay	\$ 57,898	\$ 73,576	low	low
Sudbury	\$ 58,419	\$ 72,639	low	low
Welland	\$ 60,501	\$ 68,745	low	low
St. Thomas	\$ 60,924	\$ 75,588	low	low
North Bay	\$ 64,322	\$ 78,043	low	low
Quinte West	\$ 64,761	\$ 71,489	low	low
Windsor	\$ 66,372	\$ 91,872	low	low
Brockville	\$ 69,018	\$ 87,959	low	low
Port Colborne	\$ 69,416	\$ 79,422	low	low
Belleville	\$ 70,386	\$ 91,407	low	low
Sarnia	\$ 71,848	\$ 83,973	low	mid
Brantford	\$ 72,219	\$ 91,858	low	low
Chatham-Kent	\$ 75,091	\$ 72,283	low	low
St. Catharines	\$ 75,380	\$ 87,663	low	low
London	\$ 75,908	\$ 91,711	low	mid
Thorold	\$ 76,352	\$ 88,337	low	mid
Tillsonburg	\$ 76,936	\$ 96,029	low	low
Kitchener	\$ 77,371	\$ 93,770	low	mid
Leamington	\$ 77,720	\$ 71,567	low	mid
Peterborough	\$ 78,410	\$ 90,376	low	low
Hamilton	\$ 79,844	\$ 98,158	low	mid
Oshawa	\$ 79,995	\$ 90,772	low	mid
Stratford	\$ 81,666	\$ 103,280	low	low
West Lincoln	\$ 83,579	\$ 79,947	low	mid
Amherstburg	\$ 83,663	\$ 82,568	mid	mid
Cambridge	\$ 83,716	\$ 103,510	mid	mid
Haldimand	\$ 84,075	\$ 86,762	mid	mid
Orangeville	\$ 85,057	\$ 94,180	mid	mid
Niagara Falls	\$ 86,325	\$ 108,687	mid	low
Cobourg	\$ 86,568	\$ 100,118	mid	low
Kingston	\$ 86,593	\$ 107,856	mid	mid
Norfolk	\$ 87,415	\$ 82,681	mid	low
Fort Erie	\$ 88,465	\$ 96,913	mid	low
Barrie	\$ 91,313	\$ 98,211	mid	mid
Clarington	\$ 91,955	\$ 94,530	mid	high
Georgina	\$ 93,284	\$ 92,610	mid	mid
Kingsville	\$ 93,725	\$ 84,650	mid	mid
Central Elgin	\$ 94,767	\$ 86,890	mid	mid
Guelph	\$ 94,922	\$ 118,803	mid	mid
Lincoln	\$ 97,072	\$ 99,578	mid	mid
Brampton	\$ 98,154	\$ 105,421	mid	mid

Municipality	2009 Unweighted CVA/Capita	2009 Weighted CVA/Capita	Relative Position Unweighted CVA/Capita	Relative Position of Household Income
Grimsby	\$ 98,405	\$ 105,297	mid	high
Wainfleet	\$ 98,536	\$ 92,586	mid	mid
Prince Edward County	\$ 99,315	\$ 95,519	mid	low
Wellesley	\$ 99,782	\$ 88,525	mid	mid
Waterloo	\$ 99,860	\$ 118,427	mid	high
Pelham	\$ 99,948	\$ 100,824	mid	high
Whitby	\$ 101,832	\$ 110,796	mid	high
Ajax	\$ 103,010	\$ 112,681	mid	high
Pickering	\$ 104,474	\$ 112,010	mid	high
Bradford West Gwillimbury	\$ 108,031	\$ 106,649	mid	high
Wilmot	\$ 108,403	\$ 107,496	high	high
Ottawa	\$ 108,470	\$ 130,332	high	mid
Kawartha Lakes	\$ 108,996	\$ 107,373	high	low
Newmarket	\$ 111,908	\$ 116,176	high	high
Woolwich	\$ 116,387	\$ 123,327	high	high
Halton Hills	\$ 118,101	\$ 126,011	high	high
Mississauga	\$ 119,359	\$ 135,347	high	high
Milton	\$ 123,780	\$ 164,282	high	high
Burlington	\$ 126,837	\$ 145,919	high	high
East Gwillimbury	\$ 126,848	\$ 124,340	high	high
Toronto	\$ 129,846	\$ 214,228	high	mid
Middlesex Centre	\$ 131,167	\$ 106,334	high	high
Aurora	\$ 131,598	\$ 134,655	high	high
North Dumfries	\$ 133,872	\$ 151,368	high	high
Collingwood	\$ 134,990	\$ 141,164	high	mid
Markham	\$ 135,747	\$ 140,100	high	high
Bracebridge	\$ 136,448	\$ 136,976	high	mid
Richmond Hill	\$ 142,494	\$ 145,554	high	high
Caledon	\$ 144,587	\$ 145,478	high	high
Huntsville	\$ 145,045	\$ 145,953	high	mid
Wasaga Beach	\$ 158,029	\$ 159,924	high	low
Oakville	\$ 161,263	\$ 178,916	high	high
Vaughan	\$ 169,516	\$ 178,361	high	high
King	\$ 174,779	\$ 166,198	high	high
Niagara-on-the-Lake	\$ 178,372	\$ 186,681	high	high
Whitchurch-Stouffville	\$ 186,355	\$ 189,731	high	high
Gravenhurst	\$ 205,658	\$ 206,266	high	low
Average	\$ 100,998	\$ 110,004		
Minimum	\$ 48,207	\$ 59,700		
Maximum	\$ 205,658	\$ 214,228		
Median	\$ 94,767	\$ 100,118		

(Sorted by unweighted assessment per capita)

As shown above, there is typically a relationship between assessment and income levels in the various municipalities. Some anomalies exist but can be explained. For example, a number of the "cottage areas" have higher assessment due to cottages but residents incomes are not at a high level (e.g. Gravenhurst, Wasaga Beach, Huntsville, Kawartha Lakes).

Change in Unweighted Assessment 2006-2009

The tables on the next several pages reflect the change in unweighted assessment from 2006-2009.

The changes between 2006-2007 and 2007-2008 largely reflect the impact of growth as there was no reassessment. 2008-2009 includes the impact of reassessment as well as growth.

The table has been sorted from low to high for the 2008-2009 % change in assessment.

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

Municipality	% Change in CVA 2006 - 2007	% Change in CVA 2007 - 2008	% Change in CVA 2008 - 2009	Relative Ranking % increase 2008-2009
Windsor	1.0%	0.7%	-6.1%	low
Pickering	1.3%	0.7%	0.5%	low
Amherstburg	1.0%	1.9%	0.5%	low
Thunder Bay	0.8%	0.2%	1.1%	low
Leamington	2.4%	2.1%	2.6%	low
Cornwall	0.9%	0.4%	3.5%	low
Chatham-Kent	0.6%	0.8%	4.8%	low
Central Elgin	1.9%	2.9%	5.0%	low
Niagara Falls	1.4%	2.0%	5.1%	low
Georgina	1.2%	1.4%	5.2%	low
St. Catharines	0.6%	0.5%	5.4%	low
Port Colborne	0.6%	1.7%	5.5%	low
Stratford	1.4%	1.3%	5.5%	low
Oshawa	2.4%	1.5%	5.7%	low
East Gwillimbury	2.6%	1.9%	5.8%	low
Whitby	3.8%	2.1%	5.9%	low
Middlesex Centre	N/A	1.9%	6.0%	low
King	0.6%	0.8%	6.2%	low
Fort Erie	1.1%	1.0%	6.3%	low
Thorold	1.5%	0.3%	6.5%	low
Ottawa	2.4%	1.7%	6.6%	low
Barrie	3.5%	2.7%	6.7%	low
Tilsonburg	N/A	3.2%	6.7%	low
Aurora	1.9%	3.6%	6.7%	low
Welland	1.7%	1.2%	6.8%	low
London	2.0%	2.0%	7.0%	low
Clarington	2.2%	2.8%	7.0%	low
Brockville	N/A	0.9%	7.0%	low
Peterborough	1.9%	2.6%	7.2%	mid
West Lincoln	2.9%	3.8%	7.2%	mid
Kitchener	2.3%	2.9%	7.2%	mid
Timmins	1.1%	1.7%	7.3%	mid
Cambridge	2.4%	2.1%	7.3%	mid
Newmarket	2.0%	2.1%	7.3%	mid
Toronto	0.8%	1.1%	7.4%	mid
Sarnia	0.7%	1.3%	7.4%	mid
Hamilton	1.4%	1.3%	7.4%	mid
Norfolk	1.8%	1.5%	7.4%	mid
Mississauga	1.7%	0.9%	7.5%	mid
Markham	3.1%	2.7%	7.5%	mid
Wainfleet	0.5%	1.3%	7.5%	mid
Richmond Hill	3.0%	2.2%	7.5%	mid
Waterloo	1.7%	1.4%	7.5%	mid

Municipality	% Change in CVA 2006 - 2007	% Change in CVA 2007 - 2008	% Change in CVA 2008 - 2009	Relative Ranking % increase 2008-2009
Cobourg	2.6%	2.6%	7.5%	mid
Kawartha Lakes	1.4%	1.4%	7.6%	mid
North Bay	0.6%	1.4%	7.7%	mid
Collingwood	N/A	N/A	7.7%	mid
Sault Ste. Marie	0.0%	0.8%	7.8%	mid
Niagara-on-the-Lake	2.9%	1.7%	7.8%	mid
St. Thomas	3.3%	3.6%	7.9%	mid
Orangeville	1.4%	1.3%	7.9%	mid
Huntsville	1.6%	1.9%	7.9%	mid
Pelham	2.2%	1.5%	8.0%	mid
Brantford	3.0%	3.0%	8.0%	mid
Belleville	2.4%	1.3%	8.1%	high
Brampton	5.7%	2.5%	8.1%	high
Halton Hills	3.6%	2.2%	8.2%	high
North Dumfries	1.6%	2.7%	8.2%	high
Gravenhurst	1.8%	1.4%	8.4%	high
Lincoln	2.0%	1.4%	8.4%	high
Guelph	2.1%	3.6%	8.6%	high
Grimsby	2.7%	2.5%	8.6%	high
Wellesley	3.2%	2.2%	8.7%	high
Ajax	5.8%	3.1%	8.7%	high
Burlington	2.7%	1.4%	8.9%	high
Woolwich	5.5%	3.0%	8.9%	high
Prince Edward County	N/A	N/A	9.0%	high
Vaughan	3.4%	4.1%	9.0%	high
Oakville	3.0%	2.1%	9.2%	high
Wilmot	4.9%	3.5%	9.2%	high
Bracebridge	1.6%	1.9%	9.2%	high
Caledon	0.8%	0.8%	9.7%	high
Kingston	1.9%	1.4%	9.7%	high
Bradford West Gwillimbury	N/A	3.9%	9.8%	high
Wasaga Beach	4.1%	5.0%	10.1%	high
Whitchurch-Stouffville	10.8%	7.4%	11.6%	high
Sudbury	1.0%	1.9%	15.5%	high
Milton	10.0%	8.0%	15.7%	high
Quinte West	N/A	N/A	16.4%	high
Average	2.3%	2.1%	7.3%	
Median	1.9%	1.9%	7.5%	
Maximum	10.8%	8.0%	16.4%	
Minimum	0.0%	0.2%	-6.1%	

Change in Unweighted Assessment 2006-2009 (Grouped by Location)

Municipality	% Change in CVA 2006 - 2007	% Change in CVA 2007 - 2008	% Change in CVA 2008 - 2009	Relative Ranking % increase 2008-2009	Average by Location 2008-2009
Cornwall	0.9%	0.4%	3.5%	low	
Ottawa	2.4%	1.7%	6.6%	low	
Brockville	N/A	0.9%	7.0%	low	
Peterborough	1.9%	2.6%	7.2%	mid	
Cobourg	2.6%	2.6%	7.5%	mid	
Kawartha Lakes	1.4%	1.4%	7.6%	mid	
Belleville	2.4%	1.3%	8.1%	high	
Prince Edward County	N/A	N/A	9.0%	high	
Kingston	1.9%	1.4%	9.7%	high	Eastern
Quinte West	N/A	N/A	16.4%	high	8.3%
Pickering	1.3%	0.7%	0.5%	low	
Georgina	1.2%	1.4%	5.2%	low	
Oshawa	2.4%	1.5%	5.7%	low	
East Gwillimbury	2.6%	1.9%	5.8%	low	
Whitby	3.8%	2.1%	5.9%	low	
King	0.6%	0.8%	6.2%	low	
Aurora	1.9%	3.6%	6.7%	low	
Clarington	2.2%	2.8%	7.0%	low	
Newmarket	2.0%	2.1%	7.3%	mid	
Toronto	0.8%	1.1%	7.4%	mid	
Mississauga	1.7%	0.9%	7.5%	mid	
Markham	3.1%	2.7%	7.5%	mid	
Richmond Hill	3.0%	2.2%	7.5%	mid	
Brampton	5.7%	2.5%	8.1%	high	
Halton Hills	3.6%	2.2%	8.2%	high	
Ajax	5.8%	3.1%	8.7%	high	
Burlington	2.7%	1.4%	8.9%	high	
Vaughan	3.4%	4.1%	9.0%	high	
Oakville	3.0%	2.1%	9.2%	high	
Caledon	0.8%	0.8%	9.7%	high	
Whitchurch Stouffville	10.8%	7.4%	11.6%	high	GTA
Milton	10.0%	8.0%	15.7%	high	7.7%
Niagara Falls	1.4%	2.0%	5.1%	low	
St. Catharines	0.6%	0.5%	5.4%	low	
Port Colborne	0.6%	1.7%	5.5%	low	
Fort Erie	1.1%	1.0%	6.3%	low	
Thorold	1.5%	0.3%	6.5%	low	
Welland	1.7%	1.2%	6.8%	low	
West Lincoln	2.9%	3.8%	7.2%	mid	
Hamilton	1.4%	1.3%	7.4%	mid	
Wainfleet	0.5%	1.3%	7.5%	mid	
Niagara-on-the-Lake	2.9%	1.7%	7.8%	mid	
Pelham	2.2%	1.5%	8.0%	mid	
Lincoln	2.0%	1.4%	8.4%	high	Niag./Ham.
Grimsby	2.7%	2.5%	8.6%	high	7.0%

Change in Unweighted Assessment 2006-2009 (Grouped by Location cont'd)

Municipality	% Change in CVA 2006 - 2007	% Change in CVA 2007 - 2008	% Change in CVA 2008 - 2009	Relative Ranking % increase 2008-2009	Average by Location 2008-2009
Thunder Bay	0.8%	0.2%	1.1%	low	
Timmins	1.1%	1.7%	7.3%	mid	
North Bay	0.6%	1.4%	7.7%	mid	
Sault Ste. Marie	0.0%	0.8%	7.8%	mid	North
Sudbury	1.0%	1.9%	15.5%	high	7.9%
Barrie	3.5%	2.7%	6.7%	low	
Collingwood	N/A	N/A	7.7%	mid	
Orangeville	1.4%	1.3%	7.9%	mid	
Huntsville	1.6%	1.9%	7.9%	mid	
Gravenhurst	1.8%	1.4%	8.4%	high	
Bracebridge	1.6%	1.9%	9.2%	high	
Bradford West Gwillimbury	N/A	3.9%	9.8%	high	Simcoe/Musk./Duff.
Wasaga Beach	4.1%	5.0%	10.1%	high	8.5%
Windsor	1.0%	0.7%	-6.1%	low	
Amherstburg	1.0%	1.9%	0.5%	low	
Leamington	2.4%	2.1%	2.6%	low	
Chatham-Kent	0.6%	0.8%	4.8%	low	
Central Elgin	1.9%	2.9%	5.0%	low	
Stratford	1.4%	1.3%	5.5%	low	
Middlesex Centre	N/A	1.9%	6.0%	low	
Tillsonburg	N/A	3.2%	6.7%	low	
London	2.0%	2.0%	7.0%	low	
Kitchener	2.3%	2.9%	7.2%	mid	
Cambridge	2.4%	2.1%	7.3%	mid	
Sarnia	0.7%	1.3%	7.4%	mid	
Norfolk	1.8%	1.5%	7.4%	mid	
Waterloo	1.7%	1.4%	7.5%	mid	
St. Thomas	3.3%	3.6%	7.9%	mid	
Brantford	3.0%	3.0%	8.0%	mid	
North Dumfries	1.6%	2.7%	8.2%	high	
Guelph	2.1%	3.6%	8.6%	high	
Wellesley	3.2%	2.2%	8.7%	high	
Woolwich	5.5%	3.0%	8.9%	high	Southwest
Wilmot	4.9%	3.5%	9.2%	high	6.1%

Assessment Composition (Unweighted)

Sorted alphabetically

Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests
Ajax	86.7%	1.6%	9.2%	2.1%	0.2%	0.2%	0.0%
Amherstburg	84.2%	1.1%	5.7%	2.1%	0.5%	6.4%	0.0%
Aurora	85.8%	1.1%	10.2%	2.6%	0.1%	0.2%	0.0%
Barrie	78.2%	3.5%	15.4%	2.6%	0.2%	0.0%	0.0%
Belleville	69.8%	5.8%	20.0%	3.0%	0.5%	1.0%	0.0%
Bracebridge	87.7%	1.1%	9.2%	1.1%	0.6%	0.1%	0.2%
Bradford West Gwillimbury	82.5%	1.1%	6.2%	3.4%	0.5%	6.3%	0.0%
Brampton	78.5%	2.4%	13.6%	5.0%	0.2%	0.3%	0.0%
Brantford	76.5%	4.3%	13.6%	5.3%	0.3%	0.1%	0.0%
Brockville	72.5%	5.8%	17.5%	3.9%	0.4%	0.0%	0.0%
Burlington	78.1%	3.8%	13.6%	3.9%	0.3%	0.3%	0.0%
Caledon	82.4%	0.3%	7.8%	4.8%	0.1%	4.3%	0.3%
Cambridge	75.1%	3.6%	13.9%	6.9%	0.2%	0.2%	0.0%
Central Elgin	77.6%	0.1%	4.4%	0.7%	0.4%	16.6%	0.1%
Chatham-Kent	59.6%	2.1%	9.7%	2.2%	0.9%	25.4%	0.0%
Clarington	86.2%	0.8%	6.2%	2.6%	0.5%	3.6%	0.2%
Cobourg	78.9%	3.7%	14.4%	2.7%	0.2%	0.1%	0.0%
Collingwood	84.1%	1.6%	12.1%	1.9%	0.2%	0.1%	0.0%
Cornwall	72.5%	5.6%	19.2%	2.3%	0.3%	0.1%	0.0%
East Gwillimbury	84.9%	0.3%	7.2%	2.2%	0.2%	4.9%	0.2%
Fort Erie	87.3%	1.3%	8.5%	1.7%	0.4%	0.8%	0.0%
Georgina	91.6%	1.1%	4.7%	0.4%	0.2%	1.9%	0.1%
Gravenhurst	90.4%	0.9%	7.3%	0.4%	0.7%	0.1%	0.1%
Grimsby	89.2%	1.0%	6.8%	1.3%	0.2%	1.5%	0.0%
Guelph	78.2%	4.8%	11.7%	5.1%	0.2%	0.0%	0.0%
Haldimand	77.8%	0.9%	5.1%	4.4%	1.4%	10.3%	0.0%
Halton Hills	86.2%	1.2%	6.8%	3.4%	0.2%	2.2%	0.0%
Hamilton	81.0%	5.0%	9.9%	2.1%	0.5%	1.5%	0.0%
Huntsville	84.3%	0.9%	12.1%	1.4%	0.9%	0.1%	0.3%
Kawartha Lakes	86.2%	1.4%	5.5%	0.7%	0.1%	5.9%	0.3%
King	87.3%	0.2%	3.6%	0.9%	0.4%	7.4%	0.3%
Kingston	76.5%	6.2%	15.4%	1.2%	0.3%	0.4%	0.0%
Kingsville	72.6%	0.8%	6.5%	2.0%	0.5%	17.5%	0.0%
Kitchener	77.3%	7.7%	12.4%	2.4%	0.0%	0.1%	0.0%
Leamington	65.0%	1.9%	10.2%	2.9%	0.6%	19.4%	0.0%
Lincoln	79.7%	0.6%	6.1%	2.9%	0.6%	10.0%	0.0%
London	79.2%	5.7%	12.6%	1.6%	0.3%	0.6%	0.0%
Markham	81.7%	0.8%	14.3%	2.8%	0.1%	0.0%	0.3%
Middlesex Centre	64.5%	0.1%	3.7%	0.7%	4.1%	26.9%	0.0%
Milton	78.7%	1.0%	13.1%	4.6%	0.6%	1.8%	0.1%
Mississauga	71.2%	3.6%	19.9%	5.2%	0.1%	0.0%	0.0%
Newmarket	81.3%	1.8%	13.6%	3.2%	0.1%	0.0%	0.0%
Niagara Falls	68.8%	3.0%	26.1%	1.3%	0.4%	0.4%	0.0%
Niagara-on-the-Lake	78.6%	0.4%	11.7%	0.9%	0.5%	8.0%	0.0%
Norfolk	74.8%	0.9%	6.5%	1.5%	0.7%	15.4%	0.2%
North Bay	75.1%	5.4%	15.9%	2.0%	1.5%	0.0%	0.0%
North Dumfries	71.9%	0.1%	8.9%	6.9%	4.7%	7.3%	0.1%

Assessment Composition (Unweighted cont'd)

Municipality	Multi-						
	Residential	Residential	Commercial	Industrial	Pipelines	Farmlands	Forests
Oakville	83.7%	2.0%	11.2%	2.8%	0.2%	0.1%	0.0%
Orangeville	80.9%	2.7%	13.1%	3.1%	0.2%	0.0%	0.0%
Oshawa	78.6%	5.1%	12.6%	3.0%	0.7%	0.0%	0.0%
Ottawa	76.4%	6.2%	15.3%	1.3%	0.2%	0.6%	0.0%
Pelham	91.2%	0.9%	3.0%	0.1%	0.7%	4.0%	0.0%
Peterborough	78.6%	6.6%	12.8%	1.7%	0.2%	0.1%	0.0%
Pickering	84.0%	0.7%	11.6%	2.2%	0.2%	1.3%	0.0%
Port Colborne	83.5%	2.8%	6.9%	4.5%	0.6%	1.6%	0.0%
Prince Edward County	85.1%	1.1%	6.0%	0.7%	0.2%	6.9%	0.0%
Quinte West	79.4%	2.7%	12.2%	2.2%	0.9%	2.7%	0.0%
Richmond Hill	87.0%	1.3%	9.6%	1.9%	0.1%	0.1%	0.0%
Sarnia	77.5%	4.1%	12.6%	3.8%	0.6%	1.3%	0.0%
Sault Ste. Marie	76.0%	4.6%	14.6%	4.3%	0.5%	0.0%	0.0%
St. Catharines	80.6%	4.7%	12.2%	1.7%	0.2%	0.6%	0.0%
St. Thomas	79.3%	4.3%	10.9%	4.9%	0.3%	0.3%	0.0%
Stratford	79.6%	4.6%	11.0%	4.3%	0.2%	0.2%	0.0%
Sudbury	76.9%	4.4%	14.5%	3.7%	0.4%	0.1%	0.1%
Thorold	81.3%	2.0%	8.8%	5.1%	1.1%	1.7%	0.0%
Thunder Bay	76.5%	3.7%	15.8%	3.6%	0.4%	0.0%	0.0%
Tillsonburg	78.7%	3.2%	11.7%	5.7%	0.3%	0.4%	0.0%
Timmins	74.7%	2.3%	14.8%	7.4%	0.6%	0.2%	0.0%
Toronto	71.8%	8.4%	17.8%	1.9%	0.1%	0.0%	0.0%
Vaughan	75.1%	0.1%	16.4%	7.9%	0.1%	0.2%	0.0%
Wainfleet	85.6%	0.0%	1.9%	0.5%	0.5%	11.4%	0.1%
Wasaga Beach	94.5%	0.2%	5.0%	0.0%	0.2%	0.0%	0.0%
Waterloo	79.8%	5.2%	11.3%	3.5%	0.2%	0.0%	0.0%
Wendell	84.6%	4.0%	8.8%	1.9%	0.4%	0.2%	0.0%
Wellesley	68.7%	0.2%	2.8%	3.8%	0.2%	24.2%	0.0%
West Lincoln	78.2%	0.5%	3.6%	1.4%	1.8%	14.5%	0.0%
Whitby	84.0%	2.0%	10.6%	2.6%	0.2%	0.5%	0.0%
Whitchurch-Stouffville	87.5%	0.8%	6.4%	2.3%	0.2%	2.6%	0.1%
Wilmot	82.2%	0.9%	4.6%	1.5%	0.4%	10.3%	0.0%
Windsor	72.0%	4.8%	18.2%	4.6%	0.3%	0.1%	0.0%
Woolwich	72.0%	0.9%	10.5%	4.2%	0.4%	11.9%	0.0%
Average	79.6%	2.6%	10.7%	2.8%	0.5%	3.8%	0.0%
Median	79.2%	1.9%	11.0%	2.6%	0.3%	0.5%	0.0%
Minimum	59.6%	0.0%	1.9%	0.0%	0.0%	0.0%	0.0%
Maximum	94.5%	8.4%	26.1%	7.9%	4.7%	26.9%	0.3%

Assessment Composition (Unweighted) - Trends & Observations

Municipality	Residential
Wasaga Beach	94.5%
Georgina	91.6%
Pelham	91.2%
Gravenhurst	90.4%
Grimsby	89.2%
Bracebridge	87.7%
Whitchurch Stouffville	87.5%
Fort Erie	87.3%
King	87.3%
Richmond Hill	87.0%
Ajax	86.7%
Clarington	86.2%
Kawartha Lakes	86.2%
Halton Hills	86.2%
Aurora	85.8%
Wainfleet	85.6%
Prince Edward County	85.1%

The proportionate contributions for residential, commercial and industrial tax revenue sources are important to understand, not only on an annual basis, but also trends over time. This will help identify increases, decreases and areas of growth. Trends for each municipality can be reviewed using the online database provided on www.bmaconsult.com.

Residential

- Residential: average proportionate share is 79.6%
- Survey range: 59.6% in Chatham-Kent to 94.5% in Wasaga Beach
- The table to the left summarizes those municipalities with 85% or greater of their assessment in the Residential Class

Multi-Residential

- Multi-Residential: average proportionate share is 2.6%
- Survey range: 0% in Wainfleet to 8.4% in Toronto
- Typically, municipalities with higher than average proportionate Multi-Residential assessment are municipalities with older urban centres
- The table summarizes those municipalities with 5% or greater of their assessment in the Multi-Residential Class

Municipality	Multi-Residential
Toronto	8.4%
Kitchener	7.7%
Peterborough	6.6%
Kingston	6.2%
Ottawa	6.2%
Brockville	5.8%
Belleville	5.8%
London	5.7%
Cornwall	5.6%
North Bay	5.4%
Waterloo	5.2%
Oshawa	5.1%
Hamilton	5.0%

Municipality	Commercial
Niagara Falls	26.1%
Belleville	20.0%
Mississauga	19.9%
Cornwall	19.2%
Windsor	18.2%
Toronto	17.8%
Brockville	17.5%
Vaughan	16.4%
North Bay	15.9%
Thunder Bay	15.8%
Barrie	15.4%
Kingston	15.4%
Ottawa	15.3%

Commercial

- Commercial: average proportionate share is 10.7%
- Survey Range: Wainfleet 1.9% to Niagara Falls 26.1%
- The table summarizes those municipalities with 15% or greater of their assessment in the Commercial Class

Assessment Composition (Unweighted) - Trends & Observations (cont'd)

Industrial

- Industrial: average proportionate share is 2.8%
- Survey range: 0% in Wasaga Beach to 7.9% in Vaughan
- The table summarizes those municipalities with 5% or greater of their assessment in the Industrial Class

Municipality	Industrial
Vaughan	7.9%
Timmins	7.4%
Cambridge	6.9%
North Dumfries	6.9%
Tillsonburg	5.7%
Brantford	5.3%
Mississauga	5.2%
Thorold	5.1%
Guelph	5.1%
Brampton	5.0%

Municipality	Farmlands
Middlesex Centre	26.9%
Chatham-Kent	25.4%
Wellesley	24.2%
Leamington	19.4%
Kingsville	17.5%
Central Elgin	16.6%
Norfolk	15.4%
West Lincoln	14.5%
Woolwich	11.9%
Wainfleet	11.4%
Haldimand	10.3%
Wilmot	10.3%
Lincoln	10.0%
Niagara-on-the-Lake	8.0%
King	7.4%
North Dumfries	7.3%
Prince Edward County	6.9%
Amherstburg	6.4%
Bradford West Gwillimbury	6.3%
Kawartha Lakes	5.9%

Farmlands

- Farmland: average proportionate share is 3.8%
- Survey range: 0% in a number of municipalities to 26.9 % in Middlesex Centre
- The table summarizes those municipalities with 5% or greater of their assessment in the Farmland Class

Consolidated Unweighted Assessment (Residential vs. Non-Residential)

The tables on the next page show the relative strength of the municipality's tax base. A higher percentage of non-residential assessment indicates higher revenue raising ability because commercial and industrial tax rates are higher than residential tax rates and therefore generate more tax revenue.

The following table groups:

<p><u>Residential Assessment</u> includes:</p> <ul style="list-style-type: none">• Residential• Multi-Residential• Farmlands• Managed Forest	<p><u>Non-Residential Assessment</u> includes:</p> <ul style="list-style-type: none">• Commercial• Industrial• Pipelines
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As shown in the table on the next page, a number of municipalities such as Wainfleet, Georgina, and Pelham, rely heavily on Residential assessment. These are all municipalities with populations less than 20,000.

Municipalities with Non-Residential assessment composition 20% or greater include Cambridge, Timmins, Windsor, Vaughan, Mississauga, Cornwall, Belleville, Brockville, North Dumfries, and Niagara Falls.

Consolidated Unweighted Assessment (Residential vs. Non-Residential)

Municipality	Residential Unweighted Assessment	Non-Residential Unweighted Assessment
Ajax	88.5%	11.5%
Amherstburg	91.7%	8.3%
Aurora	87.1%	12.9%
Barrie	81.8%	18.2%
Belleville	76.6%	23.4%
Bracebridge	89.1%	10.9%
Bradford West Gwillimbury	89.9%	10.1%
Brampton	81.2%	18.8%
Brantford	80.8%	19.2%
Brockville	78.3%	21.7%
Burlington	82.2%	17.8%
Caledon	87.3%	12.7%
Cambridge	79.0%	21.0%
Central Elgin	94.5%	5.5%
Chatham-Kent	87.2%	12.8%
Clarington	90.7%	9.3%
Cobourg	82.6%	17.4%
Collingwood	85.8%	14.2%
Cornwall	78.2%	21.8%
East Gwillimbury	90.3%	9.7%
Fort Erie	89.5%	10.5%
Georgina	94.7%	5.3%
Gravenhurst	91.5%	8.5%
Grimsby	91.7%	8.3%
Guelph	83.0%	17.0%
Haldimand	89.1%	10.9%
Halton Hills	89.6%	10.4%
Hamilton	87.5%	12.5%
Huntsville	85.5%	14.5%
Kawartha Lakes	93.7%	6.3%
King	95.1%	4.9%
Kingston	83.1%	16.9%
Kingsville	91.0%	9.0%
Kitchener	85.1%	14.9%
Leamington	86.3%	13.7%
Lincoln	90.4%	9.6%
London	85.5%	14.5%
Markham	82.8%	17.2%
Middlesex Centre	91.5%	8.5%
Milton	81.7%	18.3%
Mississauga	74.8%	25.2%

Municipality	Residential Unweighted Assessment	Non-Residential Unweighted Assessment
Newmarket	83.1%	16.9%
Niagara Falls	72.2%	27.8%
Niagara-on-the-Lake	87.0%	13.0%
Norfolk	91.3%	8.7%
North Bay	80.6%	19.4%
North Dumfries	79.5%	20.5%
Oakville	85.9%	14.1%
Orangeville	83.6%	16.4%
Oshawa	83.7%	16.3%
Ottawa	83.2%	16.8%
Pelham	96.1%	3.9%
Peterborough	85.3%	14.7%
Pickering	86.0%	14.0%
Port Colborne	88.0%	12.0%
Prince Edward County	93.2%	6.8%
Quinte West	84.8%	15.2%
Richmond Hill	88.4%	11.6%
Sarnia	83.0%	17.0%
Sault Ste. Marie	80.6%	19.4%
St. Catharines	85.9%	14.1%
St. Thomas	83.9%	16.1%
Stratford	84.4%	15.6%
Sudbury	81.4%	18.6%
Thorold	84.9%	15.1%
Thunder Bay	80.2%	19.8%
Tillsonburg	82.3%	17.7%
Timmins	77.2%	22.8%
Toronto	80.2%	19.8%
Vaughan	75.5%	24.5%
Wainfleet	97.1%	2.9%
Wasaga Beach	94.8%	5.2%
Waterloo	85.0%	15.0%
Welland	88.8%	11.2%
Wellesley	93.1%	6.9%
West Lincoln	93.2%	6.8%
Whitby	86.5%	13.5%
Whitchurch-Stouffville	91.1%	8.9%
Wilmot	93.5%	6.5%
Windsor	76.9%	23.1%
Woolwich	84.9%	15.1%
Average	86.0%	14.0%
Median	85.8%	14.2%
Minimum	72.2%	2.9%
Maximum	97.1%	27.8%

Note: Residential unweighted assessment includes residential, multi-residential farm, and managed forests assessment

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

Municipality	Residential Unweighted Assessment	Residential Weighted Assessment	Change % Unweighted to Weighted
Toronto	71.8%	43.5%	-39.4%
Windsor	72.0%	52.0%	-27.8%
Milton	78.7%	59.3%	-24.7%
Belleville	69.8%	53.7%	-23.0%
Cornwall	72.5%	56.1%	-22.7%
Brockville	72.5%	56.9%	-21.5%
Brantford	76.5%	60.2%	-21.4%
Thunder Bay	76.5%	60.2%	-21.3%
Stratford	79.6%	62.9%	-20.9%
Niagara Falls	68.8%	54.6%	-20.6%
Guelph	78.2%	62.5%	-20.1%
Tillsonburg	78.7%	63.1%	-19.9%
Kingston	76.5%	61.4%	-19.7%
Timmins	74.7%	60.0%	-19.6%
Sudbury	76.9%	61.8%	-19.6%
St. Thomas	79.3%	63.9%	-19.4%
Cambridge	75.1%	60.8%	-19.1%
Hamilton	81.0%	65.9%	-18.7%
Kitchener	77.3%	63.7%	-17.6%
North Bay	75.1%	61.9%	-17.6%
Sault Ste. Marie	76.0%	62.8%	-17.4%
London	79.2%	65.6%	-17.2%
Ottawa	76.4%	63.6%	-16.8%
Waterloo	79.8%	67.3%	-15.7%
Sarnia	77.5%	66.3%	-14.5%
St. Catharines	80.6%	69.3%	-14.0%
Thorold	81.3%	70.2%	-13.6%
Cobourg	78.9%	68.2%	-13.5%
Peterborough	78.6%	68.2%	-13.2%
Burlington	78.1%	67.9%	-13.1%
Port Colborne	83.4%	72.9%	-12.6%
Welland	84.6%	74.5%	-12.0%
Oshawa	78.6%	69.3%	-11.9%
Mississauga	71.2%	62.8%	-11.8%
North Dumfries	71.9%	63.6%	-11.6%
Oakville	83.7%	75.5%	-9.9%
Orangeville	80.9%	73.1%	-9.7%
Quinte West	79.4%	71.9%	-9.4%
Fort Erie	87.3%	79.7%	-8.7%
Ajax	86.7%	79.2%	-8.6%
Whitby	84.0%	77.2%	-8.1%
Barrie	78.2%	72.7%	-7.0%
Brampton	78.5%	73.0%	-6.9%

Municipality	Residential Unweighted Assessment	Residential Weighted Assessment	Change % Unweighted to Weighted
Pickering	84.0%	78.3%	-6.7%
Grimsby	89.2%	83.4%	-6.5%
Halton Hills	86.2%	80.7%	-6.3%
Woolwich	72.0%	67.9%	-5.6%
Vaughan	75.1%	71.4%	-5.0%
Niagara-on-the-Lake	78.6%	75.1%	-4.5%
Collingwood	84.1%	80.4%	-4.4%
Newmarket	81.3%	78.3%	-3.7%
Markham	81.7%	79.2%	-3.1%
Haldimand	77.8%	75.4%	-3.1%
Clarington	86.2%	83.8%	-2.7%
Lincoln	79.7%	77.7%	-2.5%
Aurora	85.8%	83.8%	-2.3%
Richmond Hill	87.0%	85.2%	-2.1%
Whitchurch Stouffville	87.5%	86.0%	-1.8%
Wasaga Beach	94.5%	93.4%	-1.2%
Pelham	91.2%	90.4%	-0.9%
Huntsville	84.3%	83.8%	-0.6%
Caledon	82.4%	81.9%	-0.6%
Bracebridge	87.7%	87.4%	-0.4%
Gravenhurst	90.4%	90.2%	-0.3%
Georgina	91.6%	92.3%	0.7%
Wilmot	82.2%	82.9%	0.8%
Bradford West Gwillimbury	82.5%	83.5%	1.3%
Amherstburg	84.2%	85.3%	1.3%
Kawartha Lakes	86.2%	87.5%	1.5%
East Gwillimbury	84.9%	86.6%	2.0%
Chatham-Kent	59.6%	62.0%	3.9%
Prince Edward County	85.1%	88.5%	4.0%
West Lincoln	78.2%	81.8%	4.5%
King	87.3%	91.8%	5.2%
Norfolk	74.8%	79.1%	5.7%
Wainfleet	85.6%	91.1%	6.4%
Leamington	65.0%	70.6%	8.6%
Central Elgin	77.6%	84.7%	9.1%
Kingsville	72.6%	80.4%	10.7%
Wellesley	68.7%	77.3%	12.6%
Middlesex Centre	64.5%	79.5%	23.4%
Average	79.5%	73.1%	-8.3%
Median	79.2%	73.0%	-8.1%
Minimum	59.6%	43.5%	-39.4%
Maximum	94.5%	93.4%	23.4%

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

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

Building Permit Activity (Sorted from highest to lowest 2008 activity per capita)

The table summarizes the 2008 residential and non-residential building permit values in each area municipality. To put these values into context, the building permit value per capita is also summarized to get an appreciation of the relative building activity in each municipality. The chart is sorted from highest to lowest based on building permit value per capita for 2008.

Municipality	% Residential 2008	% Non-Residential 2008	2008 Bldg Const. Value Per Capita
Milton	73%	27%	\$ 8,141
Whitchurch-Stouffville	52%	48%	\$ 8,078
Gravenhurst	69%	31%	\$ 5,226
Aurora	60%	40%	\$ 4,739
Wasaga Beach	74%	26%	\$ 4,245
Vaughan	71%	29%	\$ 3,884
Barrie	42%	58%	\$ 3,672
Woolwich	76%	24%	\$ 3,529
Collingwood	79%	21%	\$ 3,515
Middlesex Centre	55%	45%	\$ 3,448
Waterloo	42%	58%	\$ 3,134
Wellesley	66%	34%	\$ 3,124
Caledon	20%	80%	\$ 2,989
Wilmot	70%	30%	\$ 2,979
Oakville	70%	30%	\$ 2,966
Niagara-on-the-Lake	74%	26%	\$ 2,743
Markham	78%	22%	\$ 2,709
Prince Edward County	75%	25%	\$ 2,701
Burlington	56%	44%	\$ 2,621
Bradford West Gwillimbury	86%	14%	\$ 2,578
Guelph	47%	53%	\$ 2,495
Halton Hills	26%	74%	\$ 2,339
Clarington	77%	23%	\$ 2,315
Ajax	71%	29%	\$ 2,281
Toronto	44%	56%	\$ 2,225
London	50%	50%	\$ 2,143
Whitby	58%	42%	\$ 2,136
Cobourg	69%	31%	\$ 2,098
Kingston	24%	76%	\$ 2,071
Lincoln	73%	27%	\$ 2,048
Strafford	69%	31%	\$ 2,042
Huntsville	79%	21%	\$ 2,035
Niagara Falls	32%	68%	\$ 2,017
Bracebridge	97%	3%	\$ 2,001
Ottawa	57%	43%	\$ 1,987
Sudbury	46%	54%	\$ 1,869
Quinte West	53%	47%	\$ 1,799
North Dumfries	49%	51%	\$ 1,719
Cambridge	53%	47%	\$ 1,714
West Lincoln	58%	42%	\$ 1,713
Grimsby	72%	28%	\$ 1,610
King	57%	43%	\$ 1,609
Peterborough	73%	27%	\$ 1,604
Thunder Bay	21%	79%	\$ 1,567
Brampton	61%	39%	\$ 1,560

Municipality	% Residential 2008	% Non-Residential 2008	2008 Bldg Const. Value Per Capita
Newmarket	85%	15%	\$ 1,557
Hamilton	51%	49%	\$ 1,552
Kitchener	53%	47%	\$ 1,550
North Bay	37%	63%	\$ 1,522
Kingsville	48%	52%	\$ 1,522
Mississauga	48%	52%	\$ 1,519
St. Thomas	49%	51%	\$ 1,510
Pickering	45%	55%	\$ 1,485
Richmond Hill	61%	39%	\$ 1,438
Pelham	93%	7%	\$ 1,376
Sault Ste. Marie	39%	61%	\$ 1,337
Sarnia	44%	56%	\$ 1,283
Oshawa	78%	22%	\$ 1,278
Brantford	41%	59%	\$ 1,227
Central Elgin	47%	53%	\$ 1,205
Orangeville	63%	37%	\$ 1,204
Kawartha Lakes	74%	26%	\$ 1,171
Fort Erie	87%	13%	\$ 1,164
Belleville	56%	44%	\$ 1,060
Norfolk	68%	32%	\$ 1,039
East Gwillimbury	N/A	N/A	\$ 999
Brockville	24%	76%	\$ 981
Georgina	71%	29%	\$ 976
Chatham-Kent	37%	63%	\$ 958
Haldimand	39%	61%	\$ 906
Wainfleet	93%	7%	\$ 893
Tillsonburg	62%	38%	\$ 805
Leamington	59%	41%	\$ 746
St. Catharines	52%	48%	\$ 745
Port Colborne	64%	36%	\$ 703
Welland	92%	8%	\$ 699
Timmins	37%	63%	\$ 678
Thorold	50%	50%	\$ 660
Windsor	31%	69%	\$ 515
Amherstburg	64%	36%	\$ 480
Cornwall	38%	62%	\$ 463
Average	59%	41%	\$ 2,040
Median	58%	42%	\$ 1,610
Maximum	97%	80%	\$ 8,141
Minimum	20%	3%	\$ 463

Building Permit Activity (2 and 3 year) (Grouped by Location)

The table has been sorted by 2008 building construction value per capita by location. Where information was available, 2 and 3 year averages have been included. The low, medium and high is a ranking for the entire database. This provides an indication within each geographic area of the relative rankings across the entire survey.

Municipality	2006 Building Construction Value (\$000)	2007 Building Construction Value (\$000)	2008 Building Construction Value (\$000)	2008 Bldg Const. Value Per Capita	Ranking	Group Average by Location 2008 per Capita	Bldg Const. Value Per Capita 2007-2008	Bldg Const. Value Per Capita 2006-2008
Cornwall	\$ 31,684	\$ 39,429	\$ 21,911	\$ 463	low		\$ 651	\$ 664
Brockville	\$ 51,142	\$ 28,312	\$ 22,473	\$ 981	low		\$ 1,123	\$ 1,525
Belleville	\$ 87,517	\$ 129,505	\$ 54,070	\$ 1,060	low		\$ 1,850	\$ 1,831
Kawartha Lakes	\$ 86,289	\$ 94,960	\$ 89,195	\$ 1,171	low		\$ 1,204	\$ 1,188
Peterborough	\$ 63,959	\$ 124,664	\$ 124,664	\$ 1,604	mid		\$ 1,629	\$ 1,371
Quinte West	\$ 45,440	\$ 69,977	\$ 79,622	\$ 1,799	mid		\$ 1,698	N/A
Ottawa	\$ 1,641,917	\$ 1,334,460	\$ 1,724,174	\$ 1,987	mid		\$ 1,804	\$ 1,877
Kingston	\$ 313,419	\$ 292,932	\$ 253,449	\$ 2,071	mid		\$ 2,284	\$ 2,414
Cobourg	\$ 41,814	\$ 47,019	\$ 39,707	\$ 2,098	mid	Eastern	\$ 2,307	\$ 2,303
Prince Edward County	\$ 51,900	\$ 63,700	\$ 70,616	\$ 2,701	high	\$ 1,593	\$ 2,600	N/A
Georgina	\$ 47,413	\$ 45,188	\$ 45,710	\$ 976	low		\$ 1,015	\$ 1,050
East Gwillimbury	\$ 36,465	N/A	\$ 23,300	\$ 999	low		\$ 999	\$ 910
Oshawa	\$ 286,427	\$ 446,464	\$ 196,059	\$ 1,278	low		\$ 2,202	\$ 2,143
Richmond Hill	\$ 329,362	\$ 333,278	\$ 259,300	\$ 1,438	mid		\$ 1,715	\$ 1,818
Pickering	\$ 67,271	\$ 125,969	\$ 140,892	\$ 1,485	mid		\$ 1,456	\$ 1,226
Mississauga	\$ 1,052,760	\$ 1,199,184	\$ 1,127,194	\$ 1,519	mid		\$ 1,648	\$ 1,623
Newmarket	\$ 89,991	\$ 167,504	\$ 128,017	\$ 1,557	mid		\$ 1,881	\$ 1,658
Brampton	\$ 1,472,727	\$ 2,130,487	\$ 749,957	\$ 1,560	mid		\$ 3,180	\$ 3,252
King	\$ 30,976	\$ 59,635	\$ 34,758	\$ 1,609	mid		\$ 2,325	\$ 2,080
Whitby	\$ 295,581	\$ 232,179	\$ 255,469	\$ 2,136	high		\$ 2,075	\$ 2,269
Toronto	\$ 5,962,599	\$ 6,988,434	\$ 5,899,802	\$ 2,225	high		\$ 2,492	\$ 2,455
Ajax	\$ 514,185	\$ 315,025	\$ 221,050	\$ 2,281	high		\$ 2,824	\$ 3,784
Clarington	\$ 234,864	\$ 201,649	\$ 193,589	\$ 2,315	high		\$ 2,418	\$ 2,618
Halton Hills	\$ 123,932	\$ 154,473	\$ 140,806	\$ 2,339	high		\$ 2,527	\$ 2,432
Burlington	\$ 333,046	\$ 388,818	\$ 470,683	\$ 2,621	high		\$ 2,472	\$ 2,323
Markham	\$ 797,274	\$ 839,512	\$ 788,689	\$ 2,709	high		\$ 2,916	\$ 2,960
Oakville	\$ 587,327	\$ 714,041	\$ 536,131	\$ 2,966	high		\$ 3,580	\$ 3,569
Caledon	\$ 97,690	\$ 93,488	\$ 188,410	\$ 2,989	high		\$ 2,301	\$ 2,105
Vaughan	\$ 1,306,355	\$ 1,601,800	\$ 1,026,700	\$ 3,884	high		\$ 5,204	\$ 5,293
Aurora	\$ 40,133	\$ 168,936	\$ 249,001	\$ 4,739	high		\$ 4,095	\$ 3,011
Whitchurch-Stouffville	\$ 231,078	\$ 193,269	\$ 218,987	\$ 8,078	high	GTA	\$ 7,515	\$ 8,168
Milton	\$ 381,570	\$ 449,980	\$ 610,558	\$ 8,141	high	\$ 2,720	\$ 7,416	\$ 6,624
Thorold	\$ 35,995	\$ 11,935	\$ 12,438	\$ 660	low		\$ 656	\$ 1,096
Welland	\$ 45,301	\$ 27,601	\$ 36,443	\$ 699	low		\$ 622	\$ 714
Port Colborne	\$ 13,390	\$ 16,104	\$ 13,717	\$ 703	low		\$ 784	\$ 763
St. Catharines	\$ 122,822	\$ 91,209	\$ 101,969	\$ 745	low		\$ 717	\$ 788
Wainfleet	\$ 7,464	\$ 8,258	\$ 6,078	\$ 893	low		\$ 1,053	\$ 1,079
Fort Erie	\$ 38,670	\$ 49,686	\$ 35,964	\$ 1,164	low		\$ 1,401	\$ 1,365
Pelham	\$ 48,698	\$ 27,681	\$ 22,970	\$ 1,376	low		\$ 1,535	\$ 2,028
Hamilton	\$ 682,548	\$ 801,720	\$ 818,463	\$ 1,552	mid		\$ 1,560	\$ 1,491
Grimsby	\$ 41,358	\$ 50,610	\$ 39,809	\$ 1,610	mid		\$ 1,837	\$ 1,800
West Lincoln	\$ 21,800	\$ 24,539	\$ 23,214	\$ 1,713	mid		\$ 1,774	\$ 1,735
Niagara Falls	\$ 97,181	\$ 180,211	\$ 171,257	\$ 2,017	mid		\$ 2,095	\$ 1,791
Lincoln	\$ 40,776	\$ 31,422	\$ 45,845	\$ 2,048	mid	Niag./Ham.	\$ 1,739	\$ 1,785
Niagara-on-the-Lake	\$ 86,666	\$ 63,378	\$ 41,468	\$ 2,743	high	\$ 1,379	\$ 3,521	\$ 4,327

Building Permit Activity (2 and 3 year) (Grouped by Location cont'd)

Municipality	2006 Building Construction Value (\$000)	2007 Building Construction Value (\$000)	2008 Building Construction Value (\$000)	2008 Bldg Const. Value Per Capita	Ranking	Group Average by Location 2008 per Capita	Bldg Const. Value Per Capita 2007-2008	Bldg Const. Value Per Capita 2006-2008
Timmins	\$ 40,204	\$ 28,256	\$ 29,656	\$ 678	low		\$ 662	\$ 753
Sault Ste. Marie	\$ 47,388	\$ 230,982	\$ 103,236	\$ 1,337	low		\$ 2,180	\$ 1,664
North Bay	\$ 86,276	\$ 79,142	\$ 84,403	\$ 1,522	mid		\$ 1,479	\$ 1,519
Thunder Bay	\$ 90,054	\$ 83,400	\$ 173,678	\$ 1,567	mid	North	\$ 1,168	\$ 1,054
Sudbury	\$ 231,908	\$ 271,961	\$ 307,273	\$ 1,869	mid	\$ 1,395	\$ 1,780	\$ 1,677
Orangeville	\$ 32,910	\$ 32,053	\$ 34,334	\$ 1,204	low		\$ 1,192	\$ 1,202
Bracebridge	\$ 15,305	\$ 29,032	\$ 32,447	\$ 2,001	mid		\$ 1,908	\$ 1,598
Huntsville	\$ 52,892	\$ 56,749	\$ 38,639	\$ 2,035	mid		\$ 2,560	\$ 2,671
Bradford West Gwillimbury	\$ 21,823	\$ 69,412	\$ 65,756	\$ 2,578	high		\$ 2,710	\$ 2,109
Collingwood	\$ 86,306	\$ 57,063	\$ 64,920	\$ 3,515	high		\$ 3,351	N/A
Barrie	\$ 351,767	\$ 331,475	\$ 500,271	\$ 3,672	high		\$ 3,088	\$ 2,971
Wasaga Beach	\$ 84,492	\$ 87,800	\$ 68,049	\$ 4,245	high	Sim./Musk./Duff.	\$ 4,956	\$ 5,178
Gravenhurst	\$ 32,864	\$ 32,863	\$ 60,094	\$ 5,226	high	\$ 3,059	\$ 4,103	\$ 3,727
Amherstburg	\$ 45,118	\$ 26,285	\$ 10,751	\$ 480	low		\$ 838	\$ 1,250
Windsor	\$ 337,196	\$ 231,084	\$ 115,056	\$ 515	low		\$ 790	\$ 1,046
Leamington	\$ 46,475	\$ 61,822	\$ 22,205	\$ 746	low		\$ 1,415	\$ 1,481
Tillsonburg	\$ 19,724	\$ 23,556	\$ 12,353	\$ 805	low		\$ 1,177	\$ 1,228
Haldimand			\$ 41,891	\$ 906	low		N/A	N/A
Chatham-Kent	\$ 93,529	\$ 118,551	\$ 106,119	\$ 958	low		\$ 1,018	\$ 967
Norfolk	\$ 97,704	\$ 98,633	\$ 66,799	\$ 1,039	low		\$ 1,289	\$ 1,380
Central Elgin	\$ 17,370	\$ 15,671	\$ 16,161	\$ 1,205	low		\$ 1,220	\$ 1,213
Brantford	\$ 142,227	\$ 129,932	\$ 115,907	\$ 1,227	low		\$ 1,326	\$ 1,409
Sarnia	\$ 75,932	\$ 195,283	\$ 94,692	\$ 1,283	low		\$ 1,987	\$ 1,679
St. Thomas	\$ 69,405	\$ 93,769	\$ 57,669	\$ 1,510	mid		\$ 2,036	\$ 1,998
Kingsville			\$ 31,954	\$ 1,522	mid		N/A	N/A
Kitchener	\$ 377,350	\$ 436,274	\$ 339,407	\$ 1,550	mid		\$ 1,824	\$ 1,831
Cambridge	\$ 252,165	\$ 148,430	\$ 220,122	\$ 1,714	mid		\$ 1,463	\$ 1,663
North Dumfries	\$ 22,301	\$ 20,512	\$ 16,545	\$ 1,719	mid		\$ 1,960	\$ 2,127
Stratford	\$ 34,512	\$ 124,051	\$ 64,506	\$ 2,042	mid		\$ 3,019	\$ 2,390
London	\$ 772,698	\$ 722,296	\$ 799,084	\$ 2,143	high		\$ 2,091	\$ 2,125
Guelph	\$ 290,233	\$ 271,875	\$ 303,239	\$ 2,495	high		\$ 2,405	\$ 2,445
Wilmot	\$ 68,570	\$ 52,940	\$ 54,255	\$ 2,979	high		\$ 2,993	\$ 3,333
Wellesley	\$ 38,999	\$ 22,724	\$ 32,401	\$ 3,124	high		\$ 2,689	\$ 3,120
Waterloo	\$ 119,623	\$ 121,878	\$ 326,685	\$ 3,134	high		\$ 2,177	\$ 1,860
Middlesex Centre	\$ 32,450	\$ 32,731	\$ 56,423	\$ 3,448	high	Southwest	\$ 2,758	\$ 2,533
Woolwich	\$ 58,526	\$ 86,808	\$ 74,025	\$ 3,529	high	\$ 1,742	\$ 3,936	\$ 3,617

Municipal Financial Indicators



**Municipal Financial
Indicators**

The ***Municipal Financial Indicators*** section of the report includes the following information to assist municipalities in understanding the financial aspects of each municipality included in the study.

- ***Net Municipal Levy (2009 Levy Bylaw) Per Capita and sorted by Location***
- ***Net Municipal Levy (Upper Tier, Lower Tier and Single Tier Splits)***
- ***Net Municipal Levy Per \$100,000 of Assessment and sorted by Location***
- ***Reserves (2008 FIR) as a % of Total Expenditures***
 - ***Reserves as a % of Total Expenditures (Excluding Water/Sewer)***
 - ***Water Reserves as a % of Water Expenditures***
 - ***Sanitary Sewer Reserves as a % of Sanitary Sewer Expenditures***
- ***Reserves (Excluding Water/Sewer) as a % of Taxation and sorted by Location***
- ***Debt Charges (2008 FIR) as a % of Total Expenditures***
 - ***Debt as a % of Total Expenditures (Excluding Water/Sewer)***
 - ***Water Debt as a % of Water Expenditures***
 - ***Sanitary Sewer Debt as a % of Sanitary Sewer Expenditures***
- ***Debt Charges as a % of Taxation***
- ***Outstanding Debt to Reserve Ratio***
 - ***Water Debt to Water Reserve Ratio***
 - ***Sewer Debt to Sewer Reserve Ratio***
- ***Debt and Reserves Per Capita***
- ***Debt Outstanding and Unfinanced Capital (2008 FIR) Per Unweighted Assessment***
- ***Financial Position (2008 FIR)***
- ***Taxes Receivable (2008 FIR) as a % of Tax Levies and sorted by Location***

Evaluating a Municipality's Financial Condition

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

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

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

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

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

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

The data contained in this report cannot be viewed in isolation. It is critical that when comparing each municipality's results, a more in depth analysis should be conducted to gain a better understanding of the factors affecting each measure for each municipality.

Analysis of Net Municipal Levy Per Capita

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

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

As such, this analysis is not an “apples to apples” comparison of services, but rather has been included to provide insight into the net cost of providing municipal services within each municipality. Further analysis would be required to determine the cause of the differences across each spending envelope and within each municipality. This analysis was completed using the most current information available - net municipal levies as per the 2009 municipal levy by-laws and the 2008 Stats Canada estimated populations.

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

Trends and Observations - Net Municipal Levy Per Capita

- Net levy on a per capita basis ranged across the municipalities from \$784 to \$1,805 (with an average of \$1,167 per capita).
- A review of the net levy per capita, the assessment per capita ranking and the density of the municipality ranking is shown to help understand some of the factors impacting relative taxes, which will be compared later in the report.
- 17 of the municipalities that ranked as a low levy per capita also had a low density ranking.
- 82% of the municipalities with low ranking for levy per capita had a population of 100,000 or less.
- Hamilton, Thunder Bay, Belleville, Oshawa and Windsor have high net levies and relatively low assessment bases to support programs. As shown previously in the report, these municipalities generally have older housing stock with a greater percentage of dwellings in need of major repair.
- Other influences on relative taxes include education tax differentials in the Commercial and Industrial classes as well as the tax ratios used in each municipality as will be profiled in the next section of the report.
- A detailed review of the service envelopes, revenues and socio-demographics of the municipality is required to understand the factors causing differences in levies per capita. Some of the driving factors may include social service costs, significant differentials in terms of service levels and the extent of user fees.

Net Municipal Levy Per Capita

Municipal Levies	2009 Total Net Levy (Upper and Lower Tiers)	2009 Levy per Capita (2008 Population)	2009 Net Levy Per Capita	Unweighted Assessment per Capita Ranking	Density Ranking
Kingsville	\$ 16,471,433	\$ 784	low	mid	low
Quinte West	\$ 37,484,636	\$ 847	low	low	low
Wellesley	\$ 8,885,348	\$ 857	low	mid	low
Prince Edward County	\$ 22,766,013	\$ 871	low	mid	low
West Lincoln	\$ 12,053,316	\$ 889	low	low	low
Milton	\$ 67,220,380	\$ 896	low	high	mid
Norfolk	\$ 59,022,300	\$ 918	low	mid	low
Amherstburg	\$ 20,854,906	\$ 931	low	mid	low
Middlesex Centre	\$ 15,297,096	\$ 935	low	high	low
Kawartha Lakes	\$ 72,511,257	\$ 952	low	high	low
Halton Hills	\$ 58,455,691	\$ 971	low	high	mid
Wilmot	\$ 17,836,489	\$ 979	low	high	low
Leamington	\$ 29,184,328	\$ 980	low	low	low
Haldimand	\$ 45,467,750	\$ 983	low	mid	low
St. Thomas	\$ 38,425,000	\$ 1,006	low	low	high
Newmarket	\$ 84,643,810	\$ 1,030	low	high	high
Georgina	\$ 48,253,443	\$ 1,030	low	mid	mid
Brampton	\$ 495,574,982	\$ 1,031	low	mid	high
Mississauga	\$ 764,916,490	\$ 1,031	low	high	high
Bradford West Gwillimbury	\$ 26,525,178	\$ 1,040	low	mid	low
Kitchener	\$ 230,196,652	\$ 1,051	low	low	high
Welland	\$ 55,086,608	\$ 1,057	low	low	mid
Markham	\$ 308,803,991	\$ 1,061	low	high	high
East Gwillimbury	\$ 24,775,990	\$ 1,063	low	high	low
Caledon	\$ 67,040,951	\$ 1,064	low	high	low
Chatham-Kent	\$ 118,124,112	\$ 1,066	low	low	low
Cornwall	\$ 50,522,301	\$ 1,069	low	low	mid
Woolwich	\$ 22,514,085	\$ 1,073	low	high	low
Sault Ste. Marie	\$ 83,557,440	\$ 1,082	mid	low	mid
Thorold	\$ 20,617,290	\$ 1,093	mid	low	mid
Barrie	\$ 149,579,200	\$ 1,098	mid	mid	high
Richmond Hill	\$ 201,485,919	\$ 1,117	mid	high	high
Orangeville	\$ 32,060,626	\$ 1,124	mid	mid	high
Clarington	\$ 94,783,950	\$ 1,134	mid	mid	mid
Peterborough	\$ 88,150,706	\$ 1,134	mid	low	high
Sudbury	\$ 186,540,038	\$ 1,135	mid	low	low
Lincoln	\$ 25,776,598	\$ 1,151	mid	mid	mid
London	\$ 430,069,763	\$ 1,153	mid	low	high
Cambridge	\$ 149,918,917	\$ 1,168	mid	mid	high
Brantford	\$ 110,390,747	\$ 1,169	mid	low	high
Brockville	\$ 26,783,729	\$ 1,170	mid	low	high
Tillsonburg	\$ 17,940,831	\$ 1,170	mid	low	mid
North Dumfries	\$ 11,273,290	\$ 1,171	mid	high	low
Sarnia	\$ 86,582,826	\$ 1,173	mid	low	mid
Aurora	\$ 61,699,665	\$ 1,174	mid	high	high

Net Municipal Levy Per Capita (cont'd)

Municipal Levies	2009 Total Net Levy (Upper and Lower Tiers)	2009 Levy per Capita (2008 Population)	2009 Net Levy Per Capita	Unweighted Assessment per Capita Ranking	Density Ranking
North Bay	\$ 65,610,492	\$ 1,183	mid	low	mid
Burlington	\$ 214,193,572	\$ 1,193	mid	high	high
St. Catharines	\$ 163,498,447	\$ 1,195	mid	low	high
Timmins	\$ 52,487,709	\$ 1,201	mid	low	low
Stratford	\$ 38,042,227	\$ 1,204	mid	low	high
Port Colborne	\$ 23,521,114	\$ 1,205	mid	low	mid
Wainfleet	\$ 8,224,583	\$ 1,208	mid	mid	low
Wasaga Beach	\$ 19,628,450	\$ 1,224	mid	high	mid
Huntsville	\$ 23,277,820	\$ 1,226	mid	high	low
Pelham	\$ 20,501,530	\$ 1,228	mid	mid	mid
Central Elgin	\$ 16,473,439	\$ 1,228	mid	mid	low
Hamilton	\$ 649,061,131	\$ 1,231	high	low	mid
Grimsby	\$ 30,671,437	\$ 1,241	high	mid	mid
Bracebridge	\$ 20,355,418	\$ 1,255	high	high	low
Fort Erie	\$ 38,978,539	\$ 1,261	high	mid	mid
Guelph	\$ 153,789,470	\$ 1,265	high	mid	high
Ajax	\$ 123,221,144	\$ 1,272	high	mid	high
Thunder Bay	\$ 142,247,500	\$ 1,284	high	low	mid
Toronto	\$ 3,438,286,835	\$ 1,296	high	high	high
Whitby	\$ 155,266,094	\$ 1,298	high	mid	mid
Ottawa	\$ 1,131,361,176	\$ 1,304	high	high	mid
Waterloo	\$ 136,306,652	\$ 1,307	high	mid	high
Belleville	\$ 66,734,585	\$ 1,308	high	low	mid
Pickering	\$ 127,460,486	\$ 1,344	high	mid	mid
Vaughan	\$ 358,514,442	\$ 1,356	high	high	high
Oshawa	\$ 208,439,539	\$ 1,358	high	low	high
Oakville	\$ 249,894,122	\$ 1,382	high	high	high
Kingston	\$ 170,107,252	\$ 1,390	high	mid	mid
Windsor	\$ 314,077,857	\$ 1,405	high	low	high
Cobourg	\$ 26,825,144	\$ 1,417	high	mid	high
Niagara Falls	\$ 122,959,242	\$ 1,448	high	mid	mid
Whitchurch-Stouffville	\$ 39,520,278	\$ 1,458	high	high	mid
King	\$ 32,564,001	\$ 1,508	high	high	low
Collingwood	\$ 28,043,010	\$ 1,518	high	high	mid
Gravenhurst	\$ 18,857,677	\$ 1,640	high	high	low
Niagara-on-the-Lake	\$ 27,279,421	\$ 1,805	high	high	low
Average		\$ 1,167			
Minimum		\$ 784			
Maximum		\$ 1,805			
Median		\$ 1,170			

Net Municipal Levy Per Capita (by Location)

Municipal Levies	2009 Levy per Capita (2008 Population)	2009 Net Levy Per Capita	Unweighted Assessment per Capita Ranking	Density Ranking	Average by Location
Quinte West	\$ 847	low	low	low	
Prince Edward County	\$ 871	low	mid	low	
Kawartha Lakes	\$ 952	low	high	low	
Cornwall	\$ 1,069	low	low	mid	
Peterborough	\$ 1,134	mid	low	high	
Brockville	\$ 1,170	mid	low	high	
Ottawa	\$ 1,304	high	high	mid	
Belleville	\$ 1,308	high	low	mid	
Kingston	\$ 1,390	high	mid	mid	
Cobourg	\$ 1,417	high	mid	high	
					Eastern
					\$ 1,146
Milton	\$ 896	low	high	mid	
Halton Hills	\$ 971	low	high	mid	
Newmarket	\$ 1,030	low	high	high	
Georgina	\$ 1,030	low	mid	mid	
Brampton	\$ 1,031	low	mid	high	
Mississauga	\$ 1,031	low	high	high	
Markham	\$ 1,061	low	high	high	
East Gwillimbury	\$ 1,063	low	high	low	
Caledon	\$ 1,064	low	high	low	
Richmond Hill	\$ 1,117	mid	high	high	
Clarington	\$ 1,134	mid	mid	mid	
Aurora	\$ 1,174	mid	high	high	
Burlington	\$ 1,193	mid	high	high	
Ajax	\$ 1,272	high	mid	high	
Toronto	\$ 1,296	high	high	high	
Whitby	\$ 1,298	high	mid	mid	
Pickering	\$ 1,344	high	mid	mid	
Vaughan	\$ 1,356	high	high	high	
Oshawa	\$ 1,358	high	low	high	
Oakville	\$ 1,382	high	high	high	
Whitchurch-Stouffville	\$ 1,458	high	high	mid	
King	\$ 1,508	high	high	low	
					GTA
					\$ 1,185
West Lincoln	\$ 889	low	low	low	
Welland	\$ 1,057	low	low	mid	
Thorold	\$ 1,093	mid	low	mid	
Lincoln	\$ 1,151	mid	mid	mid	
St. Catharines	\$ 1,195	mid	low	high	
Port Colborne	\$ 1,205	mid	low	mid	
Wainfleet	\$ 1,208	mid	mid	low	
Pelham	\$ 1,228	mid	mid	mid	
Hamilton	\$ 1,231	high	low	mid	
Grimsby	\$ 1,241	high	mid	mid	
Fort Erie	\$ 1,261	high	mid	mid	
Niagara Falls	\$ 1,448	high	mid	mid	
Niagara-on-the-Lake	\$ 1,805	high	high	low	
					Niagara/Hamilton
					\$ 1,232

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

Municipal Levies	2009 Levy per Capita (2008 Population)	2009 Net Levy Per Capita	Unweighted Assessment per Capita Ranking	Density Ranking	Average by Location
Sault Ste. Marie	\$ 1,082	mid	low	mid	
Sudbury	\$ 1,135	mid	low	low	
North Bay	\$ 1,183	mid	low	mid	
Timmins	\$ 1,201	mid	low	low	North
Thunder Bay	\$ 1,284	high	low	mid	\$ 1,177
Bradford West Gwillimbury	\$ 1,040	low	mid	low	
Barrie	\$ 1,098	mid	mid	high	
Orangeville	\$ 1,124	mid	mid	high	
Wasaga Beach	\$ 1,224	mid	high	mid	
Huntsville	\$ 1,226	mid	high	low	
Bracebridge	\$ 1,255	high	high	low	
Collingwood	\$ 1,518	high	high	mid	Simcoe/Musk./Duff.
Gravenhurst	\$ 1,640	high	high	low	\$ 1,266
Kingsville	\$ 784	low	mid	low	
Wellesley	\$ 857	low	mid	low	
Norfolk	\$ 918	low	mid	low	
Amherstburg	\$ 931	low	mid	low	
Middlesex Centre	\$ 935	low	high	low	
Wilmot	\$ 979	low	high	low	
Leamington	\$ 980	low	low	low	
Haldimand	\$ 983	low	mid	low	
St. Thomas	\$ 1,006	low	low	high	
Kitchener	\$ 1,051	low	low	high	
Chatham-Kent	\$ 1,066	low	low	low	
Woolwich	\$ 1,073	low	high	low	
London	\$ 1,153	mid	low	high	
Cambridge	\$ 1,168	mid	mid	high	
Brantford	\$ 1,169	mid	low	high	
Tillsonburg	\$ 1,170	mid	low	mid	
North Dumfries	\$ 1,171	mid	high	low	
Sarnia	\$ 1,173	mid	low	mid	
Stratford	\$ 1,204	mid	low	high	
Central Elgin	\$ 1,228	mid	mid	low	
Guelph	\$ 1,265	high	mid	high	
Waterloo	\$ 1,307	high	mid	high	Southwest
Windsor	\$ 1,405	high	low	high	\$ 1,086
Average	\$ 1,167				
Minimum	\$ 784				
Maximum	\$ 1,805				
Median	\$ 1,170				

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

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

Municipal Levies	Region/County/District	2009 Lower Tier Levy per Capita	2009 Upper Tier Levy per Capita	2009 Total Levy per Capita	2009 Net Levy Per Capita
Orangeville	Dufferin	\$ 728	\$ 396	\$ 1,124	mid
Clarington	Durham	\$ 404	\$ 730	\$ 1,134	mid
Ajax	Durham	\$ 429	\$ 843	\$ 1,272	high
Whitby	Durham	\$ 477	\$ 821	\$ 1,298	high
Pickering	Durham	\$ 444	\$ 899	\$ 1,344	high
Oshawa	Durham	\$ 674	\$ 685	\$ 1,358	high
Central Elgin	Elgin	\$ 731	\$ 497	\$ 1,228	mid
Kingsville	Essex	\$ 441	\$ 343	\$ 784	low
Amherstburg	Essex	\$ 594	\$ 337	\$ 931	low
Leamington	Essex	\$ 690	\$ 290	\$ 980	low
Milton	Halton	\$ 340	\$ 556	\$ 896	low
Halton Hills	Halton	\$ 448	\$ 523	\$ 971	low
Burlington	Halton	\$ 595	\$ 598	\$ 1,193	mid
Oakville	Halton	\$ 663	\$ 719	\$ 1,382	high
Sarnia	Lambton	\$ 753	\$ 420	\$ 1,173	mid
Middlesex Centre	Middlesex	\$ 518	\$ 417	\$ 935	low
Huntsville	Muskoka	\$ 489	\$ 737	\$ 1,226	mid
Bracebridge	Muskoka	\$ 556	\$ 699	\$ 1,255	high
Gravenhurst	Muskoka	\$ 656	\$ 984	\$ 1,640	high
West Lincoln	Niagara	\$ 307	\$ 583	\$ 889	low
Welland	Niagara	\$ 520	\$ 537	\$ 1,057	low
Thorold	Niagara	\$ 434	\$ 659	\$ 1,093	mid
Lincoln	Niagara	\$ 425	\$ 726	\$ 1,151	mid
St. Catharines	Niagara	\$ 537	\$ 658	\$ 1,195	mid
Port Colborne	Niagara	\$ 586	\$ 619	\$ 1,205	mid
Wainfleet	Niagara	\$ 527	\$ 682	\$ 1,208	mid
Pelham	Niagara	\$ 493	\$ 735	\$ 1,228	mid
Grimsby	Niagara	\$ 475	\$ 766	\$ 1,241	high
Fort Erie	Niagara	\$ 533	\$ 729	\$ 1,261	high
Niagara Falls	Niagara	\$ 656	\$ 792	\$ 1,448	high
Niagara-on-the-Lake	Niagara	\$ 480	\$ 1,324	\$ 1,805	high

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

Municipal Levies	Region/County/District	2009 Lower Tier Levy per Capita	2009 Upper Tier Levy per Capita	2009 Total Levy per Capita	2009 Net Levy Per Capita
Cobourg	Northumberland	\$ 908	\$ 509	\$ 1,417	high
Tillsonburg	Oxford	\$ 723	\$ 447	\$ 1,170	mid
Brampton	Peel	\$ 508	\$ 523	\$ 1,031	low
Mississauga	Peel	\$ 385	\$ 646	\$ 1,031	low
Caledon	Peel	\$ 491	\$ 573	\$ 1,064	low
Bradford West Gwillimbury	Simcoe	\$ 736	\$ 304	\$ 1,040	low
Wasaga Beach	Simcoe	\$ 771	\$ 453	\$ 1,224	mid
Collingwood	Simcoe	\$ 1,118	\$ 400	\$ 1,518	high
Quinte West	Single Tier	\$ 847	\$ -	\$ 847	low
Prince Edward County	Single Tier	\$ 871	\$ -	\$ 871	low
Norfolk	Single Tier	\$ 918	\$ -	\$ 918	low
Kawartha Lakes	Single Tier	\$ 952	\$ -	\$ 952	low
Haldimand	Single Tier	\$ 983	\$ -	\$ 983	low
St. Thomas	Single Tier	\$ 1,006	\$ -	\$ 1,006	low
Chatham-Kent	Single Tier	\$ 1,066	\$ -	\$ 1,066	low
Cornwall	Single Tier	\$ 1,069	\$ -	\$ 1,069	low
Sault Ste. Marie	Single Tier	\$ 1,082	\$ -	\$ 1,082	mid
Barrie	Single Tier	\$ 1,098	\$ -	\$ 1,098	mid
Peterborough	Single Tier	\$ 1,134	\$ -	\$ 1,134	mid
Sudbury	Single Tier	\$ 1,135	\$ -	\$ 1,135	mid
London	Single Tier	\$ 1,153	\$ -	\$ 1,153	mid
Brantford	Single Tier	\$ 1,169	\$ -	\$ 1,169	mid
Brockville	Single Tier	\$ 1,170	\$ -	\$ 1,170	mid
North Bay	Single Tier	\$ 1,183	\$ -	\$ 1,183	mid
Timmins	Single Tier	\$ 1,201	\$ -	\$ 1,201	mid
Stratford	Single Tier	\$ 1,204	\$ -	\$ 1,204	mid
Hamilton	Single Tier	\$ 1,231	\$ -	\$ 1,231	high
Guelph	Single Tier	\$ 1,265	\$ -	\$ 1,265	high
Thunder Bay	Single Tier	\$ 1,284	\$ -	\$ 1,284	high
Toronto	Single Tier	\$ 1,296	\$ -	\$ 1,296	high
Ottawa	Single Tier	\$ 1,304	\$ -	\$ 1,304	high
Belleville	Single Tier	\$ 1,308	\$ -	\$ 1,308	high
Kingston	Single Tier	\$ 1,390	\$ -	\$ 1,390	high
Windsor	Single Tier	\$ 1,405	\$ -	\$ 1,405	high

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

Municipal Levies	Region/County/District	2009 Lower Tier Levy per Capita	2009 Upper Tier Levy per Capita	2009 Total Levy per Capita	2009 Net Levy Per Capita
Wellesley	Waterloo	\$ 301	\$ 556	\$ 857	low
Wilmot	Waterloo	\$ 307	\$ 672	\$ 979	low
Kitchener	Waterloo	\$ 419	\$ 632	\$ 1,051	low
Woolwich	Waterloo	\$ 300	\$ 773	\$ 1,073	low
Cambridge	Waterloo	\$ 467	\$ 700	\$ 1,168	mid
North Dumfries	Waterloo	\$ 245	\$ 927	\$ 1,171	mid
Waterloo	Waterloo	\$ 502	\$ 806	\$ 1,307	high
Newmarket	York	\$ 454	\$ 576	\$ 1,030	low
Georgina	York	\$ 565	\$ 465	\$ 1,030	low
Markham	York	\$ 360	\$ 701	\$ 1,061	low
East Gwillimbury	York	\$ 439	\$ 624	\$ 1,063	low
Aurora	York	\$ 497	\$ 677	\$ 1,174	mid
Vaughan	York	\$ 467	\$ 889	\$ 1,356	high
Whitchurch-Stouffville	York	\$ 531	\$ 926	\$ 1,458	high
King	York	\$ 655	\$ 853	\$ 1,508	high

Trends and Observations - Net Municipal Levy Per \$100,000 Assessment (Unweighted)

Net levy on a per \$100,000 of assessment ranged across the municipalities from \$713 to \$2,408 (with an average of \$1,262). There is a strong relationship between the assessment per capita and net levy per \$100,000 of assessment such that, for the most part, municipalities with high assessment bases have a low net levy per \$100,000 of assessment.

Municipal Levies	2009 Net Levy Per \$100,000 Unweighted Assessment	2009 Net Levy Per \$100,000 Unweighted Assessment	Unweighted Assessment per Capita Ranking
Middlesex Centre	\$ 713	low	high
Milton	\$ 724	low	high
Caledon	\$ 736	low	high
Wasaga Beach	\$ 775	low	high
Markham	\$ 781	low	high
Whitchurch-Stouffville	\$ 782	low	high
Richmond Hill	\$ 784	low	high
Gravenhurst	\$ 797	low	high
Vaughan	\$ 800	low	high
Halton Hills	\$ 822	low	high
Kingsville	\$ 837	low	mid
East Gwillimbury	\$ 838	low	high
Huntsville	\$ 845	low	high
Oakville	\$ 857	low	high
Wellesley	\$ 859	low	mid
King	\$ 863	low	high
Mississauga	\$ 864	low	high
Kawartha Lakes	\$ 873	low	high
North Dumfries	\$ 875	low	high
Prince Edward County	\$ 877	low	mid
Aurora	\$ 892	low	high
Wilmot	\$ 903	low	high
Bracebridge	\$ 920	low	high
Newmarket	\$ 920	low	high
Woolwich	\$ 922	low	high
Burlington	\$ 940	low	high
Bradford West Gwillimbury	\$ 963	low	mid
Toronto	\$ 998	mid	high
Niagara-on-the-Lake	\$ 1,012	mid	high
Brampton	\$ 1,050	mid	mid
Norfolk	\$ 1,050	mid	mid
West Lincoln	\$ 1,064	mid	low
Georgina	\$ 1,104	mid	mid
Amherstburg	\$ 1,112	mid	mid
Collingwood	\$ 1,125	mid	high
Haldimand	\$ 1,169	mid	mid

**Trends and Observations - Net Municipal Levy Per \$100,000 Assessment
(Unweighted) - continued**

Municipal Levies	2009 Net Levy Per \$100,000 Unweighted Assessment	2009 Net Levy Per \$100,000 Unweighted Assessment	Unweighted Assessment per Capita Ranking
Lincoln	\$ 1,186	mid	mid
Ottawa	\$ 1,202	mid	high
Barrie	\$ 1,202	mid	mid
Wainfleet	\$ 1,226	mid	mid
Pelham	\$ 1,229	mid	mid
Clarington	\$ 1,233	mid	mid
Ajax	\$ 1,235	mid	mid
Grimsby	\$ 1,261	mid	mid
Leamington	\$ 1,262	mid	low
Whitby	\$ 1,265	mid	mid
Pickering	\$ 1,286	mid	mid
Central Elgin	\$ 1,296	mid	mid
Quinte West	\$ 1,308	mid	low
Waterloo	\$ 1,309	mid	mid
Orangeville	\$ 1,321	mid	mid
Guelph	\$ 1,333	mid	mid
Kitchener	\$ 1,359	mid	low
Cambridge	\$ 1,395	mid	mid
Chatham-Kent	\$ 1,420	high	low
Fort Erie	\$ 1,426	high	mid
Thorold	\$ 1,432	high	low
Peterborough	\$ 1,446	high	low
Stratford	\$ 1,475	high	low
London	\$ 1,520	high	low
Tillsonburg	\$ 1,520	high	low
Hamilton	\$ 1,541	high	low
St. Catharines	\$ 1,586	high	low
Kingston	\$ 1,605	high	mid
Brantford	\$ 1,618	high	low
Sarnia	\$ 1,632	high	low
Cobourg	\$ 1,637	high	mid
St. Thomas	\$ 1,651	high	low
Niagara Falls	\$ 1,677	high	mid
Brockville	\$ 1,695	high	low
Oshawa	\$ 1,698	high	low
Port Colborne	\$ 1,736	high	low
Welland	\$ 1,747	high	low
North Bay	\$ 1,840	high	low
Belleville	\$ 1,859	high	low
Sudbury	\$ 1,942	high	low
Windsor	\$ 2,117	high	low
Sault Ste. Marie	\$ 2,195	high	low
Cornwall	\$ 2,217	high	low
Thunder Bay	\$ 2,217	high	low
Timmins	\$ 2,408	high	low
Average	\$ 1,262		
Minimum	\$ 713		
Maximum	\$ 2,408		
Median	\$ 1,229		

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

Municipal Levies	2009 Net Levy Per \$100,000 Unweighted Assessment	2009 Net Levy Per \$100,000 Unweighted Assessment	Population	Density Ranking	Average by Location per \$100,000
Kawartha Lakes	\$ 873	low	mid	low	
Prince Edward County	\$ 877	low	mid	low	
Ottawa	\$ 1,202	mid	high	mid	
Quinte West	\$ 1,308	mid	mid	low	
Peterborough	\$ 1,446	high	mid	high	
Kingston	\$ 1,605	high	high	mid	
Cobourg	\$ 1,637	high	low	high	
Brockville	\$ 1,695	high	low	high	
Belleville	\$ 1,859	high	mid	mid	Eastern
Cornwall	\$ 2,217	high	mid	mid	\$ 1,472
Milton	\$ 724	low	mid	mid	
Caledon	\$ 736	low	mid	low	
Markham	\$ 781	low	high	high	
Whitchurch-Stouffville	\$ 782	low	mid	mid	
Richmond Hill	\$ 784	low	high	high	
Vaughan	\$ 800	low	high	high	
Halton Hills	\$ 822	low	mid	mid	
East Gwillimbury	\$ 838	low	low	low	
Oakville	\$ 857	low	high	high	
King	\$ 863	low	low	low	
Mississauga	\$ 864	low	high	high	
Aurora	\$ 892	low	mid	high	
Newmarket	\$ 920	low	mid	high	
Burlington	\$ 940	low	high	high	
Toronto	\$ 998	mid	high	high	
Brampton	\$ 1,050	mid	high	high	
Georgina	\$ 1,104	mid	mid	mid	
Clarington	\$ 1,233	mid	mid	mid	
Ajax	\$ 1,235	mid	high	high	
Whitby	\$ 1,275	mid	high	mid	
Pickering	\$ 1,286	mid	high	mid	GTA
Oshawa	\$ 1,698	high	high	high	\$ 976
Niagara-on-the-Lake	\$ 1,012	mid	low	low	
West Lincoln	\$ 1,064	mid	low	low	
Lincoln	\$ 1,186	mid	low	mid	
Wainfleet	\$ 1,226	mid	low	low	
Pelham	\$ 1,229	mid	low	mid	
Grimsby	\$ 1,261	mid	low	mid	
Fort Erie	\$ 1,426	high	mid	mid	
Thorold	\$ 1,432	high	low	mid	
Hamilton	\$ 1,541	high	high	mid	
St. Catharines	\$ 1,586	high	high	high	
Niagara Falls	\$ 1,677	high	mid	mid	
Port Colborne	\$ 1,736	high	low	mid	Niagara/Hamilton
Welland	\$ 1,747	high	mid	mid	\$ 1,394

**Net Municipal Levy Per 100,000 Assessment (Unweighted) - By Location
Continued**

Municipal Levies	2009 Net Levy Per \$100,000 Unweighted Assessment	2009 Net Levy Per \$100,000 Unweighted Assessment	Population	Density Ranking	Average by Location
North Bay	\$ 1,840	high	mid	mid	
Sudbury	\$ 1,942	high	high	low	
Sault Ste. Marie	\$ 2,195	high	mid	mid	
Thunder Bay	\$ 2,217	high	high	mid	North
Timmins	\$ 2,408	high	mid	low	\$ 2,120
Wasaga Beach	\$ 775	low	low	mid	
Gravenhurst	\$ 797	low	low	low	
Huntsville	\$ 845	low	low	low	
Bracebridge	\$ 920	low	low	low	
Bradford West Gwillimbury	\$ 963	low	low	low	
Collingwood	\$ 1,125	mid	low	mid	
Barrie	\$ 1,202	mid	high	high	Simcoe/Musk./Duff.
Orangeville	\$ 1,321	mid	mid	high	\$ 994
Middlesex Centre	\$ 713	low	low	low	
Kingsville	\$ 837	low	low	low	
Wellesley	\$ 859	low	low	low	
North Dumfries	\$ 875	low	low	low	
Wilmot	\$ 903	low	low	low	
Woolwich	\$ 922	low	low	low	
Norfolk	\$ 1,050	mid	mid	low	
Amherstburg	\$ 1,112	mid	low	low	
Haldimand	\$ 1,169	mid	low	low	
Leamington	\$ 1,262	mid	mid	low	
Central Elgin	\$ 1,296	mid	low	low	
Waterloo	\$ 1,309	mid	high	high	
Guelph	\$ 1,333	mid	high	high	
Kitchener	\$ 1,359	mid	high	high	
Cambridge	\$ 1,395	mid	high	high	
Chatham-Kent	\$ 1,420	high	high	low	
Stratford	\$ 1,475	high	mid	high	
London	\$ 1,520	high	high	high	
Tillsonburg	\$ 1,520	high	low	mid	
Brantford	\$ 1,618	high	high	high	
Sarnia	\$ 1,632	high	mid	mid	
St. Thomas	\$ 1,651	high	mid	high	Southwest
Windsor	\$ 2,117	high	high	high	\$ 1,276

Reserves

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

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

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

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

Discretionary Reserves and Reserve Funds as a % of Total Expenditures

Municipality	2008 Total Reserves (Excluding Obligatory)	2008 Total Expenditures LESS Unfunded Liabilities	2004 Reserves as % Total Expenditures	2005 Reserves as % Total Expenditures	2006 Reserves as % Total Expenditures	2007 Reserves as % Total Expenditures	2008 Reserves as % Total Expenditures
Sault Ste. Marie	\$ 22,128,668	\$ 237,584,119	17.7%	15.9%	18.4%	18.9%	9.3%
Sarnia	\$ 14,259,594	\$ 102,907,018	15.6%	16.1%	17.8%	17.9%	13.9%
Cobourg	\$ 5,163,938	\$ 36,123,356	N/A	8.9%	11.6%	12.5%	14.3%
Timmins	\$ 19,589,477	\$ 136,723,289	7.8%	8.9%	11.0%	11.3%	14.3%
Ottawa	\$ 387,159,035	\$ 2,440,771,832	14.5%	21.5%	18.9%	19.0%	15.9%
North Bay	\$ 26,408,042	\$ 162,242,652	7.9%	11.9%	12.2%	13.1%	16.3%
Windsor	\$ 126,220,715	\$ 771,639,918	14.4%	10.5%	9.6%	13.1%	16.4%
Toronto	\$ 1,564,039,489	\$ 8,920,167,516	15.0%	15.3%	15.1%	16.3%	17.5%
Kawartha Lakes	\$ 27,291,262	\$ 150,596,218	14.8%	18.2%	20.9%	19.9%	18.1%
Sudbury	\$ 104,207,992	\$ 525,301,458	15.0%	16.3%	18.5%	20.0%	19.8%
Prince Edward County	\$ 10,732,315	\$ 48,528,025	30.9%	27.2%	N/A	20.2%	22.1%
Tillsonburg	\$ 3,814,537	\$ 16,981,715	N/A	N/A	18.9%	20.7%	22.5%
Oshawa	\$ 28,491,216	\$ 122,113,898	17.0%	17.0%	20.9%	21.0%	23.3%
Thunder Bay	\$ 112,296,945	\$ 457,179,346	29.6%	29.6%	35.5%	26.5%	24.6%
Stratford	\$ 23,977,853	\$ 97,581,299	27.3%	29.4%	32.3%	22.6%	24.6%
St. Thomas	\$ 25,526,257	\$ 103,517,949	8.2%	10.3%	11.8%	21.2%	24.7%
Chatham-Kent	\$ 71,085,203	\$ 283,034,152	13.4%	15.0%	18.3%	18.7%	25.1%
Brantford	\$ 68,829,478	\$ 259,920,102	17.4%	20.0%	20.3%	22.6%	26.5%
Wainfleet	\$ 1,580,605	\$ 5,932,181	17.9%	N/A	N/A	34.4%	26.6%
Brockville	\$ 12,631,711	\$ 45,815,415	N/A	N/A	32.8%	30.7%	27.6%
Guelph	\$ 85,941,736	\$ 305,228,761	19.6%	21.6%	26.6%	27.0%	28.2%
Fort Erie	\$ 10,315,620	\$ 35,532,641	22.4%	24.8%	30.6%	39.5%	29.0%
Niagara-on-the-Lake	\$ 6,500,438	\$ 21,721,982	28.4%	29.5%	33.9%	28.8%	29.9%
Halton Hills	\$ 12,392,830	\$ 40,587,300	36.4%	29.4%	24.4%	18.2%	30.5%
Belleville	\$ 31,457,876	\$ 102,036,418	27.7%	25.2%	24.3%	23.6%	30.8%
Waterloo	\$ 40,229,034	\$ 126,762,661	28.4%	28.6%	28.1%	26.4%	31.7%
Cornwall	\$ 50,931,668	\$ 158,115,840	33.3%	29.5%	27.9%	31.1%	32.2%
London	\$ 286,343,747	\$ 876,832,330	27.0%	26.2%	28.7%	31.8%	32.7%
Newmarket	\$ 26,443,139	\$ 77,083,812	26.4%	43.5%	29.1%	21.6%	34.3%
Cambridge	\$ 41,891,672	\$ 122,095,923	21.5%	45.5%	52.7%	35.9%	34.3%
Quinte West	\$ 23,210,248	\$ 67,190,752	N/A	N/A	N/A	39.3%	34.5%
Georgina	\$ 13,225,091	\$ 37,741,386	28.9%	27.8%	31.3%	34.2%	35.0%
Central Elgin	\$ 6,450,173	\$ 18,131,149	N/A	29.6%	27.4%	28.6%	35.6%
Amherstburg	\$ 9,446,606	\$ 26,549,521	N/A	26.1%	26.8%	35.1%	35.6%
Peterborough	\$ 82,993,731	\$ 232,853,307	23.1%	23.9%	24.3%	26.3%	35.6%
Oakville	\$ 64,287,823	\$ 178,654,842	29.7%	29.5%	31.2%	33.1%	36.0%
Burlington	\$ 70,045,000	\$ 190,402,616	33.5%	31.5%	33.5%	34.0%	36.8%
Port Colborne	\$ 8,234,819	\$ 22,012,346	22.0%	19.6%	19.8%	34.7%	37.4%
Hamilton	\$ 512,711,990	\$ 1,364,208,343	32.8%	30.9%	30.9%	30.3%	37.6%
Kingston	\$ 132,237,048	\$ 351,683,079	33.5%	34.3%	38.8%	37.4%	37.6%
Welland	\$ 22,843,110	\$ 60,429,257	59.5%	61.3%	51.9%	50.7%	37.8%
East Gwillimbury	\$ 7,875,450	\$ 20,697,783	26.1%	27.4%	28.3%	27.1%	38.0%
Pickering	\$ 26,555,196	\$ 64,554,098	32.4%	31.9%	34.1%	38.8%	41.1%
Collingwood	\$ 16,654,700	\$ 40,442,495	N/A	30.1%	N/A	40.0%	41.2%

Discretionary Reserves and Reserve Funds as a % of Total Expenditures (cont'd)

Municipality	2008 Total Reserves (Excluding Obligatory)	2008 Total Expenditures LESS Unfunded Liabilities	2004 Reserves as % Total Expenditures	2005 Reserves as % Total Expenditures	2006 Reserves as % Total Expenditures	2007 Reserves as % Total Expenditures	2008 Reserves as % Total Expenditures
Ajax	\$ 32,263,440	\$ 65,881,984	31.5%	32.4%	38.2%	41.8%	49.0%
Whitchurch-Stouffville	\$ 13,625,641	\$ 26,865,838	51.1%	55.0%	58.9%	50.1%	50.7%
Barrie	\$ 128,497,812	\$ 252,145,793	26.8%	26.7%	29.2%	34.8%	51.0%
Pelham	\$ 7,374,321	\$ 13,658,402	17.9%	14.2%	22.9%	31.2%	54.0%
Bracebridge	\$ 8,218,225	\$ 15,074,467	N/A	74.1%	34.5%	34.2%	54.5%
Wasaga Beach	\$ 15,459,135	\$ 26,926,793	54.1%	39.5%	45.3%	40.2%	57.4%
Markham	\$ 126,860,197	\$ 220,596,087	53.7%	48.9%	53.6%	58.7%	57.5%
St. Catharines	\$ 88,403,692	\$ 152,375,103	28.5%	58.3%	57.7%	54.5%	58.0%
Kingsville	\$ 14,181,582	\$ 23,676,017					59.9%
Milton	\$ 40,653,018	\$ 64,727,513	56.9%	53.1%	45.1%	48.9%	62.8%
Whitby	\$ 57,137,156	\$ 90,736,100	41.2%	45.9%	53.1%	61.1%	63.0%
North Dumfries	\$ 3,210,933	\$ 4,973,231	N/A	N/A	N/A	58.4%	64.6%
Niagara Falls	\$ 71,363,003	\$ 109,934,671	17.3%	18.5%	23.2%	49.8%	64.9%
Wilmot	\$ 8,588,811	\$ 12,976,204	N/A	70.1%	70.5%	81.8%	66.2%
Brampton	\$ 245,998,140	\$ 369,448,311	103.2%	78.0%	81.0%	76.7%	66.6%
King	\$ 15,846,602	\$ 23,601,534	64.8%	60.8%	48.6%	45.3%	67.1%
Leamington	\$ 36,964,883	\$ 52,738,544	47.0%	36.8%	51.7%	63.6%	70.1%
Lincoln	\$ 12,244,408	\$ 16,999,436	53.8%	62.6%	64.9%	68.6%	72.0%
Gravenhurst	\$ 9,028,117	\$ 11,946,327	N/A	71.3%	95.6%	84.1%	75.6%
West Lincoln	\$ 7,235,820	\$ 9,490,729	N/A	57.0%	N/A	49.5%	76.2%
Woolwich	\$ 12,172,580	\$ 15,682,151	N/A	57.6%	69.3%	83.4%	77.6%
Bradford West Gwillimbury	\$ 26,616,209	\$ 34,061,754	N/A	N/A	76.9%	72.1%	78.1%
Vaughan	\$ 202,021,001	\$ 255,938,796	51.9%	79.7%	87.0%	86.2%	78.9%
Caledon	\$ 41,757,763	\$ 49,052,519	44.7%	36.5%	71.1%	60.2%	85.1%
Aurora	\$ 46,167,670	\$ 50,968,045	N/A	105.8%	96.5%	88.9%	90.6%
Mississauga	\$ 545,649,152	\$ 554,171,147	139.6%	131.5%	130.5%	117.8%	98.5%
Grimsby	\$ 20,934,118	\$ 20,048,468	N/A	85.5%	93.3%	94.8%	104.4%
Clarington	\$ 59,265,312	\$ 55,470,824	99.1%	111.6%	105.1%	105.3%	106.8%
Wellesley	\$ 6,033,852	\$ 5,523,813	N/A	71.2%	84.0%	84.1%	109.2%
Middlesex Centre	\$ 23,078,114	\$ 16,014,298	N/A	N/A	49.0%	55.5%	144.1%
Thorold	\$ 29,817,962	\$ 19,164,334	140.9%	141.7%	135.6%	157.9%	155.6%
Average			34.9%	41.8%	41.5%	42.7%	48.1%
Median			28.0%	29.6%	31.2%	34.3%	37.4%
Maximum							
Minimum							
Region Niagara	\$ 267,548,252	\$ 832,193,599	N/A	N/A	88.4%	33.2%	32.1%
District Muskoka	\$ 46,472,894	\$ 135,034,780	55.4%	40.9%	59.5%	28.5%	34.4%
Region Waterloo	\$ 238,474,857	\$ 674,051,159	50.3%	45.8%	44.6%	32.7%	35.4%
Region Durham	\$ 489,109,259	\$ 932,250,594	32.8%	15.9%	34.1%	47.7%	52.5%
Region York	\$ 761,137,683	\$ 1,328,805,571	28.3%	41.7%	30.8%	46.1%	57.3%
Region Halton	\$ 384,847,353	\$ 627,348,915	49.2%	84.6%	42.9%	60.9%	61.3%
Region Peel	\$ 1,220,612,609	\$ 1,475,169,821	N/A	22.9%	23.1%	86.2%	82.7%
Average			43.2%	42.0%	46.2%	47.9%	50.8%
Median			49.2%	41.3%	42.9%	46.1%	52.5%

Source 2008 FIRs

Reserves as a % of Total Expenditures (Excluding Water/Sewer)

Municipality	2008 Total Discretionary Reserves (Excluding Water and Sewer)	2008 Total Expenditures LESS Unfunded Liabilities (Excluding Water & Sewer)	2006 Reserves as % Total Expenditures (Excluding Water & Sewer)	2007 Reserves as % Total Expenditures (Excluding Water & Sewer)	2008 Reserves as % Total Expenditures (Excluding Water & Sewer)
Sault Ste. Marie	\$ 22,128,668	\$ 221,191,609	19.1%	19.9%	10.0%
Cobourg	\$ 2,886,345	\$ 28,445,976	16.0%	11.1%	10.1%
Belleville	\$ 10,767,182	\$ 83,726,706	14.0%	9.5%	12.9%
Sarnia	\$ 10,458,931	\$ 75,724,998	19.0%	18.0%	13.8%
Kawartha Lakes	\$ 19,884,786	\$ 138,287,383	18.5%	16.0%	14.4%
Toronto	\$ 1,298,648,214	\$ 8,533,914,272	15.1%	14.6%	15.2%
Ottawa	\$ 348,740,478	\$ 2,257,127,205	19.5%	19.0%	15.5%
Timmins	\$ 19,589,477	\$ 124,077,529	12.3%	12.6%	15.8%
Windsor	\$ 122,377,507	\$ 686,915,068	11.0%	12.6%	17.8%
North Bay	\$ 25,954,817	\$ 144,421,634	12.6%	13.8%	18.0%
St. Thomas	\$ 17,135,048	\$ 91,611,434	8.5%	16.6%	18.7%
Amherstburg	\$ 3,923,246	\$ 19,532,209	11.9%	14.3%	20.1%
Sudbury	\$ 95,350,435	\$ 471,219,235	16.0%	18.1%	20.2%
Guelph	\$ 58,492,016	\$ 268,894,371	19.9%	19.5%	21.8%
Thunder Bay	\$ 93,026,050	\$ 427,625,534	26.4%	21.0%	21.8%
Tillsonburg	\$ 3,814,537	\$ 16,981,715	18.9%	20.7%	22.5%
Brantford	\$ 53,178,656	\$ 233,027,478	16.2%	19.1%	22.8%
Oshawa	\$ 28,491,216	\$ 122,113,898	20.9%	21.0%	23.3%
Prince Edward County	\$ 10,548,413	\$ 43,955,795	N/A	22.5%	24.0%
London	\$ 198,387,996	\$ 782,899,099	21.0%	24.2%	25.3%
Stratford	\$ 23,222,119	\$ 88,510,474	28.4%	25.6%	26.2%
Wainfleet	\$ 1,580,605	\$ 5,932,181	N/A	34.4%	26.6%
Chatham-Kent	\$ 68,031,049	\$ 252,287,651	18.3%	19.4%	27.0%
Kingston	\$ 90,291,894	\$ 316,938,880	31.6%	29.4%	28.5%
Peterborough	\$ 60,266,185	\$ 204,685,044	25.7%	22.6%	29.4%
Halton Hills	\$ 12,392,830	\$ 40,587,300	24.4%	18.2%	30.5%
Collingwood	\$ 8,897,753	\$ 28,065,588	N/A	39.0%	31.7%
Georgina	\$ 10,403,231	\$ 32,408,228	25.5%	30.1%	32.1%
Kingsville	\$ 5,401,865	\$ 16,524,680	N/A	N/A	32.7%
Cornwall	\$ 47,538,961	\$ 144,738,047	29.4%	32.2%	32.8%
Brockville	\$ 12,631,711	\$ 38,159,218	38.8%	36.3%	33.1%
East Gwillimbury	\$ 6,063,922	\$ 17,703,230	20.0%	19.2%	34.3%
Oakville	\$ 64,287,823	\$ 178,654,842	31.2%	33.1%	36.0%
Hamilton	\$ 443,774,291	\$ 1,227,420,174	29.9%	28.5%	36.2%
Burlington	\$ 70,045,000	\$ 190,402,616	33.5%	34.0%	36.8%
Fort Erie	\$ 8,089,046	\$ 21,666,728	31.7%	33.2%	37.3%
Quinte West	\$ 22,735,827	\$ 58,495,202	N/A	44.5%	38.9%
Central Elgin	\$ 5,973,125	\$ 15,086,953	30.5%	31.5%	39.6%
Niagara-on-the-Lake	\$ 5,983,194	\$ 15,040,027	41.9%	38.3%	39.8%
Waterloo	\$ 40,229,034	\$ 99,823,767	37.0%	33.1%	40.3%
Port Colborne	\$ 7,904,819	\$ 19,374,284	22.0%	39.8%	40.8%
Leamington	\$ 11,783,051	\$ 28,673,460	34.7%	36.0%	41.1%
Pickering	\$ 26,555,196	\$ 64,554,098	34.1%	38.8%	41.1%

Reserves as a % of Total Expenditures (Excluding Water/Sewer) - (cont'd)

Municipality	2008 Total Discretionary Reserves (Excluding Water and Sewer)	2008 Total Expenditures LESS Unfunded Liabilities (Excluding Water & Sewer)	2006 Reserves as % Total Expenditures (Excluding Water & Sewer)	2007 Reserves as % Total Expenditures (Excluding Water & Sewer)	2008 Reserves as % Total Expenditures (Excluding Water & Sewer)
Newmarket	\$ 24,629,435	\$ 56,456,146	35.3%	25.3%	43.6%
Cambridge	\$ 38,705,338	\$ 85,236,051	67.5%	45.6%	45.4%
Barrie	\$ 106,395,376	\$ 221,742,997	26.8%	32.5%	48.0%
Ajax	\$ 32,263,440	\$ 65,881,984	38.2%	41.8%	49.0%
Pelham	\$ 5,011,345	\$ 10,038,099	18.4%	23.0%	49.9%
Bracebridge	\$ 8,218,225	\$ 15,074,467	34.5%	34.2%	54.5%
Welland	\$ 21,297,895	\$ 38,656,081	57.4%	55.5%	55.1%
Whitchurch-Stouffville	\$ 13,049,803	\$ 22,690,704	65.5%	56.8%	57.5%
Lincoln	\$ 8,030,158	\$ 13,787,015	54.5%	57.5%	58.2%
Wasaga Beach	\$ 12,084,525	\$ 20,237,682	48.8%	47.0%	59.7%
St. Catharines	\$ 78,422,275	\$ 127,303,241	61.4%	57.1%	61.6%
Milton	\$ 40,653,018	\$ 64,727,513	45.1%	48.9%	62.8%
Whitby	\$ 57,137,156	\$ 90,736,100	53.1%	61.1%	63.0%
Middlesex Centre	\$ 8,614,366	\$ 13,448,870	45.5%	57.1%	64.1%
North Dumfries	\$ 3,219,102	\$ 4,917,437	N/A	100.8%	65.5%
Brampton	\$ 245,998,140	\$ 369,448,311	81.0%	76.7%	66.6%
King	\$ 13,324,792	\$ 19,778,233	30.9%	30.4%	67.4%
Niagara Falls	\$ 68,346,143	\$ 93,950,300	30.5%	54.9%	72.7%
Markham	\$ 116,045,242	\$ 158,897,440	67.5%	74.8%	73.0%
Wilmot	\$ 7,471,610	\$ 10,018,736	68.0%	86.9%	74.6%
Gravenhurst	\$ 9,028,117	\$ 11,946,327	95.6%	84.1%	75.6%
Caledon	\$ 41,757,763	\$ 49,052,519	71.1%	60.2%	85.1%
Vaughan	\$ 167,089,401	\$ 186,743,639	105.3%	104.6%	89.5%
Bradford West Gwillimbury	\$ 23,440,401	\$ 25,758,857	87.5%	78.5%	91.0%
West Lincoln	\$ 6,987,581	\$ 7,677,506	N/A	53.4%	91.0%
Woolwich	\$ 9,716,479	\$ 10,403,674	69.8%	97.7%	93.4%
Mississauga	\$ 545,649,152	\$ 554,171,147	130.5%	117.8%	98.5%
Clarington	\$ 59,265,312	\$ 55,470,824	105.1%	105.3%	106.8%
Wellesley	\$ 6,033,852	\$ 5,505,805	76.0%	80.4%	109.6%
Aurora	\$ 46,154,707	\$ 40,727,779	110.0%	106.1%	113.3%
Grimsby	\$ 15,255,642	\$ 11,832,463	115.1%	116.7%	128.9%
Thorold	\$ 23,220,536	\$ 12,444,645	191.0%	190.0%	186.6%
Average			42.5%	44.0%	48.2%
Median			30.9%	33.2%	39.6%
Maximum					
Minimum					
Region Niagara	\$ 171,624,044	\$ 729,103,678	20.8%	20.5%	23.5%
District Muskoka	\$ 39,509,116	\$ 112,470,785	24.8%	29.5%	35.1%
Region Waterloo	\$ 173,661,789	\$ 608,015,051	28.2%	27.0%	28.6%
Region Durham	\$ 390,325,271	\$ 771,601,049	42.5%	46.4%	50.6%
Region York	\$ 751,059,381	\$ 1,097,566,633	46.6%	52.7%	68.4%
Region Halton	\$ 306,190,120	\$ 483,527,095	61.9%	62.0%	63.3%
Region Peel	\$ 892,981,360	\$ 1,261,040,875	76.2%	74.2%	70.8%
Average			43.0%	44.6%	48.6%
Median			42.5%	46.4%	50.6%

Water Reserves as a % of Water Expenditures

Municipality	2008 Water Reserves	2008 Total Water Expenditures	2006 Water Reserves as a % of Total Water Expenditures	2007 Water Reserves as a % of Total Water Expenditures	2008 Water Reserves as a % of Total Water Expenditures
North Dumfries	\$ (8,169)	\$ 33,699			-24.2%
Niagara-on-the-Lake	\$ (38,808)	\$ 3,537,066	0.3%	-18.8%	-1.1%
Aurora	\$ (40,285)	\$ 5,935,781	33.8%	14.7%	-0.7%
Sault Ste. Marie	\$ -	\$ 10,941,950	0.0%	0.0%	0.0%
Timmins	\$ -	\$ 7,188,650	0.0%	0.0%	0.0%
Windsor	\$ -	\$ 43,842,867	0.0%	0.0%	0.0%
Collingwood	\$ -	\$ 5,049,351	N/A	0.0%	0.0%
Brockville	\$ -	\$ 3,748,676	0.0%	0.0%	0.0%
Thunder Bay	\$ -	\$ 16,160,382	11.1%	4.9%	0.0%
Waterloo	\$ -	\$ 13,403,449	0.0%	0.0%	0.0%
Welland	\$ -	\$ 8,783,468	0.0%	0.0%	0.0%
West Lincoln	\$ -	\$ 875,047	N/A	49.3%	0.0%
Wellesley	\$ -	\$ 18,008			0.0%
Newmarket	\$ 316,602	\$ 10,599,464	6.5%	6.2%	3.0%
Cambridge	\$ 593,133	\$ 19,367,580	6.1%	2.6%	3.1%
Chatham-Kent	\$ 714,101	\$ 18,401,399	15.5%	9.7%	3.9%
North Bay	\$ 453,225	\$ 10,671,240	13.6%	10.2%	4.2%
Prince Edward County	\$ 180,792	\$ 2,947,375	N/A	3.7%	6.1%
Ottawa	\$ 6,131,536	\$ 97,996,899	23.5%	3.3%	6.3%
Quinte West	\$ 474,421	\$ 5,204,354	N/A	12.2%	9.1%
Whitchurch-Stouffville	\$ 248,297	\$ 2,231,483	21.5%	11.8%	11.1%
Niagara Falls	\$ 1,266,763	\$ 8,527,778	4.8%	14.7%	14.9%
Cornwall	\$ 952,442	\$ 6,218,740	3.0%	11.1%	15.3%
Central Elgin	\$ 351,777	\$ 2,196,743	16.8%	18.2%	16.0%
Fort Erie	\$ 961,754	\$ 5,999,592	10.8%	25.4%	16.0%
Stratford	\$ 755,734	\$ 4,012,450	13.7%	8.5%	18.8%
Port Colborne	\$ 330,000	\$ 1,717,577	0.0%	0.0%	19.2%
Peterborough	\$ 2,859,105	\$ 13,347,076	0.1%	16.4%	21.4%
Hamilton	\$ 14,940,079	\$ 65,562,688	11.9%	19.1%	22.8%
Sudbury	\$ 6,832,370	\$ 27,461,988	40.4%	37.8%	24.9%
Woolwich	\$ 719,255	\$ 2,785,151	19.2%	22.1%	25.8%
Sarnia	\$ 3,800,663	\$ 13,751,068	26.1%	32.0%	27.6%
Markham	\$ 10,814,955	\$ 35,661,105	24.8%	25.8%	30.3%
St. Thomas	\$ 2,453,216	\$ 7,479,706	25.1%	37.5%	32.8%
Wilmot	\$ 591,928	\$ 1,687,797	108.8%	76.2%	35.1%
St. Catharines	\$ 7,215,000	\$ 18,076,925	39.5%	36.8%	39.9%
Cobourg	\$ 1,671,492	\$ 3,855,255	0.0%	39.2%	43.4%
Bradford West Gwillimbury	\$ 2,332,593	\$ 5,090,356	51.2%	59.9%	45.8%
Georgina	\$ 1,171,377	\$ 2,519,031	32.2%	64.5%	46.5%

Water Reserves as a % of Water Expenditures (cont'd)

Municipality	2008 Water Reserves	2008 Total Water Expenditures	2006 Water Reserves as a % of Total Water Expenditures	2007 Water Reserves as a % of Total Water Expenditures	2008 Water Reserves as a % of Total Water Expenditures
East Gwillimbury	\$ 899,026	\$ 1,860,118	41.9%	50.7%	48.3%
Kawartha Lakes	\$ 4,065,874	\$ 7,914,662	50.3%	57.7%	51.4%
Wasaga Beach	\$ 1,606,301	\$ 3,025,113	36.8%	23.6%	53.1%
Lincoln	\$ 1,502,869	\$ 2,536,243	144.1%	48.7%	59.3%
Vaughan	\$ 20,525,019	\$ 34,415,554	45.5%	51.8%	59.6%
Grimsbay	\$ 2,629,496	\$ 4,159,202	51.8%	52.2%	63.2%
Thorold	\$ 1,736,188	\$ 2,733,248	39.0%	44.4%	63.5%
Brantford	\$ 10,700,230	\$ 15,939,420	79.6%	67.8%	67.1%
Belleville	\$ 7,579,425	\$ 11,006,457	5.5%	23.9%	68.9%
Guelph	\$ 12,502,698	\$ 16,136,028	67.6%	79.6%	77.5%
Pelham	\$ 1,532,581	\$ 1,807,813	40.8%	63.9%	84.8%
London	\$ 50,363,836	\$ 48,084,058	105.4%	100.5%	104.7%
Kingston	\$ 16,141,889	\$ 13,734,727	132.2%	131.7%	117.5%
Toronto	\$ 210,945,721	\$ 172,818,548	27.7%	67.4%	122.1%
Amherstburg	\$ 5,478,360	\$ 4,363,332	152.9%	158.9%	125.6%
King	\$ 2,359,028	\$ 1,710,223	376.3%	175.5%	137.9%
Kingsville	\$ 6,474,855	\$ 4,567,809			141.7%
Leamington	\$ 14,800,865	\$ 8,559,642	88.4%	160.0%	172.9%
Barrie	\$ 32,449,982	\$ 16,274,358	100.1%	144.4%	199.4%
Middlesex Centre	\$ 14,060,019	\$ 1,146,466	62.7%	84.2%	1226.4%
Average	\$ 6,498,661	\$ 10,934,349	41.0%	39.3%	60.4%
Median			24.2%	23.9%	24.9%
Region York	\$ 32,702,425	\$ 105,573,084	168.0%	38.4%	31.0%
District Muskoka	\$ 3,349,735	\$ 10,574,502	47.4%	19.4%	31.7%
Region Waterloo	\$ 15,143,439	\$ 33,255,775	49.2%	34.5%	45.5%
Region Durham	\$ 30,737,570	\$ 65,882,695	29.5%	38.9%	46.7%
Region Halton	\$ 42,115,274	\$ 72,077,399	41.5%	59.9%	58.4%
Region Niagara	\$ 50,288,831	\$ 43,198,962	119.7%	164.1%	116.4%
Region Peel	\$ 188,385,072	\$ 120,768,866	2.8%	92.6%	156.0%
Average			65.4%	64.0%	69.4%
Median			47.4%	38.9%	46.7%

Sanitary Sewer Reserves as a % of Sanitary Sewer Expenditures

Municipality	2008 Sewer Reserves	2008 Total Sewer Expenditures	2006 Sanitary Sewer Reserves as a % of Sanitary Sewer Total Expenditures	2007 Sanitary Sewer Reserves as a % of Sanitary Sewer Total Expenditures	2008 Sanitary Sewer Reserves as a % of Sanitary Sewer Total Expenditures
Barrie	\$ (10,347,546)	\$ 14,128,438	-22.9%	-66.3%	-73.2%
North Dumfries	\$ -	\$ 22,095	N/A		0.0%
Sault Ste. Marie	\$ -	\$ 5,450,560	22.7%	14.9%	0.0%
Timmins	\$ -	\$ 5,457,110	0.0%	0.0%	0.0%
Brockville	\$ -	\$ 3,907,521	0.0%	0.0%	0.0%
Waterloo	\$ -	\$ 13,535,445	0.0%	0.0%	0.0%
North Bay	\$ -	\$ 7,149,778	3.3%	2.2%	0.0%
Quinte West	\$ -	\$ 3,491,196	N/A	0.0%	0.0%
Stratford	\$ -	\$ 5,058,375	116.4%	2.4%	0.0%
Port Colborne	\$ -	\$ 920,485	0.0%	0.0%	0.0%
Sarnia	\$ -	\$ 13,430,952	0.0%	0.0%	0.0%
Markham	\$ -	\$ 26,037,542	0.0%	0.0%	0.0%
Prince Edward County	\$ 3,110	\$ 1,624,855	N/A	0.3%	0.2%
Aurora	\$ 53,248	\$ 4,304,485	52.4%	23.0%	1.2%
Amherstburg	\$ 45,000	\$ 2,653,980	0.0%	0.0%	1.7%
Sudbury	\$ 2,025,187	\$ 26,620,235	45.6%	37.7%	7.6%
King	\$ 162,782	\$ 2,113,078	223.8%	124.9%	7.7%
Windsor	\$ 3,843,208	\$ 40,881,983	-6.2%	36.1%	9.4%
Welland	\$ 1,545,215	\$ 12,989,708	50.3%	56.7%	11.9%
Central Elgin	\$ 125,271	\$ 847,453	9.5%	10.9%	14.8%
Cambridge	\$ 2,593,201	\$ 17,492,292	19.8%	19.2%	14.8%
Newmarket	\$ 1,497,102	\$ 10,028,202	17.8%	17.0%	14.9%
Cobourg	\$ 606,101	\$ 3,822,125	-7.8%	2.0%	15.9%
Fort Erie	\$ 1,264,820	\$ 7,866,321	48.7%	100.7%	16.1%
Whitchurch-Stouffville	\$ 327,541	\$ 1,943,651	17.3%	15.6%	16.9%
Niagara-on-the-Lake	\$ 556,052	\$ 3,144,889	38.7%	45.9%	17.7%
Chatham-Kent	\$ 2,340,053	\$ 12,345,102	24.1%	18.0%	19.0%
Niagara Falls	\$ 1,750,097	\$ 7,456,593	6.0%	31.2%	23.5%
Toronto	\$ 54,445,554	\$ 213,434,696	4.4%	11.3%	25.5%
Bradford West Gwillimbury	\$ 843,215	\$ 3,212,541	33.6%	36.4%	26.2%
West Lincoln	\$ 248,239	\$ 938,176	N/A	22.6%	26.5%
Middlesex Centre	\$ 403,729	\$ 1,418,962	67.5%	19.4%	28.5%
Cornwall	\$ 2,440,265	\$ 7,159,053	20.1%	24.8%	34.1%
Ottawa	\$ 32,287,021	\$ 85,647,728	0.0%	32.6%	37.7%
St. Catharines	\$ 2,766,417	\$ 6,994,937	44.2%	54.7%	39.5%
Wilmot	\$ 525,273	\$ 1,269,671	47.8%	45.5%	41.4%

Sanitary Sewer Reserves as a % of Sanitary Sewer Expenditures (cont'd)

Municipality	2008 Sewer Reserves	2008 Total Sewer Expenditures	2006 Sanitary Sewer Reserves as a % of Sanitary Sewer Total Expenditures	2007 Sanitary Sewer Reserves as a % of Sanitary Sewer Total Expenditures	2008 Sanitary Sewer Reserves as a % of Sanitary Sewer Total Expenditures
Vaughan	\$ 14,406,581	\$ 34,779,603	20.5%	27.4%	41.4%
Brantford	\$ 4,950,592	\$ 10,953,204	19.0%	28.5%	45.2%
Pelham	\$ 830,395	\$ 1,812,490	30.4%	52.2%	45.8%
Wasaga Beach	\$ 1,768,309	\$ 3,663,998	33.4%	22.2%	48.3%
Georgina	\$ 1,650,483	\$ 2,814,127	94.6%	51.6%	58.6%
Leamington	\$ 10,380,967	\$ 15,505,442	35.8%	45.4%	67.0%
Woolwich	\$ 1,736,846	\$ 2,493,326	123.4%	91.8%	69.7%
Guelph	\$ 14,947,022	\$ 20,198,362	85.8%	94.3%	74.0%
Grimsby	\$ 3,048,980	\$ 4,056,803	65.7%	76.3%	75.2%
Hamilton	\$ 53,997,620	\$ 71,225,481	68.4%	69.9%	75.8%
Kawartha Lakes	\$ 3,340,602	\$ 4,394,173	42.0%	62.6%	76.0%
East Gwillimbury	\$ 912,502	\$ 1,134,435	0.0%	71.9%	80.4%
London	\$ 37,591,915	\$ 45,849,173	83.2%	81.1%	82.0%
Kingsville	\$ 2,304,862	\$ 2,583,528			89.2%
Collingwood	\$ 7,756,947	\$ 7,327,556	N/A	80.5%	105.9%
Thorold	\$ 4,861,238	\$ 3,986,441	78.9%	141.3%	121.9%
Kingston	\$ 25,803,265	\$ 21,009,472	87.9%	101.1%	122.8%
Peterborough	\$ 19,868,441	\$ 14,821,187	15.5%	88.8%	134.1%
St. Thomas	\$ 5,937,993	\$ 4,426,809	43.5%	96.3%	134.1%
Thunder Bay	\$ 19,270,895	\$ 13,393,430	267.0%	212.7%	143.9%
Belleville	\$ 13,111,269	\$ 7,303,255	183.2%	189.5%	179.5%
Lincoln	\$ 2,711,381	\$ 676,178	90.4%	301.9%	401.0%
Average	\$ 4,713,857	\$ 10,730,971	45.1%	48.7%	45.7%
Median			31.9%	31.9%	25.9%
Maximum					
Minimum					
Region York	\$ (22,624,123)	\$ 125,665,854	71.4%	-9.2%	-18.0%
District Muskoka	\$ 3,614,043	\$ 11,989,493	55.3%	27.1%	30.1%
Region Halton	\$ 36,541,959	\$ 71,744,421	7.1%	54.1%	50.9%
Region Durham	\$ 68,046,418	\$ 94,766,850	181.6%	64.1%	71.8%
Region Niagara	\$ 45,635,377	\$ 59,890,959	190.1%	104.9%	76.2%
Region Peel	\$ 139,246,177	\$ 93,360,080	22.2%	223.1%	149.1%
Region Waterloo	\$ 49,669,629	\$ 32,780,333	57.6%	172.7%	151.5%
Average			83.6%	91.0%	73.1%
Median			57.6%	64.1%	71.8%

Reserves as a % of Total Taxation (Excluding Water/Sewer)

Municipality	2008 Total Taxation	2005 Reserves as a % of Taxation (Excluding Water/Sewer)	2006 Reserves as a % of Taxation (Excluding Water/Sewer)	2007 Reserves as a % of Taxation (Excluding Water/Sewer)	2008 Reserves as a % of Taxation (Excluding Water/Sewer)
Belleville	\$ 65,924,368	20.5%	19.0%	12.5%	16.3%
Cobourg	\$ 16,761,238	19.4%	20.5%	18.9%	17.2%
Sarnia	\$ 55,178,297	24.9%	26.2%	25.5%	19.0%
Sault Ste. Marie	\$ 86,988,473	42.4%	53.4%	52.3%	25.4%
Kawartha Lakes	\$ 73,855,047	26.0%	35.8%	28.8%	26.9%
Ottawa	\$ 1,247,359,647	34.7%	34.8%	34.9%	28.0%
Oshawa	\$ 101,585,504	23.8%	26.6%	25.7%	28.0%
Amherstburg	\$ 13,434,344	13.7%	15.8%	19.8%	29.2%
Tillsonburg	\$ 11,099,113	N/A	31.6%	32.5%	34.4%
Timmins	\$ 56,330,806	21.0%	28.1%	28.0%	34.8%
Georgina	\$ 27,585,698	27.3%	29.6%	35.2%	37.7%
Toronto	\$ 3,397,595,266	33.1%	34.9%	35.5%	38.2%
Guelph	\$ 152,694,352	28.3%	36.0%	35.0%	38.3%
Windsor	\$ 308,844,264	24.0%	22.8%	26.9%	39.6%
North Bay	\$ 64,580,885	27.8%	28.4%	30.6%	40.2%
London	\$ 442,926,671	31.5%	36.8%	42.1%	44.8%
Collingwood	\$ 19,851,997	36.5%	N/A	55.7%	44.8%
Wainfleet	\$ 3,446,912	N/A	N/A	56.5%	45.9%
St. Thomas	\$ 37,208,234	24.0%	19.1%	37.8%	46.1%
Halton Hills	\$ 26,546,550	47.9%	38.4%	28.5%	46.7%
Prince Edward County	\$ 22,544,020	44.3%	N/A	42.8%	46.8%
Brockville	\$ 26,581,229	N/A	59.1%	52.7%	47.5%
Brantford	\$ 111,024,634	34.5%	33.1%	38.4%	47.9%
Sudbury	\$ 187,570,218	39.2%	42.8%	47.9%	50.8%
Fort Erie	\$ 15,750,822	43.9%	49.7%	47.4%	51.4%
Kingsville	\$ 10,093,181				53.5%
Leamington	\$ 21,943,625	37.7%	44.1%	44.0%	53.7%
Kingston	\$ 163,462,967	54.7%	56.4%	58.6%	55.2%
Oakville	\$ 112,835,933	46.7%	50.3%	52.3%	57.0%
Chatham-Kent	\$ 117,176,125	32.0%	40.7%	43.3%	58.1%
Pickering	\$ 45,483,773	50.1%	57.0%	55.6%	58.4%
East Gwillimbury	\$ 10,188,130	28.4%	45.2%	25.0%	59.5%
Pelham	\$ 8,372,163	20.4%	21.1%	32.0%	59.9%
Central Elgin	\$ 9,941,875	49.4%	40.6%	41.7%	60.1%
Quinte West	\$ 36,322,178	N/A	N/A	65.9%	62.6%
Stratford	\$ 36,838,926	58.6%	65.7%	59.4%	63.0%
Cambridge	\$ 58,736,593	112.6%	96.6%	68.6%	65.9%
Burlington	\$ 104,509,479	52.4%	57.0%	57.5%	67.0%
Thunder Bay	\$ 138,463,096	52.2%	61.3%	62.7%	67.2%
Hamilton	\$ 647,348,142	55.9%	56.4%	54.4%	68.6%
Newmarket	\$ 35,740,741	87.5%	58.3%	41.6%	68.9%
Port Colborne	\$ 11,405,526	34.1%	34.0%	59.6%	69.3%
Peterborough	\$ 86,298,697	53.0%	59.4%	52.7%	69.8%
Barrie	\$ 145,914,436	33.0%	36.4%	44.4%	72.9%
Waterloo	\$ 53,289,848	59.1%	61.9%	55.3%	75.5%

Reserves as a % of Total Taxation (Excluding Water/Sewer) - (cont'd)

Municipality	2008 Total Taxation	2005 Reserves as a % of Taxation (Excluding Water/Sewer)	2006 Reserves as a % of Taxation (Excluding Water/Sewer)	2007 Reserves as a % of Taxation (Excluding Water/Sewer)	2008 Reserves as a % of Taxation (Excluding Water/Sewer)
Ajax	\$ 41,982,379	54.3%	63.5%	67.5%	76.8%
Welland	\$ 26,391,838	100.2%	93.3%	83.8%	80.7%
Wasaga Beach	\$ 14,879,956	59.8%	66.6%	77.0%	81.2%
Niagara-on-the-Lake	\$ 7,292,983	76.6%	82.9%	83.2%	82.0%
Lincoln	\$ 9,437,603	80.6%	78.6%	84.2%	85.1%
Cornwall	\$ 51,181,882	84.0%	83.1%	93.3%	92.9%
Bracebridge	\$ 8,811,766	125.2%	59.6%	55.3%	93.3%
Whitchurch-Stouffville	\$ 13,744,352	109.5%	119.9%	100.0%	94.9%
King	\$ 13,237,075	64.0%	43.8%	41.0%	100.7%
Middlesex Centre	\$ 8,555,756	N/A	72.8%	110.6%	100.7%
Whitby	\$ 56,279,707	76.1%	85.3%	94.0%	101.5%
St. Catharines	\$ 73,904,957	103.5%	100.3%	99.4%	106.1%
Brampton	\$ 231,037,188	150.4%	134.7%	125.9%	106.5%
Markham	\$ 106,855,692	103.3%	103.7%	118.4%	108.6%
North Dumfries	\$ 2,887,459	N/A	N/A	100.8%	111.5%
Niagara Falls	\$ 58,244,038	36.7%	46.0%	83.4%	117.3%
Gravenhurst	\$ 7,596,274	265.2%	146.7%	130.0%	118.8%
Bradford West Gwillimbury	\$ 18,304,116	N/A	119.3%	108.0%	128.1%
Wilmot	\$ 5,768,991	115.2%	113.6%	145.2%	129.5%
Grimsby	\$ 11,710,305	126.5%	129.7%	120.6%	130.3%
West Lincoln	\$ 5,183,400	85.7%	N/A	74.6%	134.8%
Vaughan	\$ 119,844,169	161.8%	174.3%	158.8%	139.4%
Caledon	\$ 26,422,355	88.3%	149.9%	107.0%	158.0%
Clarington	\$ 37,442,874	178.6%	162.8%	157.5%	158.3%
Woolwich	\$ 6,096,551	109.8%	124.5%	168.9%	159.4%
Milton	\$ 25,490,208	140.5%	115.3%	132.7%	159.5%
Aurora	\$ 25,699,269	202.2%	185.4%	177.1%	179.6%
Mississauga	\$ 298,034,791	240.7%	218.6%	201.2%	183.1%
Wellesley	\$ 3,094,594	115.5%	151.3%	148.6%	195.0%
Thorold	\$ 10,015,114	254.2%	244.0%	238.3%	231.9%
Average		71.3%	71.0%	71.6%	79.2%
Median		52.4%	56.4%	55.4%	67.0%
Region Waterloo	\$ 349,821,753	45.7%	47.6%	45.9%	49.6%
District Muskoka	\$ 74,366,557	44.1%	39.8%	46.1%	53.1%
Region Niagara	\$ 290,028,851	43.2%	49.3%	49.5%	59.2%
Region Durham	\$ 472,972,009	74.8%	68.7%	75.8%	82.5%
Region Halton	\$ 305,751,865	99.1%	96.1%	96.4%	100.1%
Region York	\$ 724,333,432	69.5%	73.1%	79.7%	103.7%
Region Peel	\$ 741,521,571		124.4%	118.7%	120.4%
Average		62.7%	71.3%	73.2%	81.2%
Median		57.6%	68.7%	75.8%	82.5%

Reserves as a % of Total Taxation (Excluding Water/Sewer) - By Location

Municipality	2008 Total Discretionary Reserves (Excluding Water and Sewer)	2008 Total Taxation	2008 Reserves as a % of Taxation (Excluding Water/Sewer)	Location Average
Belleville	\$ 10,767,182	\$ 65,924,368	16.3%	
Kawartha Lakes	\$ 19,884,786	\$ 73,855,047	26.9%	
Ottawa	\$ 348,740,478	\$ 1,247,359,647	28.0%	
Cobourg	\$ 5,163,938	\$ 16,761,238	30.8%	
Prince Edward County	\$ 10,548,413	\$ 22,544,020	46.8%	
Brockville	\$ 12,631,711	\$ 26,581,229	47.5%	
Kingston	\$ 90,291,894	\$ 163,462,967	55.2%	
Quinte West	\$ 22,735,827	\$ 36,322,178	62.6%	
Peterborough	\$ 60,266,185	\$ 86,298,697	69.8%	Eastern
Cornwall	\$ 47,538,961	\$ 51,181,882	92.9%	47.7%
Oshawa	\$ 28,491,216	\$ 101,585,504	28.0%	
Georgina	\$ 10,403,231	\$ 27,585,698	37.7%	
Toronto	\$ 1,298,648,214	\$ 3,397,595,266	38.2%	
Halton Hills	\$ 12,392,830	\$ 26,546,550	46.7%	
Oakville	\$ 64,287,823	\$ 112,835,933	57.0%	
Pickering	\$ 26,555,196	\$ 45,483,773	58.4%	
East Gwillimbury	\$ 6,063,922	\$ 10,188,130	59.5%	
Burlington	\$ 70,045,000	\$ 104,509,479	67.0%	
Newmarket	\$ 24,629,435	\$ 35,740,741	68.9%	
Ajax	\$ 32,263,440	\$ 41,982,379	76.8%	
Whitchurch-Stouffville	\$ 13,049,803	\$ 13,744,352	94.9%	
King	\$ 13,324,792	\$ 13,237,075	100.7%	
Whitby	\$ 57,137,156	\$ 56,279,707	101.5%	
Brampton	\$ 245,998,140	\$ 231,037,188	106.5%	
Markham	\$ 116,045,242	\$ 106,855,692	108.6%	
Vaughan	\$ 167,089,401	\$ 119,844,169	139.4%	
Caledon	\$ 41,757,763	\$ 26,422,355	158.0%	
Clarington	\$ 59,265,312	\$ 37,442,874	158.3%	
Milton	\$ 40,653,018	\$ 25,490,208	159.5%	
Aurora	\$ 46,154,707	\$ 25,699,269	179.6%	GTA
Mississauga	\$ 545,649,152	\$ 298,034,791	183.1%	96.6%
Wainfleet	\$ 1,580,605	\$ 3,446,912	45.9%	
Fort Erie	\$ 8,089,046	\$ 15,750,822	51.4%	
Pelham	\$ 5,011,345	\$ 8,372,163	59.9%	
Hamilton	\$ 443,774,291	\$ 647,348,142	68.6%	
Port Colborne	\$ 7,904,819	\$ 11,405,526	69.3%	
Welland	\$ 21,297,895	\$ 26,391,838	80.7%	
Lincoln	\$ 8,030,158	\$ 9,437,603	85.1%	
Niagara-on-the-Lake	\$ 6,500,438	\$ 7,292,983	89.1%	
St. Catharines	\$ 78,422,275	\$ 73,904,957	106.1%	
Niagara Falls	\$ 68,346,143	\$ 58,244,038	117.3%	
Grimsby	\$ 15,255,642	\$ 11,710,305	130.3%	
West Lincoln	\$ 6,987,581	\$ 5,183,400	134.8%	Niag./Ham.
Thorold	\$ 23,220,536	\$ 10,015,114	231.9%	97.7%

Reserves as a % of Total Taxation (Excluding Water/Sewer cont'd)

Municipality	2008 Total Discretionary Reserves (Excluding Water and Sewer)	2008 Total Taxation	2008 Reserves as a % of Taxation (Excluding Water/Sewer)	Location Average
Timmins	\$ 19,589,477	\$ 56,330,806	34.8%	
Sault Ste. Marie	\$ 22,128,668	\$ 86,988,473	25.4%	
North Bay	\$ 25,954,817	\$ 64,580,885	40.2%	
Sudbury	\$ 95,350,435	\$ 187,570,218	50.8%	North
Thunder Bay	\$ 93,026,050	\$ 138,463,096	67.2%	43.7%
Collingwood	\$ 8,897,753	\$ 19,851,997	44.8%	
Barrie	\$ 106,395,376	\$ 145,914,436	72.9%	
Wasaga Beach	\$ 12,084,525	\$ 14,879,956	81.2%	
Bracebridge	\$ 8,218,225	\$ 8,811,766	93.3%	
Gravenhurst	\$ 9,028,117	\$ 7,596,274	118.8%	Simcoe/Musk./Duff.
Bradford West Gwillimbury	\$ 23,440,401	\$ 18,304,116	128.1%	89.9%
Sarnia	\$ 10,458,931	\$ 55,178,297	19.0%	
Amherstburg	\$ 3,923,246	\$ 13,434,344	29.2%	
Tillsonburg	\$ 3,814,537	\$ 11,099,113	34.4%	
Guelph	\$ 58,492,016	\$ 152,694,352	38.3%	
Windsor	\$ 122,377,507	\$ 308,844,264	39.6%	
London	\$ 198,387,996	\$ 442,926,671	44.8%	
St. Thomas	\$ 17,135,048	\$ 37,208,234	46.1%	
Brantford	\$ 53,178,656	\$ 111,024,634	47.9%	
Kingsville	\$ 5,401,865	\$ 10,093,181	53.5%	
Leamington	\$ 11,783,051	\$ 21,943,625	53.7%	
Chatham-Kent	\$ 68,031,049	\$ 117,176,125	58.1%	
Central Elgin	\$ 5,973,125	\$ 9,941,875	60.1%	
Stratford	\$ 23,222,119	\$ 36,838,926	63.0%	
Cambridge	\$ 38,705,338	\$ 58,736,593	65.9%	
Waterloo	\$ 40,229,034	\$ 53,289,848	75.5%	
Middlesex Centre	\$ 8,614,366	\$ 8,555,756	100.7%	
North Dumfries	\$ 3,219,102	\$ 2,887,459	111.5%	
Wilmot	\$ 7,471,610	\$ 5,768,991	129.5%	
Woolwich	\$ 9,716,479	\$ 6,096,551	159.4%	Southwest
Wellesley	\$ 6,033,852	\$ 3,094,594	195.0%	71.3%

Debt

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

Measures of the tax and revenue base, such as

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

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

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

Debt service obligations such as:

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

Measures of debt burden on the community such as

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

A number of these indicators have been included in this section of the report

Debt Charges as a % of Total Expenditures

Debt service costs as a percentage of the total expenditures highlight the magnitude of expenditures required to service past obligations and therefore is not available for other services. Care must be used in evaluating this indicator.

A high debt service ratio may indicate that a municipality is taking on too much debt but it may also indicate an aggressive approach to debt repayment to reduce interest costs. In addition, municipalities are at different stages in addressing infrastructure deficits which may also impact the debt charges as a % of total expenditures calculation.

Debt Charges as a % of Total Expenditures

Municipality	2008 Total Long Term Debt Service Costs (Principal and Interest)	2008 Total Expenditures Less Unfunded Liabilities	2004 % LTD of Total Expenditures	2005 % LTD of Total Expenditures	2006 % LTD of Total Expenditures	2007 % LTD of Total Expenditures	2008 % LTD of Total Expenditures
Cambridge	\$ -	\$ 122,095,923	0.6%	0.4%	0.5%	0.0%	0.0%
Markham	\$ -	\$ 220,596,087	0.0%	0.0%	0.0%	0.0%	0.0%
Mississauga	\$ -	\$ 554,171,147	0.0%	0.0%	0.0%	0.0%	0.0%
West Lincoln	\$ -	\$ 9,490,729	N/A	0.1%	N/A	0.0%	0.0%
Whitchurch-Stouffville	\$ -	\$ 26,865,838	0.3%	0.0%	0.0%	0.0%	0.0%
Brampton	\$ 258	\$ 369,448,311	0.0%	N/A	0.0%	0.0%	0.0%
Aurora	\$ 33,287	\$ 50,968,045	N/A	N/A	4.0%	0.1%	0.1%
North Dumfries	\$ 7,947	\$ 4,973,231	N/A	N/A	N/A	0.2%	0.2%
Kingston	\$ 704,999	\$ 351,683,079	5.1%	4.3%	4.3%	0.2%	0.2%
Woolwich	\$ 50,830	\$ 15,682,151	N/A	0.5%	0.4%	0.4%	0.3%
Cornwall	\$ 678,001	\$ 158,115,840	2.2%	1.9%	1.5%	0.4%	0.4%
Sudbury	\$ 2,662,067	\$ 525,301,458	0.9%	1.0%	1.3%	1.2%	0.5%
Timmins	\$ 931,636	\$ 136,723,289	0.2%	0.1%	0.1%	0.1%	0.7%
Wainfleet	\$ 42,744	\$ 5,932,181	1.6%	N/A	N/A	0.8%	0.7%
Halton Hills	\$ 343,958	\$ 40,587,300	2.6%	2.3%	2.2%	0.9%	0.8%
Brantford	\$ 2,420,639	\$ 259,920,102	0.7%	0.8%	4.6%	0.9%	0.9%
Barrie	\$ 2,371,192	\$ 252,145,793	1.3%	1.9%	1.2%	1.1%	0.9%
Clarington	\$ 813,252	\$ 55,470,824	1.8%	1.2%	1.2%	1.4%	1.5%
Quinte West	\$ 1,370,425	\$ 67,190,752	N/A	N/A	N/A	2.3%	2.0%
Sault Ste. Marie	\$ 5,153,601	\$ 237,584,119	2.6%	2.5%	2.7%	1.9%	2.2%
Windsor	\$ 17,341,423	\$ 771,639,918	5.3%	3.8%	3.1%	2.4%	2.2%
Thorold	\$ 439,849	\$ 19,164,334	10.3%	1.6%	1.2%	3.4%	2.3%
St. Thomas	\$ 2,651,378	\$ 103,517,949	2.3%	1.9%	3.5%	3.2%	2.6%
Ajax	\$ 1,720,246	\$ 65,881,984	2.9%	3.6%	3.6%	3.5%	2.6%
Vaughan	\$ 6,938,765	\$ 255,938,796	0.2%	0.2%	0.8%	2.4%	2.7%
Whitby	\$ 2,522,254	\$ 90,736,100	3.5%	2.8%	3.8%	3.0%	2.8%
Wellesley	\$ 166,428	\$ 5,523,813	N/A	2.9%	2.6%	3.1%	3.0%
Hamilton	\$ 44,038,870	\$ 1,364,208,343	4.1%	3.2%	3.4%	3.0%	3.2%
Milton	\$ 2,113,023	\$ 64,727,513	0.9%	2.4%	2.6%	2.3%	3.3%
Peterborough	\$ 8,461,667	\$ 232,853,307	5.2%	4.0%	4.1%	3.7%	3.6%
Oakville	\$ 6,510,907	\$ 178,654,842	3.0%	3.5%	3.0%	3.1%	3.6%
Bradford West Gwillimbury	\$ 1,293,325	\$ 34,061,754	N/A	N/A	3.5%	4.4%	3.8%
Niagara-on-the-Lake	\$ 834,671	\$ 21,721,982	3.6%	2.7%	4.5%	3.9%	3.8%
Prince Edward County	\$ 1,878,971	\$ 48,528,025	2.2%	3.2%	N/A	3.3%	3.9%
Fort Erie	\$ 1,397,717	\$ 35,532,641	3.9%	4.4%	4.7%	4.6%	3.9%
East Gwillimbury	\$ 821,804	\$ 20,697,783	6.3%	5.7%	5.6%	5.2%	4.0%
Niagara Falls	\$ 4,422,284	\$ 109,934,671	1.4%	1.5%	1.9%	4.0%	4.0%
Stratford	\$ 4,012,459	\$ 97,581,299	1.5%	1.3%	2.1%	3.4%	4.1%
Lincoln	\$ 699,139	\$ 16,999,436	4.3%	3.9%	3.8%	3.6%	4.1%
Belleville	\$ 4,325,301	\$ 102,036,418	5.3%	4.9%	4.2%	4.1%	4.2%
Bracebridge	\$ 640,125	\$ 15,074,467	N/A	1.0%	3.2%	4.9%	4.2%
Burlington	\$ 8,129,154	\$ 190,402,616	3.8%	4.4%	4.0%	4.5%	4.3%
Grimsby	\$ 883,731	\$ 20,048,468	N/A	4.5%	4.5%	4.6%	4.4%
Wilmot	\$ 595,185	\$ 12,976,204	N/A	4.3%	4.3%	5.1%	4.6%
Pickering	\$ 2,992,506	\$ 64,554,098	3.0%	3.9%	4.4%	4.9%	4.6%

Debt Charges as a % of Total Expenditures (cont'd)

Municipality	2008 Total Long Term Debt Service Costs (Principal and Interest)	2008 Total Expenditures Less Unfunded Liabilities	2004 % LTD of Total Expenditures	2005 % LTD of Total Expenditures	2006 % LTD of Total Expenditures	2007 % LTD of Total Expenditures	2008 % LTD of Total Expenditures
Guelph	\$ 14,341,585	\$ 305,228,761	4.6%	4.7%	4.1%	4.5%	4.7%
Ottawa	\$ 115,650,594	\$ 2,440,771,832	5.6%	5.6%	5.5%	5.1%	4.7%
London	\$ 45,172,844	\$ 876,832,330	5.6%	5.8%	5.3%	5.3%	5.2%
Port Colborne	\$ 1,142,862	\$ 22,012,346	8.7%	7.6%	7.6%	7.4%	5.2%
North Bay	\$ 8,874,994	\$ 162,242,652	4.5%	4.7%	4.5%	4.6%	5.5%
Georgina	\$ 2,067,353	\$ 37,741,386	6.8%	6.0%	6.1%	7.0%	5.5%
Newmarket	\$ 4,372,823	\$ 77,083,812	3.8%	6.9%	5.2%	6.1%	5.7%
Middlesex Centre	\$ 910,845	\$ 16,014,298	N/A	N/A	7.0%	5.3%	5.7%
Central Elgin	\$ 1,064,593	\$ 18,131,149	N/A	1.1%	5.0%	6.1%	5.9%
Waterloo	\$ 7,471,152	\$ 126,762,661	7.2%	8.7%	7.6%	7.3%	5.9%
Thunder Bay	\$ 27,533,766	\$ 457,179,346	4.2%	4.7%	7.5%	5.9%	6.0%
Kawartha Lakes	\$ 9,138,438	\$ 150,596,218	6.5%	5.8%	5.2%	5.5%	6.1%
Chatham-Kent	\$ 17,906,516	\$ 283,034,152	2.6%	5.9%	6.4%	6.2%	6.3%
Toronto	\$ 583,407,035	\$ 8,920,167,516	3.5%	4.2%	5.4%	6.2%	6.5%
Pelham	\$ 894,277	\$ 13,658,402	1.8%	5.5%	5.7%	6.4%	6.5%
St. Catharines	\$ 10,013,348	\$ 152,375,103	5.8%	6.1%	6.0%	6.5%	6.6%
Caledon	\$ 3,277,739	\$ 49,052,519	5.4%	5.2%	6.0%	5.7%	6.7%
Cobourg	\$ 2,438,853	\$ 36,123,356	N/A	6.3%	6.2%	6.7%	6.8%
Collingwood	\$ 2,906,806	\$ 40,442,495	N/A	9.7%	N/A	8.3%	7.2%
Gravenhurst	\$ 863,293	\$ 11,946,327	N/A	0.0%	6.9%	6.8%	7.2%
Brockville	\$ 3,334,123	\$ 45,815,415	N/A	N/A	7.5%	7.4%	7.3%
Oshawa	\$ 8,995,868	\$ 122,113,898	3.8%	4.5%	6.3%	7.3%	7.4%
Welland	\$ 4,648,245	\$ 60,429,257	5.3%	8.4%	8.9%	9.6%	7.7%
Kingsville	\$ 2,036,155	\$ 23,676,017					8.6%
Leamington	\$ 4,658,451	\$ 52,738,544	7.3%	10.9%	10.7%	11.9%	8.8%
Sarnia	\$ 10,312,396	\$ 102,907,018	12.6%	12.5%	11.9%	10.6%	10.0%
King	\$ 2,374,577	\$ 23,601,534	3.2%	2.7%	3.0%	1.9%	10.1%
Wasaga Beach	\$ 2,957,895	\$ 26,926,793	13.2%	14.2%	12.7%	9.5%	11.0%
Amherstburg	\$ 2,918,712	\$ 26,549,521	N/A	9.4%	9.6%	7.6%	11.0%
Tillsonburg	\$ 1,955,529	\$ 16,981,715	N/A	N/A	12.0%	14.4%	11.5%
Average			3.8%	3.9%	4.4%	4.1%	4.2%
Median			3.5%	3.7%	4.1%	4.0%	4.1%
Region Peel	\$ 34,061,000	\$ 1,475,169,821	2.3%	2.0%	1.7%	1.5%	2.3%
Region Durham	\$ 25,387,685	\$ 932,250,594	2.4%	3.0%	3.1%	3.0%	2.7%
Region Waterloo	\$ 22,665,942	\$ 674,051,159	2.8%	3.2%	3.4%	3.3%	3.4%
Region Niagara	\$ 35,824,232	\$ 832,193,599	4.6%	4.0%	4.3%	4.8%	4.3%
Region Halton	\$ 35,531,734	\$ 627,348,915	4.4%	4.6%	4.1%	5.0%	5.7%
District Muskoka	\$ 10,213,903	\$ 135,034,780	N/A	5.6%	5.7%	6.5%	7.6%
Region York	\$ 161,688,676	\$ 1,328,805,571	6.8%	8.5%	10.1%	11.6%	12.2%
Average			3.9%	4.4%	4.6%	5.1%	5.4%
Median			3.6%	4.0%	4.1%	4.8%	4.3%

Debt Charges as a % of Total Expenditures Excluding Water/Sewer

Municipality	2008 Total Long Term Debt Service Costs (Principal & Interest - Excluding Water/Sewer)	2008 Total Expenditures LESS Unfunded Liabilities LESS Water & Sewer Expenditures	2008 Total Debt Charges as % of Operating Costs (Excluding Water/Sewer)
Cambridge	\$ -	\$ 85,236,051	0.0%
Markham	\$ -	\$ 158,897,440	0.0%
Mississauga	\$ -	\$ 554,171,147	0.0%
North Dumfries	\$ -	\$ 4,917,437	0.0%
West Lincoln	\$ -	\$ 7,677,506	0.0%
Whitchurch-Stouffville	\$ -	\$ 22,690,704	0.0%
Brampton	\$ 258	\$ 369,448,311	0.0%
Woolwich	\$ 5,990	\$ 10,403,674	0.1%
Aurora	\$ 33,287	\$ 40,727,779	0.1%
Kingston	\$ 704,999	\$ 316,938,880	0.2%
Cornwall	\$ 322,580	\$ 144,738,047	0.2%
Belleville	\$ 261,192	\$ 83,726,706	0.3%
Sudbury	\$ 2,662,067	\$ 471,219,235	0.6%
Fort Erie	\$ 135,565	\$ 21,666,728	0.6%
Central Elgin	\$ 111,197	\$ 15,086,953	0.7%
Timmins	\$ 931,636	\$ 124,077,529	0.8%
Wainfleet	\$ 47,010	\$ 5,932,181	0.8%
Halton Hills	\$ 343,958	\$ 40,587,300	0.8%
Bradford West Gwillimbury	\$ 254,710	\$ 25,758,857	1.0%
Brantford	\$ 2,420,639	\$ 233,027,478	1.0%
Barrie	\$ 2,371,192	\$ 221,742,997	1.1%
Thorold	\$ 153,602	\$ 12,444,645	1.2%
Clarington	\$ 813,252	\$ 55,470,824	1.5%
King	\$ 351,503	\$ 19,778,233	1.8%
Wasaga Beach	\$ 389,423	\$ 20,237,682	1.9%
Windsor	\$ 13,927,763	\$ 686,915,068	2.0%
Georgina	\$ 692,870	\$ 32,408,228	2.1%
Quinte West	\$ 1,263,409	\$ 58,495,202	2.2%
Sault Ste. Marie	\$ 5,153,601	\$ 221,191,609	2.3%
Middlesex Centre	\$ 337,986	\$ 13,448,870	2.5%
St. Thomas	\$ 2,347,543	\$ 91,611,434	2.6%
Prince Edward County	\$ 1,132,682	\$ 43,955,795	2.6%
Ajax	\$ 1,720,246	\$ 65,881,984	2.6%
Whitby	\$ 2,522,254	\$ 90,736,100	2.8%
Collingwood	\$ 804,726	\$ 28,065,588	2.9%
Kingsville	\$ 497,627	\$ 16,524,680	3.0%
Wellesley	\$ 166,428	\$ 5,505,805	3.0%
Milton	\$ 2,113,023	\$ 64,727,513	3.3%
Hamilton	\$ 42,446,168	\$ 1,227,420,174	3.5%
Vaughan	\$ 6,522,774	\$ 186,743,639	3.5%
Chatham-Kent	\$ 9,166,627	\$ 252,287,651	3.6%
Oakville	\$ 6,510,907	\$ 178,654,842	3.6%
Peterborough	\$ 7,676,485	\$ 204,685,044	3.8%

Debt Charges as a % of Total Expenditures Excluding Water/Sewer (cont'd)

Municipality	2008 Total Long Term Debt Service Costs (Principal & Interest - Excluding Water/Sewer)	2008 Total Expenditures LESS Unfunded Liabilities LESS Water & Sewer Expenditures	2008 Total Debt Charges as % of Operating Costs (Excluding Water/Sewer)
Lincoln	\$ 552,205	\$ 13,787,015	4.0%
Bracebridge	\$ 640,125	\$ 15,074,467	4.2%
Kawartha Lakes	\$ 5,900,067	\$ 138,287,383	4.3%
Burlington	\$ 8,129,154	\$ 190,402,616	4.3%
Thunder Bay	\$ 18,416,116	\$ 427,625,534	4.3%
London	\$ 33,980,108	\$ 782,899,099	4.3%
Wilmot	\$ 439,229	\$ 10,018,736	4.4%
Stratford	\$ 3,897,617	\$ 88,510,474	4.4%
Niagara Falls	\$ 4,186,548	\$ 93,950,300	4.5%
Niagara-on-the-Lake	\$ 4,186,548	\$ 93,950,300	4.5%
Port Colborne	\$ 873,011	\$ 19,374,284	4.5%
Ottawa	\$ 102,042,012	\$ 2,257,127,205	4.5%
Pickering	\$ 2,992,506	\$ 64,554,098	4.6%
East Gwillimbury	\$ 821,804	\$ 17,703,230	4.6%
Leamington	\$ 1,388,205	\$ 28,673,460	4.8%
Guelph	\$ 13,287,061	\$ 268,894,371	4.9%
North Bay	\$ 8,038,441	\$ 144,421,634	5.6%
St. Catharines	\$ 8,311,911	\$ 127,303,241	6.5%
Caledon	\$ 3,277,739	\$ 49,052,519	6.7%
Sarnia	\$ 5,144,597	\$ 75,724,998	6.8%
Toronto	\$ 583,002,008	\$ 8,533,914,272	6.8%
Waterloo	\$ 7,029,512	\$ 99,823,767	7.0%
Gravenhurst	\$ 863,293	\$ 11,946,327	7.2%
Oshawa	\$ 8,995,868	\$ 122,113,898	7.4%
Newmarket	\$ 4,214,146	\$ 56,456,146	7.5%
Grimsbey	\$ 883,731	\$ 11,832,463	7.5%
Cobourg	\$ 2,177,591	\$ 28,445,976	7.7%
Brockville	\$ 2,964,264	\$ 38,159,218	7.8%
Pelham	\$ 894,277	\$ 10,038,099	8.9%
Welland	\$ 3,518,053	\$ 38,656,081	9.1%
Amherstburg	\$ 1,929,330	\$ 19,532,209	9.9%
Tillsonburg	\$ 1,955,529	\$ 16,981,715	11.5%
Average			3.5%
Median			3.3%
District Muskoka	\$ 1,617,677	\$ 112,470,785	1.4%
Region Durham	\$ 11,944,347	\$ 771,601,049	1.5%
Region Halton	\$ 7,495,617	\$ 483,527,095	1.6%
Region Peel	\$ 34,061,000	\$ 1,261,040,875	2.7%
Region Waterloo	\$ 21,369,385	\$ 608,015,051	3.5%
Region York	\$ 48,093,638	\$ 1,097,566,633	4.4%
Region Niagara	\$ 35,789,714	\$ 729,103,678	4.9%
Average			2.9%
Median			2.7%

Water Debt Charges as a % of Water Expenditures

Municipality	Water Long Term Debt Service Costs (Principal & Interest)	Total Water Expenditures	2006 Total Debt Charges as % of Operating Costs Water	2007 Total Debt Charges as % of Operating Costs Water	2008 Total Debt Charges as % of Operating Costs Water
Aurora	\$ -	\$ 5,935,781	0.0%	0.0%	0.0%
Barrie	\$ -	\$ 16,274,358	0.0%	0.0%	0.0%
Brantford	\$ -	\$ 15,939,420	0.0%	0.0%	0.0%
Cambridge	\$ -	\$ 19,367,580	0.3%	0.0%	0.0%
Cobourg	\$ -	\$ 3,855,255	0.0%	0.0%	0.0%
Cornwall	\$ -	\$ 6,218,740	0.0%	0.0%	0.0%
East Gwillimbury	\$ -	\$ 1,860,118	0.0%	0.0%	0.0%
Grimsby	\$ -	\$ 4,159,202	0.0%	0.0%	0.0%
Guelph	\$ -	\$ 16,136,028	0.0%	0.0%	0.0%
King	\$ -	\$ 1,710,223	4.6%	0.0%	0.0%
Kingston	\$ -	\$ 13,734,727	1.0%	0.0%	0.0%
Lincoln	\$ -	\$ 2,536,243	0.0%	0.0%	0.0%
Markham	\$ -	\$ 35,661,105	0.0%	0.0%	0.0%
Pelham	\$ -	\$ 1,807,813	N/A	N/A	0.0%
Sault Ste. Marie	\$ -	\$ 10,941,950	0.0%	0.0%	0.0%
Sudbury	\$ -	\$ 27,461,988	3.8%	2.9%	0.0%
Thorold	\$ -	\$ 2,733,248	0.0%	0.0%	0.0%
Timmins	\$ -	\$ 7,188,650	0.0%	0.0%	0.0%
Wellesley	\$ -	\$ 18,008	21.8%	0.0%	0.0%
West Lincoln	\$ -	\$ 875,047	N/A	0.0%	0.0%
Whitchurch-Stouffville	\$ -	\$ 2,231,483	0.0%	0.0%	0.0%
Stratford	\$ 3,232	\$ 4,012,450	0.1%	0.1%	0.1%
Toronto	\$ 405,027	\$ 172,818,548	0.1%	0.1%	0.2%
Niagara-on-the-Lake	\$ 10,780	\$ 3,537,066	0.3%	0.6%	0.3%
Hamilton	\$ 384,240	\$ 65,562,688	0.6%	0.5%	0.6%
Vaughan	\$ 202,789	\$ 34,415,554	0.1%	0.6%	0.6%
Newmarket	\$ 74,572	\$ 10,599,464	0.8%	0.7%	0.7%
Quinte West	\$ 53,508	\$ 5,204,354	N/A	1.3%	1.0%
Niagara Falls	\$ 126,106	\$ 8,527,778	0.7%	1.5%	1.5%
Woolwich	\$ 44,840	\$ 2,785,151	1.9%	1.8%	1.6%
Peterborough	\$ 389,365	\$ 13,347,076	5.1%	2.9%	2.9%
Waterloo	\$ 441,640	\$ 13,403,449	3.7%	6.0%	3.3%
Ottawa	\$ 3,428,239	\$ 97,996,899	0.5%	2.8%	3.5%
Brockville	\$ 134,222	\$ 3,748,676	2.7%	3.3%	3.6%
Port Colborne	\$ 63,582	\$ 1,717,577	4.8%	4.2%	3.7%
St. Catharines	\$ 706,620	\$ 18,076,925	2.3%	2.7%	3.9%
St. Thomas	\$ 293,922	\$ 7,479,706	4.0%	4.7%	3.9%
North Bay	\$ 815,337	\$ 10,671,240	2.0%	1.5%	7.6%
Windsor	\$ 3,413,660	\$ 43,842,867	11.7%	6.6%	7.8%
Welland	\$ 684,133	\$ 8,783,468	4.5%	10.4%	7.8%
Wilmot	\$ 155,956	\$ 1,687,797	0.0%	9.7%	9.2%
Middlesex Centre	\$ 124,221	\$ 1,146,466	12.2%	11.4%	10.8%
Amherstburg	\$ 526,584	\$ 4,363,332	11.0%	10.2%	12.1%
London	\$ 6,533,923	\$ 48,084,058	16.0%	13.5%	13.6%
Fort Erie	\$ 861,174	\$ 5,999,592	26.2%	24.4%	14.4%
Bradford West Gwillimbury	\$ 801,711	\$ 5,090,356	15.3%	19.0%	15.7%
Collingwood	\$ 921,909	\$ 5,049,351	N/A	20.9%	18.3%
Belleville	\$ 2,014,512	\$ 11,006,457	16.9%	18.1%	18.3%
Kawartha Lakes	\$ 1,484,038	\$ 7,914,662	10.6%	12.2%	18.8%
Georgina	\$ 496,825	\$ 2,519,031	17.9%	21.9%	19.7%
Sarnia	\$ 2,890,086	\$ 13,751,068	22.4%	22.6%	21.0%
North Dumfries	\$ 7,947	\$ 33,699	N/A	29.6%	23.6%
Leamington	\$ 2,117,882	\$ 8,559,642	15.5%	25.6%	24.7%
Prince Edward County	\$ 746,289	\$ 2,947,375	N/A	16.3%	25.3%
Kingsville	\$ 1,164,704	\$ 4,567,809	N/A	N/A	25.5%
Wasaga Beach	\$ 978,325	\$ 3,025,113	39.4%	25.8%	32.3%
Chatham-Kent	\$ 6,053,532	\$ 18,401,399	36.1%	33.9%	32.9%
Thunder Bay	\$ 5,742,144	\$ 16,160,382	31.2%	30.3%	35.5%
Central Elgin	\$ 856,611	\$ 2,196,743	9.7%	19.0%	39.0%
Average			6.7%	7.2%	7.9%
Median			2.0%	1.6%	1.6%
Region Niagara	\$ -	\$ 43,198,962	9.1%	2.2%	0.0%
Region Peel	\$ -	\$ 120,768,866	18.0%	0.0%	0.0%
Region Waterloo	\$ 1,282,345	\$ 33,255,775	29.7%	0.0%	3.9%
Region Durham	\$ 5,342,141	\$ 65,882,695	2.5%	8.5%	8.1%
Region Halton	\$ 17,263,735	\$ 72,077,399	4.4%	23.1%	24.0%
District Muskoka	\$ 3,648,540	\$ 10,574,502	0.0%	31.9%	34.5%
Region York	\$ 48,369,085	\$ 105,573,084	45.8%	46.8%	45.8%
Average			15.7%	16.1%	16.6%

**Sanitary
Sewer Debt
Charges as a
% of Sanitary
Sewer
Expenditures**

Municipality	Long Term Debt Service Costs (Principal & Interest Sewer)	Total Sewer Expenditures	2006 Total Debt Charges as % of Operating Costs Sewer	2007 Total Debt Charges as % of Operating Costs Sewer	2008 Total Debt Charges as % of Operating Costs Sewer
Aurora	\$ -	\$ 4,304,485	0.0%	0.0%	0.0%
Barrie	\$ -	\$ 14,128,438	0.2%	0.2%	0.0%
Brantford	\$ -	\$ 10,953,204	1.7%	0.0%	0.0%
Cambridge	\$ -	\$ 17,492,292	0.0%	0.0%	0.0%
East Gwillimbury	\$ -	\$ 1,134,435	0.0%	0.0%	0.0%
Grimsby	\$ -	\$ 4,056,803	0.0%	0.0%	0.0%
Kingston	\$ -	\$ 21,009,472	12.1%	0.0%	0.0%
Markham	\$ -	\$ 26,037,542	0.0%	0.0%	0.0%
North Dumfries	\$ -	\$ 22,095	N/A	0.0%	0.0%
Pelham	\$ -	\$ 1,812,490	N/A	0.0%	0.0%
Prince Edward County	\$ -	\$ 1,624,855	N/A	0.0%	0.0%
Sault Ste. Marie	\$ -	\$ 5,450,560	5.5%	4.5%	0.0%
Sudbury	\$ -	\$ 26,620,235	4.6%	3.6%	0.0%
Timmins	\$ -	\$ 5,457,110	0.0%	0.0%	0.0%
Toronto	\$ -	\$ 213,434,696	0.3%	0.0%	0.0%
Waterloo	\$ -	\$ 13,535,445	0.0%	0.6%	0.0%
West Lincoln	\$ -	\$ 938,176	N/A	0.0%	0.0%
Whitchurch-Stouffville	\$ -	\$ 1,943,651	0.0%	0.0%	0.0%
Wilmot	\$ -	\$ 1,269,671	0.0%	0.0%	0.0%
Windsor	\$ -	\$ 40,881,983	1.3%	0.0%	0.0%
Woolwich	\$ -	\$ 2,493,326	0.0%	0.0%	0.0%
St. Thomas	\$ 9,913	\$ 4,426,809	2.1%	1.1%	0.2%
North Bay	\$ 21,216	\$ 7,149,778	0.3%	0.3%	0.3%
Vaughan	\$ 213,202	\$ 34,779,603	0.3%	0.7%	0.6%
Newmarket	\$ 84,105	\$ 10,028,202	1.0%	0.9%	0.8%
Niagara Falls	\$ 109,630	\$ 7,456,593	0.6%	1.5%	1.5%
Quinte West	\$ 53,508	\$ 3,491,196	N/A	3.8%	1.5%
Hamilton	\$ 1,208,462	\$ 71,225,481	4.8%	1.6%	1.7%
Stratford	\$ 111,610	\$ 5,058,375	2.8%	1.2%	2.2%
Peterborough	\$ 395,817	\$ 14,821,187	4.3%	3.9%	2.7%
Weiland	\$ 446,059	\$ 12,989,708	14.9%	20.3%	3.4%
Cornwall	\$ 355,421	\$ 7,159,053	8.5%	5.3%	5.0%
Fort Erie	\$ 400,978	\$ 7,866,321	16.8%	13.2%	5.1%
Guelph	\$ 1,054,524	\$ 20,198,362	8.6%	6.3%	5.2%
Brockville	\$ 235,637	\$ 3,907,521	6.9%	7.4%	6.0%
Cobourg	\$ 261,262	\$ 3,822,125	8.8%	7.3%	6.8%
Thorold	\$ 286,247	\$ 3,986,441	0.9%	7.5%	7.2%
Bradford West Gwillimbury	\$ 236,904	\$ 3,212,541	10.6%	18.6%	7.4%
Leamington	\$ 1,152,364	\$ 15,505,442	18.6%	19.1%	7.4%
London	\$ 4,658,813	\$ 45,849,173	11.0%	10.7%	10.2%
Central Elgin	\$ 96,785	\$ 847,453	36.4%	44.0%	11.4%
Ottawa	\$ 10,180,343	\$ 85,647,728	13.4%	11.5%	11.9%
Niagara-on-the-Lake	\$ 378,923	\$ 3,144,889	13.1%	10.7%	12.0%
St. Catharines	\$ 994,817	\$ 6,994,937	6.5%	8.5%	14.2%
Kingsville	\$ 373,824	\$ 2,583,528			14.5%
Collingwood	\$ 1,180,171	\$ 7,327,556	N/A	21.5%	16.1%
Sarnia	\$ 2,277,713	\$ 13,430,952	22.0%	20.4%	17.0%
Amherstburg	\$ 462,798	\$ 2,653,980	10.4%	7.2%	17.4%
Lincoln	\$ 146,934	\$ 676,178	17.7%	17.6%	21.7%
Chatham-Kent	\$ 2,686,357	\$ 12,345,102	24.9%	22.6%	21.8%
Port Colborne	\$ 206,269	\$ 920,485	28.0%	22.7%	22.4%
Thunder Bay	\$ 3,375,506	\$ 13,393,430	25.5%	25.4%	25.2%
Belleville	\$ 2,049,597	\$ 7,303,255	33.7%	29.7%	28.1%
Georgina	\$ 878,288	\$ 2,814,127	20.9%	32.7%	31.2%
Middlesex Centre	\$ 448,638	\$ 1,418,962	35.8%	30.2%	31.6%
Kawartha Lakes	\$ 1,754,333	\$ 4,394,173	29.8%	31.7%	39.9%
Wasaga Beach	\$ 1,590,147	\$ 3,663,998	46.8%	32.5%	43.4%
King	\$ 2,023,074	\$ 2,113,078	61.9%	0.0%	95.7%
Average			10.9%	8.8%	9.5%
Median			5.5%	3.8%	2.4%
Region Peel	\$ -	\$ 93,360,080	0.0%	0.0%	0.0%
Region Waterloo	\$ 14,212	\$ 32,780,333		0.1%	0.0%
Region Niagara	\$ 34,518	\$ 59,890,959	1.2%	1.2%	0.1%
Region Durham	\$ 8,101,197	\$ 94,766,850	8.2%	8.9%	8.5%
Region Halton	\$ 10,772,382	\$ 71,744,421	10.1%	11.2%	15.0%
District Muskoka	\$ 4,947,686	\$ 11,989,493	31.5%	34.1%	41.3%
Region York	\$ 65,225,953	\$ 125,665,854	42.6%	46.3%	51.9%
Average			15.6%	14.5%	16.7%
Median			9.2%	8.9%	8.5%

Debt Charges as a % of Taxation

This information assists in assessing the demands that are placed on the financial resources of the municipality. The following table provides a comparison of the 2005, 2006, 2007 and 2008 Long Term Debt Charges (Principal and Interest) as a percentage of Total Taxation. This analysis excludes long term debt charges associated with water and sewer operations.

Municipality	2008 Total Long Term Debt Service Costs (Principal & Interest - Excluding Water/Sewer)	2008 Total Taxation	2005 Debt as a % of Taxation (Excluding Water/Sewer)	2006 Debt as a % of Taxation (Excluding Water/Sewer)	2007 Debt as a % of Taxation (Excluding Water/Sewer)	2008 Debt as a % of Taxation (Excluding Water/Sewer)
Cambridge	\$ -	\$ 58,736,593	1.1%	1.0%	0.0%	0.0%
Markham	\$ -	\$ 106,855,692	0.0%	0.0%	0.0%	0.0%
Mississauga	\$ -	\$ 298,034,791	0.0%	0.0%	0.0%	0.0%
West Lincoln	\$ -	\$ 5,183,400	N/A	N/A	0.0%	0.0%
Whitchurch-Stouffville	\$ -	\$ 13,744,352	0.0%	0.0%	0.0%	0.0%
North Dumfries	\$ -	\$ 2,887,459	N/A	N/A	0.0%	0.0%
Brampton	\$ 258	\$ 231,037,188	0.0%	0.0%	0.0%	0.0%
Woolwich	\$ 5,990	\$ 6,096,551	0.3%	0.1%	0.1%	0.1%
Aurora	\$ 33,287	\$ 25,699,269	0.0%	8.3%	0.2%	0.1%
Belleville	\$ 261,192	\$ 65,924,368	1.0%	0.2%	0.4%	0.4%
Kingston	\$ 704,999	\$ 163,462,967	7.1%	7.0%	0.5%	0.4%
Cornwall	\$ 322,580	\$ 51,181,882	4.4%	3.5%	0.6%	0.6%
Fort Erie	\$ 135,565	\$ 15,750,822	0.0%	0.0%	0.2%	0.9%
Central Elgin	\$ 111,197	\$ 9,941,875	1.7%	1.5%	1.2%	1.1%
Halton Hills	\$ 343,958	\$ 26,546,550	3.8%	3.4%	1.4%	1.3%
Wainfleet	\$ 47,010	\$ 3,446,912	N/A	N/A	1.3%	1.4%
Bradford West Gwillimbury	\$ 254,710	\$ 18,304,116	N/A	0.6%	0.6%	1.4%
Sudbury	\$ 2,662,067	\$ 187,570,218	1.6%	2.5%	2.5%	1.4%
Thorold	\$ 153,602	\$ 10,015,114	2.2%	2.1%	3.5%	1.5%
Barrie	\$ 2,371,192	\$ 145,914,436	2.8%	1.9%	1.7%	1.6%
Timmins	\$ 931,636	\$ 56,330,806	0.1%	0.2%	0.2%	1.7%
Clarington	\$ 813,252	\$ 37,442,874	2.0%	1.9%	2.1%	2.2%
Brantford	\$ 2,420,639	\$ 111,024,634	1.6%	10.2%	2.1%	2.2%
Georgina	\$ 692,870	\$ 27,585,698	4.9%	4.3%	4.0%	2.5%
Wasaga Beach	\$ 389,423	\$ 14,879,956	3.7%	2.9%	2.9%	2.6%
King	\$ 351,503	\$ 13,237,075	3.1%	3.0%	2.8%	2.7%
Quinte West	\$ 1,263,409	\$ 36,322,178	N/A	N/A	3.4%	3.5%
Middlesex Centre	\$ 337,986	\$ 8,555,756	N/A	5.0%	4.5%	4.0%
Collingwood	\$ 804,726	\$ 19,851,997	5.8%	N/A	4.4%	4.1%
Ajax	\$ 1,720,246	\$ 41,982,379	6.1%	6.0%	5.7%	4.1%
Whitby	\$ 2,522,254	\$ 56,279,707	4.7%	6.1%	4.6%	4.5%
Windsor	\$ 13,927,763	\$ 308,844,264	7.6%	5.9%	4.9%	4.5%
Kingsville	\$ 497,627	\$ 10,093,181				4.9%
Prince Edward County	\$ 1,132,682	\$ 22,544,020	3.3%	N/A	3.8%	5.0%
Wellesley	\$ 166,428	\$ 3,094,594	5.0%	4.8%	5.7%	5.4%
Vaughan	\$ 6,522,774	\$ 119,844,169	0.5%	1.6%	4.6%	5.4%
Oakville	\$ 6,510,907	\$ 112,835,933	5.6%	4.9%	4.8%	5.8%
Lincoln	\$ 552,205	\$ 9,437,603	5.6%	5.4%	5.0%	5.9%
Sault Ste. Marie	\$ 5,153,601	\$ 86,988,473	6.5%	7.8%	5.1%	5.9%
St. Thomas	\$ 2,347,543	\$ 37,208,234	3.5%	8.0%	7.1%	6.3%
Leamington	\$ 1,388,205	\$ 21,943,625	7.6%	7.5%	6.9%	6.3%
Hamilton	\$ 42,446,168	\$ 647,348,142	6.1%	6.6%	6.2%	6.6%
Pickering	\$ 2,992,506	\$ 45,483,773	6.2%	7.4%	7.0%	6.6%
Niagara Falls	\$ 4,186,548	\$ 58,244,038	2.5%	3.6%	6.9%	7.2%

Debt as a % of Taxation (cont'd)

Municipality	2008 Total Long Term Debt Service Costs (Principal & Interest - Excluding Water/Sewer)	2008 Total Taxation	2005 Debt as a % of Taxation (Excluding Water/Sewer)	2006 Debt as a % of Taxation (Excluding Water/Sewer)	2007 Debt as a % of Taxation (Excluding Water/Sewer)	2008 Debt as a % of Taxation (Excluding Water/Sewer)
Bracebridge	\$ 640,125	\$ 8,811,766	0.0%	5.6%	7.9%	7.3%
Grimsby	\$ 883,731	\$ 11,710,305	9.0%	8.4%	8.0%	7.5%
Wilmot	\$ 439,229	\$ 5,768,991	9.5%	8.8%	8.1%	7.6%
Port Colborne	\$ 873,011	\$ 11,405,526	11.0%	10.7%	10.3%	7.7%
London	\$ 33,980,108	\$ 442,926,671	7.9%	7.6%	7.8%	7.7%
Burlington	\$ 8,129,154	\$ 104,509,479	7.3%	6.8%	7.6%	7.8%
Chatham-Kent	\$ 9,166,627	\$ 117,176,125	6.5%	7.6%	7.8%	7.8%
Kawartha Lakes	\$ 5,900,067	\$ 73,855,047	7.5%	7.2%	7.2%	8.0%
East Gwillimbury	\$ 821,804	\$ 10,188,130	9.5%	9.0%	8.4%	8.1%
Ottawa	\$ 102,042,012	\$ 1,247,359,647	9.1%	9.5%	8.9%	8.2%
Milton	\$ 2,113,023	\$ 25,490,208	6.2%	6.7%	6.3%	8.3%
Guelph	\$ 13,287,061	\$ 152,694,352	7.3%	7.3%	8.2%	8.7%
Oshawa	\$ 8,995,868	\$ 101,585,504	6.3%	8.0%	8.9%	8.9%
Peterborough	\$ 7,676,485	\$ 86,298,697	8.2%	9.3%	8.7%	8.9%
Sarnia	\$ 5,144,597	\$ 55,178,297	11.6%	11.4%	9.8%	9.3%
Stratford	\$ 3,897,617	\$ 36,838,926	3.0%	4.9%	8.7%	10.6%
Pelham	\$ 894,277	\$ 8,372,163	8.4%	9.0%	11.7%	10.7%
Brockville	\$ 2,964,264	\$ 26,581,229	N/A	12.1%	11.3%	11.2%
St. Catharines	\$ 8,311,911	\$ 73,904,957	10.7%	10.6%	12.1%	11.2%
Gravenhurst	\$ 863,293	\$ 7,596,274	0.0%	10.6%	10.6%	11.4%
Newmarket	\$ 4,214,146	\$ 35,740,741	14.8%	11.2%	13.2%	11.8%
Caledon	\$ 3,277,739	\$ 26,422,355	12.6%	12.6%	10.2%	12.4%
North Bay	\$ 8,038,441	\$ 64,580,885	11.3%	11.0%	11.2%	12.4%
Cobourg	\$ 2,177,591	\$ 16,761,238	8.7%	8.7%	12.5%	13.0%
Waterloo	\$ 7,029,512	\$ 53,289,848	17.1%	15.8%	13.7%	13.2%
Thunder Bay	\$ 18,416,116	\$ 138,463,096	10.2%	13.2%	13.2%	13.3%
Welland	\$ 3,518,053	\$ 26,391,838	13.0%	14.5%	13.3%	13.3%
Amherstburg	\$ 1,929,330	\$ 13,434,344	12.6%	12.2%	11.1%	14.4%
Toronto	\$ 583,002,008	\$ 3,397,595,266	10.4%	14.4%	16.1%	17.2%
Tillsonburg	\$ 1,955,529	\$ 11,099,113	N/A	20.0%	22.6%	17.6%
Niagara-on-the-Lake	\$ 4,186,548	\$ 7,292,983	7.6%	7.2%	6.9%	57.4%
Average			5.6%	6.6%	6.0%	6.6%
Median			5.8%	6.8%	6.0%	5.9%
District Muskoka	\$ 1,617,677	\$ 74,366,557	2.2%	2.3%	2.3%	2.2%
Region Halton	\$ 7,495,617	\$ 305,751,865	2.5%	1.9%	2.2%	2.5%
Region Durham	\$ 11,944,347	\$ 472,972,009	N/A	3.0%	2.8%	2.5%
Region Peel	\$ 34,061,000	\$ 741,521,571	4.6%	3.2%	2.8%	4.6%
Region Waterloo	\$ 21,369,385	\$ 349,821,753	6.1%	5.8%	6.1%	6.1%
Region York	\$ 48,093,638	\$ 724,333,432	6.6%	5.6%	6.6%	6.6%
Region Niagara	\$ 35,789,714	\$ 290,028,851	12.3%	10.9%	12.6%	12.3%
Average			5.7%	4.7%	5.1%	5.3%
Median			5.4%	3.2%	2.8%	4.6%

Debt To Reserve Ratio

This includes all reserves and all outstanding debt as reflected on Schedules 60 and 74 of the 2008 FIRs.

Municipality	2004 Debt to Reserves Ratio	2005 Debt to Reserves Ratio	2006 Debt to Reserves Ratio	2007 Debt to Reserves Ratio	2008 Debt to Reserves Ratio
Cambridge	0.0	0.0	0.0	0.0	0.0
Whitchurch-Stouffville	0.0	0.0	0.0	0.0	0.0
Markham	0.0	0.0	0.0	0.0	0.0
West Lincoln	N/A	0.0	N/A	0.0	0.0
Mississauga	0.0	0.0	0.0	0.0	0.0
Brampton	0.0	0.2	0.0	0.0	0.0
North Dumfries	N/A	N/A	N/A	0.0	0.0
Cornwall	N/A	0.2	0.0	0.1	0.0
Woolwich	N/A	0.1	0.0	0.1	0.0
Thorold	0.0	0.0	0.1	0.1	0.1
East Gwillimbury	0.4	0.3	0.2	0.3	0.1
Barrie	N/A	0.2	0.2	0.2	0.1
Wainfleet	0.1	N/A	N/A	0.0	0.1
Wellesley	N/A	0.2	0.2	0.2	0.1
Middlesex Centre	N/A	N/A	0.4	0.4	0.1
Lincoln	0.3	0.2	0.2	0.3	0.2
Grimsby	N/A	0.3	0.3	0.3	0.2
Brantford	N/A	0.5	0.3	0.3	0.2
Bradford West Gwillimbury	N/A	N/A	0.1	0.3	0.2
Vaughan	0.0	0.1	0.2	0.3	0.3
Aurora	N/A	0.4	0.3	0.3	0.3
Quinte West	N/A	N/A	N/A	0.3	0.3
Whitby	0.2	0.2	0.2	0.4	0.3
Sudbury	N/A	0.6	0.4	0.4	0.4
Niagara Falls	0.4	0.3	0.6	0.6	0.4
Wilmot	N/A	0.3	0.6	0.5	0.5
Timmins	N/A	0.1	0.0	0.7	0.5
Oakville	0.3	0.2	0.2	0.7	0.5
Milton	0.2	0.3	0.2	0.6	0.6
Ajax	0.3	0.2	0.3	0.5	0.6
Clarington	0.3	0.3	0.3	0.6	0.6
Halton Hills	0.4	0.3	0.3	0.7	0.6
Fort Erie	1.0	0.8	0.6	0.7	0.6
Pelham	1.0	2.1	1.2	1.3	0.7
Burlington	0.4	0.5	0.5	0.9	0.7
St. Catharines	1.3	0.6	0.7	0.8	0.7
Pickering	0.4	0.3	0.3	0.5	0.7
Peterborough	N/A	1.1	0.9	1.0	0.7
Caledon	0.7	0.2	0.3	0.5	0.7
Hamilton	N/A	0.9	0.9	1.0	0.8
Kingsville					0.8
Niagara-on-the-Lake	0.3	0.6	0.5	0.7	0.8
Belleville	N/A	1.0	0.9	1.2	0.8
Wasaga Beach	1.0	1.2	0.8	1.2	0.8
Bracebridge	N/A	0.5	1.4	1.7	0.9

Debt To Reserve Ratio (cont'd)

Municipality	2004 Debt to Reserves Ratio	2005 Debt to Reserves Ratio	2006 Debt to Reserves Ratio	2007 Debt to Reserves Ratio	2008 Debt to Reserves Ratio
Port Colborne	2.6	2.2	2.2	1.3	0.9
St. Thomas	N/A	0.7	1.3	1.3	0.9
King	0.2	0.2	0.2	1.9	1.0
Guelph	N/A	1.2	1.3	1.4	1.0
Leamington	2.1	2.4	1.5	1.7	1.1
Kingston	N/A	0.7	0.9	1.0	1.1
Gravenhurst	N/A	0.7	1.2	1.2	1.2
London	N/A	1.6	1.2	1.5	1.2
Sault Ste. Marie	N/A	0.8	0.5	0.7	1.3
Georgina	0.6	0.5	1.4	1.5	1.3
Welland	0.8	0.9	1.0	1.3	1.4
Amherstburg	N/A	1.1	1.5	1.5	1.4
Windsor	N/A	2.1	2.3	1.6	1.4
Prince Edward County	0.8	N/A	N/A	1.5	1.5
Central Elgin	N/A	1.5	1.5	2.4	1.5
Waterloo	2.4	2.2	1.9	2.5	1.7
Newmarket	2.4	1.1	2.0	3.1	1.8
Thunder Bay	N/A	2.1	1.8	2.0	1.9
North Bay	N/A	1.7	1.6	2.6	2.0
Kawartha Lakes	N/A	0.8	0.9	2.2	2.1
Collingwood	N/A	1.9	N/A	1.5	2.1
Chatham-Kent	N/A	4.2	3.2	3.1	2.1
Brockville	N/A	N/A	1.7	2.1	2.1
Stratford	N/A	0.5	0.4	2.3	2.1
Ottawa	N/A	1.1	1.1	1.8	2.2
Toronto	N/A	1.2	1.9	2.6	2.3
Oshawa	1.1	1.8	1.7	4.2	3.4
Tillsonburg	N/A	N/A	3.4	4.0	4.1
Sarnia	5.4	4.7	3.3	3.8	4.3
Cobourg	N/A	4.5	3.6	6.0	4.4
Average	0.8	0.9	0.9	1.2	1.0
Median	0.4	0.6	0.6	0.8	0.7
Region Peel	N/A	2.2	2.1	0.3	0.3
Region Durham	0.5	0.4	0.5	0.5	0.4
Region Halton	0.7	0.8	1.0	0.6	0.5
Region Niagara	N/A	N/A	0.3	0.7	0.6
Region Waterloo	0.4	0.4	0.4	0.7	0.7
Region York	0.7	0.7	0.8	2.0	1.4
District Muskoka	0.4	0.3	0.3	2.9	2.2
Average	0.6	0.8	0.8	1.1	0.9
Median	0.6	0.6	0.5	0.7	0.6

Note: The debt to reserve ratio for 2004 to 2006 included obligatory reserves.
The debt to reserve ratio in 2007 and 2008 excluded obligatory reserves.

Water Debt to Reserve Ratio

Municipality	2008 Water Reserves	2008 Water Debt Outstanding	2008 Water Debt to Water Reserves Ratio
North Dumfries	\$ (8,169)	\$ 84,840	-10.4
Niagara-on-the-Lake	\$ (38,808)	\$ 14,216	-0.4
Aurora	\$ (40,285)	\$ -	0.0
Brantford	\$ 10,700,230	\$ -	0.0
Cambridge	\$ 593,133	\$ -	0.0
Cornwall	\$ 952,442	\$ -	0.0
East Gwillimbury	\$ 899,026	\$ -	0.0
Grimsby	\$ 2,629,496	\$ -	0.0
Guelph	\$ 12,502,698	\$ -	0.0
Lincoln	\$ 1,502,869	\$ -	0.0
Markham	\$ 10,814,955	\$ -	0.0
Pelham	\$ 1,532,581	\$ -	0.0
Quinte West	\$ 474,421	\$ -	0.0
Sudbury	\$ 6,832,370	\$ -	0.0
Thorold	\$ 1,736,188	\$ -	0.0
Toronto	\$ 210,945,721	\$ -	0.0
Whitchurch-Stouffville	\$ 248,297	\$ -	0.0
Barrie	\$ 32,449,982	\$ 565,481	0.0
Middlesex Centre	\$ 14,060,019	\$ 397,569	0.0
Stratford	\$ 755,734	\$ 35,210	0.0
Vaughan	\$ 20,525,019	\$ 1,442,942	0.1
King	\$ 2,359,028	\$ 226,000	0.1
Hamilton	\$ 14,940,079	\$ 1,579,711	0.1
London	\$ 50,363,836	\$ 8,956,841	0.2
Niagara Falls	\$ 1,266,763	\$ 417,381	0.3
Kingston	\$ 16,141,889	\$ 5,716,867	0.4
Amherstburg	\$ 5,478,360	\$ 2,086,431	0.4
Port Colborne	\$ 330,000	\$ 170,665	0.5
Peterborough	\$ 2,859,105	\$ 1,658,214	0.6
Bradford West Gwillimbury	\$ 2,332,593	\$ 1,557,326	0.7
St. Catharines	\$ 7,215,000	\$ 5,489,925	0.8
Woolwich	\$ 719,255	\$ 576,383	0.8
St. Thomas	\$ 2,453,216	\$ 2,140,287	0.9
Newmarket	\$ 316,602	\$ 309,098	1.0
Leamington	\$ 14,800,865	\$ 14,980,915	1.0
Kingsville	\$ 6,474,855	\$ 8,031,637	1.2
Belleville	\$ 7,579,425	\$ 12,963,200	1.7
Wasaga Beach	\$ 1,606,301	\$ 3,755,190	2.3
Fort Erie	\$ 961,754	\$ 2,681,016	2.8
Wilmot	\$ 591,928	\$ 1,873,515	3.2
Kawartha Lakes	\$ 4,065,874	\$ 18,093,054	4.4
Sarnia	\$ 3,800,663	\$ 16,941,522	4.5
Georgina	\$ 1,171,377	\$ 5,995,662	5.1
Central Elgin	\$ 351,777	\$ 3,920,498	11.1
Ottawa	\$ 6,131,536	\$ 73,135,628	11.9
North Bay	\$ 453,225	\$ 11,643,315	25.7
Prince Edward County	\$ 180,792	\$ 5,628,170	31.1
Chatham-Kent	\$ 714,101	\$ 47,058,341	65.9
Brockville	\$ -	\$ 795,715	N/A
Cobourg	\$ 1,671,492	\$ -	N/A
Collingwood	\$ -	\$ 5,164,286	N/A
Thunder Bay	\$ -	\$ 54,008,943	N/A
Waterloo	\$ -	\$ 2,244,631	N/A
Welland	\$ -	\$ 5,588,483	N/A
Windsor	\$ -	\$ 60,241,725	N/A
Average			3.5
Median			0.3
Region Peel	\$ 188,385,072	\$ -	0.0
Region Niagara	\$ 50,288,831	\$ -	0.0
Region Durham	\$ 30,737,570	\$ 15,668,000	0.5
Region Waterloo	\$ 15,143,439	\$ 15,707,915	1.0
Region Halton	\$ 42,115,274	\$ 95,637,647	2.3
Region York	\$ 32,702,425	\$ 300,385,501	9.2
District Muskoka	\$ 3,349,735	\$ 37,394,829	11.2
Average			3.5
Median			1.0

Sewer Debt to Reserve Ratio

Municipality	2008 Sewer Reserves	2008 Sanitary Sewer Debt Outstanding	2008 Sewer Debt to Sewer Reserves Ratio
Barrie	\$ (10,347,546)	\$ 1,939,086	-0.2
Aurora	\$ 53,248	\$ -	0.0
Brantford	\$ 4,950,592	\$ -	0.0
Cambridge	\$ 2,593,201	\$ -	0.0
East Gwillimbury	\$ 912,502	\$ -	0.0
Grimsby	\$ 3,048,980	\$ -	0.0
Pelham	\$ 830,395	\$ -	0.0
Prince Edward County	\$ 3,110	\$ -	0.0
St. Thomas	5937993	\$ -	0.0
Sudbury	\$ 2,025,187	\$ -	0.0
Toronto	\$ 54,445,554		0.0
West Lincoln	\$ 248,239	\$ -	0.0
Whitchurch-Stouffville	\$ 327,541	\$ -	0.0
Wilmot	\$ 525,273	\$ -	0.0
Windsor	\$ 3,843,208	\$ -	0.0
Woolwich	\$ 1,736,846	\$ -	0.0
Peterborough	\$ 19,868,441	\$ 554,127	0.0
Thorold	\$ 4,861,238	\$ 279,004	0.1
Cornwall	\$ 2,440,265	\$ 175,384	0.1
Hamilton	\$ 53,997,620	\$ 4,440,731	0.1
Vaughan	\$ 14,406,581	\$ 1,208,255	0.1
Guelph	\$ 14,947,022	\$ 1,568,126	0.1
Lincoln	\$ 2,711,381	\$ 392,004	0.1
Niagara Falls	\$ 1,750,097	\$ 369,317	0.2
Newmarket	\$ 1,497,102	\$ 357,902	0.2
Kingsville	\$ 2,304,862	\$ 596,560	0.3
Ottawa	\$ 32,287,021	\$ 18,117,917	0.6
Belleville	\$ 13,111,269	\$ 10,435,800	0.8
Leamington	\$ 10,380,967	\$ 11,372,114	1.1
Welland	\$ 1,545,215	\$ 1,970,915	1.3
Kawartha Lakes	\$ 3,340,602	\$ 4,358,337	1.3
Kingston	\$ 25,803,265	\$ 34,849,962	1.4
Collingwood	\$ 7,756,947	\$ 13,724,753	1.8
London	\$ 37,591,915	\$ 66,968,146	1.8
Thunder Bay	\$ 19,270,895	\$ 39,834,638	2.1
Fort Erie	\$ 1,264,820	\$ 2,802,670	2.2
Bradford West Gwillimbury	\$ 843,215	\$ 2,191,094	2.6
St. Catharines	\$ 2,766,417	\$ 7,290,851	2.6
Niagara-on-the-Lake	\$ 556,052	\$ 1,594,033	2.9
Wasaga Beach	\$ 1,768,309	\$ 7,311,527	4.1
Middlesex Centre	\$ 403,729	\$ 2,032,578	5.0
Georgina	\$ 1,650,483	\$ 9,108,308	5.5
Chatham-Kent	\$ 2,340,053	\$ 28,859,072	12.3
Central Elgin	\$ 125,271	\$ 5,555,399	44.3
King	\$ 162,782	\$ 13,981,371	85.9
Amherstburg	\$ 45,000	\$ 3,877,257	86.2
Brockville	\$ -	\$ 1,177,568	N/A
Cobourg	\$ 606,101	\$ 1,431,988	N/A
North Bay	\$ -	\$ 19,919	N/A
Port Colborne	\$ -	\$ 185,227	N/A
Sarnia	\$ -	\$ 17,241,822	N/A
Stratford	\$ -	\$ 38,486,919	N/A
Waterloo	\$ -	\$ 772,000	N/A
Average			5.8
Median			0.2
Region York	\$ (22,624,123)	\$ 391,692,086	-17.3
Region Peel	\$ 139,246,177	\$ -	0.0
Region Waterloo	\$ 49,669,629	\$ -	0.0
Region Niagara	\$ 45,635,377	\$ 88,127	0.0
Region Durham	\$ 68,046,418	\$ 57,460,000	0.8
Region Halton	\$ 36,541,959	\$ 64,643,657	1.8
District Muskoka	\$ 3,614,043	\$ 48,618,070	13.5
Average			-0.2
Median			0.0

Debt and Reserves Per Capita

Municipality	2008 Debt Per Capita	2008 Reserves Per Capita	2008 Debt to Reserves Ratio	Municipality	2008 Debt Per Capita	2008 Reserves Per Capita	2008 Debt to Reserves Ratio
Cambridge	\$ -	\$ 498	0.0	Port Colborne	\$ 378	\$ 450	0.9
Whitchurch-Stouffville	\$ -	\$ 1,226	0.0	St. Thomas	\$ 613	\$ 999	0.9
Markham	\$ -	\$ 992	0.0	King	\$ 697	\$ 788	1.0
West Lincoln	\$ -	\$ 683	0.0	Guelph	\$ 713	\$ 872	1.0
Mississauga	\$ -	\$ 1,308	0.0	Leamington	\$ 1,345	\$ 1,512	1.1
Brampton	\$ 0	\$ 686	0.0	Kingston	\$ 1,237	\$ 1,326	1.1
North Dumfries	\$ 9	\$ 530	0.0	Gravenhurst	\$ 927	\$ 871	1.2
Cornwall	\$ 46	\$ 1,112	0.0	London	\$ 950	\$ 1,151	1.2
Woolwich	\$ 27	\$ 753	0.0	Sault Ste. Marie	\$ 368	\$ 324	1.3
Thorold	\$ 103	\$ 1,611	0.1	Georgina	\$ 375	\$ 400	1.3
East Gwillimbury	\$ 35	\$ 384	0.1	Welland	\$ 600	\$ 667	1.4
Barrie	\$ 99	\$ 1,449	0.1	Amherstburg	\$ 599	\$ 630	1.4
Wainfleet	\$ 25	\$ 240	0.1	Windsor	\$ 804	\$ 617	1.4
Wellesley	\$ 69	\$ 692	0.1	Prince Edward County	\$ 621	\$ 652	1.5
Middlesex Centre	\$ 204	\$ 1,653	0.1	Central Elgin	\$ 732	\$ 578	1.5
Lincoln	\$ 105	\$ 775	0.2	Waterloo	\$ 674	\$ 598	1.7
Grimsby	\$ 181	\$ 990	0.2	Newmarket	\$ 568	\$ 473	1.8
Brantford	\$ 163	\$ 995	0.2	Thunder Bay	\$ 1,974	\$ 1,040	1.9
Bradford West Gwillimbury	\$ 260	\$ 1,107	0.2	North Bay	\$ 976	\$ 513	2.0
Vaughan	\$ 210	\$ 1,634	0.3	Kawartha Lakes	\$ 735	\$ 906	2.1
Aurora	\$ 251	\$ 1,241	0.3	Collingwood	\$ 1,850	\$ 1,257	2.1
Quinte West	\$ 174	\$ 597	0.3	Chatham-Kent	\$ 1,350	\$ 687	2.1
Whitby	\$ 167	\$ 1,133	0.3	Brockville	\$ 1,162	\$ 648	2.1
Sudbury	\$ 240	\$ 804	0.4	Stratford	\$ 1,622	\$ 1,074	2.1
Niagara Falls	\$ 354	\$ 1,024	0.4	Ottawa	\$ 996	\$ 1,017	2.2
Wilmet	\$ 244	\$ 506	0.5	Toronto	\$ 1,346	\$ 1,023	2.3
Timmins	\$ 234	\$ 479	0.5	Oshawa	\$ 635	\$ 474	3.4
Oakville	\$ 189	\$ 738	0.5	Tillsonburg	\$ 1,019	\$ 312	4.1
Milton	\$ 307	\$ 1,320	0.6	Sarnia	\$ 825	\$ 329	4.3
Ajax	\$ 192	\$ 619	0.6	Cobourg	\$ 1,202	\$ 620	4.4
Clarington	\$ 413	\$ 867	0.6				
Halton Hills	\$ 121	\$ 384	0.6	Average	\$ 513	\$ 833	1.0
Fort Erie	\$ 209	\$ 520	0.6	Median	\$ 375	\$ 753	0.7
Pelham	\$ 299	\$ 577	0.7				
Burlington	\$ 269	\$ 626	0.7				
St. Catharines	\$ 462	\$ 704	0.7	Region Peel	\$ 276	\$ 982	0.3
Pickering	\$ 202	\$ 633	0.7	Region Durham	\$ 306	\$ 1,322	0.4
Peterborough	\$ 789	\$ 1,306	0.7	Region Halton	\$ 404	\$ 1,143	0.5
Caledon	\$ 495	\$ 792	0.7	Region Niagara	\$ 385	\$ 670	0.6
Hamilton	\$ 765	\$ 1,100	0.8	Region Waterloo	\$ 304	\$ 612	0.7
Kingsville	\$ 546	\$ 753	0.8	Region York	\$ 1,060	\$ 1,275	1.4
Niagara-on-the-Lake	\$ 348	\$ 660	0.8	District Muskoka	\$ 1,693	\$ 835	2.2
Belleville	\$ 517	\$ 925	0.8				
Wasaga Beach	\$ 810	\$ 1,460	0.8	Average	\$ 633	\$ 977	0.9
Bracebridge	\$ 453	\$ 612	0.9	Median	\$ 385	\$ 982	0.6

Note: The debt to reserve ratio has been calculated using reserves less obligatory reserves as a ratio of total debt outstanding

Debt Outstanding & Unfinanced Capital/ 100,000 of Unweighted Assessment

This indicates the level of total outstanding long term debt as a percentage of a municipality's ability to pay. This indicator is calculated by dividing long term commitments by unweighted assessment.

Municipality	Debt Outstanding (Principal Only)	Unfinanced Capital	Unweighted Assessment	2008 Debt Outstanding (Principal) Per 100,000 of Unweighted Assessment	2008 Debt Outstanding (Principal) + Unfinanced Capital Per 100,000 of Unweighted Assessment
Brampton	\$ 1,515	\$ 295,477,410	\$ 47,187,539,361	\$ 0	\$ (626)
Brantford	\$ 15,416,257	\$ 47,416,721	\$ 6,821,043,339	\$ 226	\$ (469)
Cambridge	\$ -	\$ 19,811,338	\$ 10,749,914,991	\$ -	\$ (184)
Markham	\$ -	\$ 51,051,928	\$ 39,524,574,324	\$ -	\$ (129)
Sudbury	\$ 39,396,901	\$ 51,047,899	\$ 9,604,719,341	\$ 410	\$ (121)
Mississauga	\$ -	\$ 91,613,202	\$ 88,566,437,216	\$ -	\$ (103)
Halton Hills	\$ 7,299,224	\$ 13,403,855	\$ 7,110,360,567	\$ 103	\$ (86)
Milton	\$ 23,057,914	\$ 29,132,454	\$ 9,283,518,610	\$ 248	\$ (65)
Cornwall	\$ 2,157,286	\$ 3,498,400	\$ 2,279,071,645	\$ 95	\$ (59)
Burlington	\$ 48,386,232	\$ 58,753,119	\$ 22,779,128,244	\$ 212	\$ (46)
Fort Erie	\$ 6,471,384	\$ 6,941,273	\$ 2,733,824,504	\$ 237	\$ (17)
Wainfleet	\$ 167,570	\$ 252,556	\$ 670,638,302	\$ 25	\$ (13)
West Lincoln	\$ -	\$ 44,799	\$ 1,132,658,002	\$ -	\$ (4)
Whitchurch-Stouffville	\$ -	\$ -	\$ 5,051,717,111	\$ -	\$ -
North Dumfries	\$ 84,840	\$ -	\$ 1,288,653,095	\$ 7	\$ 7
East Gwillimbury	\$ 818,713	\$ (674,271)	\$ 2,957,833,052	\$ 28	\$ 50
Thorold	\$ 1,935,301	\$ 1,181,572	\$ 1,439,695,906	\$ 134	\$ 52
Oakville	\$ 34,106,861	\$ 13,826,892	\$ 29,152,284,574	\$ 117	\$ 70
Aurora	\$ 13,193,234	\$ 8,213,030	\$ 6,914,148,511	\$ 191	\$ 72
Lincoln	\$ 2,350,810	\$ 387,351	\$ 2,173,446,151	\$ 108	\$ 90
Pickering	\$ 19,132,949	\$ 9,162,709	\$ 9,909,320,796	\$ 193	\$ 101
Ajax	\$ 18,605,430	\$ 8,248,370	\$ 9,981,422,100	\$ 186	\$ 104
Wellesley	\$ 719,804	\$ (407,736)	\$ 1,034,843,086	\$ 70	\$ 109
Wilmot	\$ 4,442,940	\$ 1,443,940	\$ 1,974,342,899	\$ 225	\$ 152
Vaughan	\$ 55,385,629	\$ (15,256,299)	\$ 44,814,546,451	\$ 124	\$ 158
Caledon	\$ 31,198,236	\$ 15,173,990	\$ 9,113,462,741	\$ 342	\$ 176
Niagara-on-the-Lake	\$ 5,265,336	\$ 380,482	\$ 2,696,451,841	\$ 195	\$ 181
Grimsby	\$ 4,469,841	\$ -	\$ 2,433,071,747	\$ 184	\$ 184
Whitby	\$ 19,927,379	\$ (2,761,527)	\$ 12,177,605,707	\$ 164	\$ 186
Middlesex Centre	\$ 3,330,027	\$ (1,884,579)	\$ 2,146,279,629	\$ 155	\$ 243
Bradford West Gwillimbury	\$ 6,622,290	\$ (802,627)	\$ 2,755,342,780	\$ 240	\$ 269
Clarington	\$ 34,542,319	\$ 13,214,107	\$ 7,688,031,398	\$ 449	\$ 277
Sault Ste. Marie	\$ 28,377,546	\$ 16,230,596	\$ 3,807,142,164	\$ 745	\$ 319
Hamilton	\$ 403,193,377	\$ 264,110,199	\$ 42,106,451,467	\$ 958	\$ 330
Bracebridge	\$ 7,341,904	\$ -	\$ 2,212,364,042	\$ 332	\$ 332
Georgina	\$ 17,578,018	\$ 621,647	\$ 4,370,097,209	\$ 402	\$ 388
Quinte West	\$ 7,682,630	\$ (3,911,080)	\$ 2,866,771,341	\$ 268	\$ 404
Pelham	\$ 4,990,374	\$ (2,688,929)	\$ 1,668,434,886	\$ 299	\$ 460

Debt Outstanding & Unfinanced Capital/ 100,000 of Unweighted Assessment (cont'd)

Municipality	Debt Outstanding (Principal Only)	Unfinanced Capital	Unweighted Assessment	2007 Debt Outstanding (Principal) Per 100,000 of Unweighted Assessment	2008 Debt Outstanding (Principal) + Unfinanced Capital Per 100,000 of Unweighted Assessment
Newmarket	\$ 46,680,228	\$ (157,377)	\$ 9,199,384,930	\$ 567	\$ 509
Woolwich	\$ 576,383	\$ (12,241,173)	\$ 2,441,565,671	\$ 27	\$ 525
Niagara Falls	\$ 30,092,531	\$ (8,965,920)	\$ 7,330,370,583	\$ 472	\$ 533
Wasaga Beach	\$ 12,986,795	\$ (1,251,393)	\$ 2,533,367,045	\$ 658	\$ 562
St. Thomas	\$ 23,413,104	\$ 10,064,772	\$ 2,327,547,993	\$ 1,155	\$ 573
Gravenhurst	\$ 10,663,800	\$ (2,997,823)	\$ 2,365,061,933	\$ 511	\$ 578
St. Catharines	\$ 63,220,824	\$ 2,038,138	\$ 10,311,766,663	\$ 611	\$ 593
Waterloo	\$ 70,259,207	\$ 7,689,870	\$ 10,410,545,697	\$ 725	\$ 601
Port Colborne	\$ 7,374,460	\$ (1,667,013)	\$ 1,355,281,937	\$ 681	\$ 667
Prince Edward County	\$ 16,241,666	\$ (1,320,408)	\$ 2,596,097,767	\$ 599	\$ 676
Belleville	\$ 26,366,074	\$ 1,525,055	\$ 3,590,755,062	\$ 882	\$ 692
Kawartha Lakes	\$ 55,965,228	\$ (3,300,941)	\$ 8,303,177,665	\$ 801	\$ 714
Kingsville	\$ 11,465,112	\$ (3,856,031)	\$ 1,968,226,897		\$ 778
Guelph	\$ 86,669,624	\$ (5,286,964)	\$ 11,537,702,940	\$ 991	\$ 797
Ottawa	\$ 864,551,872	\$ 113,652,617	\$ 94,144,958,740	\$ 886	\$ 798
King	\$ 15,063,586	\$ (15,223,727)	\$ 3,775,050,460	\$ 470	\$ 802
Welland	\$ 31,270,902	\$ 5,679,456	\$ 3,152,757,583	\$ 1,003	\$ 812
Oshawa	\$ 97,444,119	\$ (7,812,583)	\$ 12,275,799,998	\$ 869	\$ 857
Peterborough	\$ 61,294,220	\$ 6,578,252	\$ 6,095,159,422	\$ 1,036	\$ 898
Timmins	\$ 10,215,052	\$ (11,341,422)	\$ 2,180,081,690	\$ 519	\$ 989
North Bay	\$ 54,104,384	\$ 13,716,858	\$ 3,566,464,241	\$ 1,607	\$ 1,132
Central Elgin	\$ 9,822,728	\$ (4,667,683)	\$ 1,270,920,457	\$ 858	\$ 1,140
Sarnia	\$ 60,903,845	\$ 344,868	\$ 5,303,954,760	\$ 1,342	\$ 1,142
Toronto	\$ 3,568,857,419	\$ (588,737,886)	\$ 344,353,195,054	\$ 1,126	\$ 1,207
Amherstburg	\$ 13,424,514	\$ (10,898,296)	\$ 1,874,798,894	\$ 693	\$ 1,297
Barrie	\$ 13,527,000	\$ (156,494,475)	\$ 12,439,890,874	\$ 118	\$ 1,367
Brockville	\$ 26,614,208	\$ 4,421,521	\$ 1,580,570,797	\$ 1,906	\$ 1,404
Windsor	\$ 179,791,277	\$ (28,852,680)	\$ 14,834,109,003	\$ 966	\$ 1,407
Tillsonburg	\$ 15,634,390	\$ (2,311,225)	\$ 1,180,120,283	\$ 1,260	\$ 1,521
Collingwood	\$ 34,167,249	\$ (7,211,949)	\$ 2,493,124,880	\$ 964	\$ 1,660
London	\$ 354,196,465	\$ (121,844,868)	\$ 28,302,137,524	\$ 1,467	\$ 1,682
Cobourg	\$ 22,753,459	\$ (9,304,056)	\$ 1,638,563,411	\$ 1,661	\$ 1,956
Kingston	\$ 151,350,040	\$ (64,079,878)	\$ 10,598,791,313	\$ 1,309	\$ 2,033
Leamington	\$ 40,026,344	\$ (8,947,195)	\$ 2,313,425,944	\$ 1,857	\$ 2,117
Chatham-Kent	\$ 149,571,890	\$ (32,988,774)	\$ 8,318,669,646	\$ 2,019	\$ 2,195
Stratford	\$ 51,244,508	\$ (8,286,588)	\$ 2,579,740,714	\$ 1,945	\$ 2,308
Thunder Bay	\$ 218,687,312	\$ 3,239,529	\$ 6,415,297,631	\$ 3,624	\$ 3,358
Average				\$ 619	\$ 564
Region Halton	200,428,979	\$ 325,781,927	\$ 68,325,291,995	\$ 324	\$ (183)
Region Durham	185,343,668	\$ 185,549,210	\$ 60,592,464,397	\$ 348	\$ (0)
Region Peel	355,036,000	\$ (13,816,412)	\$ 144,867,439,318	\$ 276	\$ 255
Region Niagara	170,205,633	\$ 65,209,151	\$ 37,098,398,105	\$ 551	\$ 283
Region Waterloo	155,258,032	\$ (7,417,986)	\$ 34,451,514,857	\$ 393	\$ 472
District Muskoka	101,176,572	\$ (186,079)	\$ 18,304,389,173	\$ 639	\$ 554
Region York	1,048,980,077	\$ (89,154,472)	\$ 142,302,514,811	\$ 846	\$ 800
Average				\$ 482	\$ 311

Financial Position

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

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

Municipality	Municipal Position	Municipal Position Per Capita
Amherstburg	\$ (27,626,277)	\$ (1,233)
Windsor	\$ (267,136,242)	\$ (1,195)
Toronto	\$ (3,103,635,423)	\$ (1,170)
Stratford	\$ (30,387,258)	\$ (962)
Collingwood	\$ (16,889,744)	\$ (914)
King	\$ (17,401,606)	\$ (806)
Kingston	\$ (91,965,410)	\$ (751)
Chatham-Kent	\$ (75,149,397)	\$ (678)
Brockville	\$ (13,488,371)	\$ (589)
Kawartha Lakes	\$ (43,156,706)	\$ (567)
Oshawa	\$ (81,229,835)	\$ (529)
Ottawa	\$ (441,023,714)	\$ (508)
Thunder Bay	\$ (54,997,624)	\$ (496)
Tillsonburg	\$ (6,809,560)	\$ (444)
Gravenhurst	\$ (4,603,632)	\$ (400)
Timmins	\$ (13,342,927)	\$ (305)
Prince Edward County	\$ (7,277,015)	\$ (278)
Central Elgin	\$ (3,418,124)	\$ (255)
Sarnia	\$ (18,533,227)	\$ (251)
Leamington	\$ (3,788,953)	\$ (127)
Georgina	\$ (5,795,867)	\$ (124)
London	\$ (5,411,527)	\$ (15)
Port Colborne	\$ 1,164,633	\$ 60
Barrie	\$ 14,920,069	\$ 110
Kingsville	\$ 3,967,810	\$ 189
Quinte West	\$ 9,426,081	\$ 213
Wainfleet	\$ 1,701,287	\$ 250
East Gwillimbury	\$ 6,477,194	\$ 278
Pelham	\$ 4,993,768	\$ 299
Whitby	\$ 38,020,102	\$ 318
North Bay	\$ 18,775,629	\$ 339
Fort Erie	\$ 10,740,670	\$ 348
Newmarket	\$ 29,820,545	\$ 363
Bradford West Gwillimbury	\$ 9,887,586	\$ 388
Caledon	\$ 25,852,235	\$ 410
Welland	\$ 21,427,276	\$ 411
Clarington	\$ 35,277,232	\$ 422
Belleville	\$ 21,588,165	\$ 423
Cobourg	\$ 8,439,534	\$ 446
Guelph	\$ 57,382,651	\$ 472
North Dumfries	\$ 4,566,732	\$ 474
Whitchurch-Stouffville	\$ 13,562,094	\$ 500

Financial Position (Cont'd)

Municipality	Municipal Position	Municipal Position Per Capita
Waterloo	\$ 54,835,448	\$ 526
St. Catharines	\$ 78,447,996	\$ 573
Hamilton	\$ 331,933,984	\$ 629
Cambridge	\$ 82,411,852	\$ 642
Ajax	\$ 68,174,403	\$ 704
St. Thomas	\$ 29,213,400	\$ 765
Sudbury	\$ 130,652,233	\$ 795
Wasaga Beach	\$ 12,942,778	\$ 807
Sault Ste. Marie	\$ 62,431,976	\$ 809
Pickering	\$ 79,987,596	\$ 843
Halton Hills	\$ 55,422,641	\$ 921
Mississauga	\$ 689,453,538	\$ 929
Peterborough	\$ 73,072,752	\$ 940
Cornwall	\$ 44,650,458	\$ 944
Burlington	\$ 172,779,733	\$ 962
Bracebridge	\$ 15,966,559	\$ 985
Woolwich	\$ 20,785,288	\$ 991
Aurora	\$ 54,682,048	\$ 1,041
Brampton	\$ 509,850,508	\$ 1,061
Wilmot	\$ 19,856,692	\$ 1,090
West Lincoln	\$ 14,853,172	\$ 1,096
Oakville	\$ 198,469,136	\$ 1,098
Milton	\$ 82,773,528	\$ 1,104
Middlesex Centre	\$ 18,245,980	\$ 1,115
Wellesley	\$ 12,123,109	\$ 1,169
Niagara-on-the-Lake	\$ 18,000,402	\$ 1,191
Niagara Falls	\$ 104,066,093	\$ 1,226
Markham	\$ 362,460,737	\$ 1,245
Lincoln	\$ 27,928,163	\$ 1,247
Grimsby	\$ 31,424,524	\$ 1,271
Vaughan	\$ 336,965,984	\$ 1,275
Thorold	\$ 24,784,497	\$ 1,314
Brantford	\$ 138,940,431	\$ 1,471
Average		\$ 359
District Muskoka	\$ (63,354,253)	\$ (1,060)
York Region	\$ (479,006,600)	\$ (484)
Waterloo Region	\$ (55,017,046)	\$ (108)
Niagara Region	\$ 52,269,102	\$ 118
Durham Region	\$ 372,167,382	\$ 615
Peel Region	\$ 817,123,197	\$ 635
Halton Region	\$ 462,100,767	\$ 932
Average		\$ 93

Taxes Receivable as a % of Tax Levies

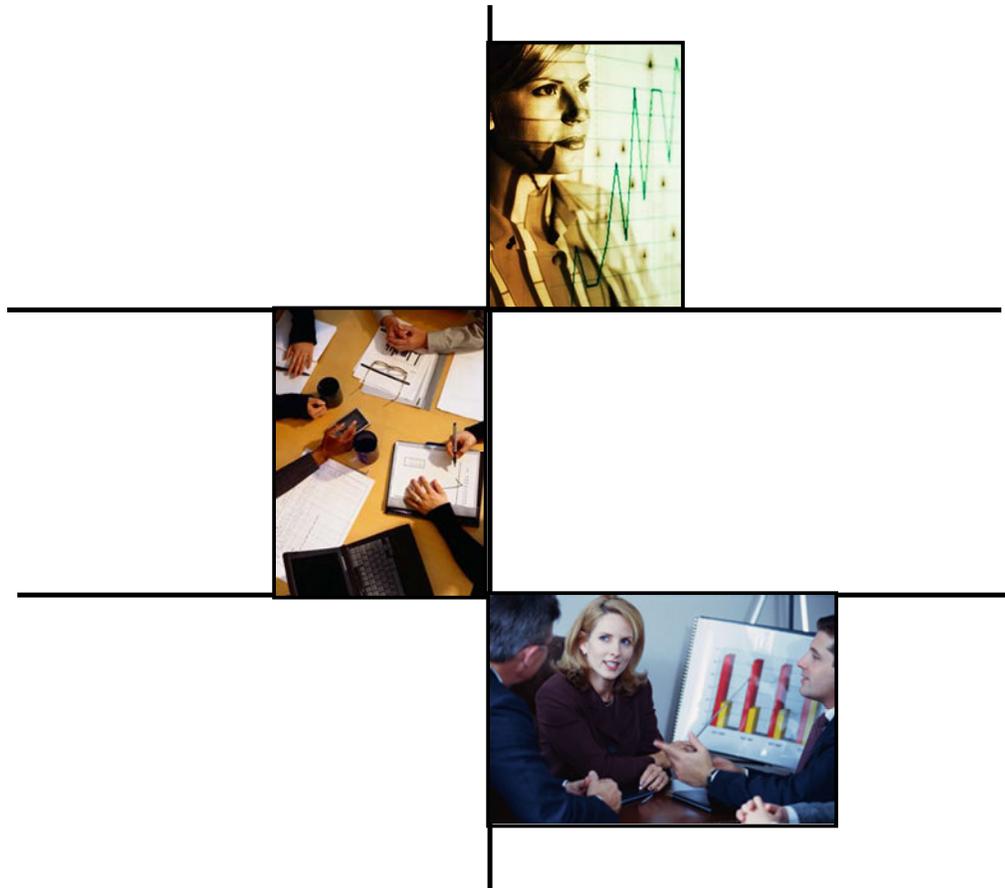
The following chart reflects the total uncollected property taxes as a percentage of total tax levy. Every year, a percentage of property owners is unable to pay property taxes. If this percentage increases over time, it may indicate an overall decline in the municipality's economic health. Additionally,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

Municipality	2006 % Receivables of Taxes Levied	2007 % Receivables of Taxes Levied	2008 % Receivables of Taxes Levied	Location Average
Peterborough	2.9%	2.9%	3.1%	
Ottawa	3.4%	3.7%	3.5%	
Cornwall	3.3%	4.1%	4.1%	
Kingston	4.4%	3.9%	4.5%	
Brockville	3.7%	4.5%	4.6%	
Belleville	4.4%	4.4%	4.8%	
Prince Edward County	N/A	7.1%	6.6%	
Kawartha Lakes	6.6%	7.1%	8.2%	
Quinte West	N/A	7.7%	8.2%	Eastern
Cobourg	9.0%	9.4%	9.7%	5.7%
Burlington	3.5%	3.1%	3.2%	
Oshawa	2.1%	3.1%	3.7%	
Newmarket	4.7%	4.0%	4.6%	
Oakville	5.1%	4.7%	4.6%	
Toronto	4.4%	4.2%	4.6%	
Mississauga	5.1%	4.4%	5.2%	
Ajax	3.9%	4.2%	5.4%	
Whitchurch Stouffville	5.5%	7.1%	5.9%	
Vaughan	6.4%	6.8%	6.0%	
Whitby	5.8%	6.1%	6.1%	
Milton	5.0%	6.1%	6.2%	
Halton Hills	4.7%	5.0%	6.2%	
Brampton	7.3%	7.3%	6.6%	
Markham	7.1%	6.6%	7.8%	
Aurora	7.5%	6.8%	7.9%	
Georgina	6.6%	7.3%	8.0%	
Clarington	7.6%	8.6%	8.1%	
Pickering	7.6%	7.7%	8.3%	
East Gwillimbury	8.6%	9.2%	8.7%	
King	10.5%	10.7%	11.6%	GTA
Caledon	8.7%	9.5%	12.5%	6.7%

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

Municipality	2006 % Receivables of Taxes Levied	2007 % Receivables of Taxes Levied	2008 % Receivables of Taxes Levied	Location Average
Pelham	5.1%	4.5%	4.9%	
St. Catharines	4.3%	4.3%	5.2%	
Thorold	6.3%	5.6%	6.6%	
Grimsby	6.6%	6.9%	6.9%	
Port Colborne	7.4%	7.0%	6.9%	
Hamilton	7.1%	7.2%	7.2%	
Fort Erie	7.3%	7.3%	7.9%	
Welland	9.5%	9.5%	8.4%	
Lincoln	11.4%	9.6%	8.7%	
West Lincoln	N/A	9.8%	9.1%	
Wainfleet	N/A	10.3%	9.9%	
Niagara-on-the-Lake	8.7%	9.1%	10.0%	Niag./Ham.
Niagara Falls	9.0%	9.7%	10.8%	7.9%
Sudbury	4.1%	3.6%	3.4%	
North Bay	2.8%	3.8%	4.1%	
Sault Ste. Marie	5.6%	5.1%	6.3%	
Thunder Bay	7.8%	7.4%	8.7%	North
Timmins	11.4%	9.9%	8.7%	6.2%
Gravenhurst	2.5%	3.5%	3.0%	
Bradford West Gwillimbury	5.9%	6.4%	6.7%	
Barrie	5.8%	6.8%	7.8%	
Collingwood	N/A	8.7%	8.3%	
Bracebridge	12.5%	13.1%	12.4%	Simcoe/Musk./Duff.
Wasaga Beach	11.6%	10.5%	13.0%	8.5%
St. Thomas	3.3%	2.8%	1.1%	
London	1.8%	2.9%	2.4%	
Guelph	2.5%	3.5%	3.4%	
Woolwich	3.8%	4.2%	3.8%	
Brantford	3.3%	3.9%	4.1%	
Tillsonburg	3.8%	4.9%	4.6%	
Chatham-Kent	5.3%	5.6%	5.1%	
Waterloo	3.2%	4.6%	5.2%	
Wellesley	3.7%	4.3%	5.3%	
Cambridge	4.3%	5.0%	5.3%	
Sarnia	5.9%	5.5%	5.5%	
Wilmot	4.5%	5.1%	5.7%	
Stratford	4.1%	4.9%	5.8%	
Middlesex Centre	5.5%	5.8%	5.8%	
North Dumfries	N/A	8.5%	6.9%	
Leamington	5.3%	5.0%	7.2%	
Windsor	7.4%	8.0%	8.4%	
Kingsville			9.2%	
Central Elgin	8.8%	8.9%	9.7%	Southwest
Amherstburg	8.1%	11.3%	14.4%	6.0%

Revenue and Expenditure Analysis & MPMPs



Revenue & Expenditure Analysis & MPMPs

Changes in per capita expenditures reflect changes in expenditures relative to population. Increasing per capita expenditures can indicate that the cost of providing services is outstripping the community's ability to pay, especially if spending is increasing faster than the resident's collective personal income. If the increase in spending is greater than can be accounted for by inflation or the addition of new services, it may indicate declining productivity. This section also includes, where appropriate, calculations of the revenue recovery for various services. Staffing levels have also been included in select schedules. Note: the MPMPs are calculated using GROSS expenditures per capita.

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

• **Protection Services**

- *Fire— Net Expenditures Per Capita, MPMP, population range*
- *Police— Net Expenditures Per Capita, MPMP, population range*
- *POA—Revenues, Expenditures, Net Expend. Per Capita*
- *Transportation Services*
- *Roads—# of km., Net Expenditures and Net Expend. Per Capita, MPMP, by location*
- *Winter—# of km. Net Expenditures and Net Expend. Per Capita, MPMP, by location*
- *Transit—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita, MPMP*
- *Parking—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita*

• **Environmental Services**

- *Sanitary Sewer—MPMPs*
- *Storm Sewer—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita, MPMP*
- *Waterworks—MPMP*
- *Waste Collection—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita, MPMP*
- *Waste Disposal—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita, MPMP*
- *Recycling—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita, MPMP*

• **Health Services**

- *Public Health Services—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita*
- *Ambulance—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita*
- *Cemeteries—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita*

- **Social and Family Services**
 - *General Assistance—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita*
 - *Assistance to Aged—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita*
 - *Child Care—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita*

- **Social Housing**
 - *Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita*

- **Recreation and Culture**
 - *Parks—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita, MPMP*
 - *Recreation Programs—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita, MPMP*
 - *Recreation Facilities, Golf Courses, Marina, Ski Hills—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita, MPMP*
 - *Recreation Facilities Other—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita*
 - *Recreation Programs, Recreation Facilities Combined—Net Expenditures Per Capita and MPMP*
 - *Libraries—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita, MPMP*
 - *Cultural Services—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita*

- **Planning and Development Services**
 - *Planning—Net Expenditures, Revenues as % of Expend., Net Expend. Per Capita*
 - *Commercial and Industrial—Revenues as % of Expend., Net Expenditures Per Capita*

Fire

Net Expenditures Per Capita is calculated using the 2008 FIR, the 2008 population as estimated by Stats Canada. Also included is the MPMP fire operating cost per \$1,000 of assessment as reported by the municipality.

Municipality	# of Full Time Staff	# of Part Time Staff	2008 Net Expenditures Fire	2008 MPMP Fire Operating Costs per \$1,000 Assessment	2008 Net Expenditures Fire Per Capita	2008 Population Range
Wilmot	2	1	\$ 742,744	\$ 0.42	\$ 41	under 20,000
West Lincoln	1	1	\$ 624,578	\$ 0.45	\$ 46	under 20,000
Grimsby	4	1	\$ 1,183,016	\$ 0.51	\$ 48	20,000 - 49,999
Gravenhurst	1	51	\$ 591,742	\$ 0.24	\$ 51	under 20,000
Bracebridge	3	3	\$ 916,344	\$ 0.34	\$ 57	under 20,000
Leamington	4	28	\$ 1,684,820	\$ 0.66	\$ 57	20,000 - 49,999
Amherstburg	5	61	\$ 1,320,219	\$ 0.60	\$ 59	20,000 - 49,999
Woolwich	3	1	\$ 1,240,368	\$ 0.44	\$ 59	20,000 - 49,999
Tillsonburg	2		\$ 911,016	\$ 0.96	\$ 59	under 20,000
East Gwillimbury			\$ 1,391,843	\$ 0.42	\$ 60	20,000 - 49,999
Wainfleet		1	\$ 418,199	\$ 0.58	\$ 61	under 20,000
North Dumfries		28	\$ 611,862	\$ 0.55	\$ 64	under 20,000
Wellesley		62	\$ 669,534	\$ 0.43	\$ 65	under 20,000
Prince Edward County	9		\$ 1,715,506	\$ 0.60	\$ 66	20,000 - 49,999
Lincoln	3	95	\$ 1,524,196	\$ 0.63	\$ 68	20,000 - 49,999
Quinte West	15		\$ 3,032,864	\$ 0.94	\$ 69	20,000 - 49,999
Middlesex Centre	2	1	\$ 1,133,654	\$ 0.47	\$ 69	under 20,000
Pelham	3		\$ 1,170,561	\$ 0.59	\$ 70	under 20,000
Kingsville	3	1	\$ 1,491,969	\$ 0.57	\$ 71	20,000 - 49,999
Fort Erie	3		\$ 2,207,962	\$ 0.70	\$ 71	20,000 - 49,999
Halton Hills	28	12	\$ 4,577,591	\$ 0.63	\$ 76	50,000 - 99,999
Milton	38	89	\$ 6,008,371	\$ 0.65	\$ 80	50,000 - 99,999
Kawartha Lakes	31	81	\$ 6,467,463	\$ 0.82	\$ 85	50,000 - 99,999
Markham	232		\$ 26,246,323	\$ 0.69	\$ 90	100,000 +
Bradford West Gwillimbury	13	1	\$ 2,378,607	\$ 0.81	\$ 93	20,000 - 49,999
Brampton	397		\$ 45,988,324	\$ 0.98	\$ 96	100,000 +
Niagara-on-the-Lake	4	2	\$ 1,478,309	\$ 0.41	\$ 98	under 20,000
Central Elgin	1		\$ 1,319,299	\$ 0.78	\$ 98	under 20,000
Caledon	22	1	\$ 6,476,275	\$ 0.65	\$ 103	50,000 - 99,999
King	4	109	\$ 2,244,652	\$ 0.56	\$ 104	20,000 - 49,999
Whitchurch-Stouffville	18	50	\$ 2,831,804	\$ 0.63	\$ 104	20,000 - 49,999
Clarington	59	125	\$ 8,770,434	\$ 1.06	\$ 105	50,000 - 99,999
Mississauga	685		\$ 82,575,995	\$ 1.02	\$ 111	100,000 +
Chatham-Kent	73	2	\$ 12,356,319	\$ 1.47	\$ 112	100,000 +
Sudbury	129		\$ 19,208,718	\$ 1.92	\$ 117	100,000 +
Georgina	39		\$ 5,512,270	\$ 1.24	\$ 118	20,000 - 49,999
Whitby	121	2	\$ 14,079,292	\$ 1.16	\$ 118	100,000 +
Vaughan	257		\$ 32,004,654	\$ 0.73	\$ 121	100,000 +
Timmins	35		\$ 5,318,618	\$ 2.51	\$ 122	20,000 - 49,999
Wasaga Beach	15		\$ 1,953,887	\$ 0.79	\$ 122	under 20,000

Source—2008 FIR

Fire (cont'd)

Municipality	# of Full Time Staff	# of Part Time Staff	2008 Net Expenditures Fire	2008 MPMP Fire Operating Costs per \$1,000 Assessment	2008 Net Expenditures Fire Per Capita	2008 Population Range
Aurora			\$ 6,458,107	\$ 1.01	\$ 123	50,000 - 99,999
Oakville	199		\$ 22,749,350	\$ 0.76	\$ 126	100,000 +
Newmarket	117	1	\$ 10,555,339	\$ 1.09	\$ 128	50,000 - 99,999
Port Colborne	15	1	\$ 2,526,936	\$ 1.52	\$ 129	under 20,000
Burlington	196	5	\$ 23,409,181	\$ 1.05	\$ 130	100,000 +
Hamilton	549	40	\$ 69,208,764	\$ 1.68	\$ 131	100,000 +
Thorold	16		\$ 2,477,899	\$ 1.63	\$ 131	under 20,000
Cobourg	17	18	\$ 2,575,224	N/A	\$ 136	under 20,000
Ottawa			\$ 118,207,144	\$ 1.34	\$ 136	100,000 +
Cambridge	138		\$ 17,844,751	\$ 1.67	\$ 139	100,000 +
Collingwood	20	16	\$ 2,568,975	\$ 1.02	\$ 139	under 20,000
London	409		\$ 51,938,774	\$ 1.65	\$ 139	100,000 +
Toronto	3092		\$ 371,993,337	\$ 1.15	\$ 140	100,000 +
Barrie	143	4	\$ 19,143,397	\$ 1.50	\$ 141	100,000 +
Guelph	150	1	\$ 17,146,934	\$ 1.60	\$ 141	100,000 +
Ajax	102	1	\$ 13,755,742	\$ 1.39	\$ 142	50,000 - 99,999
Pickering	102		\$ 13,577,587	\$ 1.27	\$ 143	50,000 - 99,999
Waterloo	121	3	\$ 15,057,927	\$ 1.09	\$ 144	100,000 +
Welland	52		\$ 7,545,168	\$ 2.24	\$ 145	50,000 - 99,999
Sault Ste. Marie	103	35	\$ 11,298,332	\$ 2.70	\$ 146	50,000 - 99,999
Brantford	133		\$ 14,000,196	\$ 1.99	\$ 148	50,000 - 99,999
St. Catharines	165		\$ 20,519,517	\$ 1.84	\$ 150	100,000 +
Cornwall	64		\$ 7,710,015	\$ 3.00	\$ 163	20,000 - 49,999
Stratford	62		\$ 5,225,649	\$ 1.95	\$ 165	20,000 - 49,999
Windsor	305		\$ 37,375,217	\$ 2.00	\$ 167	100,000 +
Oshawa	202		\$ 25,828,766	\$ 2.26	\$ 168	100,000 +
Peterborough	103	3	\$ 13,132,371	\$ 2.20	\$ 169	50,000 - 99,999
Kingston	155	2	\$ 22,000,615	\$ 2.04	\$ 180	100,000 +
St. Thomas	58		\$ 6,970,944	\$ 3.24	\$ 182	20,000 - 49,999
Belleville	64	40	\$ 9,534,211	\$ 2.55	\$ 187	50,000 - 99,999
Brockville	39	4	\$ 4,347,634	\$ 2.59	\$ 190	20,000 - 49,999
Thunder Bay	215	1	\$ 22,140,900	\$ 3.50	\$ 200	100,000 +
Sarnia	130		\$ 15,002,282	\$ 2.77	\$ 203	50,000 - 99,999
North Bay	90		\$ 11,576,121	\$ 3.04	\$ 209	50,000 - 99,999
Niagara Falls	127		\$ 18,173,440	\$ 2.15	\$ 214	50,000 - 99,999
Average				\$ 1.29	\$ 116	

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

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

Police

The following table is calculated using the 2008 FIR, the 2008 population as estimated by Stats Canada and the 2009 unweighted assessment as provided in the municipality's by-law. Also included is the MPMP 2008 operating costs for police services per person as reported by the municipality. The table has been sorted in ascending order on a per person basis (MPMP).

Municipality	2008 # Full Time Positions	2008 Net Expenditures Police	2008 Net Expenditures Police Per \$100,000 CVA	2008 MPMP Operating Costs For Police Services Per Person	Population Range
Middlesex Centre	Contract	\$ 1,222,121	\$ 57	\$ 76	under 20,000
Kawartha Lakes	65	\$ 10,108,209	\$ 122	\$ 141	50,000 - 99,999
Muskoka District	Contract	\$ 8,709,522	\$ 48	\$ 143	50,000 - 99,999
Central Elgin	Contract	\$ 1,978,068	\$ 156	\$ 144	under 20,000
Kingsville		\$ 2,819,172	\$ 143	\$ 144	20,000 - 49,999
Quinte West	Contract	\$ 7,691,796	\$ 268	\$ 157	20,000 - 49,999
Prince Edward County	Contract	\$ 3,816,087	\$ 147	\$ 170	20,000 - 49,999
Tillsonburg	Contract	\$ 2,778,121	\$ 235	\$ 180	under 20,000
Leamington	51	\$ 5,718,830	\$ 247	\$ 197	20,000 - 49,999
Waterloo Region	976	\$ 103,985,922	\$ 302	\$ 198	100,000 +
York Region	1,879	\$ 204,499,402	\$ 144	\$ 200	100,000 +
Halton Region	826	\$ 100,744,423	\$ 147	\$ 202	100,000 +
Wasaga Beach	Contract	\$ 3,389,267	\$ 134	\$ 208	under 20,000
Amherstburg	34	\$ 4,645,082	\$ 248	\$ 210	20,000 - 49,999
Durham Region	1,316	\$ 133,859,264	\$ 221	\$ 219	100,000 +
Peel Region	Contract	\$ 263,522,998	\$ 182	\$ 221	100,000 +
Chatham-Kent	241	\$ 23,673,973	\$ 285	\$ 231	100,000 +
Ottawa		\$ 208,004,398	\$ 221	\$ 231	100,000 +
Kingston	247	\$ 28,984,464	\$ 273	\$ 232	100,000 +
London	799	\$ 82,458,058	\$ 291	\$ 234	100,000 +
Bradford West Gwillimbury	N/A	\$ 5,618,740	\$ 204	\$ 236	20,000 - 49,999
Peterborough	177	\$ 17,922,253	\$ 294	\$ 241	50,000 - 99,999
Collingwood	Contract	\$ 4,222,610	\$ 169	\$ 241	under 20,000
Hamilton	1,060	\$ 123,264,385	\$ 293	\$ 244	100,000 +
Barrie	302	\$ 34,507,616	\$ 277	\$ 246	100,000 +
Guelph	N/A	\$ 28,901,426	\$ 250	\$ 251	100,000 +
Sarnia	157	\$ 18,700,067	\$ 353	\$ 254	50,000 - 99,999
Stratford	82	\$ 8,358,880	\$ 324	\$ 257	20,000 - 49,999
St. Thomas	89	\$ 9,047,905	\$ 389	\$ 261	20,000 - 49,999
Sudbury	358	\$ 41,587,355	\$ 433	\$ 261	100,000 +
Niagara Region	962	\$ 115,962,494	\$ 313	\$ 266	100,000 +
North Bay	141	\$ 15,223,775	\$ 427	\$ 267	50,000 - 99,999
Brantford	215	\$ 23,715,860	\$ 348	\$ 269	50,000 - 99,999
Belleville	118	\$ 12,905,654	\$ 359	\$ 275	50,000 - 99,999
Timmins	122	\$ 11,986,709	\$ 550	\$ 278	20,000 - 49,999
Sault Ste. Marie	185	\$ 20,020,074	\$ 526	\$ 282	50,000 - 99,999
Thunder Bay	336	\$ 31,843,375	\$ 496	\$ 290	100,000 +
Toronto	7,525	\$ 888,297,676	\$ 258	\$ 317	100,000 +
Cornwall	136	\$ 16,039,350	\$ 704	\$ 356	20,000 - 49,999
Windsor	689	\$ 70,913,407	\$ 478	\$ 359	100,000 +
Brockville	70	\$ 6,836,033	\$ 433	\$ 418	20,000 - 49,999
Cobourg	48	\$ 5,660,599	\$ 345	N/A	under 20,000
Average			\$ 269	\$ 234	

Source—2008 FIR

Police (cont'd)

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

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

POA

The following table is calculated using the 2008 FIR, the 2008 population as estimated by Stats Canada.

Municipality	2008 POA Expenditures	2008 POA Revenues	2008 Net Expenditures	2008 POA Net Expenditures per Capita
Caledon	\$ 1,627,539	\$ 2,640,682	\$ (1,013,143)	\$ (16)
Muskoka District	\$ 662,553	\$ 1,557,367	\$ (894,814)	\$ (15)
Timmins	\$ 368,158	\$ 850,959	\$ (482,801)	\$ (11)
Peterborough	\$ 1,761,191	\$ 2,487,184	\$ (725,993)	\$ (9)
Sudbury	\$ 1,112,127	\$ 2,524,294	\$ (1,412,167)	\$ (9)
Chatham-Kent	\$ 1,461,862	\$ 2,348,349	\$ (886,487)	\$ (8)
Thunder Bay	\$ 1,468,543	\$ 2,253,718	\$ (785,175)	\$ (7)
Waterloo Region	\$ 5,834,167	\$ 9,345,191	\$ (3,511,024)	\$ (7)
Kawartha Lakes	\$ 1,106,022	\$ 1,624,960	\$ (518,938)	\$ (7)
North Bay	\$ 1,415,481	\$ 1,771,483	\$ (356,002)	\$ (6)
Sault Ste. Marie	\$ 620,897	\$ 1,116,591	\$ (495,694)	\$ (6)
Brampton	\$ 5,264,790	\$ 8,126,434	\$ (2,861,644)	\$ (6)
Quinte West	\$ 269,525	\$ 529,361	\$ (259,836)	\$ (6)
Kingston	\$ 1,015,299	\$ 1,702,405	\$ (687,106)	\$ (6)
Guelph	\$ 3,296,799	\$ 3,963,589	\$ (666,790)	\$ (5)
Mississauga	\$ 2,902,875	\$ 6,635,652	\$ (3,732,777)	\$ (5)
Windsor	\$ 5,742,952	\$ 6,855,813	\$ (1,112,861)	\$ (5)
Brantford	\$ 1,362,188	\$ 1,795,269	\$ (433,081)	\$ (5)
Hamilton	\$ 4,027,012	\$ 6,189,476	\$ (2,162,464)	\$ (4)
Cambridge	\$ 602,421	\$ 1,103,256	\$ (500,835)	\$ (4)
York Region	\$ 11,559,501	\$ 15,071,521	\$ (3,512,020)	\$ (4)
London	\$ 4,402,902	\$ 5,691,967	\$ (1,289,065)	\$ (3)
Niagara Region	\$ 5,810,803	\$ 7,298,061	\$ (1,487,258)	\$ (3)
Oakville	\$ 53,659	\$ 587,438	\$ (533,779)	\$ (3)
Ottawa	\$ 7,937,242	\$ 10,410,519	\$ (2,473,277)	\$ (3)
Prince Edward County	\$ 269,929	\$ 342,065	\$ (72,136)	\$ (3)
Port Colborne	\$ -	\$ 44,265	\$ (44,265)	\$ (2)
Toronto	\$ 41,853,570	\$ 46,889,530	\$ (5,035,960)	\$ (2)
Barrie	\$ 7,100,088	\$ 7,306,281	\$ (206,193)	\$ (2)
Burlington	\$ 3,540,093	\$ 3,704,369	\$ (164,276)	\$ (1)
Durham Region	\$ 6,420,785	\$ 6,591,770	\$ (170,985)	\$ (0)
Wilmot	\$ 4,601	\$ 9,202	\$ (4,601)	\$ (0)
Halton Hills	\$ 31,526	\$ -	\$ 31,526	\$ 1
Average				\$ (5)

Roadways (data sorted by MPMP operating cost)

Municipality	2008 Total Paved Lane km	2008 Total Unpaved Lane km	2008 Net Expenditures Roadways	2008 Net Expenditures Roadways Per Capita	2008 MPMP % of Paved Lane km where the condition is rated as good/very good	MPMP 2008 Operating Costs per Paved Lane km
North Dumfries	247	79	\$ 894,096	\$ 93	80.2%	\$ 187
Ajax	698	13	\$ 3,316,027	\$ 34	64.9%	\$ 347
Port Colborne	431	101	\$ 3,517,949	\$ 180	17.4%	\$ 360
Whitby	1,048	14	\$ 6,803,617	\$ 57	77.0%	\$ 444
Quinte West	1,581		\$ 6,742,552	\$ 152	100.0%	\$ 473
Bracebridge	380	255	\$ 3,522,944	\$ 217	67.6%	\$ 506
Bradford West Gwillimbury	447	95	\$ 3,830,228	\$ 150	75.4%	\$ 534
Gravenhurst	370	140	\$ 1,656,202	\$ 144	76.4%	\$ 549
Wasaga Beach	407	32	\$ 3,017,987	\$ 188	33.2%	\$ 549
Woolwich	446	241	\$ 1,342,542	\$ 64	49.4%	\$ 550
Chatham-Kent	3,520	3,269	\$ 26,398,420	\$ 238	64.2%	\$ 586
Fort Erie	720	110	\$ 3,778,451	\$ 122	92.4%	\$ 644
Caledon	1,254	243	\$ 6,365,775	\$ 101	47.9%	\$ 644
Leamington	520	40	\$ 3,168,202	\$ 106	81.0%	\$ 645
Markham	1,912	1	\$ 9,635,568	\$ 33	76.0%	\$ 699
Prince Edward County	1,744	368	\$ 5,444,035	\$ 208	65.9%	\$ 699
Pickering	696	221	\$ 5,025,897	\$ 53	84.9%	\$ 707
Kingsville	446	58	\$ 3,448,052	\$ 164	56.1%	\$ 819
Thunder Bay	1,944	205	\$ 13,898,061	\$ 125	13.5%	\$ 825
Lincoln	600		\$ 4,735,638	\$ 212	66.7%	\$ 868
Vaughan	1,783	52	\$ 16,080,110	\$ 61	100.0%	\$ 929
Clarington	1,508	216	\$ 10,139,605	\$ 121	68.1%	\$ 937
Halton Hills	843	53	\$ 7,132,680	\$ 118	63.3%	\$ 947
East Gwillimbury	354	12	\$ 1,865,064	\$ 80	39.5%	\$ 1,022
Belleville	857	2	\$ 6,374,617	\$ 125	N/A	\$ 1,033
Burlington	1,567		\$ 8,428,634	\$ 47	37.5%	\$ 1,063
Wellesley	143	305	\$ 1,981,474	\$ 191	42.0%	\$ 1,131
Kingston	1,739	58	\$ 7,509,705	\$ 61	70.5%	\$ 1,153
Middlesex Centre	550	600	\$ 3,968,678	\$ 243	54.5%	\$ 1,200
Windsor	2,254	19	\$ 15,592,159	\$ 70	48.0%	\$ 1,208
Sarnia	1,300	15	\$ 4,992,106	\$ 68	58.1%	\$ 1,321
Oshawa	1,119	8	\$ 12,158,829	\$ 79	74.4%	\$ 1,444
Kawartha Lakes	3,088	2,121	\$ 10,852,901	\$ 142	58.0%	\$ 1,477
Mississauga	5,162		\$ 41,817,138	\$ 56	80.6%	\$ 1,552
Brampton	2,749		\$ 25,025,926	\$ 52	56.5%	\$ 1,567
Oakville	1,765		\$ 19,629,833	\$ 109	70.0%	\$ 1,585
Cornwall	560		\$ 4,375,551	\$ 93	53.7%	\$ 1,669
Barrie	1,290	-	\$ 12,918,877	\$ 95	68.0%	\$ 1,970
Milton	855	32	\$ 6,428,218	\$ 86	70.2%	\$ 2,094
Guelph	1,150	20	\$ 12,035,578	\$ 99	25.7%	\$ 2,148
London	3,349	41	\$ 40,732,612	\$ 109	56.4%	\$ 2,214
Brockville	273	-	\$ 1,278,715	\$ 56	67.8%	\$ 2,299
Welland	564	23	\$ 8,896,583	\$ 171	84.9%	\$ 2,413
Sault Ste. Marie	1,205	22	\$ 9,755,036	\$ 126	22.5%	\$ 2,573
Hamilton	6,355	137	\$ 67,097,581	\$ 127	49.0%	\$ 2,596
Cambridge	967		\$ 13,448,305	\$ 105	44.2%	\$ 2,662
West Lincoln	474	305	\$ 2,802,667	\$ 207	77.0%	\$ 2,681
Brantford	1,033		\$ 13,499,687	\$ 143	64.8%	\$ 2,696
Wainfleet	297	215	\$ 2,366,876	\$ 348	20.9%	\$ 2,721

Source—2008 FIR

Roadways (cont'd)

Municipality	2008 Total Paved Lane km	2008 Total Unpaved Lane km	2008 Net Expenditures Roadways	2008 Net Expenditures Roadways Per Capita	2008 MPMP % of Paved Lane km where the condition is rated as good/very good	MPMP 2008 Operating Costs per Paved Lane km
Sudbury	2,972	614	\$ 35,982,731	\$ 219	51.3%	\$ 2,954
Wilmot	371		\$ 1,231,556	\$ 68	75.2%	\$ 3,242
Niagara Falls	1,059	34	\$ 15,268,439	\$ 180	66.0%	\$ 3,356
Waterloo	780	11	\$ 3,441,033	\$ 33	64.7%	\$ 3,888
North Bay	975	31	\$ 9,480,770	\$ 171	21.2%	\$ 4,105
Niagara-on-the-Lake	459	36	\$ 2,420,729	\$ 160	70.3%	\$ 4,161
Newmarket	502	1	\$ 4,507,483	\$ 55	78.5%	\$ 4,202
Toronto	13,347	10	\$ 253,471,455	\$ 96	87.6%	\$ 4,402
Aurora	449	-	\$ 1,781,089	\$ 34	58.6%	\$ 4,730
Central Elgin	270	140	\$ 4,439,447	\$ 331	35.9%	\$ 4,789
Whitchurch-Stouffville	356	5	\$ 3,106,910	\$ 115	66.3%	\$ 5,431
Stratford	378		\$ 3,778,769	\$ 120	63.5%	\$ 5,464
Grimsby	319	-	\$ 1,754,780	\$ 71	49.5%	\$ 5,470
St. Thomas	428	5	\$ 2,306,743	\$ 60	82.9%	\$ 5,889
Collingwood	310	3	\$ 2,412,104	\$ 131	90.1%	\$ 6,018
Timmins	784	184	\$ 9,217,184	\$ 211	12.1%	\$ 6,676
King *	410		\$ 3,434,738	\$ 159	43.9%	\$ 7,134
St. Catharines	1,130	4	\$ 19,454,978	\$ 142	73.5%	\$ 9,229
Tillsonburg	212	4	\$ 1,771,664	\$ 116	67.0%	N/A
Amherstburg	463	-	\$ 4,633,057	\$ 207	67.2%	N/A
Georgina	N/A	N/A	\$ 4,243,124	\$ 91	N/A	N/A
Ottawa	N/A	N/A	\$ 116,774,555	\$ 135	N/A	N/A
Pelham	N/A	N/A	\$ 2,804,567	\$ 168	N/A	N/A
Peterborough	N/A	N/A	\$ 8,208,646	\$ 106	N/A	N/A
Thorold	N/A	N/A	\$ 1,959,020	\$ 104	N/A	N/A
Cobourg			\$ 3,707,563	\$ 196	N/A	N/A
Average				\$ 127	60.9%	\$ 2,285
Maximum				\$ 348		
Minimum				\$ 33		
York Region	3,399		\$ 73,300,167	\$ 74	82.0%	\$ 826
Waterloo Region	1,680		\$ 44,031,648	\$ 86	53.2%	\$ 1,058
Niagara Region	1,658		\$ 33,535,027	\$ 76	64.4%	\$ 1,116
Peel Region	1,530	5	\$ 24,092,799	\$ 19	89.1%	\$ 1,282
Halton Region	882		\$ 31,166,252	\$ 63	73.0%	\$ 1,311
Muskoka District	1,493		\$ 16,965,206	\$ 284	34.8%	\$ 1,389
Durham Region	2,148		\$ 24,423,453	\$ 40	43.4%	\$ 1,885
Average				\$ 92	62.8%	\$ 1,267
						\$ 1,282

Roadways—grouped by location

Municipality	MPMP 2008 Operating Costs per Paved Lane km	Average per Location	Municipality	MPMP 2008 Operating Costs per Paved Lane km	Average per Location
Quinte West	\$ 473		Thunder Bay	\$ 825	
Prince Edward County	\$ 699		Sault Ste. Marie	\$ 2,573	
Belleville	\$ 1,033		Sudbury	\$ 2,954	
Kingston	\$ 1,153		North Bay	\$ 4,105	North
Kawartha Lakes	\$ 1,477		Timmins	\$ 6,676	\$ 3,427
Cornwall	\$ 1,669	Eastern			
Brockville	\$ 2,299	\$ 1,257	Bracebridge	\$ 506	
			Bradford West Gwillimbury	\$ 534	
Ajax	\$ 347		Gravenhurst	\$ 549	
Whitby	\$ 444		Wasaga Beach	\$ 549	
Caledon	\$ 644		Barrie	\$ 1,970	Simcoe/Musk./Duff.
Markham	\$ 699		Collingwood	\$ 6,018	\$ 1,687
Pickering	\$ 707				
Vaughan	\$ 929		Tillsonburg	\$ (485)	
Clarington	\$ 937		North Dumfries	\$ 187	
Halton Hills	\$ 947		Woolwich	\$ 550	
East Gwillimbury	\$ 1,022		Chatham-Kent	\$ 586	
Burlington	\$ 1,063		Leamington	\$ 645	
Oshawa	\$ 1,444		Kingsville	\$ 819	
Mississauga	\$ 1,552		Windsor	\$ 1,208	
Brampton	\$ 1,567		Wellesley	\$ 1,131	
Oakville	\$ 1,585		Middlesex Centre	\$ 1,200	
Milton	\$ 2,094		Sarnia	\$ 1,321	
Newmarket	\$ 4,202		Guelph	\$ 2,148	
Toronto	\$ 4,402		London	\$ 2,214	
Aurora	\$ 4,730		Cambridge	\$ 2,662	
Whitchurch-Stouffville	\$ 5,431	GTA	Brantford	\$ 2,696	
King *	\$ 7,134	\$ 2,094	Wilmot	\$ 3,242	
			Waterloo	\$ 3,888	
Port Colborne	\$ 360		Central Elgin	\$ 4,789	
Fort Erie	\$ 644		Stratford	\$ 5,464	South west
Lincoln	\$ 868		St. Thomas	\$ 5,889	\$ 2,258
Welland	\$ 2,413				
Hamilton	\$ 2,596				
West Lincoln	\$ 2,681				
Wainfleet	\$ 2,721				
Niagara Falls	\$ 3,356				
Niagara-on-the-Lake	\$ 4,161				
Grimsby	\$ 5,470	Niag./Ham.			
St. Catharines	\$ 9,229	\$ 3,136			

- King includes both paved and unpaved

Winter Control

(data sorted by MPMP operating cost)

Municipality	2008 Total Lane km Maintained in Winter	2008 Net Expenditures	2008 Winter Control Per Capita	2008 MPMP Winter Maintenance Per Lane KM
Wainfleet	512	\$ 287,830	\$ 42	\$ 562
Middlesex Centre	1,150	\$ 740,338	\$ 45	\$ 643
Niagara-on-the-Lake	495	\$ 334,368	\$ 22	\$ 675
Leamington	560	\$ 385,586	\$ 13	\$ 689
North Dumfries	326	\$ 235,356	\$ 24	\$ 722
Lincoln	600	\$ 442,239	\$ 20	\$ 737
West Lincoln	779	\$ 590,523	\$ 44	\$ 758
Central Elgin	410	\$ 346,298	\$ 26	\$ 845
Chatham-Kent	6,754	\$ 6,060,187	\$ 55	\$ 898
Port Colborne	532	\$ 483,210	\$ 25	\$ 908
Kingsville	504	\$ 566,108	\$ 27	\$ 959
King	596	\$ 633,768	\$ 29	\$ 1,063
Wilmot	371	\$ 418,075	\$ 23	\$ 1,127
Wellesley	448	\$ 517,405	\$ 50	\$ 1,155
East Gwillimbury	366	\$ 610,958	\$ 26	\$ 1,280
Woolwich	687	\$ 885,255	\$ 42	\$ 1,289
St. Thomas	433	\$ 558,182	\$ 15	\$ 1,289
Cambridge	1,185	\$ 2,378,902	\$ 19	\$ 1,304
Gravenhurst	490	\$ 743,070	\$ 65	\$ 1,339
Kawartha Lakes	5,326	\$ 7,454,396	\$ 98	\$ 1,403
Prince Edward County	1,962	\$ 3,141,446	\$ 120	\$ 1,497
Sarnia	1,315	\$ 2,011,017	\$ 27	\$ 1,505
Fort Erie	820	\$ 1,235,318	\$ 40	\$ 1,506
Thunder Bay	2,149	\$ 4,149,280	\$ 37	\$ 1,582
Grimsby	319	\$ 509,869	\$ 21	\$ 1,598
Welland	586	\$ 871,096	\$ 17	\$ 1,651
Ajax	711	\$ 1,561,282	\$ 16	\$ 1,735
Clarington	1,639	\$ 2,927,427	\$ 35	\$ 1,786
Bradford West Gwillimbury	583	\$ 968,504	\$ 38	\$ 1,830
Quinte West	1,581	\$ 2,927,032	\$ 66	\$ 1,851
Bracebridge	499	\$ 953,506	\$ 59	\$ 1,873
Whitchurch-Stouffville	489	\$ 932,172	\$ 34	\$ 1,906
Wasaga Beach	439	\$ 816,156	\$ 51	\$ 1,969
Windsor	2,365	\$ 5,209,043	\$ 23	\$ 2,081
Pickering	917	\$ 2,008,778	\$ 21	\$ 2,122
St. Catharines	1,130	\$ 2,437,920	\$ 18	\$ 2,247
Caledon	1,497	\$ 3,365,590	\$ 53	\$ 2,248
Halton Hills	897	\$ 1,997,428	\$ 33	\$ 2,260
Oakville	1,887	\$ 4,387,948	\$ 24	\$ 2,299
Waterloo	791	\$ 1,903,179	\$ 18	\$ 2,439
Belleville	859	\$ 2,450,626	\$ 48	\$ 2,470
Tillsonburg	216	\$ 546,394	\$ 36	\$ 2,530
Burlington	1,567	\$ 4,626,958	\$ 26	\$ 2,532
Newmarket	502	\$ 1,277,468	\$ 16	\$ 2,554
Oshawa	1,144	\$ 4,730,149	\$ 31	\$ 2,652
Whitby	1,062	\$ 4,730,149	\$ 40	\$ 2,697
Niagara Falls	1,093	\$ 3,347,029	\$ 39	\$ 2,810
Brantford	1,033	\$ 3,033,305	\$ 32	\$ 2,945
Milton	1,246	\$ 4,025,685	\$ 54	\$ 2,956
London	3,390	\$ 16,043,280	\$ 43	\$ 3,281

Source—2008 FIR

Winter Control (cont'd)

Municipality	2008 Total Lane km Maintained in Winter	2008 Net Expenditures	2008 Winter Control Per Capita	2008 MPMP Winter Maintenance Per Lane KM
Collingwood	313	\$ 1,018,617	\$ 55	\$ 3,329
Aurora	449	\$ 1,546,865	\$ 29	\$ 3,458
Guelph	1,170	\$ 4,203,113	\$ 35	\$ 3,609
North Bay	1,006	\$ 3,853,857	\$ 70	\$ 3,831
Stratford	378	\$ 1,474,016	\$ 47	\$ 3,900
Kingston	1,797	\$ 7,411,994	\$ 61	\$ 4,125
Mississauga	5,162	\$ 22,219,311	\$ 30	\$ 4,356
Brockville	273	\$ 1,359,565	\$ 59	\$ 4,423
Sudbury	3,586	\$ 17,561,518	\$ 107	\$ 4,513
Hamilton	6,492	\$ 33,022,728	\$ 63	\$ 4,639
Brampton	3,046	\$ 14,384,655	\$ 30	\$ 4,722
Barrie	1,290	\$ 7,652,865	\$ 56	\$ 4,831
Sault Ste. Marie	1,227	\$ 7,387,104	\$ 96	\$ 5,298
Markham	1,912	\$ 10,517,496	\$ 36	\$ 5,501
Timmins	968	\$ 5,886,979	\$ 135	\$ 5,728
Cornwall	560	\$ 3,446,236	\$ 73	\$ 6,154
Vaughan	1,835	\$ 12,798,844	\$ 48	\$ 6,236
Toronto	13,358	\$ 109,063,050	\$ 41	\$ 6,858
Amherstburg	463	\$ 200,323	\$ 9	N/A
Cobourg		\$ 452,119	\$ 24	N/A
Georgina	N/A	\$ 1,225,620	\$ 26	N/A
Pelham	N/A	\$ 906,184	\$ 54	N/A
Average			\$ 42	\$ 2,508
Muskoka District	1,493	\$ 3,855,882	\$ 65	\$ 2,583
York Region	3,399	\$ 15,409,629	\$ 16	\$ 4,175
Waterloo Region	1,680	\$ 7,604,483	\$ 15	\$ 4,528
Halton Region	882	\$ 4,218,322	\$ 9	\$ 4,783
Niagara Region	1,658	\$ 7,194,012	\$ 16	\$ 4,971
Durham Region	2,148	\$ 11,373,671	\$ 19	\$ 5,295
Peel Region	1,600	\$ 12,108,943	\$ 9	\$ 7,776
Average			\$ 21	\$ 4,873

The operating costs for winter maintenance can be influenced by:

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

Winter Control - grouped by location

Municipality	2008 MPMP Winter Maintenance Per Lane KM	Average by Location
Kawartha Lakes	\$ 1,403	
Prince Edward County	\$ 1,497	
Quinte West	\$ 1,851	
Belleville	\$ 2,470	
Kingston	\$ 4,125	
Brockville	\$ 4,423	Eastern
Cornwall	\$ 6,154	\$ 3,132
King	\$ 1,063	
East Gwillimbury	\$ 1,280	
Ajax	\$ 1,735	
Clarington	\$ 1,786	
Whitchurch-Stouffville	\$ 1,906	
Pickering	\$ 2,122	
Caledon	\$ 2,248	
Halton Hills	\$ 2,260	
Oakville	\$ 2,299	
Burlington	\$ 2,532	
Newmarket	\$ 2,554	
Oshawa	\$ 2,652	
Whitby	\$ 2,697	
Milton	\$ 2,956	
Aurora	\$ 3,458	
Mississauga	\$ 4,356	
Brampton	\$ 4,722	
Markham	\$ 5,501	
Vaughan	\$ 6,236	GTA
Toronto	\$ 6,858	\$ 3,061
Wainfleet	\$ 562	
Niagara-on-the-Lake	\$ 675	
Lincoln	\$ 737	
West Lincoln	\$ 758	
Port Colborne	\$ 908	
Fort Erie	\$ 1,506	
Grimsby	\$ 1,598	
Welland	\$ 1,651	
St. Catharines	\$ 2,247	
Niagara Falls	\$ 2,810	Niag./Ham.
Hamilton	\$ 4,639	\$ 1,645

Municipality	2008 MPMP Winter Maintenance Per Lane KM	Average by Location
Thunder Bay	\$ 1,582	
North Bay	\$ 3,831	
Sudbury	\$ 4,513	
Sault Ste. Marie	\$ 5,298	North
Timmins	\$ 5,728	\$ 4,190
Gravenhurst	\$ 1,339	
Bradford West Gwillimbury	\$ 1,830	
Bracebridge	\$ 1,873	
Wasaga Beach	\$ 1,969	
Collingwood	\$ 3,329	Simcoe/Musk./Duff.
Barrie	\$ 4,831	\$ 2,528
Middlesex Centre	\$ 643	
Leamington	\$ 689	
North Dumfries	\$ 722	
Central Elgin	\$ 845	
Chatham-Kent	\$ 898	
Kingsville	\$ 959	
Wilmot	\$ 1,127	
Wellesley	\$ 1,155	
Woolwich	\$ 1,289	
St. Thomas	\$ 1,289	
Cambridge	\$ 1,304	
Sarnia	\$ 1,505	
Windsor	\$ 2,081	
Waterloo	\$ 2,439	
Tillsonburg	\$ 2,530	
Brantford	\$ 2,945	
London	\$ 3,281	
Guelph	\$ 3,609	Southwest
Stratford	\$ 3,900	\$ 1,748

Transit Services

Factors that contribute to the cost of transit include:

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

Municipality	2008 Net Expenditures Transit	2008 Revenue as % Expend.	2008 Net Transit Costs per \$100,000 Assessment	2008 MPMP Transit Operating Cost Per Regular Service Passenger Trip	2008 MPMP Transit Trips Per Person in Service Area	2008 FIR Net Expenditures Transit Per Capita	Population Range
Halton Hills	\$ 204,199	47.1%	\$ 3	N/A	N/A	\$ 3	50,000 - 99,999
Leamington	\$ 119,311	1.8%	\$ 5	\$ 7.66	0.82	\$ 4	20,000 - 49,999
Kawartha Lakes	\$ 314,113	20.4%	\$ 4	\$ 8.20	2.48	\$ 4	50,000 - 99,999
Port Colborne	\$ 83,791	66.4%	\$ 6	N/A	N/A	\$ 4	under 20,000
Wasaga Beach	\$ 90,983	23.7%	\$ 4	\$ 53.28	0.13	\$ 6	under 20,000
Chatham-Kent	\$ 1,053,788	51.9%	\$ 13	\$ 4.42	6.64	\$ 10	100,000 +
Quinte West	\$ 560,681	33.9%	\$ 20	N/A	N/A	\$ 13	20,000 - 49,1000
Fort Erie	\$ 407,716	33.4%	\$ 15	\$ 9.22	1.73	\$ 13	20,000 - 49,999
Belleville	\$ 748,114	69.0%	\$ 21	\$ 2.03	24.25	\$ 15	20,000 - 49,999
Thorold	\$ 333,529	38.9%	\$ 23	N/A	N/A	\$ 18	under 20,000
Collingwood	\$ 480,334	16.1%	\$ 19	\$ 5.41	5.31	\$ 26	under 20,000
Milton	\$ 2,034,651	11.0%	\$ 22	\$ 14.00	2.39	\$ 27	50,000 - 99,999
Brockville	\$ 628,760	34.5%	\$ 40	\$ 6.50	4.77	\$ 27	20,000 - 49,999
St. Thomas	\$ 1,133,788	24.5%	\$ 49	\$ 3.53	\$ 8.84	\$ 30	20,000 - 49,999
Cobourg	\$ 625,666	27.5%	\$ 38	N/A	N/A	\$ 33	under 20,000
Welland	\$ 2,555,063	31.9%	\$ 81	\$ 5.85	10.26	\$ 49	50,000 - 99,999
Sarnia	\$ 3,866,325	41.6%	\$ 73	\$ 4.56	15.67	\$ 52	50,000 - 99,999
Barrie	\$ 7,475,413	39.8%	\$ 60	\$ 4.19	20.71	\$ 55	100,000 +
Burlington	\$ 11,457,906	41.2%	\$ 50	\$ 5.57	16.12	\$ 64	100,000 +
Niagara Falls	\$ 5,437,464	47.4%	\$ 74	\$ 4.69	17.21	\$ 64	50,000 - 99,999
Windsor	\$ 14,316,154	51.4%	\$ 97	\$ 4.59	N/A	\$ 64	100,000 +
Brantford	\$ 6,161,607	33.8%	\$ 90	\$ 5.42	14.76	\$ 65	50,000 - 99,999
Sudbury	\$ 11,849,667	37.5%	\$ 123	\$ 3.18	36.95	\$ 72	100,000 +
Thunder Bay	\$ 8,027,317	44.8%	\$ 125	\$ 4.14	31.25	\$ 72	100,000 +
Cornwall	\$ 3,435,451	26.8%	\$ 151	\$ 6.10	13.37	\$ 73	20,000 - 49,999
Oakville	\$ 13,444,018	32.1%	\$ 46	\$ 3.88	14.24	\$ 74	100,000 +
Strafrod	\$ 2,400,801	18.6%	\$ 93	\$ 3.74	18.89	\$ 76	20,000 - 49,999
London	\$ 28,887,919	48.2%	\$ 102	\$ 2.35	63.10	\$ 77	100,000 +
North Bay	\$ 4,332,565	51.1%	\$ 121	\$ 3.07	37.56	\$ 78	50,000 - 99,999
Brampton	\$ 39,403,388	40.1%	\$ 84	\$ 5.25	26.69	\$ 82	100,000 +
Mississauga	\$ 61,073,362	49.7%	\$ 69	\$ 3.87	43.75	\$ 82	100,000 +
Sault Ste. Marie	\$ 6,492,782	35.0%	\$ 171	\$ 5.45	26.19	\$ 84	50,000 - 99,999
Kingston	\$ 10,369,611	38.8%	\$ 98	\$ 4.11	30.47	\$ 85	100,000 +
St. Catharines	\$ 12,116,088	39.2%	\$ 117	\$ 2.66	34.25	\$ 89	100,000 +
Hamilton	\$ 47,129,144	45.3%	\$ 112	\$ 3.06	44.85	\$ 89	100,000 +
Peterborough	\$ 7,376,428	34.0%	\$ 121	N/A	N/A	\$ 95	50,000 - 99,999
Guelph	\$ 12,650,620	36.3%	\$ 110	\$ 3.09	49.82	\$ 104	100,000 +
Timmins	\$ 4,650,419	32.9%	\$ 213	\$ 5.60	20.95	\$ 106	20,000 - 49,999
Toronto	\$ 446,893,128	69.8%	\$ 130	\$ 2.52	N/A	\$ 169	100,000 +
Ottawa	\$ 218,913,783	40.6%	\$ 233	\$ 2.95	119.70	\$ 252	100,000 +
Average		40.6%	\$ 70	\$ 6.30	23.88	\$ 56	
Niagara Region	\$ 1,451,637	N/A	\$ 4	N/A	N/A	\$ 3	100,000 +
Peel Region	\$ 11,025,888	5.7%	\$ 8	N/A	N/A	\$ 9	100,000 +
Halton Region	\$ 9,976,325	N/A	\$ 15	N/A	N/A	\$ 20	100,000 +
Durham Region	\$ 38,103,956	35.9%	\$ 63	\$ 5.05	15.26	\$ 63	100,000 +
Waterloo Region	\$ 44,472,519	40.6%	\$ 129	\$ 3.68	33.41	\$ 87	100,000 +
York Region	\$ 137,461,311	23.5%	\$ 97	\$ 6.20	18.63	\$ 139	100,000 +
Average		26.4%	\$ 52	\$ 4.98	22.43	\$ 46	

Source—2008 FIR

Parking

Municipality	2008 Net Expenditures	2008 Revenues as a % of Expenditures	2008 Parking Net Expenditures per Capita
Bracebridge	\$ (61,752)	367.3%	\$ (4)
Quinte West	\$ (58,476)	258.1%	\$ (1)
Ottawa	\$ (529,326)	104.2%	\$ (1)
Port Colborne	\$ (8,956)	182.0%	\$ (0)
London	\$ (79,665)	103.0%	\$ (0)
Sudbury	\$ (18,241)	101.3%	\$ (0)
Fort Erie	\$ (1,272)	102.7%	\$ (0)
Whitby	\$ (1)	100.0%	\$ (0)
Middlesex Centre	\$ 100	0.0%	\$ 0
Kawartha Lakes	\$ 12,466	91.5%	\$ 0
Timmins	\$ 19,753	96.4%	\$ 0
Ajax	\$ 78,150	N/A	\$ 1
Lincoln	\$ 20,045	0.0%	\$ 1
Gravenhurst	\$ 14,238	N/A	\$ 1
West Lincoln	\$ 19,305	0.0%	\$ 1
Bradford West Gwillimbury	\$ 50,704	N/A	\$ 2
Chatham-Kent	\$ 235,605	35.7%	\$ 2
Cornwall	\$ 103,963	77.8%	\$ 2
Barrie	\$ 311,963	77.4%	\$ 2
Newmarket	\$ 197,877	45.9%	\$ 2
Brampton	\$ 1,294,613	31.8%	\$ 3
Halton Hills	\$ 167,392	8.6%	\$ 3
Clarington	\$ 252,329	23.2%	\$ 3
Belleville	\$ 155,887	70.1%	\$ 3
Milton	\$ 246,464	0.0%	\$ 3
Sarnia	\$ 263,696	61.8%	\$ 4
Leamington	\$ 107,710	18.1%	\$ 4
Caledon	\$ 229,471	N/A	\$ 4
St. Thomas	\$ 140,848	25.8%	\$ 4
Wasaga Beach	\$ 62,077	91.0%	\$ 4
Markham	\$ 1,139,296	12.8%	\$ 4
Prince Edward County	\$ 102,679	0.0%	\$ 4
Thunder Bay	\$ 534,873	71.5%	\$ 5
Sault Ste. Marie	\$ 389,578	46.5%	\$ 5
Woolwich	\$ 107,361	N/A	\$ 5
Cobourg	\$ 100,638	46.1%	\$ 5
North Bay	\$ 312,240	71.8%	\$ 6
Brockville	\$ 138,925	61.6%	\$ 6
Collingwood	\$ 116,518	34.6%	\$ 6
Welland	\$ 346,179	36.0%	\$ 7
Mississauga	\$ 5,113,873	3.4%	\$ 7
Niagara-on-the-Lake	\$ 133,460	84.4%	\$ 9
Hamilton	\$ 4,855,323	54.2%	\$ 9
Kingston	\$ 1,282,546	76.9%	\$ 10
Peterborough	\$ 820,211	67.5%	\$ 11
Brantford	\$ 996,732	35.2%	\$ 11
Tillsonburg	\$ 171,389	0.8%	\$ 11
St. Catharines	\$ 1,560,350	55.7%	\$ 11
Oakville	\$ 2,079,080	41.8%	\$ 12
Cambridge	\$ 1,524,681	7.6%	\$ 12
Windsor	\$ 2,810,863	57.9%	\$ 13
Burlington	\$ 2,675,708	0.1%	\$ 15
Stratford	\$ 478,662	47.7%	\$ 15
Guelph	\$ 2,131,560	37.3%	\$ 18
Toronto	\$ 50,894,450	9.4%	\$ 19
Oshawa	\$ 3,529,975	5.9%	\$ 23
Waterloo	\$ 2,549,625	13.4%	\$ 24
Niagara Falls	\$ 3,277,109	17.2%	\$ 39
Average		57.9%	\$ 6

Source—2008 FIR

Sanitary Sewer MPMPs

Municipality	2008 MPMP Operating Costs for Collection per Kilometre of Wastewater Main	2008 MPMP Operating Costs for Treatment and Disposal of Wastewater per Megalitre	2008 MPMP Operating Costs for Integrated System per Megalitre
Aurora	\$ 1,283	\$ 640	\$ 674
Barrie	\$ 2,460	\$ 464	\$ 617
Belleville	\$ 8,912	\$ 180	\$ 283
Bradford West Gwillimbury	\$ 7,934	\$ 469	\$ 731
Brantford	\$ 8,945	\$ 165	\$ 368
Brockville	\$ 3,381	\$ 313	\$ 363
Cambridge	\$ 4,466	N/A	N/A
Central Elgin	\$ 10,372	\$ 574	\$ 1,283
Chatham-Kent	\$ 5,421	\$ 304	\$ 484
Collingwood	\$ 1,633	\$ 280	\$ 271
Cornwall	\$ 3,750	\$ 118	\$ 219
East Gwillimbury	\$ 7,688	N/A	N/A
Fort Erie	\$ 33,439	N/A	N/A
Grimsby	\$ 7,911	N/A	N/A
Guelph	\$ 1,538	\$ 662	\$ 727
Hamilton	\$ 9,245	\$ 129	\$ 247
Kawartha Lakes	\$ 2,344	\$ 252	\$ 327
King	\$ 2,572	N/A	N/A
Kingston	\$ 4,795	\$ 188	\$ 253
Leamington	\$ 1,632	\$ 430	\$ 452
London	\$ 5,466	\$ 105	\$ 319
Markham	\$ 4,614	\$ 581	\$ 675
Middlesex Centre	N/A	\$ 1,234	N/A
Newmarket	\$ 10,815	\$ 540	\$ 855
Niagara Falls	\$ 6,590	N/A	N/A
Niagara-on-the-Lake	\$ 3,861	N/A	N/A
Port Colborne	\$ 6,271	N/A	N/A
Prince Edward County	\$ 4,828	\$ 371	\$ 494
Quinte West	\$ 2,623	\$ 261	\$ 359
Sarnia	\$ 4,406	\$ 375	\$ 628
Sault Ste. Marie	\$ 5,070	\$ 178	\$ 282
St. Catharines	\$ 3,685	N/A	N/A
St. Thomas	\$ 1,679	\$ 160	\$ 205
Stratford	\$ 3,109	\$ 134	\$ 187
Sudbury	\$ 5,811	\$ 378	\$ 516
Thunder Bay	\$ 7,566	\$ 239	\$ 386
Timmins	\$ 5,120	\$ 144	\$ 388
Vaughan	\$ 3,667	\$ 652	\$ 731
Wasaga Beach	\$ 5,830	\$ 267	\$ 656
Waterloo	\$ 7,340	N/A	N/A
Welland	\$ 29,055	N/A	N/A
West Lincoln	\$ 9,358	\$ 549	\$ 836
Whitchurch-Stouffville	\$ 7,005	N/A	N/A
Wilmot	\$ 9,144	N/A	N/A
Windsor	\$ 4,159	\$ 244	\$ 291
Woolwich	\$ 5,497	N/A	N/A
Average	\$ 6,495	\$ 362	\$ 480
Durham Region	\$ 6,492	\$ 278	\$ 439
Halton Region	\$ 5,595	\$ 319	\$ 417
Niagara Region	\$ 19,256	\$ 314	\$ 374
Peel Region	\$ 6,146	\$ 128	\$ 225
Waterloo Region *	\$ 15,498	\$ 213	219.35
York Region	N/A	\$ 242	N/A
Muskoka District	\$ 3,604	\$ 886	\$ 1,107
Average	\$ 9,432	\$ 340	\$ 463

* Waterloo includes only North Dumfries and Wellesley

Storm Sewer

Municipality	2008 Net Expenditures	2008 Revenues as a % of Expenditures	2008 MPMP Operating Costs Urban	2008 MPMP Operating Costs Rural	2008 Storm Sewer Net Expenditures per Capita
Clarington	\$ 10,540	0%	\$ 1,525	\$ 597	\$ 0
Kingsville	\$ 21,924	0%	N/A	N/A	\$ 1
Guelph	\$ 126,906	0%	\$ 669	N/A	\$ 1
Ajax	\$ 114,977	50%	\$ 409	N/A	\$ 1
Mississauga	\$ 1,927,871	9%	\$ 799	N/A	\$ 3
Toronto	\$ 6,902,137	0%	N/A	N/A	\$ 3
Timmins	\$ 129,570	0%	\$ 568	N/A	\$ 3
Grimsby	\$ 76,309	0%	\$ 365	\$ 446	\$ 3
Leamington	\$ 100,154	0%	\$ 1,735	N/A	\$ 3
Whitby	\$ 407,575	4%	\$ 668	\$ 1,281	\$ 3
Halton Hills	\$ 240,004	19%	\$ 450	\$ 439	\$ 4
Burlington	\$ 729,717	0%	\$ 784	\$ 540	\$ 4
Lincoln	\$ 93,011	0%	\$ 645	N/A	\$ 4
Middlesex Centre	\$ 69,205	0%	N/A	N/A	\$ 4
Oakville	\$ 766,274	2%	\$ 122	N/A	\$ 4
Milton	\$ 323,755	0%	\$ 489	\$ 431	\$ 4
Brampton	\$ 2,145,661	0%	\$ 1,465	\$ 2,340	\$ 4
Cornwall	\$ 227,007	0%	\$ 703	\$ 240	\$ 5
Port Colborne	\$ 96,887	7%	\$ 2,633	N/A	\$ 5
Cambridge	\$ 672,101	0%	N/A	N/A	\$ 5
Aurora	\$ 291,590	77%	\$ 2,253	N/A	\$ 6
Cobourg	\$ 106,382	0%			\$ 6
Thorold	\$ 110,385	0%	N/A	N/A	\$ 6
Belleville	\$ 340,949	0%	\$ 2,965	N/A	\$ 7
Vaughan	\$ 1,818,757	5%	\$ 1,961	\$ 1,989	\$ 7
Kingston	\$ 935,078	0%	\$ 1,971	\$ 209	\$ 8
Oshawa	\$ 1,226,255	0%	\$ 1,454	\$ 848	\$ 8
Tillsonburg	\$ 138,069	0%	\$ 393	N/A	\$ 9
Pickering	\$ 888,066	0%	\$ 817	\$ 1,593	\$ 9
Ottawa	\$ 8,184,015	0%	N/A	N/A	\$ 9
Welland	\$ 509,201	0%	N/A	\$ 199	\$ 10
Quinte West	\$ 433,243	0%	\$ 974	\$ 280	\$ 10
London	\$ 3,804,440	77%	\$ 2,436	\$ 495	\$ 10
Barrie	\$ 1,766,294	0%	\$ 1,139	N/A	\$ 13
Brantford	\$ 1,325,087	0%	\$ 1,761	N/A	\$ 14
Waterloo	\$ 1,547,232	11%	\$ 3,501	N/A	\$ 15
Stratford	\$ 487,578	84%	\$ 1,372	N/A	\$ 15
Thunder Bay	\$ 1,730,235	0%	\$ 1,647	\$ 263	\$ 16
Sudbury	\$ 2,587,783	0%	\$ 2,677	\$ 980	\$ 16
Chatham-Kent	\$ 1,849,065	0%	N/A	N/A	\$ 17
Sault Ste. Marie	\$ 1,292,737	0%	\$ 4,005	N/A	\$ 17
Niagara Falls	\$ 1,440,133	0%	\$ 431	\$ 89	\$ 17
St. Catharines	\$ 2,333,942	1%	\$ 1,100	\$ 955	\$ 17
Windsor	\$ 4,559,310	3%	\$ 2,276	N/A	\$ 20
Sarnia	\$ 1,607,792	3%	\$ 1,090	N/A	\$ 22
North Bay	\$ 1,399,799	0%	\$ 3,711	N/A	\$ 25
Peterborough	\$ 2,005,020	0%	N/A	N/A	\$ 26
Brockville	\$ 636,010	0%	\$ 3,400	\$ 1,342	\$ 28
Hamilton	\$ 14,667,032	0%	\$ 1,319	N/A	\$ 28
Wasaga Beach	\$ 626,953	0%	\$ 5,964	\$ 1,867	\$ 39
Fort Erie	\$ 1,391,609	4%	\$ 329	\$ 1,591	\$ 45
St. Thomas	\$ 2,168,695	0%	\$ 8,463	N/A	\$ 57
Average		7%	\$ 1,749	\$ 864	\$ 12

Source—2008 FIR

Water MPMPs

Municipality	2008 MPMP Operating Costs for Treatment of Drinking Water per Megalitre	2008 MPMP Operating Costs for Distribution per km of Water Distribution Pipe	2008 Total km of Water Distribution Pipe	2008 MPMP Water Main Breaks /100 km	2008 MPMP Operating Costs Integrated System
Windsor	\$ 91	\$ 4,011	1,111	18.9	\$ 169
Cornwall	\$ 122	\$ 4,793	367	11.4	\$ 244
Kingston	\$ 90	\$ 10,365	597	13.1	\$ 316
Stratford	\$ 152	\$ 4,385	180	11.1	\$ 323
Leamington	\$ 193	\$ 4,525	351	4.0	\$ 350
Hamilton	\$ 182	\$ 7,802	1,966	12.8	\$ 359
Collingwood	\$ 240	\$ 6,545	170	3.5	\$ 394
London	\$ 160	\$ 8,575	1,539	7.9	\$ 422
North Bay	\$ 146	\$ 10,631	380	14.2	\$ 469
Wasaga Beach	\$ 185	\$ 4,509	179	-	\$ 483
Barrie	\$ 227	\$ 7,057	587	4.8	\$ 513
Guelph	\$ 174	\$ 11,077	600	8.5	\$ 548
Brockville	\$ 311	\$ 9,459	126	13.5	\$ 563
Thunder Bay	\$ 228	\$ 7,809	720	11.0	\$ 575
Sault Ste. Marie	\$ 385	\$ 5,633	451	15.7	\$ 584
Sarnia	\$ 291	\$ 4,440	782	11.3	\$ 625
Belleville	\$ 399	\$ 9,875	209	5.7	\$ 660
Chatham-Kent	\$ 328	\$ 3,543	1,578	7.2	\$ 674
Quinte West	\$ 393	\$ 6,853	220	8.2	\$ 678
Vaughan	\$ 582	\$ 5,815	819	2.8	\$ 698
Brantford	\$ 384	\$ 8,367	478	3.3	\$ 698
Timmins	\$ 421	\$ 10,867	249	12.9	\$ 719
Sudbury	\$ 495	\$ 7,932	919	9.6	\$ 798
Aurora	\$ 544	\$ 8,940	191	6.8	\$ 838
Markham	\$ 521	\$ 12,517	961	2.8	\$ 868
Newmarket	\$ 374	\$ 17,366	271	7.4	\$ 891
Prince Edward County	\$ 595	\$ 10,150	107	11.2	\$ 1,248
West Lincoln	\$ 550	\$ 15,973	30	-	\$ 1,250
Bradford West Gwillimbury	\$ 320	\$ 19,867	114	13.2	\$ 1,288
Kawartha Lakes	\$ 582	\$ 11,711	313	2.9	\$ 1,354
Central Elgin	\$ 621	\$ 17,017	58	8.6	\$ 2,178
Amherstburg	N/A	N/A	323	2.5	N/A
Cambridge	N/A	\$ 8,719	484	7.0	N/A
East Gwillimbury	N/A	\$ 11,275	159	-	N/A
Fort Erie	N/A	\$ 16,519	260	5.0	N/A
Grimsby	N/A	\$ 11,558	130	8.5	N/A
King	N/A	\$ 9,761	76	6.6	N/A
Lincoln	N/A	\$ 10,699	99	19.2	N/A
Middlesex Centre	\$ 1,336	N/A	60	3.3	N/A
Niagara Falls	N/A	\$ 8,847	441	14.3	N/A
Niagara-on-the-Lake	N/A	\$ 5,135	201	3.5	N/A
Port Colborne	N/A	\$ 5,967	180	17.2	N/A
St. Catharines	N/A	\$ 8,991	620	19.4	N/A
St. Thomas	N/A	\$ 18,300	221	14.5	N/A
Waterloo	N/A	\$ 9,146	430	12.8	N/A
Welland	N/A	\$ 26,507	282	21.6	N/A
Whitchurch-Stouffville	N/A	\$ 4,368	150	5.3	N/A
Wilmot	N/A	\$ 10,687	70	17.1	N/A
Woolwich	N/A	\$ 7,587	109	1.8	N/A
Kingsville	N/A	N/A	316	1.9	N/A
Average	\$ 363	\$ 9,627	\$ 425	8.9	\$ 703
Niagara Region	\$ 226	\$ 14,374	291	-	\$ 295
Waterloo Region *	\$ 356	\$ 15,639	63	N/A	\$ 373
Peel Region	\$ 304	\$ 5,081	4,015	7.3	\$ 413
Halton Region	\$ 235	\$ 8,992	2,020	6.7	\$ 501
Durham Region	\$ 238	\$ 9,376	2,325	7.2	\$ 557
Muskoka District	\$ 674	\$ 5,201	337	3.9	\$ 1,046
York Region	\$ 614	N/A	301	0.7	N/A
Average	\$ 378	\$ 9,777	\$ 1,336	4.3	\$ 531

Waste Collection

Municipality	2008 Net Expenditures Waste Collection	2008 Revenues as a % of Expenditures	2008 Gross Cost per Capita	2008 MPMP Collection Costs Per Tonne	2008 Net Expenditures Waste Collection Per Capita
Stratford	\$ (1,964,518)	602%	\$ 12	\$ 120	\$ (62)
Ottawa	\$ (18,655,890)	215%	\$ 19	N/A	\$ (21)
Cornwall	\$ (719,904)	171%	\$ 21	\$ 47	\$ (15)
Collingwood	\$ (134,207)	N/A	\$ 0	N/A	\$ (7)
Middlesex Centre	\$ (74,251)	128%	\$ 16	\$ 42	\$ (5)
Bradford West Gwillimbury	\$ (72,560)	105%	\$ 56	N/A	\$ (3)
Belleville	\$ (133,039)	113%	\$ 21	\$ 171	\$ (3)
Prince Edward County	\$ (17,759)	103%	\$ 21		\$ (1)
Cobourg	\$ -	N/A	\$ -		\$ -
Kitchener	\$ -	N/A	\$ -		\$ -
Brockville	\$ 65,922	80%	\$ 14	\$ 89	\$ 3
King	\$ 128,847	0%	\$ 6	\$ 49	\$ 6
Barrie	\$ 987,403	27%	\$ 10	\$ 56	\$ 7
Markham	\$ 2,195,980	7%	\$ 8	\$ 27	\$ 8
Georgina	\$ 362,534	0%	\$ 8	N/A	\$ 8
Whitchurch-Stouffville	\$ 234,022	0%	\$ 9		\$ 9
Aurora	\$ 466,828	0%	\$ 9	\$ 77	\$ 9
Tillsonburg	\$ 143,453	62%	\$ 25	\$ 56	\$ 9
Sarnia	\$ 837,056	2%	\$ 12	\$ 37	\$ 11
Newmarket	\$ 1,118,690	7%	\$ 15	\$ 42	\$ 14
St. Thomas	\$ 562,639	0%	\$ 15	\$ 43	\$ 15
Peterborough	\$ 1,150,441	0%	\$ 15	N/A	\$ 15
Vaughan	\$ 4,178,521	4%	\$ 16	\$ 155	\$ 16
North Bay	\$ 952,744	0%	\$ 17	\$ 26	\$ 17
Brantford	\$ 1,698,945	0%	\$ 18	\$ 54	\$ 18
Chatham-Kent	\$ 1,995,280	0%	\$ 18	\$ 36	\$ 18
Whitby	\$ 2,176,745	3%	\$ 19	\$ 81	\$ 18
East Gwillimbury	\$ 435,544	0%	\$ 19	\$ 43	\$ 19
Sault Ste. Marie	\$ 1,472,297	0%	\$ 19	\$ 58	\$ 19
Quinte West	\$ 864,436	0%	\$ 20	\$ 87	\$ 20
Kingsville	\$ 445,935	0%	\$ 21	\$ 55	\$ 21
Timmins	\$ 947,237	0%	\$ 22	N/A	\$ 22
Oshawa	\$ 3,328,704	0%	\$ 22		\$ 22
Windsor	\$ 4,862,978	11%	\$ 24	\$ 98	\$ 22
London	\$ 8,436,043	5%	\$ 24	\$ 87	\$ 23
Leamington	\$ 686,496	0%	\$ 23	\$ 73	\$ 23
Kingston	\$ 2,934,049	0%	\$ 24	\$ 95	\$ 24
Toronto	\$ 71,516,873	27%	\$ 37	\$ 198	\$ 27
Central Elgin	\$ 385,537	0%	\$ 29	N/A	\$ 29
Sudbury	\$ 4,890,648	0%	\$ 30	\$ 107	\$ 30
Hamilton	\$ 16,102,931	0%	\$ 31	\$ 161	\$ 31
Kawartha Lakes	\$ 2,339,823	2%	\$ 31	\$ 175	\$ 31
Thunder Bay	\$ 3,507,896	0%	\$ 32	\$ 132	\$ 32
Guelph	\$ 4,337,562	0%	\$ 36	\$ 157	\$ 36
North Dumfries	\$ 391,222	1%	\$ 41	\$ 126	\$ 41
Amherstburg	\$ 1,204,418	0%	\$ 54	N/A	\$ 54
Wasaga Beach	\$ 1,320,589	2%	\$ 84	N/A	\$ 82
Average		38%	\$ 13	\$ 87	\$ 15

Source—2008 FIR

Waste Collection (cont'd)

Municipality	2008 Net Expenditures Waste Collection	2008 Revenues as a % of Expenditures	2008 Gross Cost per Capita	2008 MPMP Collection Costs Per Tonne	2008 Net Expenditures Waste Collection Per Capita
Niagara Region	\$ (1,090,264)	N/A	\$ 18	\$ 101	\$ (2)
Durham Region	\$ 5,081,581	0%	\$ 8	\$ 96	\$ 8
Peel Region	\$ 18,422,446	2%	\$ 15	\$ 79	\$ 14
Waterloo Region	\$ 8,657,123	N/A	\$ 17	\$ 88	\$ 17
Halton Region	\$ 8,912,706	16%	\$ 21	\$ 131	\$ 18
Muskoka District	\$ 3,261,477	N/A	\$ 55	\$ 367	\$ 55
Average		6%	\$ 19	\$ 144	\$ 16

Factors Affecting this Measure:

- Service levels: frequency of pick-up, urban vs. rural service, residential vs. commercial and industrial service
- The distance between pick-ups and the amount collected at each point
- Distance to disposal and transfer sites
- Precipitation which impacts the weight of waste collected
- The nature and extent of a municipality's recycling efforts
- The number of materials included in the recycling program
- The effort expended on the promotion and enforcement of the recycling program
- User fees

Waste Disposal

Municipality	2008 Net Expenditures	2008 Revenues as a % of Expenditures	2008 MPMP Disposal Cost/Tonne	2008 Waste Disposal Net Expenditures Per Capita
Brantford	\$ (1,500,094)	157%	\$ 84	\$ (16)
Thunder Bay	\$ (1,275,095)	165%	\$ 20	\$ (12)
Peterborough	\$ (834,517)	141%	N/A	\$ (11)
Quinte West	\$ (400,792)	169%	\$ 98	\$ (9)
North Bay	\$ (227,175)	111%	\$ 39	\$ (4)
Georgina	\$ (133,709)	586%	N/A	\$ (3)
Clarington	\$ (101,109)	N/A	N/A	\$ (1)
Vaughan	\$ -	100%	N/A	\$ -
Bradford West Gwillimbury	\$ 38,861	0%	N/A	\$ 2
Waterloo Region	\$ 1,031,527	92%	\$ 37	\$ 2
Kawartha Lakes	\$ 349,384	86%	\$ 62	\$ 5
Sault Ste. Marie	\$ 569,965	87%	\$ 101	\$ 7
Ottawa	\$ 6,648,952	55%	N/A	\$ 8
York Region	\$ 7,582,120	25%	\$ 98	\$ 8
Middlesex Centre	\$ 125,922	15%	N/A	\$ 8
Niagara Region	\$ 3,415,395	80%	\$ 69	\$ 8
London	\$ 3,663,040	45%	\$ 16	\$ 10
King	\$ 214,048	0%	\$ 82	\$ 10
Kingston	\$ 1,417,755	19%	\$ 53	\$ 12
Cobourg	\$ 221,570	1%		\$ 12
Chatham-Kent	\$ 1,711,210	51%	\$ 65	\$ 15
Toronto	\$ 41,674,721	57%	\$ 115	\$ 16
St. Thomas	\$ 667,352	0%	\$ 84	\$ 17
Halton Region	\$ 8,843,513	20%	\$ 65	\$ 18
Windsor	\$ 4,035,397	41%	\$ 69	\$ 18
Belleville	\$ 1,034,328	9%	\$ 176	\$ 20
Central Elgin *	\$ 272,399	0%	N/A	\$ 20
Hamilton	\$ 11,772,989	25%	\$ 85	\$ 22
Peel Region	\$ 29,287,997	1%	\$ 123	\$ 23
Cornwall	\$ 1,090,602	6%	\$ 23	\$ 23
Prince Edward County	\$ 611,293	34%	N/A	\$ 23
Leamington *	\$ 749,479	0%	N/A	\$ 25
Kingsville	\$ 562,734	0%	N/A	\$ 27
Brockville	\$ 693,922	0%	\$ 117	\$ 30
Timmins	\$ 1,416,941	0%	N/A	\$ 32
Barrie	\$ 4,762,732	13%	\$ 108	\$ 35
Durham Region	\$ 21,511,609	13%	\$ 118	\$ 36
Sudbury	\$ 7,242,855	0%	\$ 52	\$ 44
Guelph	\$ 6,081,489	2%	\$ 65	\$ 50
Stratford	\$ 1,637,691	0%	\$ 41	\$ 52
Muskoka District	\$ 4,076,052	44%	\$ 134	\$ 68
Average		56%	\$ 78	\$ 16

Factors Affecting this measure:

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

Source—2008 FIR

Recycling

Municipality	2008 Net Expenditures	2008 Revenues as a % of Expenditures	2008 MPMP % of Residential Recycling Diverted	2008 MPMP Recycling Cost/Tonne	2008 FIR Net Recycling Cost/Capita
Timmins	\$ (324,462)	177%	N/A	N/A	\$ (7)
Thorold	\$ 7,123	0%	N/A	N/A	\$ 0
Cornwall	\$ 62,823	94%	N/A	\$ 76	\$ 1
Wasaga Beach	\$ 25,503	13%	N/A	N/A	\$ 2
Niagara Falls	\$ 174,388	0%	N/A	N/A	\$ 2
Barrie	\$ 801,243	42%	44%	\$ 50	\$ 6
Sudbury	\$ 1,358,480	79%	38%	\$ 165	\$ 8
Thunder Bay	\$ 1,007,326	21%	28%	\$ 92	\$ 9
Chatham-Kent	\$ 1,315,384	26%	35%	\$ 90	\$ 12
Quinte West	\$ 534,203	0%	N/A	\$ 133	\$ 12
Belleville	\$ 708,264	0%	44%	\$ 146	\$ 14
Kingston	\$ 1,750,964	65%	42%	\$ 126	\$ 14
London	\$ 5,416,417	21%	41%	\$ 103	\$ 15
Prince Edward County	\$ 391,303	1%	N/A	\$ 32	\$ 15
Vaughan	\$ 3,961,059	14%	67%	\$ 82	\$ 15
Middlesex Centre	\$ 256,237	25%	N/A	60.5	\$ 16
Central Elgin	\$ 219,411	31%	N/A	N/A	\$ 16
Newmarket	\$ 1,408,314	14%	64%	\$ 85	\$ 17
Brockville	\$ 418,980	3%	37%	\$ 183	\$ 18
Stratford	\$ 584,527	28%	47%	\$ 82	\$ 19
Georgina	\$ 924,542	17%	N/A	N/A	\$ 20
Markham	\$ 6,106,783	9%	70%	\$ 108	\$ 21
Kawartha Lakes	\$ 1,619,771	34%	34%	\$ 253	\$ 21
Hamilton	\$ 11,451,811	42%	45%	\$ 159	\$ 22
East Gwillimbury	\$ 521,476	0%	49%	\$ 107	\$ 22
Windsor	\$ 5,387,481	21%	36%	\$ 84	\$ 24
Ottawa	\$ 20,933,272	18%	N/A	N/A	\$ 24
Peterborough	\$ 1,913,557	48%	N/A	N/A	\$ 25
Sarnia	\$ 1,817,342	3%	N/A	\$ 89	\$ 25
King	\$ 533,149	0%	N/A	\$ 101	\$ 25
Aurora	\$ 1,313,105	9%	67%	\$ 118	\$ 25
St. Thomas	\$ 964,708	9%	40%	\$ 205	\$ 25
Whitchurch-Stouffville	\$ 730,051	0%	64%	\$ 67	\$ 27
Brantford	\$ 2,611,848	10%	30%	\$ 148	\$ 28
North Bay	\$ 1,598,597	2%	N/A	\$ 182	\$ 29
Sault Ste. Marie	\$ 2,419,625	0%	42%	\$ 122	\$ 31
Toronto	\$ 91,343,108	23%	42%	\$ 220	\$ 34
Guelph	\$ 4,747,800	39%	46%	\$ 175	\$ 39
Average		25%	46%	\$ 121	\$ 18

Source—2008 FIR

Recycling (cont'd)

Municipality	2008 Net Expenditures	2008 Revenues as a % of Expenditures	2008 MPMP % of Residential Recycling Diverted	2008 MPMP Recycling Cost/Tonne	2008 FIR Net Recycling Cost/Capita
Niagara Region	\$ 311,686	98%	43%	\$ 142	\$ 1
Waterloo Region	\$ 8,648,616	38%	47%	\$ 71	\$ 17
Durham Region	\$ 11,270,851	48%	49%	\$ 117	\$ 19
York Region	\$ 22,590,682	28%	63%	\$ 70	\$ 23
Halton Region	\$ 14,144,034	23%	56%	\$ 155	\$ 29
Peel Region	\$ 45,240,501	16%	50%	\$ 162	\$ 35
Muskoka District	\$ 2,594,728	27%	51%	\$ 135	\$ 43
Average		40%	51%	\$ 122	\$ 24

Factors Affecting this Measure:

- Service levels: frequency of pick-up, urban vs. rural service, residential vs. commercial and industrial service
- The distance between pick-ups and the amount collected at each point
- Distance to disposal and transfer sites
- Precipitation which impacts the weight of waste collected
- The nature and extent of a municipality's recycling efforts
- The number of materials included in the recycling program
- The effort expended on the promotion and enforcement of the recycling program
- User fees

Public Health Services

Municipality	2008 Net Expenditures	2008 Revenues as a % of Expenditures	2008 Public Health Net Expenditures per Capita
Central Elgin	\$ 64,012	0%	\$ 5
Windsor	\$ 1,415,912	89%	\$ 6
Barrie	\$ 1,374,214	0%	\$ 10
Halton Region	\$ 5,411,572	79%	\$ 11
York Region	\$ 11,134,303	78%	\$ 11
Wasaga Beach	\$ 192,435	0%	\$ 12
Cornwall	\$ 653,468	0%	\$ 14
Brockville	\$ 337,380	0%	\$ 15
Peel Region	\$ 20,133,695	64%	\$ 16
Peterborough	\$ 1,230,011	81%	\$ 16
Guelph	\$ 1,936,377	76%	\$ 16
St. Thomas	\$ 612,748	78%	\$ 16
Ottawa	\$ 14,695,740	70%	\$ 17
Prince Edward County	\$ 444,755	0%	\$ 17
Durham Region	\$ 10,306,619	73%	\$ 17
Chatham-Kent	\$ 1,893,619	79%	\$ 17
Waterloo Region	\$ 8,898,283	72%	\$ 17
District of Muskoka	\$ 1,187,602	0%	\$ 20
Quinte West	\$ 882,689	0%	\$ 20
Stratford	\$ 632,740	79%	\$ 20
Hamilton	\$ 10,964,867	72%	\$ 21
Niagara Region	\$ 9,383,002	66%	\$ 21
Kawartha Lakes	\$ 1,651,533	0%	\$ 22
Brantford	\$ 2,060,068	68%	\$ 22
Kingston	\$ 2,717,875	76%	\$ 22
London	\$ 8,425,032	70%	\$ 23
Thunder Bay	\$ 2,527,155	82%	\$ 23
North Bay	\$ 1,358,069	80%	\$ 24
Sault Ste. Marie	\$ 1,979,378	85%	\$ 26
Toronto	\$ 78,987,897	66%	\$ 30
Sudbury	\$ 5,954,087	73%	\$ 36
Timmins	\$ 1,632,149	75%	\$ 37
Belleville	\$ 1,923,430	29%	\$ 38
Average		53%	\$ 19

Source—2008 FIR

Ambulance Services

Municipality	2008 Net Expenditures	Revenue as a % of Expenditures	2008 Ambulance Services Net Expenditures Per Capita
Waterloo Region	\$ 9,216,656	45%	\$ 18
Toronto	\$ 52,686,852	63%	\$ 20
Sault Ste. Marie	\$ 1,591,883	49%	\$ 21
Peel Region	\$ 26,742,387	44%	\$ 21
Halton Region	\$ 10,732,223	50%	\$ 22
Ottawa	\$ 20,052,680	62%	\$ 23
York Region	\$ 23,304,091	45%	\$ 24
London	\$ 8,903,828	N/A	\$ 24
Durham Region	\$ 16,172,300	48%	\$ 27
Guelph	\$ 3,343,498	68%	\$ 28
Niagara Region	\$ 12,697,549	49%	\$ 29
Brantford	\$ 2,864,369	N/A	\$ 30
Hamilton	\$ 16,413,178	42%	\$ 31
Quinte West	\$ 1,433,703		\$ 32
Barrie	\$ 4,490,022	N/A	\$ 33
Windsor	\$ 7,457,068	N/A	\$ 33
St. Thomas	\$ 1,475,585	N/A	\$ 39
Prince Edward County	\$ 1,018,733	53%	\$ 39
Cornwall	\$ 1,859,480	80%	\$ 39
Peterborough	\$ 3,124,840	N/A	\$ 40
Kingston	\$ 5,013,820	N/A	\$ 41
Kawartha Lakes	\$ 3,184,001	45%	\$ 42
Chatham-Kent	\$ 4,640,285	50%	\$ 42
Belleville	\$ 2,298,813	N/A	\$ 45
Stratford	\$ 1,509,771	N/A	\$ 48
North Bay	\$ 2,730,823	44%	\$ 49
Sudbury	\$ 8,358,928	50%	\$ 51
Thunder Bay	\$ 5,902,791	65%	\$ 53
Muskoka District	\$ 4,432,194	50%	\$ 74
Average		53%	\$ 34

Factors that affect Ambulance Services costs:

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

Source—2008 FIR

Cemeteries

Municipality	2008 Net Expenditures	2008 Revenues as a % of Expenditures	2008 Cemeteries Net Expenditures per Capita
Whitby	\$ (28,630)	115%	\$ (0)
Kingston	\$ 2,414	0%	\$ 0
Mississauga	\$ 39,352	59%	\$ 0
Vaughan	\$ 28,667	65%	\$ 0
Markham	\$ 33,991	0%	\$ 0
Milton	\$ 11,434	0%	\$ 0
King	\$ 5,727	78%	\$ 0
Wasaga Beach	\$ 4,271	92%	\$ 0
Middlesex Centre	\$ 4,788	28%	\$ 0
Port Colborne	\$ 7,684	0%	\$ 0
Clarington	\$ 42,107	84%	\$ 1
Quinte West	\$ 22,907	73%	\$ 1
Halton Hills	\$ 37,955	89%	\$ 1
Brampton	\$ 322,700	36%	\$ 1
Central Elgin	\$ 9,174	0%	\$ 1
Wilmot	\$ 12,646	80%	\$ 1
Woolwich	\$ 17,513	68%	\$ 1
Kawartha Lakes	\$ 90,692	51%	\$ 1
Whitchurch-Stouffville	\$ 32,803	67%	\$ 1
Waterloo	\$ 150,176	89%	\$ 1
Sudbury	\$ 247,980	84%	\$ 2
Burlington	\$ 271,091	17%	\$ 2
Welland	\$ 81,337	48%	\$ 2
St. Thomas	\$ 64,048	0%	\$ 2
Oakville	\$ 314,597	70%	\$ 2
Bradford West Gwillimbury	\$ 45,701	16%	\$ 2
Oshawa	\$ 308,564	28%	\$ 2
Leamington	\$ 63,815	10%	\$ 2
Georgina	\$ 110,985	33%	\$ 2
Brantford	\$ 230,050	64%	\$ 2
Gravenhurst	\$ 29,995	63%	\$ 3
Kingsville	\$ 59,568	43%	\$ 3
Thunder Bay	\$ 323,188	30%	\$ 3
Bracebridge	\$ 54,162	47%	\$ 3
Hamilton	\$ 1,809,528	47%	\$ 3
Lincoln	\$ 80,037	57%	\$ 4
Prince Edward County	\$ 95,696	23%	\$ 4
St. Catharines	\$ 566,162	65%	\$ 4
West Lincoln	\$ 62,028	10%	\$ 5
Fort Erie	\$ 161,249	34%	\$ 5
Cambridge	\$ 723,980	49%	\$ 6
Chatham-Kent	\$ 656,057	50%	\$ 6
Timmins	\$ 275,167	54%	\$ 6
Niagara-on-the-Lake	\$ 96,443	68%	\$ 6
Brockville	\$ 149,733	44%	\$ 7
Grimsby	\$ 168,185	30%	\$ 7
Sault Ste. Marie	\$ 567,788	69%	\$ 7
Pelham	\$ 126,200	32%	\$ 8
Tillsonburg	\$ 156,187	47%	\$ 10
Wainfleet	\$ 70,386	58%	\$ 10
Stratford	\$ 439,502	45%	\$ 14
Niagara Falls	\$ 1,256,001	23%	\$ 15
Thorold	\$ 536,022	32%	\$ 28
Average		46%	\$ 4

Source—2008 FIR

General Assistance

The following table is calculated using the 2008 FIR (schedule 40 and schedule 12) and the 2008 population as estimated by Stats Canada.

Factors that affect General Assistance costs:

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

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

Municipality	Location	2008 Net Expenditures General Assistance	2008 Net Expenditures General Assistance Per Capita	2008 Net Expenditures per \$100,000 CVA
Timmins	North	\$ (367,460)	\$ (8)	\$ (17)
District of Muskoka	Simcoe/Musk./Duff.	\$ 5,833,406	\$ 98	\$ 32
Halton Region	GTA	\$ 37,417,170	\$ 76	\$ 55
York Region	GTA	\$ 78,012,398	\$ 79	\$ 55
Guelph	Southwest	\$ 8,885,209	\$ 73	\$ 77
Durham Region	GTA	\$ 48,731,683	\$ 81	\$ 80
Peel Region	GTA	\$ 119,105,908	\$ 93	\$ 82
Kawartha Lakes	Eastern	\$ 7,585,132	\$ 100	\$ 91
Barrie	Simcoe/Musk./Duff.	\$ 12,132,304	\$ 89	\$ 98
Prince Edward County	Eastern	\$ 3,136,800	\$ 120	\$ 121
Stratford	Southwest	\$ 3,162,418	\$ 100	\$ 123
Ottawa	Eastern	\$ 120,613,440	\$ 139	\$ 128
Toronto	GTA	\$ 458,090,325	\$ 173	\$ 133
Niagara Region	Niagara/Hamilton	\$ 51,944,470	\$ 117	\$ 140
Waterloo Region	Southwest	\$ 50,785,020	\$ 99	\$ 147
Kingston	Eastern	\$ 19,638,401	\$ 160	\$ 185
London	Southwest	\$ 53,356,269	\$ 143	\$ 189
Hamilton	Niagara/Hamilton	\$ 82,218,036	\$ 156	\$ 195
Chatham-Kent	Southwest	\$ 16,755,570	\$ 151	\$ 201
Brantford	Southwest	\$ 15,017,965	\$ 159	\$ 220
Quinte West	Eastern	\$ 6,427,646	\$ 145	\$ 224
Windsor	Southwest	\$ 34,529,831	\$ 154	\$ 233
Sudbury	North	\$ 22,457,032	\$ 137	\$ 234
Brockville	Eastern	\$ 3,703,739	\$ 162	\$ 234
Thunder Bay	North	\$ 17,292,818	\$ 156	\$ 270
Peterborough	Eastern	\$ 16,432,218	\$ 211	\$ 270
St. Thomas	Southwest	\$ 6,557,708	\$ 172	\$ 282
Belleville	Eastern	\$ 10,306,149	\$ 202	\$ 287
North Bay	North	\$ 10,417,991	\$ 188	\$ 292
Sault Ste. Marie	North	\$ 16,311,301	\$ 211	\$ 428
Cornwall	Eastern	\$ 10,964,500	\$ 232	\$ 481
Average			\$ 134	\$ 180

Assistance to the Aged

Factors that affect Assistance to the Aged costs:

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

Municipality	2008 Net Expenditures Assistance to the Aged	2008 Revenue as a % of Expenditures	2008 Assistance to the Aged Net Expenditures per Capita
Mississauga	\$ 394,339	36%	\$ 1
Ajax	\$ 66,608	34%	\$ 1
Caledon	\$ 44,850	0%	\$ 1
Markham	\$ 248,167	11%	\$ 1
Vaughan	\$ 267,979	3%	\$ 1
Port Colborne	\$ 19,950	0%	\$ 1
Wainfleet	\$ 8,000	0%	\$ 1
Fort Erie	\$ 40,256	12%	\$ 1
Welland	\$ 112,973	0%	\$ 2
Sarnia	\$ 173,295	51%	\$ 2
Niagara-on-the-Lake	\$ 35,702	0%	\$ 2
St. Catharines	\$ 331,450	26%	\$ 2
Brampton	\$ 1,339,535	24%	\$ 3
Lincoln	\$ 66,276	40%	\$ 3
Thorold	\$ 65,619	0%	\$ 3
Barrie	\$ 493,427	0%	\$ 4
Georgina	\$ 177,193	21%	\$ 4
Halton Hills	\$ 256,355	42%	\$ 4
Grimsby	\$ 109,761	44%	\$ 4
Pickering	\$ 463,205	10%	\$ 5
Whitby	\$ 593,700	43%	\$ 5
Niagara Falls	\$ 435,478	21%	\$ 5
Stratford	\$ 170,605	97%	\$ 5
Cambridge	\$ 704,897	51%	\$ 5
Waterloo	\$ 691,076	56%	\$ 7
Oshawa	\$ 1,153,369	0%	\$ 8
Kawartha Lakes	\$ 901,340	91%	\$ 12
York Region	\$ 12,725,638	61%	\$ 13
Waterloo Region	\$ 6,884,268	71%	\$ 13
Peterborough	\$ 1,178,668	89%	\$ 15
District of Muskoka	\$ 978,561	91%	\$ 16
Quinte West	\$ 816,724	0%	\$ 18
Ottawa	\$ 17,887,224	70%	\$ 21
Peel Region	\$ 26,726,427	59%	\$ 21
Sault Ste. Marie	\$ 1,656,399	3%	\$ 21
Niagara Region	\$ 9,696,649	86%	\$ 22
Cornwall	\$ 1,040,028	89%	\$ 22
Toronto	\$ 64,454,057	71%	\$ 24
Hamilton	\$ 14,363,643	64%	\$ 27
Belleville	\$ 1,421,365	3%	\$ 28
Guelph	\$ 3,707,390	73%	\$ 31
London	\$ 11,529,931	55%	\$ 31
Halton Region	\$ 15,836,862	69%	\$ 32
North Bay	\$ 2,075,532	83%	\$ 37
Brantford	\$ 3,960,169	60%	\$ 42
Sudbury	\$ 8,177,047	74%	\$ 50
Durham Region	\$ 33,537,611	60%	\$ 55
St. Thomas	\$ 2,151,460	79%	\$ 56
Windsor	\$ 13,147,420	47%	\$ 59
Chatham-Kent	\$ 6,652,208	74%	\$ 60
Kingston	\$ 8,128,635	54%	\$ 66
Prince Edward County	\$ 1,787,264	64%	\$ 68
Timmins	\$ 3,006,808	77%	\$ 69
Brockville	\$ 2,389,030	0%	\$ 104
Thunder Bay	\$ 11,596,448	69%	\$ 105
Average		44%	\$ 22

Source—2008 FIR

Child Care

Municipality	2008 Net Expenditures	2008 Revenues as a % of Expenditures	2008 Child Care Net Expenditures per Capita
Quinte West	\$ 70,544	N/A	\$ 2
Belleville	\$ 113,110	N/A	\$ 2
Kawartha Lakes	\$ 557,561	88%	\$ 7
Cornwall	\$ 424,414	93%	\$ 9
Brockville	\$ 210,511	N/A	\$ 9
Kingston	\$ 1,180,951	88%	\$ 10
Peterborough	\$ 781,891	91%	\$ 10
Barrie	\$ 1,435,891	N/A	\$ 11
Peel Region	\$ 14,084,315	80%	\$ 11
Durham Region	\$ 6,660,710	78%	\$ 11
District of Muskoka	\$ 706,551	81%	\$ 12
Chatham-Kent	\$ 1,349,148	92%	\$ 12
York Region	\$ 12,313,362	77%	\$ 12
Stratford	\$ 393,777	92%	\$ 12
Niagara Region	\$ 5,796,908	82%	\$ 13
Waterloo Region	\$ 7,015,700	81%	\$ 14
Brantford	\$ 1,321,378	83%	\$ 14
Guelph	\$ 1,998,125	78%	\$ 16
Sault Ste. Marie	\$ 1,304,372	84%	\$ 17
Halton Region	\$ 8,541,053	75%	\$ 17
Sudbury	\$ 3,001,634	85%	\$ 18
Thunder Bay	\$ 2,201,135	80%	\$ 20
Hamilton	\$ 10,770,595	79%	\$ 20
London	\$ 7,681,537	81%	\$ 21
St. Thomas	\$ 935,946	77%	\$ 24
Ottawa	\$ 23,453,786	76%	\$ 27
Windsor	\$ 6,388,337	87%	\$ 29
Toronto	\$ 81,711,969	77%	\$ 31
North Bay	\$ 2,298,088	68%	\$ 41
Average		82%	\$ 16

Source—2008 FIR

Social Housing

Municipality	2008 Social Housing Expenditures	2008 Revenues as a % of Expenditures	2008 Social Housing Net Expenditures per Capita
Central Elgin	\$ 251,356	22%	\$ 15
Collingwood	\$ 393,971	N/A	\$ 21
Brockville	\$ 691,353	N/A	\$ 30
Barrie	\$ 4,385,224	N/A	\$ 32
Prince Edward County	\$ 848,604	N/A	\$ 32
Kawartha Lakes	\$ 8,604,714	67%	\$ 37
Quinte West	\$ 1,841,795	N/A	\$ 42
District of Muskoka	\$ 3,673,128	22%	\$ 48
Durham Region	\$ 53,318,161	38%	\$ 55
Belleville	\$ 2,953,152	N/A	\$ 58
York Region	\$ 100,010,242	40%	\$ 60
Chatham-Kent	\$ 12,795,916	46%	\$ 62
Waterloo Region	\$ 55,973,841	43%	\$ 62
Halton Region	\$ 40,632,604	20%	\$ 66
Peel Region	\$ 168,937,839	46%	\$ 71
Kingston	\$ 19,755,362	56%	\$ 71
Peterborough	\$ 19,578,790	71%	\$ 72
North Bay	\$ 7,841,154	46%	\$ 76
Brantford	\$ 18,749,419	60%	\$ 80
Niagara Region	\$ 47,478,366	23%	\$ 83
Thunder Bay	\$ 24,263,615	62%	\$ 83
Cornwall	\$ 14,889,966	72%	\$ 89
Guelph	\$ 11,620,373	N/A	\$ 96
Sault Ste. Marie	\$ 11,410,392	33%	\$ 99
Ottawa	\$ 207,690,799	57%	\$ 102
London	\$ 52,935,728	28%	\$ 102
Sudbury	\$ 32,813,490	47%	\$ 106
St. Thomas	\$ 9,198,123	55%	\$ 109
Hamilton	\$ 104,276,153	31%	\$ 137
Toronto	\$ 681,311,225	43%	\$ 147
Windsor	\$ 61,595,065	46%	\$ 149
Stratford	\$ 11,147,165	45%	\$ 195
Timmins	\$ 10,855,686	N/A	\$ 248
Average		45%	\$ 83

Source—2008 FIR

Parks

Municipality	2008 Net Expenditures	2008 Revenues as a % of Expenditures	2008 Parks Net Expenditures per Capita	2008 MPMP Parks Operating Costs per Person
Cobourg	\$ 1,717,359	1%	\$ 91	N/A
Kawartha Lakes	\$ 721,701	41%	\$ 9	\$ 17
Clarington	\$ 2,468,934	3%	\$ 30	\$ 19
Pelham	\$ 276,144	11%	\$ 17	\$ 19
Bradford West Gwillimbury	\$ 528,074	8%	\$ 21	\$ 20
Leamington	\$ 719,860	3%	\$ 24	\$ 20
Whitchurch-Stouffville	\$ 990,770	0%	\$ 37	\$ 21
London	\$ 11,948,941	0%	\$ 32	\$ 22
Markham	\$ 6,865,470	1%	\$ 24	\$ 23
Amherstburg	\$ 677,019	0%	\$ 30	\$ 23
West Lincoln	\$ 272,622	12%	\$ 20	\$ 24
Chatham-Kent	\$ 2,850,609	1%	\$ 26	\$ 24
Kingsville	\$ 179,056	82%	\$ 9	\$ 24
Quinte West	\$ 868,399	43%	\$ 20	\$ 25
Bracebridge	\$ 371,782	6%	\$ 23	\$ 25
Prince Edward County	\$ 817,149	2%	\$ 31	\$ 26
Tillsonburg	\$ 389,492	0%	\$ 25	\$ 26
Woolwich	\$ 506,653	9%	\$ 24	\$ 27
Middlesex Centre	\$ 449,712	9%	\$ 27	\$ 27
Whitby	\$ 3,232,009	5%	\$ 27	\$ 28
East Gwillimbury	\$ 745,339	3%	\$ 32	\$ 28
Cornwall	\$ 1,355,353	0%	\$ 29	\$ 29
Caledon	\$ 1,629,857	11%	\$ 26	\$ 29
Newmarket	\$ 3,326,970	6%	\$ 40	\$ 29
Timmins	\$ 1,344,054	2%	\$ 31	\$ 29
Burlington	\$ 5,167,607	1%	\$ 29	\$ 30
Grimsby	\$ 745,090	1%	\$ 30	\$ 30
Halton Hills	\$ 1,442,960	17%	\$ 24	\$ 30
Kingston	\$ 3,460,748	4%	\$ 28	\$ 30
Vaughan	\$ 8,162,378	1%	\$ 31	\$ 30
Ottawa	\$ 28,486,592	0%	\$ 33	\$ 31
Barrie	\$ 5,196,662	4%	\$ 38	\$ 32
Thorold	\$ 614,436	4%	\$ 33	\$ 32
Peterborough	\$ 2,603,179	5%	\$ 33	\$ 33
Guelph	\$ 3,630,961	10%	\$ 30	\$ 33
Waterloo	\$ 3,363,761	21%	\$ 32	\$ 35
Pickering	\$ 4,401,883	2%	\$ 46	\$ 36
Hamilton	\$ 19,709,738	1%	\$ 37	\$ 36
Wilmot	\$ 632,976	9%	\$ 35	\$ 37
Milton	\$ 2,487,071	15%	\$ 33	\$ 38

Parks (cont'd)

Municipality	2008 Net Expenditures	2008 Revenues as a % of Expenditures	2008 Parks Net Expenditures per Capita	2008 MPMP Parks Operating Costs per Person
Mississauga	\$ 27,287,223	1%	\$ 37	\$ 38
Cambridge	\$ 5,199,633	4%	\$ 40	\$ 41
Sudbury	\$ 6,752,436	4%	\$ 41	\$ 42
King	\$ 823,613	0%	\$ 38	\$ 42
Ajax	\$ 4,604,386	7%	\$ 48	\$ 43
Belleville	\$ 2,196,022	0%	\$ 43	\$ 44
St. Thomas	\$ 1,605,631	0%	\$ 42	\$ 44
Stratford	\$ 1,612,128	0%	\$ 51	\$ 45
Wasaga Beach	\$ 810,782	1%	\$ 51	\$ 45
Brampton	\$ 22,075,514	2%	\$ 46	\$ 46
Fort Erie	\$ 1,371,070	0%	\$ 44	\$ 46
Niagara Falls	\$ 4,505,511	1%	\$ 53	\$ 48
Lincoln	\$ 1,055,766	3%	\$ 47	\$ 48
North Dumfries	\$ 476,440	1%	\$ 49	\$ 50
St. Catharines	\$ 7,276,154	6%	\$ 53	\$ 50
Toronto	\$ 158,573,041	4%	\$ 60	\$ 50
Oshawa	\$ 7,616,184	2%	\$ 50	\$ 51
Georgina	\$ 2,618,329	10%	\$ 56	\$ 51
Aurora	\$ 2,511,521	18%	\$ 48	\$ 52
Welland	\$ 2,934,744	2%	\$ 56	\$ 52
Sarnia	\$ 4,057,128	6%	\$ 55	\$ 53
Windsor	\$ 12,268,120	1%	\$ 55	\$ 55
Central Elgin	\$ 690,504	2%	\$ 51	\$ 55
North Bay	\$ 4,130,721	0%	\$ 74	\$ 56
Oakville	\$ 11,950,678	3%	\$ 66	\$ 58
Sault Ste. Marie	\$ 4,630,879	2%	\$ 60	\$ 63
Brantford	\$ 7,823,775	8%	\$ 83	\$ 63
Thunder Bay	\$ 8,426,741	3%	\$ 76	\$ 65
Niagara-on-the-Lake	\$ 1,035,442	0%	\$ 68	\$ 65
Brockville	\$ 1,257,796	7%	\$ 55	\$ 70
Port Colborne	\$ 1,834,129	2%	\$ 94	\$ 79
Gravenhurst	\$ 1,239,946	4%	\$ 108	\$ 81
Collingwood	\$ 1,636,736	1%	\$ 89	\$ 87
Average		6%	\$ 42	\$ 40

Source—2008 FIR

Recreation Programming

Municipality	2008 Net Expenditures	2008 Rec Programs Revenues as a % of Expenditures	2008 Recreation Programs Net Expenditures per Capita	2008 MPMP Recreation Programs Operating Costs per Person	Population Range
Central Elgin	\$ 81,548	0%	\$ 6	\$ -	under 20,000
Cobourg	\$ 97,750	39%	\$ 5	\$ -	under 20,000
Port Colborne	\$ 1,469	83%	\$ 0	\$ 0	under 20,000
Sault Ste. Marie	\$ (285,942)	345%	\$ (4)	\$ 1	50,000 - 99,999
Fort Erie	\$ 83,310	-5%	\$ 3	\$ 3	20,000 - 49,999
Timmins	\$ (12,616)	110%	\$ (0)	\$ 3	20,000 - 49,999
Brockville	\$ 69,428	32%	\$ 3	\$ 3	20,000 - 49,999
Woolwich	\$ (12,352)	119%	\$ (1)	\$ 3	under 20,000
West Lincoln	\$ 15,302	66%	\$ 1	\$ 3	under 20,000
Sarnia	\$ 365,947	16%	\$ 5	\$ 6	50,000 - 99,999
Belleville	\$ 90,905	74%	\$ 2	\$ 7	20,000 - 49,999
Wasaga Beach	\$ 56,412	59%	\$ 4	\$ 8	under 20,000
Niagara-on-the-Lake	\$ 67,424	47%	\$ 4	\$ 9	under 20,000
Whitby	\$ 1,060,057	5%	\$ 9	\$ 9	100,000 +
Kingsville	\$ 117,917	44%	\$ 6	\$ 10	20,000 - 49,999
Amherstburg	\$ 166,609	22%	\$ 7	\$ 10	20,000 - 49,999
Leamington	\$ (100,104)	132%	\$ (3)	\$ 11	20,000 - 49,999
St. Catharines	\$ 1,431,182	8%	\$ 10	\$ 11	100,000 +
St. Thomas	\$ (509,879)	223%	\$ (13)	\$ 12	20,000 - 49,999
Niagara Falls	\$ (77,784)	108%	\$ (1)	\$ 12	50,000 - 99,999
Prince Edward County	\$ 259,467	10%	\$ 10	\$ 13	20,000 - 49,999
Pelham	\$ 106,098	50%	\$ 6	\$ 13	under 20,000
Kawartha Lakes	\$ 531,724	47%	\$ 7	\$ 13	50,000 - 99,999
Peterborough	\$ 879,823	26%	\$ 11	\$ 15	50,000 - 99,999
North Bay	\$ 762,448	13%	\$ 14	\$ 16	50,000 - 99,999
Windsor	\$ 3,102,364	15%	\$ 14	\$ 16	100,000 +
Grimsby	\$ 303,248	30%	\$ 12	\$ 18	20,000 - 49,999
Stratford	\$ 338,446	42%	\$ 11	\$ 19	20,000 - 49,999

Recreation Programming (cont'd)

Municipality	2008 Net Expenditures	2008 Rec Programs Revenues as a % of Expenditures	2008 Recreation Programs Net Expenditures per Capita	2008 MPMP Recreation Programs Operating Costs per Person	Population Range
Quinte West	\$ 769,587	9%	\$ 17	\$ 19	20,000 - 49,1000
Kingston	\$ 1,577,479	31%	\$ 13	\$ 19	100,000 +
Welland	\$ 747,211	26%	\$ 14	\$ 20	50,000 - 99,999
Sudbury	\$ 2,780,230	14%	\$ 17	\$ 20	100,000 +
Markham	\$ (2,538,815)	140%	\$ (9)	\$ 20	100,000 +
East Gwillimbury	\$ (482,874)	199%	\$ (21)	\$ 21	20,000 - 49,999
Cambridge	\$ 2,659,334	2%	\$ 21	\$ 21	100,000 +
Wilmot	\$ 406,268	0%	\$ 22	\$ 22	under 20,000
Chatham-Kent	\$ 1,786,645	27%	\$ 16	\$ 22	100,000 +
Georgina	\$ 2,566,820	2%	\$ 55	\$ 24	20,000 - 49,999
Guelph	\$ 2,464,614	42%	\$ 20	\$ 26	100,000 +
Thunder Bay	\$ 2,345,857	20%	\$ 21	\$ 26	100,000 +
Clarington	\$ 1,990,551	15%	\$ 24	\$ 27	50,000 - 99,999
Ajax	\$ 1,660,904	39%	\$ 17	\$ 27	50,000 - 99,999
Whitchurch-Stouffville	\$ (979,344)	217%	\$ (36)	\$ 28	20,000 - 49,999
London	\$ 5,280,735	48%	\$ 14	\$ 28	100,000 +
Brampton	\$ 8,812,467	39%	\$ 18	\$ 29	100,000 +
Waterloo	\$ 2,913,312	25%	\$ 28	\$ 29	50,000 - 99,999
Hamilton	\$ 12,851,861	21%	\$ 24	\$ 31	100,000 +
Lincoln	\$ 457,390	26%	\$ 20	\$ 31	20,000 - 49,999
Mississauga	\$ 8,966,311	61%	\$ 12	\$ 32	100,000 +
Milton	\$ 1,027,428	63%	\$ 14	\$ 33	50,000 - 99,999
Bradford West Gwillimbury	\$ 564,706	35%	\$ 22	\$ 35	20,000 - 49,999
Vaughan	\$ 1,525,430	85%	\$ 6	\$ 37	100,000 +
King	\$ 444,262	42%	\$ 21	\$ 40	under 20,000
Brantford	\$ 2,330,587	38%	\$ 25	\$ 40	50,000 - 99,999
Gravenhurst	\$ 333,649	26%	\$ 29	\$ 41	under 20,000
Pickering	\$ 2,300,830	40%	\$ 24	\$ 41	50,000 - 99,999
Barrie	\$ 2,001,395	69%	\$ 15	\$ 41	100,000 +
Aurora	\$ 392,108	82%	\$ 7	\$ 43	20,000 - 49,999
Halton Hills	\$ 1,141,392	61%	\$ 19	\$ 50	50,000 - 99,999
Newmarket	\$ 2,721,653	34%	\$ 33	\$ 50	50,000 - 99,999
Caledon	\$ 608,747	80%	\$ 10	\$ 52	50,000 - 99,999
Cornwall	\$ 338,426	86%	\$ 7	\$ 52	20,000 - 49,999
Oakville	\$ 5,025,698	49%	\$ 28	\$ 54	100,000 +
Toronto	\$ 142,171,184	13%	\$ 54	\$ 59	100,000 +
Oshawa	\$ 5,348,452	41%	\$ 35	\$ 60	100,000 +
Burlington	\$ 7,386,114	33%	\$ 41	\$ 64	100,000 +
Collingwood	\$ 351,827	80%	\$ 19	\$ 101	under 20,000
Tillsonburg	\$ 613,070	67%	\$ 40	\$ 108	under 20,000
Ottawa	\$ 76,683,087	28%	\$ 88	\$ 114	100,000 +
Bracebridge	\$ 1,345,645	42%	\$ 83	\$ 149	under 20,000
Average		55%	\$ 15	\$ 29	

Source—2008 FIR

Recreation Facilities—Golf, Marina, Ski Hill

Municipality	2008 Net Expenditures	2008 Revenues as % of Expenditures	2008 Recreation Facilities - Golf, Marina, Ski Hill Net Expenditures per Capita
Central Elgin	\$ (154,036)	145%	\$ (11)
Kingsville	\$ (10,586)	125%	\$ (1)
Sarnia	\$ (31,198)	168%	\$ (0)
Brockville	\$ (2,163)	101%	\$ (0)
Markham	\$ (1,403)	N/A	\$ (0)
Georgina	\$ 6,816	88%	\$ 0
Vaughan	\$ 46,698	84%	\$ 0
Hamilton	\$ 213,640	94%	\$ 0
Windsor	\$ 105,802	96%	\$ 0
Brampton	\$ 231,576	82%	\$ 0
Stratford	\$ 23,146	94%	\$ 1
Quinte West	\$ 40,013	75%	\$ 1
St. Catharines	\$ 123,984	79%	\$ 1
Gravenhurst	\$ 14,501	11%	\$ 1
Waterloo	\$ 151,930	64%	\$ 1
King	\$ 31,770	N/A	\$ 1
Sault Ste. Marie	\$ 130,322	43%	\$ 2
Sudbury	\$ 307,471	52%	\$ 2
Amherstburg	\$ 44,759	17%	\$ 2
Burlington	\$ 369,668	74%	\$ 2
North Bay	\$ 116,882	61%	\$ 2
Toronto	\$ 5,923,996	68%	\$ 2
Mississauga	\$ 2,485,362	58%	\$ 3
London	\$ 1,255,077	71%	\$ 3
Barrie	\$ 485,591	34%	\$ 4
Peterborough	\$ 303,035	N/A	\$ 4
Cornwall	\$ 197,934	30%	\$ 4
Thunder Bay	\$ 503,540	81%	\$ 5
Kingston	\$ 566,787	75%	\$ 5
Brantford	\$ 511,214	76%	\$ 5
Prince Edward County	\$ 177,394	49%	\$ 7
Leamington	\$ 238,214	70%	\$ 8
Port Colborne	\$ 158,696	73%	\$ 8
Cobourg	\$ 530,648	N/A	\$ 28
Average		75%	\$ 3

Source—2008 FIR

Recreation Facilities—Other

Municipality	2008 Net Expenditures	2008 Revenues as % of Expend.	2008 Recreation Facilities - Other Net Expenditures per Capita
Cobourg	\$ (82,137)	107%	\$ (4)
North Dumfries	\$ 12,299	95%	\$ 1
Ottawa	\$ 6,647,572	1%	\$ 8
Brockville	\$ 273,735	69%	\$ 12
West Lincoln	\$ 174,784	60%	\$ 13
Amherstburg	\$ 380,367	48%	\$ 17
Middlesex Centre	\$ 324,746	61%	\$ 20
Gravenhurst	\$ 259,288	53%	\$ 23
Lincoln	\$ 513,682	51%	\$ 23
Kawartha Lakes	\$ 1,773,927	48%	\$ 23
Whitby	\$ 3,086,901	72%	\$ 26
Sarnia	\$ 1,930,491	42%	\$ 26
Chatham-Kent	\$ 3,095,602	51%	\$ 28
King	\$ 613,271	70%	\$ 28
Welland	\$ 1,671,158	25%	\$ 32
Grimsby	\$ 818,195	51%	\$ 33
Milton	\$ 2,488,411	48%	\$ 33
Wilmot	\$ 633,523	57%	\$ 35
Halton Hills	\$ 2,165,614	49%	\$ 36
Port Colborne	\$ 713,140	40%	\$ 37
Niagara-on-the-Lake	\$ 567,556	47%	\$ 38
Vaughan	\$ 10,159,935	9%	\$ 38
Thorold	\$ 758,484	38%	\$ 40
Kingston	\$ 4,975,162	45%	\$ 41
Sudbury	\$ 7,083,488	45%	\$ 43
Cambridge	\$ 5,784,148	37%	\$ 45
Hamilton	\$ 24,065,570	5%	\$ 46
Ajax	\$ 4,528,233	54%	\$ 47
Mississauga	\$ 34,800,393	12%	\$ 47
Windsor	\$ 10,501,816	37%	\$ 47
Peterborough	\$ 3,662,258	64%	\$ 47
Pickering	\$ 4,538,429	43%	\$ 48
Markham	\$ 14,008,883	0%	\$ 48
Woolwich	\$ 1,043,026	49%	\$ 50
Toronto	\$ 132,801,420	6%	\$ 50
Burlington	\$ 9,067,985	27%	\$ 50
Fort Erie	\$ 1,576,535	31%	\$ 51
North Bay	\$ 2,891,870	28%	\$ 52
Prince Edward County	\$ 1,383,327	28%	\$ 53

Recreation Facilities—Other (cont'd)

Municipality	2008 Net Expenditures	2008 Revenues as % of Expend.	2008 Recreation Facilities - Other Net Expenditures per Capita
Wainfleet	\$ 360,256	37%	\$ 53
London	\$ 19,855,881	5%	\$ 53
Kingsville	\$ 1,131,664	21%	\$ 54
Aurora	\$ 2,939,298	47%	\$ 56
Oakville	\$ 10,124,592	2%	\$ 56
Brampton	\$ 27,266,517	15%	\$ 57
Barrie	\$ 7,852,968	29%	\$ 58
Niagara Falls	\$ 4,929,863	0%	\$ 58
Belleville	\$ 2,975,023	38%	\$ 58
Wellesley	\$ 606,916	45%	\$ 59
Leamington	\$ 1,745,989	43%	\$ 59
Georgina	\$ 2,783,880	36%	\$ 59
Thunder Bay	\$ 6,601,691	38%	\$ 60
Guelph	\$ 7,448,963	28%	\$ 61
St. Thomas	\$ 2,440,628	0%	\$ 64
Central Elgin	\$ 857,833	0%	\$ 64
Caledon	\$ 4,129,187	33%	\$ 66
East Gwillimbury	\$ 1,545,410	0%	\$ 66
Collingwood	\$ 1,246,327	10%	\$ 67
Pelham	\$ 1,132,604	1%	\$ 68
St. Catharines	\$ 9,578,879	8%	\$ 70
Clarington	\$ 6,183,197	26%	\$ 74
Timmins	\$ 3,579,116	25%	\$ 82
Sault Ste. Marie	\$ 6,335,570	21%	\$ 82
Quinte West	\$ 3,725,266	17%	\$ 84
Oshawa	\$ 12,927,348	12%	\$ 84
Bradford West Gwillimbury	\$ 2,173,677	4%	\$ 85
Bracebridge	\$ 1,437,133	11%	\$ 89
Waterloo	\$ 9,368,426	46%	\$ 90
Wasaga Beach	\$ 1,454,512	1%	\$ 91
Brantford	\$ 9,123,717	21%	\$ 97
Newmarket	\$ 8,670,784	25%	\$ 105
Whitchurch-Stouffville	\$ 2,912,878	0%	\$ 107
Cornwall	\$ 5,131,234	1%	\$ 109
Stratford	\$ 3,452,661	0%	\$ 109
Tillsonburg	\$ 2,010,178	0%	\$ 131
Average		31%	\$ 54

Source—2008 FIR

Recreation Programming and Facilities (Combined)

This provides a consolidated summary of recreation programming and facilities to improve consistencies in the comparisons.

Municipality	2008 Recreation Facilities - Other Net Expenditures per Capita	2008 Recreation Facilities - Golf, Marina, Ski Hill Net Expenditures per Capita	2008 Recreation Programs Net Expenditures per Capita	2008 Total Net Expend. Recreation Programs and Facilities Combined per Capita
Kingsville	\$ -	\$ (1)	\$ 6	\$ 5
West Lincoln	\$ 13		\$ 1	\$ 14
Brockville	\$ 12	\$ (0)	\$ 3	\$ 15
Middlesex Centre	\$ 20			\$ 20
Amherstburg	\$ 17	\$ 2	\$ 7	\$ 26
Cobourg	\$ (4)	\$ 28	\$ 5	\$ 29
Kawartha Lakes	\$ 23		\$ 7	\$ 30
Sarnia	\$ 26	\$ (0)	\$ 5	\$ 31
Whitby	\$ 26		\$ 9	\$ 35
Markham	\$ 48	\$ (0)	\$ (9)	\$ 39
Thorold	\$ 40			\$ 40
Niagara-on-the-Lake	\$ 38		\$ 4	\$ 42
Lincoln	\$ 23		\$ 20	\$ 43
Chatham-Kent	\$ 28		\$ 16	\$ 44
Vaughan	\$ 38	\$ 0	\$ 6	\$ 44
Port Colborne	\$ 37	\$ 8	\$ 0	\$ 45
Grimsby	\$ 33		\$ 12	\$ 45
East Gwillimbury	\$ 66		\$ (21)	\$ 46
Welland	\$ 32		\$ 14	\$ 46
Milton	\$ 33		\$ 14	\$ 47
Woolwich	\$ 50		\$ (1)	\$ 49
King	\$ 28	\$ 1	\$ 21	\$ 50
St. Thomas	\$ 64		\$ (13)	\$ 51
Gravenhurst	\$ 23	\$ 1	\$ 29	\$ 53
Wainfleet	\$ 53			\$ 53
Fort Erie	\$ 51		\$ 3	\$ 54
Halton Hills	\$ 36		\$ 19	\$ 55
Wilmot	\$ 35		\$ 22	\$ 57
Niagara Falls	\$ 58		\$ (1)	\$ 57
Kingston	\$ 41	\$ 5	\$ 13	\$ 58
Wellesley	\$ 59			\$ 59
Central Elgin	\$ 64	\$ (11)	\$ 6	\$ 59
Belleville	\$ 58		\$ 2	\$ 60
Windsor	\$ 47	\$ 0	\$ 14	\$ 61
Sudbury	\$ 43	\$ 2	\$ 17	\$ 62
Peterborough	\$ 47	\$ 4	\$ 11	\$ 62
Mississauga	\$ 47	\$ 3	\$ 12	\$ 62

Recreation Programming and Facilities (Combined) - (cont'd)

Municipality	2008 Recreation Facilities - Other Net Expenditures per Capita	2008 Recreation Facilities - Golf, Marina, Ski Hill Net Expenditures per Capita	2008 Recreation Programs Net Expenditures per Capita	2008 Total Net Expend. Recreation Programs and Facilities Combined per Capita
Leamington	\$ 59	\$ 8	\$ (3)	\$ 63
Aurora	\$ 56		\$ 7	\$ 63
Ajax	\$ 47		\$ 17	\$ 64
Cambridge	\$ 45		\$ 21	\$ 66
North Bay	\$ 52	\$ 2	\$ 14	\$ 68
Prince Edward County	\$ 53	\$ 7	\$ 10	\$ 70
Hamilton	\$ 46	\$ 0	\$ 24	\$ 70
London	\$ 53	\$ 3	\$ 14	\$ 71
Whitchurch-Stouffville	\$ 107		\$ (36)	\$ 71
Pickering	\$ 48		\$ 24	\$ 72
Pelham	\$ 68		\$ 6	\$ 74
Caledon	\$ 66		\$ 10	\$ 75
Brampton	\$ 57	\$ 0	\$ 18	\$ 76
Barrie	\$ 58	\$ 4	\$ 15	\$ 76
Sault Ste. Marie	\$ 82	\$ 2	\$ (4)	\$ 80
St. Catharines	\$ 70	\$ 1	\$ 10	\$ 81
Guelph	\$ 61		\$ 20	\$ 82
Timmins	\$ 82	\$ -	\$ (0)	\$ 82
Oakville	\$ 56		\$ 28	\$ 84
Thunder Bay	\$ 60	\$ 5	\$ 21	\$ 85
Collingwood	\$ 67		\$ 19	\$ 87
Burlington	\$ 50	\$ 2	\$ 41	\$ 94
Wasaga Beach	\$ 91		\$ 4	\$ 94
Ottawa	\$ 8		\$ 88	\$ 96
Clarington	\$ 74		\$ 24	\$ 98
Quinte West	\$ 84	\$ 1	\$ 17	\$ 102
Toronto	\$ 50	\$ 2	\$ 54	\$ 106
Bradford West Gwillimbury	\$ 85		\$ 22	\$ 107
Georgina	\$ 59	\$ 0	\$ 55	\$ 114
Oshawa	\$ 84		\$ 35	\$ 119
Waterloo	\$ 90	\$ 1	\$ 28	\$ 119
Cornwall	\$ 109	\$ 4	\$ 7	\$ 120
Stratford	\$ 109	\$ 1	\$ 11	\$ 121
Brantford	\$ 97	\$ 5	\$ 25	\$ 127
Newmarket	\$ 105		\$ 33	\$ 139
Tillsonburg	\$ 131		\$ 40	\$ 171
Bracebridge	\$ 89		\$ 83	\$ 172
North Dumfries	\$ 300			\$ 300
Average	\$ 54	\$ 3	\$ 15	\$ 71

Source—2008 FIR

**Parks, Recreation Programming and Facilities (Combined) -
MPMP Operating**

Municipality	2008 MPMP Parks Operating Costs per Person	2008 MPMP Recreation Programs Operating Costs per Person	2008 MPMP Recreation Facilities Operating Costs per Person	2008 MPMP Total per Person
Timmins	\$ 29	\$ 3	\$ 1	\$ 33
West Lincoln	\$ 24	\$ 3	\$ 31	\$ 58
Pelham	\$ 19	\$ 13	\$ 31	\$ 64
Amherstburg	\$ 23	\$ 10	\$ 33	\$ 66
Kingsville	\$ 24	\$ 10	\$ 35	\$ 69
Wainfleet			\$ 70	\$ 70
Quinte West	\$ 25	\$ 19	\$ 28	\$ 72
Middlesex Centre	\$ 27	\$ -	\$ 45	\$ 72
Kawartha Lakes	\$ 17	\$ 13	\$ 46	\$ 76
North Dumfries	\$ 50	\$ -	\$ 31	\$ 81
London	\$ 22	\$ 28	\$ 35	\$ 85
Wellesley			\$ 86	\$ 86
Markham	\$ 23	\$ 20	\$ 47	\$ 90
Sarnia	\$ 53	\$ 6	\$ 31	\$ 90
Thorold	\$ 32	\$ -	\$ 63	\$ 94
St. Thomas	\$ 44	\$ 12	\$ 39	\$ 95
Chatham-Kent	\$ 24	\$ 22	\$ 54	\$ 100
Grimsby	\$ 30	\$ 18	\$ 53	\$ 100
Leamington	\$ 20	\$ 11	\$ 74	\$ 105
Fort Erie	\$ 46	\$ 3	\$ 57	\$ 106
Niagara Falls	\$ 48	\$ 12	\$ 46	\$ 106
Prince Edward County	\$ 26	\$ 13	\$ 68	\$ 107
Kingston	\$ 30	\$ 19	\$ 58	\$ 107
Vaughan	\$ 30	\$ 37	\$ 41	\$ 109
Hamilton	\$ 36	\$ 31	\$ 42	\$ 110
East Gwillimbury	\$ 28	\$ 21	\$ 63	\$ 111
St. Catharines	\$ 50	\$ 11	\$ 50	\$ 111
Welland	\$ 52	\$ 20	\$ 41	\$ 113
Whitby	\$ 28	\$ 9	\$ 78	\$ 115
Bradford West Gwillimbury	\$ 20	\$ 35	\$ 63	\$ 118
Brockville	\$ 70	\$ 3	\$ 46	\$ 119
Wasaga beach	\$ 45	\$ 8	\$ 69	\$ 122
Cambridge	\$ 41	\$ 21	\$ 60	\$ 123
Lincoln	\$ 48	\$ 31	\$ 44	\$ 124
Woolwich	\$ 27	\$ 3	\$ 95	\$ 125
Mississauga	\$ 38	\$ 32	\$ 55	\$ 125

**Parks, Recreation Programming and Facilities (Combined) -
MPMP Operating (cont'd)**

Municipality	2008 MPMP Parks Operating Costs per Person	2008 MPMP Recreation Programs Operating Costs per Person	2008 MPMP Recreation Facilities Operating Costs per Person	2008 MPMP Total per Person
North Bay	\$ 56	\$ 16	\$ 54	\$ 126
Central Elgin	\$ 55	\$ -	\$ 71	\$ 127
Guelph	\$ 33	\$ 26	\$ 68	\$ 127
Milton	\$ 38	\$ 33	\$ 61	\$ 132
Niagara-on-the-Lake	\$ 65	\$ 9	\$ 59	\$ 133
Clarington	\$ 19	\$ 27	\$ 90	\$ 136
Wilmot	\$ 37	\$ 22	\$ 79	\$ 138
Barrie	\$ 32	\$ 41	\$ 65	\$ 138
Peterborough	\$ 33	\$ 15	\$ 91	\$ 139
Sault Ste. Marie	\$ 63	\$ 1	\$ 75	\$ 140
Sudbury	\$ 42	\$ 20	\$ 78	\$ 140
Brampton	\$ 46	\$ 29	\$ 65	\$ 140
Port Colborne	\$ 79	\$ 0	\$ 66	\$ 145
Whitchurch-Stouffville	\$ 21	\$ 28	\$ 97	\$ 146
Belleville	\$ 44	\$ 7	\$ 96	\$ 147
Halton Hills	\$ 30	\$ 50	\$ 67	\$ 147
Burlington	\$ 30	\$ 64	\$ 58	\$ 151
Windsor	\$ 55	\$ 16	\$ 80	\$ 151
Pickering	\$ 36	\$ 41	\$ 74	\$ 151
Ottawa	\$ 31	\$ 114	\$ 7	\$ 152
Georgina	\$ 51	\$ 24	\$ 80	\$ 155
Ajax	\$ 43	\$ 27	\$ 85	\$ 155
Toronto	\$ 50	\$ 59	\$ 49	\$ 158
Stratford	\$ 45	\$ 19	\$ 96	\$ 159
Oakville	\$ 58	\$ 54	\$ 48	\$ 160
Brantford	\$ 63	\$ 40	\$ 60	\$ 163
Oshawa	\$ 51	\$ 60	\$ 53	\$ 164
Waterloo	\$ 35	\$ 29	\$ 101	\$ 165
Caledon	\$ 29	\$ 52	\$ 87	\$ 167
King	\$ 42	\$ 40	\$ 86	\$ 168
Gravenhurst	\$ 81	\$ 41	\$ 49	\$ 170
Newmarket	\$ 29	\$ 50	\$ 95	\$ 175
Thunder Bay	\$ 65	\$ 26	\$ 92	\$ 183
Cornwall	\$ 29	\$ 52	\$ 106	\$ 187
Aurora	\$ 52	\$ 43	\$ 102	\$ 196
Tillsonburg	\$ 26	\$ 108	\$ 75	\$ 208
Bracebridge	\$ 25	\$ 149	\$ 60	\$ 233
Collingwood	\$ 87	\$ 101	\$ 75	\$ 264
Average	\$ 40	\$ 28	\$ 62	\$ 128

Library

Municipality	2008 Net Expenditures	2008 Revenues as % of Expend.	2008 Library MPMP Cost/Use	2008 Library MPMP Uses/ Person	2008 Library Net Expend. per Capita	Population Range
Middlesex Centre	\$ (10,702)	144%	N/A	N/A	\$ (1)	under 20,000
Kingsville	\$ 7,909	0%	N/A	N/A	\$ 0	20,000 - 49,999
Woolwich	\$ 14,990	0%	N/A	N/A	\$ 1	under 20,000
Central Elgin	\$ 31,441	0%	N/A	N/A	\$ 2	under 20,000
Amherstburg	\$ 63,608	0%	N/A	N/A	\$ 3	20,000 - 49,999
Wellesley	\$ 30,719	19%	N/A	N/A	\$ 3	under 20,000
Sarnia	\$ 284,179	0%	N/A	N/A	\$ 4	50,000 - 99,999
Tillsonburg	\$ 274,270	7%	\$ 2.02	10	\$ 18	under 20,000
Kawartha Lakes	\$ 1,366,358	13%	\$ 2.17	10	\$ 18	50,000 - 99,999
West Lincoln	\$ 274,618	12%	\$ 2.57	7	\$ 20	under 20,000
Quinte West	\$ 1,011,534	18%	\$ 2.09	13	\$ 23	20,000 - 49,1000
Peterborough	\$ 1,859,605	12%	N/A	N/A	\$ 24	50,000 - 99,999
Brampton	\$ 12,044,809	3%	\$ 1.29	19	\$ 25	100,000 +
Thorold	\$ 511,396	11%	N/A	N/A	\$ 27	under 20,000
Timmins	\$ 1,207,409	11%	\$ 2.61	12	\$ 28	20,000 - 49,999
Whitchurch-Stouffville	\$ 765,283	14%	\$ 5.20	6	\$ 28	20,000 - 49,999
Wasaga Beach	\$ 478,075	10%	\$ 3.01	10	\$ 30	under 20,000
Welland	\$ 1,556,494	13%	\$ 2.37	14	\$ 30	50,000 - 99,999
Port Colborne	\$ 590,347	11%	\$ 2.56	13	\$ 30	under 20,000
Chatham-Kent	\$ 3,441,330	9%	\$ 1.86	19	\$ 31	100,000 +
Brockville	\$ 718,083	12%	\$ 1.65	26	\$ 31	20,000 - 49,999
Barrie	\$ 4,522,552	9%	\$ 1.35	22	\$ 33	100,000 +
Markham	\$ 9,753,681	8%	\$ 0.97	36	\$ 33	100,000 +
Prince Edward County	\$ 880,597	14%	\$ 2.05	20	\$ 34	20,000 - 49,999
Milton	\$ 2,549,491	3%	\$ 2.55	13	\$ 34	50,000 - 99,999
Belleville	\$ 1,741,158	11%	\$ 4.00	9	\$ 34	20,000 - 49,999
St. Catharines	\$ 4,670,806	9%	\$ 1.54	23	\$ 34	100,000 +
Cobourg	\$ 646,627	32%			\$ 34	under 20,000
Sault Ste. Marie	\$ 2,705,991	16%	\$ 2.33	17	\$ 35	50,000 - 99,999
Newmarket	\$ 3,005,788	4%	\$ 2.99	12	\$ 37	50,000 - 99,999
East Gwillimbury	\$ 854,990	0%	\$ 2.55	14	\$ 37	20,000 - 49,999
Waterloo	\$ 3,860,590	11%	\$ 1.59	23	\$ 37	50,000 - 99,999
Cornwall	\$ 1,751,564	10%	\$ 2.58	16	\$ 37	20,000 - 49,999
Georgina	\$ 1,739,367	7%	N/A	N/A	\$ 37	20,000 - 49,999
Clarington	\$ 3,170,710	7%	\$ 2.07	16	\$ 38	50,000 - 99,999
Ajax	\$ 3,747,434	7%	\$ 2.01	19	\$ 39	50,000 - 99,999
North Bay	\$ 2,161,159	5%	\$ 0.60	63	\$ 39	50,000 - 99,999

Library (cont'd)

Municipality	2008 Net Expenditures	2008 Revenues as % of Expend.	2008 Library MPMP Cost/Use	2008 Library MPMP Uses/ Person	2008 Library Net Expend. per Capita	Population Range
Windsor	\$ 8,720,915	4%	\$ 2.18	19	\$ 39	100,000 +
Gravenhurst	\$ 450,639	11%	\$ 1.64	27	\$ 39	under 20,000
Halton Hills	\$ 2,377,579	8%	\$ 2.80	16	\$ 39	50,000 - 99,999
Pelham	\$ 665,430	18%	N/A	N/A	\$ 40	under 20,000
Whitby	\$ 4,900,232	7%	\$ 1.64	22	\$ 41	100,000 +
Cambridge	\$ 5,324,135	10%	\$ 1.93	22	\$ 41	100,000 +
Fort Erie	\$ 1,282,299	5%	\$ 1.96	22	\$ 41	20,000 - 49,999
Sudbury	\$ 6,947,025	8%	\$ 2.09	22	\$ 42	100,000 +
Vaughan	\$ 11,432,318	2%	\$ 1.81	20	\$ 43	100,000 +
Lincoln	\$ 971,609	7%	\$ 2.02	24	\$ 43	20,000 - 49,999
Bradford West Gwillimbury	\$ 1,127,002	3%	\$ 2.95	15	\$ 44	20,000 - 49,999
Grimsby	\$ 1,093,710	6%	\$ 1.19	30	\$ 44	20,000 - 49,999
Bracebridge	\$ 718,319	18%	\$ 2.52	21	\$ 44	under 20,000
Mississauga	\$ 33,095,609	3%	\$ 2.14	22	\$ 45	100,000 +
Caledon	\$ 2,824,019	3%	\$ 2.51	19	\$ 45	50,000 - 99,999
Kingston	\$ 5,484,581	17%	\$ 1.86	25	\$ 45	100,000 +
Brantford	\$ 4,286,713	10%	\$ 1.96	23	\$ 45	50,000 - 99,999
Thunder Bay	\$ 5,277,827	4%	\$ 1.96	25	\$ 48	100,000 +
Aurora	\$ 2,544,457	3%	\$ 1.70	28	\$ 48	20,000 - 49,999
Ottawa	\$ 42,192,012	5%	N/A	N/A	\$ 49	100,000 +
St. Thomas	\$ 1,870,586	3%	\$ 2.37	23	\$ 49	20,000 - 49,999
Oakville	\$ 9,109,549	3%	\$ 1.40	38	\$ 50	100,000 +
Burlington	\$ 9,175,979	5%	\$ 2.14	23	\$ 51	100,000 +
Wainfleet	\$ 357,947	6%	\$ 3.52	16	\$ 53	under 20,000
Niagara Falls	\$ 4,521,805	4%	\$ 0.69	N/A	\$ 53	50,000 - 99,999
Guelph	\$ 6,514,784	7%	\$ 1.61	31	\$ 54	100,000 +
Hamilton	\$ 28,763,555	6%	\$ 2.17	27	\$ 55	100,000 +
London	\$ 20,619,859	7%	\$ 1.50	34	\$ 55	100,000 +
Pickering	\$ 5,312,842	4%	\$ 1.71	31	\$ 56	50,000 - 99,999
Stratford	\$ 1,850,844	12%	\$ 2.24	28	\$ 59	20,000 - 49,999
Collingwood	\$ 1,121,277	9%	\$ 2.96	23	\$ 61	under 20,000
King	\$ 1,345,303	7%	\$ 2.72	26	\$ 62	under 20,000
Oshawa	\$ 9,694,103	0%	\$ 2.80	22	\$ 63	100,000 +
Toronto	\$ 183,815,143	5%	\$ 1.85	31	\$ 69	100,000 +
Average		10%	\$ 2.15	21	\$ 37	

Source—2008 FIR

Cultural Services

Municipality	2008 Net Expenditures	2008 Revenue as a % of Expenditures	2008 Cultural Services Net Expenditures per Capita	Population Range
Ajax	\$ 3,845	0%	\$ 0	50,000 - 99,999
Caledon	\$ 7,902	14%	\$ 0	50,000 - 99,999
Wasaga Beach	\$ 2,220	1%	\$ 0	under 20,000
Sarnia	\$ 10,757	0%	\$ 0	50,000 - 99,999
Wellesley	\$ 2,670	0%	\$ 0	under 20,000
Kawartha Lakes	\$ 20,301	0%	\$ 0	50,000 - 99,999
Amherstburg	\$ 5,991	85%	\$ 0	20,000 - 49,999
Bradford West Gwillimbury	\$ 13,021	0%	\$ 1	20,000 - 49,999
Peel Region	\$ 1,446,713	12%	\$ 1	100,000 +
Halton Region	\$ 835,218	9%	\$ 2	100,000 +
Bracebridge	\$ 29,967	2%	\$ 2	under 20,000
Leamington	\$ 61,992	0%	\$ 2	20,000 - 49,999
Pelham	\$ 40,176	14%	\$ 2	under 20,000
Sudbury	\$ 398,668	10%	\$ 2	100,000 +
St. Thomas	\$ 94,957	0%	\$ 2	20,000 - 49,999
Halton Hills	\$ 156,483	48%	\$ 3	50,000 - 99,999
Quinte West	\$ 149,541	0%	\$ 3	20,000 - 49,1000
Milton	\$ 356,698	0%	\$ 5	50,000 - 99,999
Cornwall	\$ 240,585	0%	\$ 5	20,000 - 49,999
Aurora	\$ 278,407	0%	\$ 5	20,000 - 49,999
Belleville	\$ 270,810	24%	\$ 5	20,000 - 49,999
Timmins	\$ 237,566	23%	\$ 5	20,000 - 49,999
Waterloo Region	\$ 3,085,379	9%	\$ 6	100,000 +
Pickering	\$ 607,273	19%	\$ 6	50,000 - 99,999
Cobourg	\$ 126,953	48%	\$ 7	under 20,000
Cambridge	\$ 919,659	46%	\$ 7	100,000 +
King	\$ 157,137	8%	\$ 7	under 20,000
Niagara Falls	\$ 673,034	10%	\$ 8	50,000 - 99,999
Welland	\$ 431,068	0%	\$ 8	50,000 - 99,999
North Bay	\$ 490,154	0%	\$ 9	50,000 - 99,999
Lincoln	\$ 205,077	25%	\$ 9	20,000 - 49,999
Newmarket	\$ 764,530	27%	\$ 9	50,000 - 99,999
Windsor	\$ 2,191,768	0%	\$ 10	100,000 +
Burlington	\$ 1,784,142	24%	\$ 10	100,000 +

Cultural Services (cont'd)

Municipality	2008 Net Expenditures	2008 Revenue as a % of Expenditures	2008 Cultural Services Net Expenditures per Capita	Population Range
Clarington	\$ 843,394	10%	\$ 10	50,000 - 99,999
Oshawa	\$ 1,579,051	0%	\$ 10	100,000 +
Wilmot	\$ 189,249	23%	\$ 10	under 20,000
Mississauga	\$ 7,866,244	8%	\$ 11	100,000 +
Prince Edward County	\$ 300,391	21%	\$ 11	20,000 - 49,999
Whitchurch-Stouffville	\$ 317,340	11%	\$ 12	20,000 - 49,999
Tillsonburg	\$ 180,803	12%	\$ 12	under 20,000
Fort Erie	\$ 385,249	14%	\$ 12	20,000 - 49,999
Georgina	\$ 591,483	15%	\$ 13	20,000 - 49,999
Markham	\$ 3,875,861	11%	\$ 13	100,000 +
Sault Ste. Marie	\$ 1,094,182	8%	\$ 14	50,000 - 99,999
Brampton	\$ 7,164,844	25%	\$ 15	100,000 +
Hamilton	\$ 7,875,653	11%	\$ 15	100,000 +
Chatham-Kent	\$ 1,787,358	23%	\$ 16	100,000 +
Barrie	\$ 2,326,168	2%	\$ 17	100,000 +
Collingwood	\$ 335,581	12%	\$ 18	under 20,000
Oakville	\$ 3,304,132	32%	\$ 18	100,000 +
Waterloo	\$ 1,953,073	1%	\$ 19	50,000 - 99,999
Thunder Bay	\$ 2,114,350	63%	\$ 19	100,000 +
Kingston	\$ 2,411,131	20%	\$ 20	100,000 +
Guelph	\$ 2,408,861	30%	\$ 20	100,000 +
Toronto	\$ 53,628,822	56%	\$ 20	100,000 +
Port Colborne	\$ 411,686	28%	\$ 21	under 20,000
St. Catharines	\$ 3,013,196	7%	\$ 22	100,000 +
Ottawa	\$ 19,370,013	15%	\$ 22	100,000 +
Brantford	\$ 2,150,986	30%	\$ 23	50,000 - 99,999
Brockville	\$ 537,103	45%	\$ 23	20,000 - 49,999
Vaughan	\$ 6,235,629	1%	\$ 24	100,000 +
Grimsby	\$ 595,954	21%	\$ 24	20,000 - 49,999
London	\$ 9,367,929	12%	\$ 25	100,000 +
Peterborough	\$ 2,001,619	14%	\$ 26	50,000 - 99,999
Niagara-on-the-Lake	\$ 476,538	0%	\$ 32	under 20,000
Gravenhurst	\$ 406,080	23%	\$ 35	under 20,000
Stratford	\$ 1,384,934	0%	\$ 44	20,000 - 49,999
Average		16%	\$ 12	

Source—2008 FIR

Planning

Municipality	2008 Net Expenditures Planning and Zoning	2008 Revenues as a % of Expenditures	2008 Net Expenditures Planning and Zoning Per Capita	Population Range
Sarnia	\$ 55,185	93%	\$ 1	50,000 - 99,999
Wilmot	\$ 67,457	63%	\$ 4	under 20,000
Kingsville	\$ 102,717	31%	\$ 5	20,000 - 49,999
Quinte West	\$ 232,573	65%	\$ 5	20,000 - 49,1000
Stratford	\$ 170,281	59%	\$ 5	20,000 - 49,999
Kawartha Lakes	\$ 498,990	52%	\$ 7	50,000 - 99,999
Markham	\$ 2,044,250	63%	\$ 7	100,000 +
Port Colborne	\$ 139,106	49%	\$ 7	under 20,000
North Dumfries	\$ 70,849	44%	\$ 7	under 20,000
Sault Ste. Marie	\$ 592,096	34%	\$ 8	50,000 - 99,999
Belleville	\$ 392,864	22%	\$ 8	20,000 - 49,999
Tillsonburg	\$ 144,673	58%	\$ 9	under 20,000
St. Thomas	\$ 361,154	35%	\$ 9	20,000 - 49,999
Chatham-Kent	\$ 1,065,743	35%	\$ 10	100,000 +
Whitby	\$ 1,166,927	39%	\$ 10	100,000 +
Leamington	\$ 331,032	12%	\$ 11	20,000 - 49,999
Barrie	\$ 1,524,133	12%	\$ 11	100,000 +
Mississauga	\$ 8,424,472	26%	\$ 11	100,000 +
Grimsby	\$ 288,868	32%	\$ 12	20,000 - 49,999
Woolwich	\$ 245,989	27%	\$ 12	under 20,000
Amherstburg	\$ 276,616	18%	\$ 12	20,000 - 49,999
Hamilton	\$ 6,627,203	39%	\$ 13	100,000 +
Guelph	\$ 1,570,814	24%	\$ 13	100,000 +
Kingston	\$ 1,582,770	27%	\$ 13	100,000 +
Wellesley	\$ 135,584	10%	\$ 13	under 20,000
Welland	\$ 705,263	14%	\$ 14	50,000 - 99,999
Middlesex Centre	\$ 225,030	32%	\$ 14	under 20,000
Newmarket	\$ 1,214,684	22%	\$ 15	50,000 - 99,999
Niagara Falls	\$ 1,269,813	10%	\$ 15	50,000 - 99,999
Cobourg	\$ 288,645	18%	\$ 15	under 20,000
North Bay	\$ 877,797	0%	\$ 16	50,000 - 99,999
Bradford West Gwillimbury	\$ 408,365	40%	\$ 16	20,000 - 49,999
Milton	\$ 1,239,914	64%	\$ 17	50,000 - 99,999
Wainfleet	\$ 113,168	38%	\$ 17	under 20,000
Halton Hills	\$ 1,013,771	27%	\$ 17	50,000 - 99,999
Ajax	\$ 1,650,325	45%	\$ 17	50,000 - 99,999
Sudbury	\$ 2,811,372	20%	\$ 17	100,000 +
Pelham	\$ 293,307	10%	\$ 18	under 20,000
Central Elgin	\$ 239,909	0%	\$ 18	under 20,000
Fort Erie	\$ 552,944	27%	\$ 18	20,000 - 49,999
Cornwall	\$ 874,178	5%	\$ 18	20,000 - 49,999
Timmins	\$ 826,440	4%	\$ 19	20,000 - 49,999
Oshawa	\$ 2,906,519	1%	\$ 19	100,000 +

Planning (cont'd)

Municipality	2008 Net Expenditures Planning and Zoning	2008 Revenues as a % of Expenditures	2008 Net Expenditures Planning and Zoning Per Capita	Population Range
Aurora	\$ 995,651	25%	\$ 19	20,000 - 49,999
West Lincoln	\$ 258,553	37%	\$ 19	under 20,000
Cambridge	\$ 2,479,621	19%	\$ 19	100,000 +
Pickering	\$ 1,834,812	21%	\$ 19	50,000 - 99,999
Lincoln	\$ 445,225	28%	\$ 20	20,000 - 49,999
London	\$ 7,549,150	8%	\$ 20	100,000 +
Windsor	\$ 4,531,768	14%	\$ 20	100,000 +
Thunder Bay	\$ 2,298,396	8%	\$ 21	100,000 +
Ottawa	\$ 18,320,151	28%	\$ 21	100,000 +
Caledon	\$ 1,370,072	61%	\$ 22	50,000 - 99,999
Thorold	\$ 416,854	17%	\$ 22	under 20,000
Wasaga Beach	\$ 355,191	70%	\$ 22	under 20,000
Georgina	\$ 1,086,064	10%	\$ 23	20,000 - 49,999
Waterloo	\$ 2,595,230	19%	\$ 25	50,000 - 99,999
Oakville	\$ 4,726,656	35%	\$ 26	100,000 +
St. Catharines	\$ 3,588,784	8%	\$ 26	100,000 +
King	\$ 614,927	23%	\$ 28	under 20,000
Toronto	\$ 78,158,882	18%	\$ 29	100,000 +
Vaughan	\$ 7,885,751	40%	\$ 30	100,000 +
Clarington	\$ 2,495,139	8%	\$ 30	50,000 - 99,999
Brantford	\$ 2,859,481	7%	\$ 30	50,000 - 99,999
Peterborough	\$ 2,495,479	8%	\$ 32	50,000 - 99,999
Prince Edward County	\$ 841,120	20%	\$ 32	20,000 - 49,999
Brockville	\$ 818,614	15%	\$ 36	20,000 - 49,999
East Gwillimbury	\$ 837,065	33%	\$ 36	20,000 - 49,999
Brampton	\$ 18,922,172	19%	\$ 39	100,000 +
Niagara-on-the-Lake	\$ 625,255	22%	\$ 41	under 20,000
Gravenhurst	\$ 526,611	27%	\$ 46	under 20,000
Collingwood	\$ 1,089,750	18%	\$ 59	under 20,000
Bracebridge	\$ 1,012,166	5%	\$ 62	under 20,000
Whitchurch-Stouffville	\$ 1,762,200	42%	\$ 65	20,000 - 49,999
Burlington	\$ 15,146,070	11%	\$ 84	100,000 +
Average		28%	\$ 21	
Durham Region	\$ 5,134,106	7%	\$ 8	100,000 +
Halton Region	\$ 4,580,884	11%	\$ 9	100,000 +
Niagara Region	\$ 3,850,557	5%	\$ 9	100,000 +
Peel Region	\$ 3,347,634	2%	\$ 3	100,000 +
Waterloo Region	\$ 4,405,467	4%	\$ 9	100,000 +
York Region	\$ 5,726,915	8%	\$ 6	100,000 +
Muskoka District	\$ 1,262,619	18%	\$ 21	50,000 - 99,999
Average Region		8%	\$ 9	

Source—2008 FIR

Commercial and Industrial

Municipality	2008 Net Expenditures	2008 Revenue as % Expend.	2008 Net Expend. Per Capita
Niagara-on-the-Lake	\$ 9,770	0%	\$ 1
West Lincoln	\$ 8,988	0%	\$ 1
Central Elgin	\$ 14,511	0%	\$ 1
Pelham	\$ 19,644	0%	\$ 1
Markham	\$ 516,318	0%	\$ 2
Lincoln	\$ 69,393	0%	\$ 3
Halton Hills	\$ 213,203	23%	\$ 4
Kingsville	\$ 77,254	16%	\$ 4
Mississauga	\$ 2,732,680	4%	\$ 4
Ajax	\$ 441,025	4%	\$ 5
Whitby	\$ 549,003	0%	\$ 5
Oshawa	\$ 713,874	1%	\$ 5
Vaughan	\$ 1,310,167	9%	\$ 5
Grimsby	\$ 128,493	10%	\$ 5
St. Thomas	\$ 204,522	3%	\$ 5
Newmarket	\$ 524,201	0%	\$ 6
Milton	\$ 484,144	3%	\$ 6
Welland	\$ 356,047	8%	\$ 7
Caledon	\$ 501,500	4%	\$ 8
Burlington	\$ 1,464,893	31%	\$ 8
Kawartha Lakes	\$ 641,166	28%	\$ 8
Georgina	\$ 438,571	0%	\$ 9
Oakville	\$ 1,700,121	11%	\$ 9
Brampton	\$ 4,979,848	4%	\$ 10
Thorold	\$ 206,998	5%	\$ 11
Leamington	\$ 344,970	0%	\$ 12
Waterloo	\$ 1,322,532	59%	\$ 13
Cambridge	\$ 1,661,151	0%	\$ 13
Quinte West	\$ 583,819	0%	\$ 13
Ottawa	\$ 11,878,919	3%	\$ 14
Hamilton	\$ 7,949,538	35%	\$ 15
Barrie	\$ 2,085,801	6%	\$ 15
St. Catharines	\$ 2,148,627	23%	\$ 16
Toronto	\$ 42,400,560	1%	\$ 16
Tillsonburg	\$ 248,466	0%	\$ 16
Amherstburg	\$ 377,531	0%	\$ 17
Clarington	\$ 1,417,615	12%	\$ 17
Woolwich	\$ 372,168	5%	\$ 18
Windsor	\$ 4,115,580	22%	\$ 18
Gravenhurst	\$ 212,158	6%	\$ 18

Commercial and Industrial (cont'd)

Municipality	2008 Net Expenditures	2008 Revenue as % Expend.	2008 Net Expend. Per Capita
Sarnia	\$ 1,404,178	0%	\$ 19
Prince Edward County	\$ 512,461	38%	\$ 20
Cornwall	\$ 988,800	27%	\$ 21
Collingwood	\$ 418,034	0%	\$ 23
Guelph	\$ 2,751,943	12%	\$ 23
Belleville	\$ 1,166,470	1%	\$ 23
Fort Erie	\$ 755,768	2%	\$ 24
Peterborough	\$ 1,951,386	39%	\$ 25
Timmins	\$ 1,113,997	49%	\$ 25
Wasaga Beach	\$ 470,982	21%	\$ 29
Kingston	\$ 4,065,009	0%	\$ 33
Thunder Bay	\$ 3,835,965	35%	\$ 35
Chatham-Kent	\$ 3,969,806	13%	\$ 36
London	\$ 14,306,523	29%	\$ 38
Bracebridge	\$ 688,100	20%	\$ 42
Port Colborne	\$ 854,063	41%	\$ 44
Sudbury	\$ 7,534,462	13%	\$ 46
North Bay	\$ 2,624,303	11%	\$ 47
Sault Ste. Marie	\$ 3,998,148	1%	\$ 52
Brantford	\$ 4,973,089	6%	\$ 53
Stratford	\$ 1,705,165	0%	\$ 54
Brockville	\$ 1,396,395	9%	\$ 61
Niagara Falls	\$ 5,383,995	0%	\$ 63
Cobourg	\$ 3,882,750	0%	\$ 205
Average		11%	\$ 22
York Region	\$ 1,283,682	40%	\$ 1
Halton Region	\$ 1,053,986	13%	\$ 2
Durham Region	\$ 2,418,352	18%	\$ 4
Muskoka District	\$ 278,619	0%	\$ 5
Niagara Region	\$ 2,137,821	0%	\$ 5
Average Region		14%	\$ 3

Source—2008 FIR

Select User Fees and Revenue Information



Select User Fees &
Revenue Information

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

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

- ***Development Charges***
- ***Building Permit Fees***
- ***Commercial Solid Waste Tipping Fees***
- ***Transit Fares***
- ***Ontario Unconditional Grants***
- ***Ontario and Canada Conditional Grants***
- ***Licencing, Permits & Rents, etc. Per Capita***
- ***Penalties & Interest on Taxes and Other Fine Revenues per Capita***
- ***Investment Income Revenue***
- ***Gaming and Casino Revenues Per Capita***
- ***Contributions from Reserves, Reserve Funds***
- ***Revenues From Government Enterprise***

The ***User Fee and Revenue Information*** section of the report includes select user fees based on feedback received from the participating municipalities. In addition to a 2009 fee comparison, this section of the report also includes, a comparison of User Fee Revenues as a percentage of Total Expenditures (2008 FIRs) along with other sources of revenues such as CRF, gaming and other revenues. The following information is provided to assist municipalities in understanding some basic facts about each municipality included in the study.

User Fees as a % of Expenditures

The accuracy of this indicator depends on the clear identification of all costs (direct and indirect) associated with a user charge supported activity. Across Ontario municipalities, full activity based accounting is not always the practice, however, the following schedules provide a general indication of the extent to which a service is being recovered from user fees. User Fee policies also vary across municipalities indicating to what extent costs are recovered from fees.

User Fees

User fees and charges are voluntary payments that are used to finance municipal services such as water, sewerage, transit, recreational activities and miscellaneous activities. These are 'voluntary' payments in the sense that they are only paid to the extent that the individual uses the service. Another way to define user fees is that they must exhibit the following three characteristics:

- ◆ Separability—are costs easily identifiable and separate beneficiaries identifiable?
- ◆ Voluntarism—can the user voluntarily decide whether to use the service?
- ◆ Chargeability—can the costs be efficiently collected from the public?

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

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

Development Charges

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

Timing of By-Law Updates

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

Comparison of Development Charges

A comparison of development charges was undertaken using the most current data available. These rates reflect properties in the urban areas.

Municipalities with varying development charge rates, based on location within the municipality, have been included in the report for the urban centre. Examples include Hamilton, Halton, Ottawa, Greater Sudbury and Kawartha Lakes.

The tables on the next few pages summarize the total development charges in each municipality, including upper, lower and education charges.

General Introductory Comments

- The municipalities of Brockville, Cornwall, Sault Ste. Marie, Thunder Bay, St. Catharines and Timmins do not charge development charges
- There were no school board charges for the Region of Niagara, Belleville, Brockville, Central Elgin, Chatham-Kent, Cobourg, Cornwall, Haldimand, Kawartha Lakes, Kingston, District of Muskoka, Middlesex Centre, Norfolk, North Bay, Peterborough, Prince Edward County, Quinte West, Sarnia, St. Thomas, Stratford, Sudbury, Tillsonburg, and Timmins.
- There is a significant range in terms of development charges across the survey
- 11 municipalities have no municipal industrial development charges, 8 of which are located in Southwest Ontario
- 2 municipalities have no municipal commercial development charges

2009 Development Charges

Total Development Charges							
Total Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Multiples Dwelling 1&2 per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Brockville	none	none	none	none	none	none	none
Cornwall	none	none	none	none	none	none	none
Sault Ste. Marie	none	none	none	none	none	none	none
Thunder Bay	none	none	none	none	none	none	none
Timmins	none	none	none	none	none	none	none
Quinte West	\$ 3,000	\$ 2,294	\$ 2,294	\$ 1,486	\$ 2,082	\$ 1.10	\$ 1.10
Sudbury	\$ 3,079	\$ 1,859	\$ 1,859	\$ 1,859	\$ 1,859		
Chatham-Kent	\$ 3,266	\$ 2,483	\$ 2,483	\$ 1,247	\$ 2,449	\$ 3.30	\$ 1.47
Norfolk	\$ 3,770	\$ 2,448	\$ 2,448	\$ 1,496	\$ 1,759	\$ 1.67	
North Bay	\$ 4,174	\$ 3,490	\$ 3,490	\$ 1,494	\$ 2,368	\$ 0.71	\$ 0.71
Central Elgin	\$ 4,378	\$ 2,385	\$ 2,385	\$ 1,829	\$ 1,829	\$ 2.62	
Sarnia	\$ 5,063	\$ 3,803	\$ 3,803	\$ 2,274	\$ 3,190	\$ 4.25	\$ 4.25
Middlesex Centre	\$ 5,454	\$ 3,882	\$ 3,882	\$ 2,218	\$ 2,932	\$ 1.72	\$ 0.69
Kingsville	\$ 5,915	\$ 4,856	\$ 4,856	\$ 2,748	\$ 4,032	\$ 0.88	\$ 0.88
Kawartha Lakes	\$ 6,587	\$ 4,270	\$ 4,270	\$ 3,019	\$ 4,476	\$ 5.72	\$ 5.72
Belleville	\$ 6,692	\$ 4,675	\$ 4,675	\$ 3,237	\$ 4,094	\$ 2.81	
St. Thomas	\$ 7,300	\$ 6,062	\$ 6,062	\$ 3,599	\$ 4,294	\$ 4.50	
Prince Edward County	\$ 7,382	\$ 5,468	\$ 5,468	\$ 3,079	\$ 3,788	\$ 2.50	\$ 2.50
St. Catharines	\$ 8,000	\$ 5,500	\$ 5,500	\$ 4,600	\$ 4,600	\$ 7.50	\$ 2.20
Wainfleet	\$ 8,000	\$ 5,500	\$ 5,500	\$ 4,600	\$ 4,600	\$ 7.50	\$ 2.20
Peterborough	\$ 9,328	\$ 8,041	\$ 8,041	\$ 5,470	\$ 5,470	\$ 4.84	
Haldimand	\$ 9,575	\$ 6,228	\$ 6,228	\$ 3,865	\$ 3,865	\$ 3.27	\$ 3.27
Brantford	\$ 9,770	\$ 6,970	\$ 6,970	\$ 4,380	\$ 7,090	\$ 6.33	\$ 5.55
Amherstburg	\$ 10,014	\$ 9,467	\$ 9,467	\$ 9,024	\$ 9,024		
Tillsonburg	\$ 10,175	\$ 7,554	\$ 7,554	\$ 3,941	\$ 5,252	\$ 4.00	
Wellesley	\$ 11,074	\$ 8,892	\$ 8,892	\$ 7,237	\$ 7,237	\$ 5.39	\$ 4.39
North Dumfries	\$ 12,151	\$ 9,969	\$ 9,969	\$ 8,314	\$ 8,314	\$ 5.39	\$ 4.39
Ottawa	\$ 12,212	\$ 9,397	\$ 9,397	\$ 5,673	\$ 8,362	\$ 8.70	\$ 8.70
Windsor	\$ 12,258	\$ 10,489	\$ 10,489	\$ 6,601	\$ 6,601	\$ 2.20	
Leamington	\$ 12,529	\$ 9,172	\$ 9,172	\$ 5,840	\$ 7,507	\$ 1.09	\$ 1.09
Toronto	\$ 12,808	\$ 10,283	\$ 10,283	\$ 5,427	\$ 8,463	\$ 9.47	\$ 0.24
Cobourg	\$ 12,901	\$ 10,136	\$ 10,136	\$ 5,991	\$ 10,136	\$ 7.00	\$ 3.05
Bracebridge	\$ 13,125	\$ 11,544	\$ 11,544	\$ 5,747	\$ 8,619	\$ 2.18	\$ 2.18
Welland	\$ 13,146	\$ 9,817	\$ 9,817	\$ 6,822	\$ 7,940	\$ 11.70	\$ 6.40
Huntsville	\$ 13,482	\$ 11,906	\$ 11,906	\$ 6,175	\$ 9,145	\$ 2.47	\$ 1.45
Kingston	\$ 13,628	\$ 10,433	\$ 10,433	\$ 6,098	\$ 8,718	\$ 11.71	\$ 6.79
Gravenhurst	\$ 14,097	\$ 12,725	\$ 12,725	\$ 6,627	\$ 9,677	\$ 2.49	\$ 2.49
West Lincoln	\$ 14,305	\$ 9,760	\$ 9,760	\$ 7,398	\$ 8,016	\$ 10.36	\$ 5.06
Pelham	\$ 14,310	\$ 10,052	\$ 10,052	\$ 7,207	\$ 8,572	\$ 7.50	\$ 2.20
Thorold	\$ 14,478	\$ 9,972	\$ 9,972	\$ 7,396	\$ 8,239	\$ 9.70	\$ 2.20
Stratford	\$ 14,593	\$ 10,776	\$ 10,776	\$ 5,753	\$ 8,365	\$ 2.29	

2009 Development Charges (cont'd)

Total Municipality	Total Development Charges						
	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Multiples Dwelling 1&2 per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Wilmot	\$ 14,751	\$ 11,965	\$ 11,965	\$ 8,250	\$ 9,480	\$ 6.60	\$ 5.60
Woolwich	\$ 15,252	\$ 12,266	\$ 12,266	\$ 8,689	\$ 9,203	\$ 7.33	\$ 6.33
Grimsby	\$ 15,259	\$ 10,520	\$ 10,520	\$ 7,492	\$ 9,015	\$ 9.95	\$ 4.65
Niagara Falls	\$ 16,870	\$ 11,203	\$ 11,203	\$ 8,154	\$ 9,256	\$ 10.30	\$ 2.20
Niagara-on-the-Lake	\$ 17,075	\$ 12,604	\$ 12,604	\$ 8,637	\$ 10,769	\$ 12.22	\$ 6.92
Port Colborne	\$ 17,122	\$ 11,831	\$ 11,831	\$ 8,255	\$ 10,153	\$ 10.90	\$ 4.93
London	\$ 17,384	\$ 13,600	\$ 13,600	\$ 8,743	\$ 12,108	\$ 20.24	
Wasaga Beach	\$ 17,506	\$ 14,791	\$ 14,791	\$ 12,960	\$ 12,960	\$ 5.38	\$ 5.38
Fort Erie	\$ 17,989	\$ 14,035	\$ 14,035	\$ 8,753	\$ 14,298	\$ 13.23	\$ 4.78
Collingwood	\$ 18,250	\$ 15,558	\$ 15,558	\$ 9,829	\$ 13,054	\$ 5.45	\$ 5.45
Kitchener	\$ 19,829	\$ 17,300	\$ 17,300	\$ 12,526	\$ 12,526	\$ 6.97	\$ 5.97
Hamilton	\$ 20,412	\$ 16,323	\$ 16,323	\$ 8,320	\$ 13,521	\$ 19.55	\$ 6.83
Orangeville	\$ 21,562	\$ 16,114	\$ 16,114	\$ 8,482	\$ 11,924	\$ 9.22	\$ 0.58
Cambridge	\$ 21,576	\$ 19,394	\$ 19,394	\$ 13,263	\$ 13,263	\$ 7.23	\$ 6.23
Lincoln	\$ 22,055	\$ 15,710	\$ 15,710	\$ 10,495	\$ 13,558	\$ 14.78	\$ 9.48
Waterloo	\$ 24,808	\$ 18,051	\$ 18,051	\$ 12,942	\$ 15,044	\$ 10.77	\$ 9.77
Guelph	\$ 27,772	\$ 21,164	\$ 21,164	\$ 12,344	\$ 17,087	\$ 13.93	\$ 11.59
Oshawa	\$ 28,593	\$ 24,342	\$ 24,342	\$ 12,603	\$ 17,643	\$ 12.26	\$ 5.79
Barrie	\$ 29,155	\$ 25,443	\$ 25,443	\$ 14,907	\$ 17,497	\$ 13.99	\$ 11.00
Pickering	\$ 30,179	\$ 24,100	\$ 24,100	\$ 12,616	\$ 18,039	\$ 12.54	\$ 6.07
Georgina	\$ 30,579	\$ 26,243	\$ 26,243	\$ 13,828	\$ 20,087	\$ 26.24	\$ 12.07
Mississauga	\$ 30,810	\$ 30,810	\$ 30,810	\$ 12,549	\$ 22,510	\$ 13.76	\$ 10.30
Whitby	\$ 31,153	\$ 25,979	\$ 25,979	\$ 12,857	\$ 20,290	\$ 12.40	\$ 5.93
Ajax	\$ 31,825	\$ 26,014	\$ 26,014	\$ 12,882	\$ 19,042	\$ 12.06	\$ 5.59
Clarington	\$ 35,006	\$ 29,813	\$ 23,450	\$ 15,074	\$ 22,733	\$ 13.79	\$ 5.10
Burlington	\$ 35,248	\$ 27,720	\$ 20,979	\$ 15,271	\$ 20,715	\$ 20.54	\$ 14.50
Markham	\$ 36,383	\$ 30,006	\$ 30,006	\$ 15,532	\$ 23,366	\$ 25.52	\$ 11.28
Bradford West Gwillimbury	\$ 36,496	\$ 25,149	\$ 25,149	\$ 17,447	\$ 23,751	\$ 12.95	\$ 12.95
Whitchurch-Stouffville	\$ 36,782	\$ 29,295	\$ 29,295	\$ 17,126	\$ 23,082	\$ 30.72	\$ 15.19
East Gwillimbury	\$ 37,128	\$ 31,054	\$ 31,054	\$ 16,141	\$ 23,415	\$ 27.64	\$ 13.47
Caledon	\$ 37,734	\$ 33,670	\$ 33,670	\$ 15,492	\$ 26,566	\$ 13.28	\$ 10.72
King	\$ 37,829	\$ 31,905	\$ 31,905	\$ 16,307	\$ 23,669	\$ 28.66	\$ 14.49
Richmond Hill	\$ 37,863	\$ 31,446	\$ 31,446	\$ 16,753	\$ 24,114	\$ 28.47	\$ 16.65
Vaughan	\$ 38,714	\$ 32,606	\$ 32,606	\$ 19,180	\$ 24,503	\$ 26.56	\$ 12.39
Newmarket	\$ 39,086	\$ 31,321	\$ 31,321	\$ 16,133	\$ 24,228	\$ 26.24	\$ 12.07
Aurora	\$ 41,012	\$ 33,682	\$ 33,682	\$ 18,485	\$ 26,050	\$ 26.96	\$ 12.79
Halton Hills	\$ 41,671	\$ 34,028	\$ 23,908	\$ 17,119	\$ 23,666	\$ 18.78	\$ 13.64
Brampton	\$ 43,650	\$ 39,488	\$ 39,488	\$ 17,403	\$ 30,747	\$ 18.19	\$ 10.81
Milton	\$ 43,853	\$ 34,899	\$ 27,939	\$ 18,959	\$ 27,187	\$ 19.82	\$ 18.09
Oakville	\$ 49,728	\$ 39,143	\$ 33,527	\$ 20,220	\$ 30,876	\$ 21.08	\$ 19.60
Average	\$ 19,842	\$ 15,962	\$ 15,491	\$ 9,247	\$ 12,552	\$ 10.96	\$ 6.90
Median	\$ 15,256	\$ 11,936	\$ 11,936	\$ 8,285	\$ 9,579	\$ 9.59	\$ 5.72
Minimum	\$ 3,000	\$ 1,859	\$ 1,859	\$ 1,247	\$ 1,759	\$ 0.71	\$ 0.24
Maximum	\$ 49,728	\$ 39,488	\$ 39,488	\$ 20,220	\$ 30,876	\$ 30.72	\$ 19.60

2009 Development Charges—Grouped by Location

North Ontario

Total Municipality	Total Development Charges						
	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Multiples Dwelling 1&2 per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Sault Ste. Marie	none	none	none	none	none	none	none
Thunder Bay	none	none	none	none	none	none	none
Timmins	none	none	none	none	none	none	none
Sudbury	\$ 3,079	\$ 1,859	\$ 1,859	\$ 1,859	\$ 1,859		
North Bay	\$ 4,174	\$ 3,490	\$ 3,490	\$ 1,494	\$ 2,368	\$ 0.71	\$ 0.71
North Average	\$ 3,627	\$ 2,675	\$ 2,675	\$ 1,677	\$ 2,114	\$ 0.71	\$ 0.71

Eastern Ontario

Total Municipality	Total Development Charges						
	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Multiples Dwelling 1&2 per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Brockville	none	none	none	none	none	none	none
Cornwall	none	none	none	none	none	none	none
Quinte West	\$ 3,000	\$ 2,294	\$ 2,294	\$ 1,486	\$ 2,082	\$ 1.10	\$ 1.10
Kawartha Lakes	\$ 6,587	\$ 4,270	\$ 4,270	\$ 3,019	\$ 4,476	\$ 5.72	\$ 5.72
Belleville	\$ 6,692	\$ 4,675	\$ 4,675	\$ 3,237	\$ 4,094	\$ 2.81	
Prince Edward County	\$ 7,382	\$ 5,468	\$ 5,468	\$ 3,079	\$ 3,788	\$ 2.50	\$ 2.50
Peterborough	\$ 9,328	\$ 8,041	\$ 8,041	\$ 5,470	\$ 5,470	\$ 4.84	
Ottawa	\$ 12,212	\$ 9,397	\$ 9,397	\$ 5,673	\$ 8,362	\$ 8.70	\$ 8.70
Cobourg	\$ 12,901	\$ 10,136	\$ 10,136	\$ 5,991	\$ 10,136	\$ 7.00	\$ 3.05
Kingston	\$ 13,628	\$ 10,433	\$ 10,433	\$ 6,098	\$ 8,718	\$ 11.71	\$ 6.79
Eastern Average	\$ 8,966	\$ 6,839	\$ 6,839	\$ 4,257	\$ 5,891	\$ 5.55	\$ 4.64

Niagara/Hamilton

Total Municipality	Total Development Charges						
	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Multiples Dwelling 1&2 per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
St. Catharines	\$ 8,000	\$ 5,500	\$ 5,500	\$ 4,600	\$ 4,600	\$ 7.50	\$ 2.20
Wainfleet	\$ 8,000	\$ 5,500	\$ 5,500	\$ 4,600	\$ 4,600	\$ 7.50	\$ 2.20
Welland	\$ 13,146	\$ 9,817	\$ 9,817	\$ 6,822	\$ 7,940	\$ 11.70	\$ 6.40
West Lincoln	\$ 14,305	\$ 9,760	\$ 9,760	\$ 7,398	\$ 8,016	\$ 10.36	\$ 5.06
Pelham	\$ 14,310	\$ 10,052	\$ 10,052	\$ 7,207	\$ 8,572	\$ 7.50	\$ 2.20
Thorold	\$ 14,478	\$ 9,972	\$ 9,972	\$ 7,396	\$ 8,239	\$ 9.70	\$ 2.20
Grimsby	\$ 15,259	\$ 10,520	\$ 10,520	\$ 7,492	\$ 9,015	\$ 9.95	\$ 4.65
Niagara Falls	\$ 16,870	\$ 11,203	\$ 11,203	\$ 8,154	\$ 9,256	\$ 10.30	\$ 2.20
Niagara-on-the-Lake	\$ 17,075	\$ 12,604	\$ 12,604	\$ 8,637	\$ 10,769	\$ 12.22	\$ 6.92
Port Colborne	\$ 17,122	\$ 11,831	\$ 11,831	\$ 8,255	\$ 10,153	\$ 10.90	\$ 4.93
Fort Erie	\$ 17,989	\$ 14,035	\$ 14,035	\$ 8,753	\$ 14,298	\$ 13.23	\$ 4.78
Hamilton	\$ 20,412	\$ 16,323	\$ 16,323	\$ 8,320	\$ 13,521	\$ 19.55	\$ 6.83
Lincoln	\$ 22,055	\$ 15,710	\$ 15,710	\$ 10,495	\$ 13,558	\$ 14.78	\$ 9.48
Niagara/Hamilton Average	\$ 15,309	\$ 10,987	\$ 10,987	\$ 7,548	\$ 9,426	\$ 11.17	\$ 4.62

2009 Development Charges—Grouped by Location

Southwest Ontario

Total Municipality	Total Development Charges						
	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Multiples Dwelling 1&2 per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Chatham-Kent	\$ 3,266	\$ 2,483	\$ 2,483	\$ 1,247	\$ 2,449	\$ 3.30	\$ 1.47
Norfolk	\$ 3,770	\$ 2,448	\$ 2,448	\$ 1,496	\$ 1,759	\$ 1.67	
Central Elgin	\$ 4,378	\$ 2,385	\$ 2,385	\$ 1,829	\$ 1,829	\$ 2.62	
Sarnia	\$ 5,063	\$ 3,803	\$ 3,803	\$ 2,274	\$ 3,190	\$ 4.25	\$ 4.25
Middlesex Centre	\$ 5,454	\$ 3,882	\$ 3,882	\$ 2,218	\$ 2,932	\$ 1.72	\$ 0.69
Kingsville	\$ 5,915	\$ 4,856	\$ 4,856	\$ 2,748	\$ 4,032	\$ 0.88	\$ 0.88
St. Thomas	\$ 7,300	\$ 6,062	\$ 6,062	\$ 3,599	\$ 4,294	\$ 4.50	
Haldimand	\$ 9,575	\$ 6,228	\$ 6,228	\$ 3,865	\$ 3,865	\$ 3.27	\$ 3.27
Brantford	\$ 9,770	\$ 6,970	\$ 6,970	\$ 4,380	\$ 7,090	\$ 6.33	\$ 5.55
Amherstburg	\$ 10,014	\$ 9,467	\$ 9,467	\$ 9,024	\$ 9,024		
Tilsonburg	\$ 10,175	\$ 7,554	\$ 7,554	\$ 3,941	\$ 5,252	\$ 4.00	
Wellesley	\$ 11,074	\$ 8,892	\$ 8,892	\$ 7,237	\$ 7,237	\$ 5.39	\$ 4.39
North Dumfries	\$ 12,151	\$ 9,969	\$ 9,969	\$ 8,314	\$ 8,314	\$ 5.39	\$ 4.39
Windsor	\$ 12,258	\$ 10,489	\$ 10,489	\$ 6,601	\$ 6,601	\$ 2.20	
Leamington	\$ 12,529	\$ 9,172	\$ 9,172	\$ 5,840	\$ 7,507	\$ 1.09	\$ 1.09
Stratford	\$ 14,593	\$ 10,776	\$ 10,776	\$ 5,753	\$ 8,365	\$ 2.29	
Wilmot	\$ 14,751	\$ 11,965	\$ 11,965	\$ 8,250	\$ 9,480	\$ 6.60	\$ 5.60
Woolwich	\$ 15,252	\$ 12,266	\$ 12,266	\$ 8,689	\$ 9,203	\$ 7.33	\$ 6.33
London	\$ 17,384	\$ 13,600	\$ 13,600	\$ 8,743	\$ 12,108	\$ 20.24	
Kitchener	\$ 19,829	\$ 17,300	\$ 17,300	\$ 12,526	\$ 12,526	\$ 6.97	\$ 5.97
Cambridge	\$ 21,576	\$ 19,394	\$ 19,394	\$ 13,263	\$ 13,263	\$ 7.23	\$ 6.23
Waterloo	\$ 24,808	\$ 18,051	\$ 18,051	\$ 12,942	\$ 15,044	\$ 10.77	\$ 9.77
Guelph	\$ 27,772	\$ 21,164	\$ 21,164	\$ 12,344	\$ 17,087	\$ 13.93	\$ 11.59
Southwest Average	\$ 12,116	\$ 9,529	\$ 9,529	\$ 6,397	\$ 7,498	\$ 5.54	\$ 4.76

Simcoe/Muskoka/Dufferin Area

Total Municipality	Total Development Charges						
	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Multiples Dwelling 1&2 per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Bracebridge	\$ 13,125	\$ 11,544	\$ 11,544	\$ 5,747	\$ 8,619	\$ 2.18	\$ 2.18
Huntsville	\$ 13,482	\$ 11,906	\$ 11,906	\$ 6,175	\$ 9,145	\$ 2.47	\$ 1.45
Gravenhurst	\$ 14,097	\$ 12,725	\$ 12,725	\$ 6,627	\$ 9,677	\$ 2.49	\$ 2.49
Wasaga Beach	\$ 17,506	\$ 14,791	\$ 14,791	\$ 12,960	\$ 12,960	\$ 5.38	\$ 5.38
Collingwood	\$ 18,250	\$ 15,558	\$ 15,558	\$ 9,829	\$ 13,054	\$ 5.45	\$ 5.45
Orangeville	\$ 21,562	\$ 16,114	\$ 16,114	\$ 8,482	\$ 11,924	\$ 9.22	\$ 0.58
Barrie	\$ 29,155	\$ 25,443	\$ 25,443	\$ 14,907	\$ 17,497	\$ 13.99	\$ 11.00
Bradford West Gwillimbury	\$ 36,496	\$ 25,149	\$ 25,149	\$ 17,447	\$ 23,751	\$ 12.95	\$ 12.95
Simcoe/Musk./Duff. Average	\$ 20,459	\$ 16,654	\$ 16,654	\$ 10,272	\$ 13,328	\$ 6.77	\$ 5.19

2009 Development Charges—Grouped by Location

GTA Municipalities

Summary by Geographic Location

Total Municipality	Total Development Charges						
	Single Detached Dwellings per unit	Multiples Dwelling 3+ per unit	Multiples Dwelling 1&2 per unit	Apartment units < 2 per unit	Apartment units >=2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Toronto	\$ 12,808	\$ 10,283	\$ 10,283	\$ 5,427	\$ 8,463	\$ 9.47	\$ 0.24
Oshawa	\$ 28,593	\$ 24,342	\$ 24,342	\$ 12,603	\$ 17,643	\$ 12.26	\$ 5.79
Pickering	\$ 30,179	\$ 24,100	\$ 24,100	\$ 12,616	\$ 18,039	\$ 12.54	\$ 6.07
Georgina	\$ 30,579	\$ 26,243	\$ 26,243	\$ 13,828	\$ 20,087	\$ 26.24	\$ 12.07
Mississauga	\$ 30,810	\$ 30,810	\$ 30,810	\$ 12,549	\$ 22,510	\$ 13.76	\$ 10.30
Whitby	\$ 31,153	\$ 25,979	\$ 25,979	\$ 12,857	\$ 20,290	\$ 12.40	\$ 5.93
Ajax	\$ 31,825	\$ 26,014	\$ 26,014	\$ 12,882	\$ 19,042	\$ 12.06	\$ 5.59
Clarington	\$ 35,006	\$ 29,813	\$ 23,450	\$ 15,074	\$ 22,733	\$ 13.79	\$ 5.10
Burlington	\$ 35,248	\$ 27,720	\$ 20,979	\$ 15,271	\$ 20,715	\$ 20.54	\$ 14.50
Markham	\$ 36,383	\$ 30,006	\$ 30,006	\$ 15,532	\$ 23,366	\$ 25.52	\$ 11.28
Whitchurch-Stouffville	\$ 36,782	\$ 29,295	\$ 29,295	\$ 17,126	\$ 23,082	\$ 30.72	\$ 15.19
East Gwillimbury	\$ 37,128	\$ 31,054	\$ 31,054	\$ 16,141	\$ 23,415	\$ 27.64	\$ 13.47
Caledon	\$ 37,734	\$ 33,670	\$ 33,670	\$ 15,492	\$ 26,566	\$ 13.28	\$ 10.72
King	\$ 37,829	\$ 31,905	\$ 31,905	\$ 16,307	\$ 23,669	\$ 28.66	\$ 14.49
Richmond Hill	\$ 37,863	\$ 31,446	\$ 31,446	\$ 16,753	\$ 24,114	\$ 28.47	\$ 16.65
Vaughan	\$ 38,714	\$ 32,606	\$ 32,606	\$ 19,180	\$ 24,503	\$ 26.56	\$ 12.39
Newmarket	\$ 39,086	\$ 31,321	\$ 31,321	\$ 16,133	\$ 24,228	\$ 26.24	\$ 12.07
Aurora	\$ 41,012	\$ 33,682	\$ 33,682	\$ 18,485	\$ 26,050	\$ 26.96	\$ 12.79
Halton Hills	\$ 41,671	\$ 34,028	\$ 23,908	\$ 17,119	\$ 23,666	\$ 18.78	\$ 13.64
Brampton	\$ 43,650	\$ 39,488	\$ 39,488	\$ 17,403	\$ 30,747	\$ 18.19	\$ 10.81
Milton	\$ 43,853	\$ 34,899	\$ 27,939	\$ 18,959	\$ 27,187	\$ 19.82	\$ 18.09
Oakville	\$ 49,728	\$ 39,143	\$ 33,527	\$ 20,220	\$ 30,876	\$ 21.08	\$ 19.60
GTA Average	\$ 35,802	\$ 29,902	\$ 28,275	\$ 15,362	\$ 22,772	\$ 20.23	\$ 11.22

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

Building Permit Fees

Bill 124, the *Building Code Statute Amendment Act*, 2002 was given Royal assent on June 27, 2002 and subsequently amended the *Building Code Act*, 1992 as it relates to imposing fees. The changes provided within the Act, are a result of the report recommendations of the Building Regulatory Reform Advisory Group (BRRAG), which were provided to address issues of public safety, streamlining and accountability. While portions of the amendments came into force on September 1, 2003, the amendments relating to fees came into force on July 1, 2005. As such, municipalities across Ontario review and update their fees to ensure compliance with the Act.

With respect to establishing fees under the *Building Code Act*, Section 7 of the Act provides municipalities with general powers to impose fees through passage of a by-law. The Council of a municipality may pass by-laws:

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

The *Building Code Statute Law Amendment Act*, 2002 imposed additional requirements on municipalities in establishing fees under the Act, in that:

“The total amount of the fees authorized under clause (1)(c) must not exceed the anticipated reasonable cost of the principal authority to administer and enforce this Act in its area of jurisdiction.”

In addition, the amendments also require municipalities to:

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

O. Reg. 305/03 is the associated regulation arising from the *Building Code Statute Law Amendment Act, 2002*. The regulation provides details on the contents of the annual report and the public requirements for the imposition or change in fees.

Section 11.2 of Bill 124 restricts the use of building permit revenues to recover only the “reasonable anticipated costs” of activities mandated by the *Building Code Act*.

As the requirements of the Act do not limit municipalities to the costs directly related to the service, as provided within the *Municipal Act* for licensing fees, it would appear that *Building Code Act* fees can include general overhead indirect costs related to the provision of service (e.g. Council corporate services, etc.). Moreover, the recognition of anticipated costs also suggests that municipalities could include costs related to future compliance requirements or reserve fund contributions. As a result, the requirements of the Act suggest that *Building Code Act* fees can include direct costs, capital-related costs, indirect support function costs directly related to the service provided and general overhead indirect costs related to the service provided, as well as provisions for future anticipated costs.

2009 Building Permit Fees (sorted alphabetically)

Municipality	Residential	Retail / sq ft (finished)	Industrial / sq ft (finished)
Ajax	\$8.50 /m ²	\$6.50 /m ²	\$5.50 /m ²
Amherstburg	\$.80 /sq ft	\$.85 /sq ft	\$.60 /sq ft
Aurora	\$11 /m ²	\$5.50 /m ²	\$5.50 /m ²
Barrie	\$10.50 /m ²	\$12.50 /m ²	\$8 /m ²
Belleville	\$10/\$1,000	\$10/\$1,000	\$10/\$1,000
Bracebridge	< 3,000 sq. ft. \$1.20	\$10.00/\$1000	\$10.00/\$1000
Bradford West Gwillimbury	\$1.03 / sq ft + \$.25 /sq. ft. for attached garage	first and up to 10,000 sq. ft. \$0.52, next 10,000 sq. ft \$.45, remainder \$.22	first and up to 10,000 sq. ft. \$0.52, next 10,000 sq. ft \$.45, remainder \$.22
Brampton	\$10.50 /m ²	\$9.25 /m ²	\$8.00 /m ²
Brantford	\$.86 /sq ft	\$.81 /sq ft	\$.61 /sq ft
Brockville	\$ -	\$.40 /sq ft	\$.40 /sq ft
Burlington	up to 300 m ² \$9.56 /m ² , then \$12.32 /m ²	\$10.10 /m ²	up to 4650 m ² \$7.47, then \$5.11 /m ²
Caledon	\$.95 /sq ft	\$.95 /sq ft	> 5,00 sq. ft. \$.50 /sq ft
Cambridge	\$1.15 /sq ft	\$1.30 /sq ft	\$.80 /sq ft
Central Elgin	\$1,000 up to 1,470 sq ft + \$.68 per sq. ft.	\$0.62 /sq ft >2,419 sq ft	\$0.62 /sq ft >2,419 sq ft
Chatham-Kent	\$1/ft ² above grade, \$.50/ft ² below grade, \$.20/ft ² at attached garage	\$11.50/\$1000	\$11.50/\$1000
Clarington	\$9.12 /m ²	\$11.85 /m ²	\$9.72 /m ²
Cobourg	> 1500 sq. ft. \$1.25 /sq. ft.	>2500 sq. ft. \$1.25 /sq. ft.	>2500 sq. ft. \$1.25 /sq. ft.
Collingwood	1st \$1,000 \$50 + \$8, \$0.55 sq. ft.	1st \$1,000 \$50 + \$8, \$0.50 sq. ft.	1st \$1,000 \$50 + \$8, \$0.45 sq. ft.
Cornwall	\$50 +\$9.00/\$1000	\$50 +\$9.00/\$1000	\$50 +\$9.00/\$1000
East Gwillimbury	\$1.28 /sq ft	\$.96 /sq ft	\$.84 /sq ft
Fort Erie	\$.87 / sq ft	\$.84 / sq ft	\$.74 /sq ft
Georgina	\$1.05 / sq ft	\$.88 /sq ft	\$.88 /sq ft
Gravenhurst	\$1.20 sq. ft. finished basement or attached garage, \$.60 detached garage	\$10.00/\$1000	\$10.00/\$1000
Grimsby	\$.67 sq ft	\$.65 sq ft	\$.39 sq ft
Guelph	\$.83/sq ft	\$.81 / sq ft	\$.64 / Sq ft
Haldimand	\$45 1st \$3,000 + \$11 each additional \$1,000	\$45 1st \$3,000 + \$11 each additional \$1,000	\$45 1st \$3,000 + \$11 each additional \$1,000
Halton Hills	\$12.45 / m ²	\$11.96 / m ²	\$8.78 / m ²
Hamilton	\$11.05 /m ²	\$11.16/m ²	\$8.37/m ²
Huntsville	< 3,000 sq. ft. \$1.20	\$8.00/\$1000	\$8.00/\$1000
Kawartha Lakes	\$10.31 / m ²	\$10.31 / m ²	\$7.56 / m ²
King	\$3,500 / dwelling unit with a floor area up to 5,500 sq ft or \$.64 /sq ft, \$6.89 / sq m over 5,500 sq ft	\$2,750 with a floor area up to 2,500 sq ft or \$1.10 / sq ft	\$2,750 with a floor area up to 2,500 sq ft or \$1.10 / sq ft
Kingston	\$12/\$1,000	\$12/\$1,000	\$12/\$1,000
Kingsville	\$.85 / sq ft	\$10/\$1,000	\$10/\$1,000
Kitchener	\$1.10 / sq ft	\$1.29 / sq ft	\$.74 / sq ft
Leamington	\$.75 sq ft	\$.55 sq ft	\$.55 sq ft
Lincoln	\$1.16 / sq ft	\$1.00 / sq ft	\$.70 / sq ft
London	\$ 7.30 /m ²	\$8.00 /m ²	\$5.80 /m ²
Markham	\$10.19 /m ²	\$9.56 /m ²	\$7.82 /m ²
Middlesex	\$1,500 / unit up to 2,000 sq. ft, \$.75 / sq. ft over 2,000 sq. ft	\$2,200 up to 2,500 sq. ft, \$.88 / sq. ft over 2,500 sq. ft	\$1,800 up to 2,500 sq. ft, \$.72 over 2,500 sq. ft.
Milton	\$9.83 /m ²	\$9.00 /m ²	\$6.00 /m ²
Mississauga	\$.96 / sq ft	\$.97 / sq ft	\$.70 / sq ft, <20,000 sq ft
Newmarket	\$14.29 /m ²	\$8.75 /m ²	\$8.53 /m ²

2009 Building Permit Fees (sorted alphabetically)

Municipality	Location	Residential	Retail / sq ft (finished)	Industrial / sq ft (finished)
Niagara Falls	Niagara/Hamilton	\$.941 / sq ft	\$1.176 / sq ft	\$1.077 / sq ft
Niagara-on-the-Lake	Niagara/Hamilton	\$1.34 / sq ft	\$1.74/ sq ft	\$.88 / sq ft
Norfolk	Southwest	\$45 1st \$3,000 + \$11 per \$1,000	\$45 1st \$3,000 + \$11 per \$1,000	\$45 1st \$3,000 + \$11 per \$1,000
North Bay	North	\$1.28 / sq ft	\$10.60 per \$1,000 construction value	\$10.60 per \$1,000 construction value
North Dumfries	Southwest	\$.81 / sq ft	\$.69 / sq ft	\$.58 / sq ft
Oakville	GTA	\$11.21 / m ²	\$15.58 / m ²	\$9.37/m ² > 15,000 sq. ft.
Orangeville	Simcoe/Musk./Duff.	\$14.50/\$1000	\$14.50/\$1000	\$9.50/\$1000
Oshawa	GTA	\$9.70 / m ²	\$11.20 / m ²	\$9.40 / m ² for < 11,600 m ² finished, then \$4.70 / m ²
Ottawa	Eastern	\$12.50/\$1000	\$12.50/\$1000	\$12.50/\$1000
Pelham	Niagara/Hamilton	\$.89 / sq ft	\$1.04 / sq ft	\$1.04 / sq ft
Peterborough	Eastern	\$11.10/m ²	\$13.02/\$1000	\$13.02/\$1000
Pickering	GTA	\$9.00 / m ²	\$8.00 / m ²	\$5.50 / m ²
Port Colborne	Niagara/Hamilton	\$1.80 / sq ft	\$.75 / sq ft	\$.45 / sq ft
Prince Edward County	Eastern	\$100 + \$8 / m ²	\$100 + \$8 / m ²	\$100 + \$2 / m ²
Quinte West	Eastern	\$9.00 / m ²	\$9.00 / m ²	\$4.50 / m ²
Richmond Hill	GTA	\$9.50 / m ²	\$10 / m ²	\$8.10 / m ²
Sarnia	Southwest	\$54 + \$6.25/\$1000	\$54 + \$6.25/\$1000	\$54 + \$6.25/\$1000
Sault Ste. Marie	North	\$11/\$1,000	\$11.50/\$1,000	\$9.50 < 7,500 m ² , > 7,500 m ² , \$8.50
St. Catharines	Niagara/Hamilton	\$.90 / sq ft	\$.90 / sq ft first 10000 sq ft, \$.85 sq ft 10001-50000, then \$.80 / sq ft > 50000 sq ft	\$.75 / sq ft first 10000 sq ft, \$.70 sq ft 10001-50000, then \$.60 / sq ft > 50000 sq ft
St Thomas	Southwest	\$25 1st \$1,000 + \$7 each additional \$1,000	\$25 1st \$1,000 + \$7 each additional \$1,000	\$25 1st \$1,000 + \$7 each additional \$1,000
Stratford	Southwest	\$.96 / sq ft	\$.91 / sq ft	\$.81 / sq ft
Sudbury	North	\$10.70/\$1,000	\$10.70/\$1,000	\$10.70/\$1,000
Thorold	Niagara/Hamilton	\$1.00 / sq ft	\$1.02 / sq ft	\$.65 / sq ft
Thunder Bay	North	\$10 / \$1000 value	\$10 / \$1000 value	\$10 / \$1000 value
Tillsonburg	Southwest	\$45 1st \$1,000 + \$10/\$1,000	\$45 1st \$1,000 + \$10/\$1,000	\$45 1st \$1,000 + \$10/\$1,000
Timmins	North	\$50 + \$11/\$1000	\$50 + \$11/\$1000	\$50 + \$11/\$1000
Toronto	GTA	\$43.88 + \$14.46 / m ²	\$16.18 / m ²	\$13.25 / m ² < 7,500 m ² , \$11.70 > 7,500 m ²
Vaughan	GTA	\$9.75 / m ²	\$9.25 / m ²	\$7.65 / m ²
Wainfleet	Niagara/Hamilton	up to 2,100 sq ft \$1,900	up to 2,500 sq ft \$2,300, over \$1.10 sq ft	up to 2,500 sq ft \$2,300, over \$1.10 sq ft
Wasaga Beach	Simcoe/Musk./Duff.	\$.83 / sq ft	\$.65 / sq ft	\$.65 / sq ft
Waterloo	Southwest	\$.80 / sq ft	\$.95 / sq ft	\$.55 / sq ft
Welland	Niagara/Hamilton	\$.91 / sq ft	\$.91 / sq ft	\$.59 / sq ft
Wellesley	Southwest	\$.80 / sq ft	\$.95 / sq ft	\$.60 / sq ft
West Lincoln	Niagara/Hamilton	\$7.52 / m ²	\$7.41 / m ²	\$4.91 / m ²
Whitby	GTA	\$8.50 / m ²	\$10.01 / m ²	\$8.18 / m ²
Whitchurch-Stouffville	GTA	\$.70 / sq ft	\$.70 / sq ft	\$.59 / sq ft
Wilmot	Southwest	\$1.00 / sq ft	\$1.25 / sq ft	\$.60 / sq ft
Windsor	Southwest	\$.95 sq ft	\$1.30 / sq ft	\$.90 / sq ft
Woolwich	Southwest	\$.68 / sq ft	\$.45 / sq ft	\$.40 / sq ft

2009 Building Permit Fees (sorted by Location)

Municipality	Residential \$ per sq ft	Residential 1800 sq ft property - \$144,000 value	Location Average
Belleville	\$ 0.80	\$ 1,440	
Brockville	\$ -	N/C	
Cobourg	\$ 1.25	\$ 2,250	
Cornwall	\$ 0.75	\$ 1,346	
Kawartha Lakes	\$ 0.96	\$ 1,725	
Kingston	\$ 0.96	\$ 1,728	
Ottawa	\$ 1.00	\$ 1,800	
Peterborough	\$ 1.03	\$ 1,857	
Prince Edward County	\$ 0.80	\$ 1,438	Eastern
Quinte West	\$ 0.84	\$ 1,506	\$ 1,677
Ajax	\$ 0.79	\$ 1,422	
Aurora	\$ 1.02	\$ 1,840	
Brampton	\$ 0.98	\$ 1,757	
Burlington	\$ 0.89	\$ 1,599	
Caledon	\$ 0.95	\$ 1,710	
Clarington	\$ 0.85	\$ 1,526	
East Gwillimbury	\$ 1.28	\$ 2,304	
Georgina	\$ 1.05	\$ 1,890	
Halton Hills	\$ 1.16	\$ 2,083	
King	\$ 1.94	\$ 3,500	
Markham	\$ 0.95	\$ 1,705	
Milton	\$ 0.91	\$ 1,644	
Mississauga	\$ 0.96	\$ 1,728	
Newmarket	\$ 1.33	\$ 2,489	
Oakville	\$ 1.04	\$ 1,875	
Oshawa	\$ 0.90	\$ 1,623	
Pickering	\$ 0.84	\$ 1,506	
Richmond Hill	\$ 0.88	\$ 1,589	
Toronto	\$ 1.34	\$ 2,463	
Vaughan	\$ 0.91	\$ 1,631	
Whitby	\$ 0.79	\$ 1,422	GTA
Whitchurch-Stouffville	\$ 0.70	\$ 1,260	\$ 1,844
Fort Erie	\$ 0.87	\$ 1,566	
Grimsby	\$ 0.67	\$ 1,206	
Hamilton	\$ 1.03	\$ 1,849	
Lincoln	\$ 1.16	\$ 2,088	
Niagara Falls	\$ 0.94	\$ 1,694	
Niagara-on-the-Lake	\$ 1.34	\$ 2,412	
Pelham	\$ 0.89	\$ 1,602	
Port Colborne	\$ 0.80	\$ 1,440	
St. Catharines	\$ 0.90	\$ 1,620	
Thorold	\$ 1.00	\$ 1,800	
Wainfleet	\$ 1.06	\$ 1,900	
Welland	\$ 0.91	\$ 1,638	Niagara/Hamilton
West Lincoln	\$ 0.70	\$ 1,258	\$ 1,698

Municipality	Residential \$ per sq ft	Residential 1800 sq ft property - \$144,000 value	Location Average
North Bay	\$ 1.28	\$ 2,304	
Sault Ste. Marie	\$ 0.83	\$ 1,485	
Sudbury	\$ 0.77	\$ 1,383	
Thunder Bay	\$ 0.75	\$ 1,350	North
Timmins	\$ 0.85	\$ 1,535	\$ 1,611
Barrie	\$ 0.98	\$ 1,757	
Bracebridge	\$ 1.20	\$ 2,160	
Bradford West	\$ 1.03	\$ 1,854	
Collingwood	\$ 0.58	\$ 1,048	
Gravenhurst	\$ 1.20	\$ 2,160	
Huntsville	\$ 1.20	\$ 2,160	
Orangeville	\$ 1.16	\$ 2,088	Simcoe/Musk./Duff.
Wasaga Beach	\$ 0.83	\$ 1,494	\$ 1,840
Amherstburg	\$ 0.80	\$ 1,440	
Brantford	\$ 0.86	\$ 1,548	
Cambridge	\$ 1.15	\$ 2,070	
Central Elgin	\$ 0.68	\$ 1,224	
Chatham-Kent	\$ 1.00	\$ 1,800	
Guelph	\$ 0.83	\$ 1,494	
Haldimand	\$ 0.89	\$ 1,596	
Kingsville	\$ 0.85	\$ 1,530	
Kitchener	\$ 1.10	\$ 1,980	
Leamington	\$ 0.75	\$ 1,350	
London	\$ 0.68	\$ 1,221	
Middlesex	\$ 0.83	\$ 1,500	
Norfolk	\$ 0.89	\$ 1,596	
North Dumfries	\$ 0.81	\$ 1,458	
Sarnia	\$ 0.53	\$ 954	
St Thomas	\$ 0.57	\$ 1,026	
Stratford	\$ 0.96	\$ 1,728	
Tillsonburg	\$ 0.77	\$ 1,385	
Waterloo	\$ 0.80	\$ 1,440	
Wellesley	\$ 0.80	\$ 1,440	
Wilmot	\$ 1.00	\$ 1,800	
Windsor	\$ 0.95	\$ 1,710	Southwest
Woolwich	\$ 0.68	\$ 1,224	\$ 1,501

2009 Commercial Solid Waste Tipping Fees

The 2009 commercial solid waste tipping fees range from \$30 in Timmins to a high of \$134 in Halton Region.

Municipality or Region	2004 Per Tonne	2005 Per Tonne	2006 Per Tonne	2007 Per Tonne	2008 Per Tonne	2009 Per Tonne
Timmins	N/A	N/A	N/A	N/A	N/A	\$ 30
Thunder Bay	N/A	\$ 36	\$ 36	\$ 40	\$ 42	\$ 45
Essex County	N/A	\$ 53	\$ 55	\$ 56	\$ 51	\$ 53
Cornwall	\$ 50	\$ 50	\$ 50	\$ 49	\$ 55	\$ 55
Chatham-Kent	\$ 97	\$ 97	\$ 97	\$ 97	\$ 97	\$ 60
Sudbury	\$ 60	\$ 60	\$ 60	\$ 60	\$ 60	\$ 60
Oxford County	N/A	N/A	\$ 45	\$ 50	\$ 60	\$ 61
Stratford	\$ 57	\$ 58	\$ 59	\$ 59	\$ 65	\$ 65
Brantford	\$ 55	\$ 60	\$ 60	\$ 60	\$ 65	\$ 65
North Bay	\$ 45	\$ 48	\$ 55	\$ 60	\$ 60	\$ 65
Sault Ste. Marie	\$ 40	\$ 55	\$ 65	\$ 65	\$ 65	\$ 65
Waterloo Region	\$ 50	\$ 53	\$ 56	\$ 60	\$ 64	\$ 68
Guelph	N/A	N/A	N/A	N/A	N/A	\$ 70
London	\$ 73	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75
Haldimand	N/A	N/A	N/A	N/A	N/A	\$ 80
Niagara Region	\$ 60	\$ 60	\$ 70	\$ 70	\$ 70	\$ 80
Peel Region	\$ 80	\$ 80	\$ 80	\$ 80	\$ 80	\$ 80
Kawartha Lakes	\$ 85	\$ 85	\$ 85	\$ 85	\$ 85	\$ 85
Norfolk	\$ 51	\$ 55	\$ 55	\$ 65	\$ 75	\$ 85
Peterborough	N/A	\$ 70	\$ 70	\$ 85	\$ 85	\$ 85
Ottawa	\$ 69	\$ 70	\$ 73	\$ 75	\$ 85	\$ 90
Windsor	N/A	\$ 53	\$ 55	\$ 56	\$ 57	\$ 92
Northumberland County	N/A	\$ 85	\$ 85	\$ 85	\$ 95	\$ 95
Belleville	N/A	N/A	\$ 99	\$ 99	\$ 99	\$ 99
Toronto	\$ 95	\$ 95	\$ 95	\$ 100	\$ 100	\$ 100
York Region	\$ 86	\$ 86	\$ 86	\$ 87	\$ 90	\$ 100
Kingston	N/A	N/A	N/A	\$ 71	\$ 110	\$ 110
Hamilton	\$ 84	\$ 90	\$ 102	\$ 105	\$ 113	\$ 113
Barrie	N/A	N/A	\$ 105	\$ 105	\$ 108	\$ 115
Muskoka	N/A	N/A	\$ 100	\$ 105	\$ 110	\$ 115
Simcoe County	\$ 105	\$ 115	\$ 115	\$ 115	\$ 115	\$ 115
Durham Region	\$ 90	\$ 90	\$ 110	\$ 120	\$ 120	\$ 120
Halton Region	\$ 98	\$ 98	\$ 98	\$ 98	\$ 108	\$ 134
Average	\$ 71	\$ 71	\$ 76	\$ 78	\$ 82	\$ 83
Median	\$ 71	\$ 70	\$ 73	\$ 75	\$ 83	\$ 80

2009 Transit Fares

Municipality	Cash Fares			Monthly Passes			
	Adult	Student	Senior	Adult	Student	Senior	
Barrie	\$ 2.50	\$ 2.50	\$ 2.25	\$ 72.00	\$ 55.00	\$ 49.00	
Belleville	\$ 2.25	\$ 1.90	\$ 1.90	\$ 72.00	\$ 57.00	\$ 50.00	
Brampton	\$ 3.00	\$ 3.00	\$ 3.00	\$ 102.00	\$ 96.00	\$ 47.00	
Brantford	\$ 2.25	\$ 2.25	\$ 2.25	\$ 60.00	\$ 45.00	\$ 45.00	
Brockville	\$ 2.00	\$ 2.00	\$ 2.00	\$ 55.00	\$ 55.00	\$ 55.00	
Burlington	\$ 2.75	\$ 2.75	\$ 2.75	\$ 83.00	\$ 64.00	\$ 54.00	
Chatham-Kent	\$ 2.00	\$ 1.75	\$ 1.75	\$ 35.00	\$ 27.00	\$ 27.00	22 rides
Cobourg	\$ 2.00	\$ 2.00	\$ 2.00	\$ 60.00	\$ 50.00	\$ 50.00	
Collingwood	\$ 1.00	\$ 1.00	\$ 1.00	\$ 30.00	\$ 30.00	\$ 30.00	
Cornwall	\$ 2.25	\$ 2.25	\$ 2.25	\$ 58.00	\$ 52.00	\$ 34.00	
Durham Region	\$ 2.85	\$ 2.65	\$ 1.85	\$ 95.00	\$ 67.00	\$ 38.00	
Fort Erie	\$ 2.00	\$ 2.00	\$ 2.00				
Guelph	\$ 2.50	\$ 2.50	\$ 2.50	\$ 68.00	\$ 62.00	\$ 57.00	
Hamilton	\$ 2.40	\$ 2.40	\$ 2.40	\$ 79.00	\$ 63.00	\$ 79.00	
Huntsville	\$ 2.00	\$ 1.00	\$ 2.00	\$ 50.00	\$ 25.00	\$ 50.00	
Kawartha Lakes	\$ 1.50	\$ 1.25	\$ 1.25	\$ 13.00	\$ 11.00	\$ 11.00	10 rides
Kingston	\$ 2.25	\$ 2.00	\$ 2.00	\$ 65.00	\$ 48.00	\$ 44.00	
Leamington	\$ 1.75	\$ 1.00	\$ 1.50	\$ 30.00	\$ 30.00	\$ 30.00	22 rides
London ^	\$ 2.75	\$ 2.75	\$ 2.75	\$ 81.00	\$ 70.00	\$ 57.58	
Milton	\$ 2.50	\$ 2.50	\$ 2.50	\$ 56.00	\$ 45.00	\$ 38.50	
Mississauga *	\$ 3.00	\$ 3.00	\$ 3.00	\$ 107.00	\$ 101.00	\$ 41.00	
Niagara Falls	\$ 2.35	\$ 2.10	\$ 2.10	\$ 65.00	\$ 50.00	\$ 50.00	
North Bay	\$ 2.25	\$ 2.25	\$ 2.25	\$ 80.00	\$ 65.00	\$ 55.00	
Oakville	\$ 3.00	\$ 3.00	\$ 3.00	\$ 88.00	\$ 58.00	\$ 50.00	
Orangeville	\$ 2.00	\$ 1.50	\$ 1.50	\$ 35.00	\$ 25.00	\$ 25.00	
Ottawa	\$ 3.00	\$ 3.00	\$ 3.00	\$ 84.75	\$ 65.25	\$ 31.75	
Peterborough	\$ 2.25	\$ 2.00	\$ 2.00	\$ 55.00	\$ 50.00	\$ 33.00	
Port Colborne	\$ 2.00	\$ 2.00	\$ 2.00	\$ 69.00	\$ 59.00	\$ 52.00	
Sarnia	\$ 2.00	\$ 2.00	\$ 2.00	\$ 55.00	\$ 55.00	\$ 55.00	
Sault Ste. Marie	\$ 2.00	\$ 2.00	\$ 2.00	\$ 56.00	\$ 56.00	\$ 46.00	
St. Catharines	\$ 2.50	\$ 2.50	\$ 2.50	\$ 80.00	\$ 50.00	\$ 50.00	
St. Thomas	\$ 2.50	\$ 2.50	\$ 2.50	\$ 60.00	\$ 50.00	\$ 50.00	
Stratford	\$ 2.25	\$ 2.00	\$ 2.00	\$ 55.00	\$ 40.00	\$ 40.00	
Sudbury	\$ 2.45	\$ 2.45	\$ 1.90	\$ 70.00	\$ 64.00	\$ 43.00	
Thorold	\$ 2.50	\$ 2.50	\$ 2.50	\$ 80.00	\$ 50.00	\$ 50.00	
Thunder Bay	\$ 2.50	\$ 2.50	\$ 2.50	\$ 67.00	\$ 57.00	\$ 57.00	
Timmins	\$ 2.25	\$ 1.75	\$ 1.75	\$ 65.00	\$ 50.00	\$ 50.00	
Toronto	\$ 2.75	\$ 1.85	\$ 1.85	\$ 109.00	\$ 91.25	\$ 91.25	
Wasaga Beach	\$ 2.00	\$ 1.50	\$ 1.50				
Waterloo Region	\$ 2.50	\$ 2.50	\$ 2.50	\$ 60.00	\$ 50.00	\$ 50.00	
Welland	\$ 2.50	\$ 2.50	\$ 2.50	\$ 69.00	\$ 59.00	\$ 52.00	
Windsor	\$ 2.45	\$ 1.70	\$ 1.70	\$ 79.00	\$ 55.00	\$ 40.00	
York Region	\$ 3.25	\$ 3.25	\$ 3.25	\$ 105.00	\$ 75.00	\$ 46.00	
Average	\$ 2.34	\$ 2.18	\$ 2.18	\$ 67.26	\$ 54.33	\$ 46.44	
Median	\$ 2.35	\$ 2.25	\$ 2.00	\$ 67.00	\$ 55.00	\$ 50.00	
Maximum	\$ 3.25	\$ 3.25	\$ 3.25	\$ 109.00	\$ 101.00	\$ 91.25	
Minimum	\$ 1.00	\$ 1.00	\$ 1.00	\$ 13.00	\$ 11.00	\$ 11.00	
* Mississauga weekly passes for adults and students							
^ Post-secondary student							

Ontario Unconditional Grants

Municipality	Ontario Unconditional Grants	Total Expenditures	As % of Expenditures	Per Capita	Location Average
Ottawa	\$ 1,647,882	\$ 2,440,771,832	0%	\$ 13	
Cobourg	\$ 771,904	\$ 36,123,356	2%	\$ 41	
Kingston	\$ 8,913,500	\$ 351,683,079	3%	\$ 73	
Peterborough	\$ 7,498,575	\$ 232,853,307	3%	\$ 96	
Kawartha Lakes	\$ 7,872,400	\$ 150,596,218	5%	\$ 103	
Belleville	\$ 5,877,100	\$ 102,036,418	6%	\$ 115	
Quinte West	\$ 5,101,500	\$ 67,190,752	8%	\$ 115	
Brockville	\$ 2,861,000	\$ 45,815,415	6%	\$ 125	
Prince Edward County	\$ 5,356,600	\$ 48,528,025	11%	\$ 205	Eastern
Cornwall	\$ 13,880,300	\$ 158,115,840	9%	\$ 294	\$ 118
Ajax	\$ -	\$ 65,881,984	0%	\$ -	
Aurora	\$ -	\$ 50,968,045	0%	\$ -	
Brampton	\$ -	\$ 369,448,311	0%	\$ -	
Markham	\$ -	\$ 220,596,087	0%	\$ -	
Newmarket	\$ -	\$ 77,083,812	0%	\$ -	
Pickering	\$ -	\$ 64,554,098	0%	\$ -	
Vaughan	\$ -	\$ 255,938,796	0%	\$ -	
Whitby	\$ -	\$ 90,736,100	0%	\$ -	
Halton Region	\$ -	\$ 627,348,915	0%	\$ -	
Peel Region	\$ -	\$ 1,475,169,821	0%	\$ -	
York Region	\$ 297,097	\$ 1,328,805,571	0%	\$ 0	
Burlington	\$ 65,000	\$ 190,402,616	0%	\$ 0	
Durham Region	\$ 337,000	\$ 932,250,594	0%	\$ 1	
Clarington	\$ 116,000	\$ 55,470,824	0%	\$ 1	
Oakville	\$ 305,000	\$ 178,654,842	0%	\$ 2	
Halton Hills	\$ 102,206	\$ 40,587,300	0%	\$ 2	
Oshawa	\$ 401,000	\$ 122,113,898	0%	\$ 3	
Georgina	\$ 248,400	\$ 37,741,386	1%	\$ 5	
East Gwillimbury	\$ 224,300	\$ 20,697,783	1%	\$ 10	
Caledon	\$ 1,288,800	\$ 49,052,519	3%	\$ 20	
King	\$ 484,700	\$ 23,601,534	2%	\$ 22	
Whitchurch Stouffville	\$ 696,200	\$ 26,865,838	3%	\$ 26	
Toronto	\$ 111,014,998	\$ 8,920,167,516	1%	\$ 42	
Milton	\$ 3,802,667	\$ 64,727,513	6%	\$ 51	GTA
Mississauga	\$ 44,667,217	\$ 554,171,147	8%	\$ 60	\$ 10
Pelham	\$ 26,000	\$ 13,658,402	0%	\$ 2	
Fort Erie	\$ 88,000	\$ 35,532,641	0%	\$ 3	
Grimsby	\$ 306,000	\$ 20,048,468	2%	\$ 12	
St. Catharines	\$ 2,438,000	\$ 152,375,103	2%	\$ 18	
Thorold	\$ 387,000	\$ 19,164,334	2%	\$ 21	
Niagara Falls	\$ 3,335,568	\$ 109,934,671	3%	\$ 39	
Lincoln	\$ 1,177,000	\$ 16,999,436	7%	\$ 53	
Welland	\$ 3,519,500	\$ 60,429,257	6%	\$ 68	
Niagara Region	\$ 31,173,572	\$ 832,193,599	4%	\$ 70	
Hamilton	\$ 51,213,866	\$ 1,364,208,343	4%	\$ 97	
Niagara-on-the-Lake	\$ 2,198,013	\$ 21,721,982	10%	\$ 145	Niag./Ham.
Port Colborne	\$ 3,163,744	\$ 22,012,346	14%	\$ 162	\$ 57

Source—2008 FIR

Ontario Unconditional Grants

Municipality	Ontario Unconditional Grants	Total Expenditures	As % of Expenditures	Per Capita	Location Average
Thunder Bay	\$ 27,745,127	\$ 457,179,346	6%	\$ 250	
North Bay	\$ 18,911,000	\$ 162,242,652	12%	\$ 341	
Sudbury	\$ 58,438,272	\$ 525,301,458	11%	\$ 355	
Timmins	\$ 15,789,074	\$ 136,723,289	12%	\$ 361	North
Sault Ste. Marie	\$ 28,835,600	\$ 237,584,119	12%	\$ 373	\$ 336
Collingwood	\$ -	\$ 40,442,495	0%	\$ -	
Bradford West Gwillimbury	\$ 63,000	\$ 34,061,754	0%	\$ 2	
Barrie	\$ 502,329	\$ 252,145,793	0%	\$ 4	
District Muskoka	\$ 874,719	\$ 135,034,780	1%	\$ 15	
Bracebridge	\$ 1,258,000	\$ 15,074,467	8%	\$ 78	
Wasaga Beach	\$ 1,704,000	\$ 26,926,793	6%	\$ 106	Simcoe/Musk./Duff.
Gravenhurst	\$ 1,261,000	\$ 11,946,327	11%	\$ 110	\$ 45
Waterloo	\$ -	\$ 126,762,661	0%	\$ -	
Waterloo Region	\$ 161,250	\$ 674,051,159	0%	\$ 0	
Sarnia	\$ 228,000	\$ 102,907,018	0%	\$ 3	
Cambridge	\$ 760,000	\$ 122,095,923	1%	\$ 6	
Guelph	\$ 1,450,000	\$ 305,228,761	0%	\$ 12	
Leamington	\$ 469,057	\$ 52,738,544	1%	\$ 16	
Tillsonburg	\$ 345,000	\$ 16,981,715	2%	\$ 22	
Woolwich	\$ 507,700	\$ 15,682,151	3%	\$ 24	
North Dumfries	\$ 327,500	\$ 4,973,231	7%	\$ 34	
Windsor	\$ 8,536,913	\$ 771,639,918	1%	\$ 38	
London	\$ 15,653,035	\$ 876,832,330	2%	\$ 42	
Kingsville	\$ 886,200	\$ 23,676,017	4%	\$ 42	
Wellesley	\$ 548,000	\$ 5,523,813	10%	\$ 53	
Wilmot	\$ 1,006,700	\$ 12,976,204	8%	\$ 55	
Stratford	\$ 2,298,000	\$ 97,581,299	2%	\$ 73	
Central Elgin	\$ 1,146,000	\$ 18,131,149	6%	\$ 85	
Middlesex Centre	\$ 1,536,700	\$ 16,014,298	10%	\$ 94	
Amherstburg	\$ 2,712,731	\$ 26,549,521	10%	\$ 121	
Brantford	\$ 11,581,000	\$ 259,920,102	4%	\$ 123	
Chatham-Kent	\$ 23,037,900	\$ 283,034,152	8%	\$ 208	Southwest
St. Thomas	\$ 8,634,804	\$ 103,517,949	8%	\$ 226	\$ 61

(Source FIR 2008—Schedule 10 and Schedule 40)

Ontario and Canada Conditional Grants

Municipality	Ontario Conditional Grants	Canada Conditional Grants	Total Expenditures	Canada Conditional Grants Per Capita	Ontario Conditional Grants Per Capita
East Gwillimbury	\$ -	\$ -	\$ 20,697,783	\$ -	\$ -
North Dumfries	\$ -	\$ -	\$ 4,973,231	\$ -	\$ -
Oshawa	\$ -	\$ -	\$ 122,113,898	\$ -	\$ -
Vaughan	\$ 145,244	\$ -	\$ 255,938,796	\$ -	\$ 1
Wellesley	\$ 10,260	\$ 503	\$ 5,523,813	\$ 0	\$ 1
Brampton	\$ 574,922	\$ 94,000	\$ 369,448,311	\$ 0	\$ 1
Milton	\$ 126,723	\$ 4,293	\$ 64,727,513	\$ 0	\$ 2
Mississauga	\$ 1,339,589	\$ 14,979	\$ 554,171,147	\$ 0	\$ 2
Ajax	\$ 200,190	\$ -	\$ 65,881,984	\$ -	\$ 2
Georgina	\$ 102,378	\$ 13,620	\$ 37,741,386	\$ 0	\$ 2
Whitby	\$ 272,741	\$ 64,768	\$ 90,736,100	\$ 1	\$ 2
Clarington	\$ 225,277	\$ 72,880	\$ 55,470,824	\$ 1	\$ 3
Woolwich	\$ 63,884	\$ -	\$ 15,682,151	\$ -	\$ 3
Pickering	\$ 301,914	\$ 41,585	\$ 64,554,098	\$ 0	\$ 3
Caledon	\$ 210,579	\$ 18,411	\$ 49,052,519	\$ 0	\$ 3
Welland	\$ 200,144	\$ 2,412	\$ 60,429,257	\$ 0	\$ 4
Aurora	\$ 219,495	\$ 652,576	\$ 50,968,045	\$ 12	\$ 4
Newmarket	\$ 348,238	\$ -	\$ 77,083,812	\$ -	\$ 4
West Lincoln	\$ 59,887	\$ 5,532	\$ 9,490,729	\$ 0	\$ 4
Wainfleet	\$ 33,730	\$ 5,239	\$ 5,932,181	\$ 1	\$ 5
Markham	\$ 1,459,051	\$ 48,304	\$ 220,596,087	\$ 0	\$ 5
Wilmot	\$ 92,707	\$ 4,885	\$ 12,976,204	\$ 0	\$ 5
Cambridge	\$ 699,256	\$ 265,000	\$ 122,095,923	\$ 2	\$ 5
Lincoln	\$ 123,714	\$ 7,626	\$ 16,999,436	\$ 0	\$ 6
St. Catharines	\$ 803,321	\$ 155,082	\$ 152,375,103	\$ 1	\$ 6
Whitchurch Stouffville	\$ 159,815	\$ 2,481	\$ 26,865,838	\$ 0	\$ 6
Grimsby	\$ 146,463	\$ 45,741	\$ 20,048,468	\$ 2	\$ 6
Gravenhurst	\$ 69,672	\$ -	\$ 11,946,327	\$ -	\$ 6
Halton Hills	\$ 398,075	\$ 1,712	\$ 40,587,300	\$ 0	\$ 7
Pelham	\$ 119,705	\$ 4,403	\$ 13,658,402	\$ 0	\$ 7
Bradford West Gwillimbury	\$ 192,368	\$ 1,853,250	\$ 34,061,754	\$ 73	\$ 8
Central Elgin	\$ 104,030	\$ 1,315,671	\$ 18,131,149	\$ 98	\$ 8
Amherstburg	\$ 192,842	\$ 57,675	\$ 26,549,521	\$ 3	\$ 9
Thorold	\$ 217,831	\$ 91,462	\$ 19,164,334	\$ 5	\$ 12
Fort Erie	\$ 390,876	\$ -	\$ 35,532,641	\$ -	\$ 13
Wasaga Beach	\$ 202,886	\$ 202,886	\$ 26,926,793	\$ 13	\$ 13
Barrie	\$ 1,927,146	\$ -	\$ 252,145,793	\$ -	\$ 14
Bracebridge	\$ 230,991	\$ 46,200	\$ 15,074,467	\$ 3	\$ 14
Middlesex Centre	\$ 258,819	\$ -	\$ 16,014,298	\$ -	\$ 16
Oakville	\$ 2,904,911	\$ 408,055	\$ 178,654,842	\$ 2	\$ 16
Sarnia	\$ 1,380,749	\$ 19,234	\$ 102,907,018	\$ 0	\$ 19
Belleville	\$ 1,284,449	\$ 16,932	\$ 102,036,418	\$ 0	\$ 25
Cobourg	\$ 629,238	\$ -	\$ 36,123,356	\$ -	\$ 33
Tillsonburg	\$ 514,716	\$ 246,760	\$ 16,981,715	\$ 16	\$ 34
Brockville	\$ 800,617	\$ 27,260	\$ 45,815,415	\$ 1	\$ 35

Ontario and Canada Conditional Grants (cont'd)

Municipality	Ontario Conditional Grants	Canada Conditional Grants	Total Expenditures	Canada Conditional Grants Per Capita	Ontario Conditional Grants Per Capita
Collingwood	\$ 711,025	\$ 35,356	\$ 40,442,495	\$ 2	\$ 38
Port Colborne	\$ 919,902	\$ 30,333	\$ 22,012,346	\$ 2	\$ 47
Niagara Falls	\$ 4,795,062	\$ 8,536	\$ 109,934,671	\$ 0	\$ 56
Niagara-on-the-Lake	\$ 885,662	\$ -	\$ 21,721,982	\$ -	\$ 59
Quinte West	\$ 2,707,845	\$ 433,613	\$ 67,190,752	\$ 10	\$ 61
Waterloo	\$ 6,958,253	\$ -	\$ 126,762,661	\$ -	\$ 67
King	\$ 1,519,150	\$ 26,215	\$ 23,601,534	\$ 1	\$ 70
Burlington	\$ 14,206,091	\$ 2,466,990	\$ 190,402,616	\$ 14	\$ 79
Leamington	\$ 2,525,056	\$ 9,118,855	\$ 52,738,544	\$ 306	\$ 85
Kingsville	\$ 2,652,447	\$ 531,486	\$ 23,676,017	\$ 25	\$ 126
York Region	\$ 177,000,077	\$ 9,977,892	\$ 1,328,805,571	\$ 10	\$ 179
Halton Region	\$ 102,135,138	\$ 2,919,497	\$ 627,348,915	\$ 6	\$ 206
Peel Region	\$ 325,743,472	\$ 41,616,034	\$ 1,475,169,821	\$ 32	\$ 253
Prince Edward County	\$ 7,218,140	\$ 222,886	\$ 48,528,025	\$ 9	\$ 276
Durham Region	\$ 170,636,296	\$ 12,227,741	\$ 932,250,594	\$ 20	\$ 282
Waterloo Region	\$ 144,337,149	\$ 18,826,046	\$ 674,051,159	\$ 37	\$ 283
Guelph	\$ 44,712,303	\$ 121,203	\$ 305,228,761	\$ 1	\$ 368
Kawartha Lakes	\$ 28,750,862	\$ 691,517	\$ 150,596,218	\$ 9	\$ 377
Ottawa	\$ 346,971,085	\$ 32,773,889	\$ 2,440,771,832	\$ 38	\$ 400
Hamilton	\$ 217,078,114	\$ 26,390,273	\$ 1,364,208,343	\$ 50	\$ 412
Kingston	\$ 52,837,845	\$ 3,999,328	\$ 351,683,079	\$ 33	\$ 432
London	\$ 166,392,901	\$ 1,689,708	\$ 876,832,330	\$ 5	\$ 446
Brantford	\$ 44,107,597	\$ 2,689,420	\$ 259,920,102	\$ 28	\$ 467
District Muskoka	\$ 32,783,873	\$ 25,883	\$ 135,034,780	\$ 0	\$ 549
Windsor	\$ 123,649,469	\$ 12,259,548	\$ 771,639,918	\$ 55	\$ 553
Chatham-Kent	\$ 64,885,331	\$ 2,900,822	\$ 283,034,152	\$ 26	\$ 586
North Bay	\$ 33,421,335	\$ 61,045	\$ 162,242,652	\$ 1	\$ 603
St. Thomas	\$ 23,044,912	\$ 1,538,788	\$ 103,517,949	\$ 40	\$ 603
Peterborough	\$ 47,390,397	\$ 3,943,169	\$ 232,853,307	\$ 51	\$ 610
Niagara Region	\$ 270,023,682	\$ 8,969,585	\$ 832,193,599	\$ 20	\$ 610
Toronto	\$ 1,624,098,473	\$ 197,994,964	\$ 8,920,167,516	\$ 75	\$ 612
Stratford	\$ 19,848,180	\$ 700	\$ 97,581,299	\$ 0	\$ 628
Timmins	\$ 30,427,764	\$ 2,585,813	\$ 136,723,289	\$ 59	\$ 696
Thunder Bay	\$ 82,928,787	\$ 114,466	\$ 457,179,346	\$ 1	\$ 748
Sault Ste. Marie	\$ 63,849,004	\$ 4,142,343	\$ 237,584,119	\$ 54	\$ 827
Sudbury	\$ 138,728,592	\$ 1,175,344	\$ 525,301,458	\$ 7	\$ 844
Cornwall	\$ 41,027,392	\$ 1,433,813	\$ 158,115,840	\$ 30	\$ 868
Average				\$ 16	\$ 180

Source—2008 FIR

Licences, Permits, Rents, Etc.

Municipality	License, Permits, Rents	Total Expenditures	As % of Expenditures	Per Capita
York Region	\$ -	\$ 1,328,805,571	0%	\$ -
Durham Region	\$ 160,597	\$ 932,250,594	0%	\$ 0
Peel Region	\$ 400,167	\$ 1,475,169,821	0%	\$ 0
Halton Region	\$ 421,718	\$ 627,348,915	0%	\$ 1
Grimsby	\$ 63,370	\$ 20,048,468	0%	\$ 3
Waterloo Region	\$ 1,435,205	\$ 674,051,159	0%	\$ 3
Amherstburg	\$ 161,046	\$ 26,549,521	1%	\$ 7
Thorold	\$ 149,917	\$ 19,164,334	1%	\$ 8
Pickering	\$ 1,033,957	\$ 64,554,098	2%	\$ 11
Port Colborne	\$ 232,711	\$ 22,012,346	1%	\$ 12
Wainfleet	\$ 84,374	\$ 5,932,181	1%	\$ 12
Leamington	\$ 381,699	\$ 52,738,544	1%	\$ 13
Quinte West	\$ 686,976	\$ 67,190,752	1%	\$ 16
Cornwall	\$ 734,068	\$ 158,115,840	0%	\$ 16
Kawartha Lakes	\$ 1,202,232	\$ 150,596,218	1%	\$ 16
Thunder Bay	\$ 1,802,556	\$ 457,179,346	0%	\$ 16
Niagara-on-the-Lake	\$ 284,180	\$ 21,721,982	1%	\$ 19
Ajax	\$ 1,840,618	\$ 65,881,984	3%	\$ 19
District Muskoka	\$ 1,138,296	\$ 135,034,780	1%	\$ 19
North Dumfries	\$ 199,283	\$ 4,973,231	4%	\$ 21
Welland	\$ 1,110,412	\$ 60,429,257	2%	\$ 21
Guelph	\$ 2,631,416	\$ 305,228,761	1%	\$ 22
Lincoln	\$ 501,974	\$ 16,999,436	3%	\$ 22
Brockville	\$ 525,425	\$ 45,815,415	1%	\$ 23
Georgina	\$ 1,074,920	\$ 37,741,386	3%	\$ 23
Whitby	\$ 2,822,687	\$ 90,736,100	3%	\$ 24
Cambridge	\$ 3,069,249	\$ 122,095,923	3%	\$ 24
King	\$ 526,586	\$ 23,601,534	2%	\$ 24
Halton Hills	\$ 1,482,509	\$ 40,587,300	4%	\$ 25
Bracebridge	\$ 404,116	\$ 15,074,467	3%	\$ 25
Cobourg	\$ 509,016	\$ 36,123,356	1%	\$ 27
Brantford	\$ 2,591,124	\$ 259,920,102	1%	\$ 27
Middlesex Centre	\$ 467,524	\$ 16,014,298	3%	\$ 29
Caledon	\$ 1,803,167	\$ 49,052,519	4%	\$ 29
Niagara Region	\$ 12,868,000	\$ 832,193,599	2%	\$ 29
Sarnia	\$ 2,160,245	\$ 102,907,018	2%	\$ 29
Pelham	\$ 498,076	\$ 13,658,402	4%	\$ 30
Belleville	\$ 1,538,985	\$ 102,036,418	2%	\$ 30
Niagara Falls	\$ 2,698,029	\$ 109,934,671	2%	\$ 32
West Lincoln	\$ 441,274	\$ 9,490,729	5%	\$ 33
North Bay	\$ 1,833,629	\$ 162,242,652	1%	\$ 33
Chatham-Kent	\$ 3,691,251	\$ 283,034,152	1%	\$ 33

Licenses, Permits, Rents, Etc. (cont'd)

Municipality	License, Permits, Rents	Total Expenditures	As % of Expenditures	Per Capita
Chatham-Kent	\$ 3,691,251	\$ 283,034,152	1%	\$ 33
St. Catharines	\$ 4,622,116	\$ 152,375,103	3%	\$ 34
Wellesley	\$ 359,573	\$ 5,523,813	7%	\$ 35
Woolwich	\$ 743,435	\$ 15,682,151	5%	\$ 35
Brampton	\$ 17,205,036	\$ 369,448,311	5%	\$ 36
Fort Erie	\$ 1,113,105	\$ 35,532,641	3%	\$ 36
Wilmot	\$ 670,143	\$ 12,976,204	5%	\$ 37
Peterborough	\$ 2,860,275	\$ 232,853,307	1%	\$ 37
Central Elgin	\$ 518,817	\$ 18,131,149	3%	\$ 39
Kingsville	\$ 823,089	\$ 23,676,017	3%	\$ 39
Newmarket	\$ 3,440,173	\$ 77,083,812	4%	\$ 42
Sudbury	\$ 7,052,299	\$ 525,301,458	1%	\$ 43
Markham	\$ 12,759,372	\$ 220,596,087	6%	\$ 44
Oshawa	\$ 6,776,800	\$ 122,113,898	6%	\$ 44
Vaughan	\$ 12,095,057	\$ 255,938,796	5%	\$ 46
Kingston	\$ 5,742,856	\$ 351,683,079	2%	\$ 47
Aurora	\$ 2,583,397	\$ 50,968,045	5%	\$ 49
Waterloo	\$ 5,290,195	\$ 126,762,661	4%	\$ 51
Mississauga	\$ 38,007,810	\$ 554,171,147	7%	\$ 51
Clarington	\$ 4,310,023	\$ 55,470,824	8%	\$ 52
Barrie	\$ 7,179,475	\$ 252,145,793	3%	\$ 53
Collingwood	\$ 1,036,148	\$ 40,442,495	3%	\$ 56
Ottawa	\$ 49,819,979	\$ 2,440,771,832	2%	\$ 57
East Gwillimbury	\$ 1,401,717	\$ 20,697,783	7%	\$ 60
Burlington	\$ 11,117,958	\$ 190,402,616	6%	\$ 62
Wasaga Beach	\$ 1,064,906	\$ 26,926,793	4%	\$ 66
Oakville	\$ 12,273,699	\$ 178,654,842	7%	\$ 68
Whitchurch Stouffville	\$ 1,853,294	\$ 26,865,838	7%	\$ 68
Gravenhurst	\$ 811,960	\$ 11,946,327	7%	\$ 71
London	\$ 28,373,108	\$ 876,832,330	3%	\$ 76
St. Thomas	\$ 3,053,052	\$ 103,517,949	3%	\$ 80
Milton	\$ 6,384,883	\$ 64,727,513	10%	\$ 85
Prince Edward County	\$ 2,256,040	\$ 48,528,025	5%	\$ 86
Bradford West Gwillimbury	\$ 2,243,499	\$ 34,061,754	7%	\$ 88
Tillsonburg	\$ 1,358,691	\$ 16,981,715	8%	\$ 89
Sault Ste. Marie	\$ 7,582,803	\$ 237,584,119	3%	\$ 98
Timmins	\$ 4,341,756	\$ 136,723,289	3%	\$ 99
Hamilton	\$ 54,272,480	\$ 1,364,208,343	4%	\$ 103
Windsor	\$ 38,052,141	\$ 771,639,918	5%	\$ 170
Toronto	\$ 456,808,503	\$ 8,920,167,516	5%	\$ 172
Stratford	\$ 6,887,250	\$ 97,581,299	7%	\$ 218
Average			3%	\$ 43

Source—2008 FIR

Penalties & Interest on Taxes and Other Fine Revenues

Municipality	Other Fines	Penalties, Interest on Taxes	Total Penalties, Interest on Taxes and Other Fines	Total Expenditures	As % of Expenditures	Per Capita
Wellesley	\$ -	\$ 87,209	\$ 87,209	\$ 5,523,813	2%	\$ 8
Cornwall	\$ -	\$ 420,118	\$ 420,118	\$ 158,115,840	0%	\$ 9
Oshawa	\$ 123,883	\$ 1,322,405	\$ 1,446,288	\$ 122,113,898	1%	\$ 9
Woolwich	\$ 495	\$ 212,677	\$ 213,172	\$ 15,682,151	1%	\$ 10
Peterborough	\$ 106,168	\$ 688,524	\$ 794,692	\$ 232,853,307	0%	\$ 10
Middlesex Centre	\$ -	\$ 182,920	\$ 182,920	\$ 16,014,298	1%	\$ 11
Tillsonburg	\$ -	\$ 176,311	\$ 176,311	\$ 16,981,715	1%	\$ 11
Chatham-Kent	\$ 127,719	\$ 1,179,194	\$ 1,306,913	\$ 283,034,152	0%	\$ 12
Quinte West	\$ 48,710	\$ 502,813	\$ 551,523	\$ 67,190,752	1%	\$ 12
Halton Hills	\$ 141,641	\$ 646,544	\$ 788,185	\$ 40,587,300	2%	\$ 13
Sarnia	\$ 84,276	\$ 888,059	\$ 972,335	\$ 102,907,018	1%	\$ 13
Leamington	\$ 19,010	\$ 396,525	\$ 415,535	\$ 52,738,544	1%	\$ 14
Kingsville	\$ 3,090	\$ 293,127	\$ 296,217	\$ 23,676,017	1%	\$ 14
Sudbury	\$ 584,794	\$ 1,792,803	\$ 2,377,597	\$ 525,301,458	0%	\$ 14
Newmarket	\$ 407,024	\$ 786,668	\$ 1,193,692	\$ 77,083,812	2%	\$ 15
Wilmot	\$ 20,635	\$ 253,446	\$ 274,081	\$ 12,976,204	2%	\$ 15
Pelham	\$ 71,357	\$ 188,616	\$ 259,973	\$ 13,658,402	2%	\$ 16
Ottawa	\$ 2,701,262	\$ 10,874,405	\$ 13,575,667	\$ 2,440,771,832	1%	\$ 16
Guelph	\$ 830,603	\$ 1,095,088	\$ 1,925,691	\$ 305,228,761	1%	\$ 16
Brampton	\$ 535,903	\$ 7,212,848	\$ 7,748,751	\$ 369,448,311	2%	\$ 16
Ajax	\$ 274,742	\$ 1,300,768	\$ 1,575,510	\$ 65,881,984	2%	\$ 16
Milton	\$ 442,190	\$ 778,765	\$ 1,220,955	\$ 64,727,513	2%	\$ 16
Sault Ste. Marie	\$ 130,529	\$ 1,162,229	\$ 1,292,758	\$ 237,584,119	1%	\$ 17
Grimsby	\$ 22,700	\$ 395,438	\$ 418,138	\$ 20,048,468	2%	\$ 17
Port Colborne	\$ 5,095	\$ 332,517	\$ 337,612	\$ 22,012,346	2%	\$ 17
Stratford	\$ 149,550	\$ 402,616	\$ 552,166	\$ 97,581,299	1%	\$ 17
Cambridge	\$ 187,850	\$ 2,074,367	\$ 2,262,217	\$ 122,095,923	2%	\$ 18
Whitby	\$ -	\$ 2,108,124	\$ 2,108,124	\$ 90,736,100	2%	\$ 18
Brantford	\$ 321,685	\$ 1,347,394	\$ 1,669,079	\$ 259,920,102	1%	\$ 18
Brockville	\$ 107,210	\$ 300,330	\$ 407,540	\$ 45,815,415	1%	\$ 18
Prince Edward County	\$ 65,555	\$ 405,371	\$ 470,926	\$ 48,528,025	1%	\$ 18
Kawartha Lakes	\$ 100,677	\$ 1,280,913	\$ 1,381,590	\$ 150,596,218	1%	\$ 18
Bradford West Gwillimbury	\$ 65,117	\$ 398,564	\$ 463,681	\$ 34,061,754	1%	\$ 18
Belleville	\$ 246,515	\$ 707,482	\$ 953,997	\$ 102,036,418	1%	\$ 19
Clarington	\$ 119,633	\$ 1,465,160	\$ 1,584,793	\$ 55,470,824	3%	\$ 19
Burlington	\$ 1,415,419	\$ 2,040,154	\$ 3,455,573	\$ 190,402,616	2%	\$ 19

Source—2008 FIR

Penalties & Interest on Taxes and Other Fine Revenues (cont'd)

Municipality	Other Fines	Penalties, Interest on Taxes	Total Penalties, Interest on Taxes and Other Fines	Total Expenditures	As % of Expenditures	Per Capita
North Bay	\$ 435,308	\$ 634,426	\$ 1,069,734	\$ 162,242,652	1%	\$ 19
London	\$ 2,810,958	\$ 4,387,233	\$ 7,198,191	\$ 876,832,330	1%	\$ 19
St. Thomas	\$ 321,747	\$ 426,413	\$ 748,160	\$ 103,517,949	1%	\$ 20
St. Catharines	\$ 595,263	\$ 2,136,260	\$ 2,731,523	\$ 152,375,103	2%	\$ 20
Markham	\$ 1,827,542	\$ 4,004,602	\$ 5,832,144	\$ 220,596,087	3%	\$ 20
Central Elgin	\$ -	\$ 270,820	\$ 270,820	\$ 18,131,149	1%	\$ 20
Welland	\$ 111,202	\$ 978,005	\$ 1,089,207	\$ 60,429,257	2%	\$ 21
North Dumfries	\$ 3,594	\$ 197,720	\$ 201,314	\$ 4,973,231	4%	\$ 21
Georgina	\$ 215,186	\$ 788,106	\$ 1,003,292	\$ 37,741,386	3%	\$ 21
Waterloo	\$ 1,122,806	\$ 1,122,134	\$ 2,244,940	\$ 126,762,661	2%	\$ 22
Lincoln	\$ -	\$ 491,604	\$ 491,604	\$ 16,999,436	3%	\$ 22
Whitchurch Stouffville	\$ 3,481	\$ 593,310	\$ 596,791	\$ 26,865,838	2%	\$ 22
Mississauga	\$ 7,686,195	\$ 8,755,447	\$ 16,441,642	\$ 554,171,147	3%	\$ 22
West Lincoln	\$ 46,484	\$ 272,031	\$ 318,515	\$ 9,490,729	3%	\$ 24
Fort Erie	\$ 141,676	\$ 586,510	\$ 728,186	\$ 35,532,641	2%	\$ 24
Amherstburg	\$ 13,860	\$ 515,214	\$ 529,074	\$ 26,549,521	2%	\$ 24
Vaughan	\$ 1,579,505	\$ 4,793,224	\$ 6,372,729	\$ 255,938,796	2%	\$ 24
Caledon	\$ 265,887	\$ 1,257,748	\$ 1,523,635	\$ 49,052,519	3%	\$ 24
Kingston	\$ 1,432,547	\$ 1,539,702	\$ 2,972,249	\$ 351,683,079	1%	\$ 24
Oakville	\$ 1,588,875	\$ 2,803,748	\$ 4,392,623	\$ 178,654,842	2%	\$ 24
Gravenhurst	\$ 35,760	\$ 245,778	\$ 281,538	\$ 11,946,327	2%	\$ 24
Aurora	\$ 485,710	\$ 830,210	\$ 1,315,920	\$ 50,968,045	3%	\$ 25
East Gwillimbury	\$ 153,673	\$ 443,119	\$ 596,792	\$ 20,697,783	3%	\$ 26
Wainfleet	\$ 12,884	\$ 161,710	\$ 174,594	\$ 5,932,181	3%	\$ 26
Thorold	\$ 64,720	\$ 419,415	\$ 484,135	\$ 19,164,334	3%	\$ 26
Bracebridge	\$ 12,455	\$ 433,730	\$ 446,185	\$ 15,074,467	3%	\$ 28
King	\$ -	\$ 627,859	\$ 627,859	\$ 23,601,534	3%	\$ 29
Thunder Bay	\$ 563,208	\$ 2,701,479	\$ 3,264,687	\$ 457,179,346	1%	\$ 29
Hamilton	\$ 6,564,212	\$ 9,109,925	\$ 15,674,137	\$ 1,364,208,343	1%	\$ 30
Barrie	\$ 1,837,362	\$ 2,258,914	\$ 4,096,276	\$ 252,145,793	2%	\$ 30
Pickering	\$ 836,602	\$ 2,074,549	\$ 2,911,151	\$ 64,554,098	5%	\$ 31
Cobourg	\$ 90,196	\$ 503,584	\$ 593,780	\$ 36,123,356	2%	\$ 31
Collingwood	\$ 70,817	\$ 511,781	\$ 582,598	\$ 40,442,495	1%	\$ 32
Windsor	\$ 1,778,313	\$ 5,340,893	\$ 7,119,206	\$ 771,639,918	1%	\$ 32
Timmins	\$ 236,278	\$ 1,156,998	\$ 1,393,276	\$ 136,723,289	1%	\$ 32
Niagara Falls	\$ 540,668	\$ 2,354,101	\$ 2,894,769	\$ 109,934,671	3%	\$ 34
Wasaga Beach	\$ 156,532	\$ 456,464	\$ 612,996	\$ 26,926,793	2%	\$ 38
Toronto	\$ 75,030,590	\$ 28,213,129	\$ 103,243,719	\$ 8,920,167,516	1%	\$ 39
Niagara-on-the-Lake	\$ 224,261	\$ 471,962	\$ 696,223	\$ 21,721,982	3%	\$ 46
Average					2%	\$ 21

Investment Income Revenue

Municipality	Investment Income From Own Funds and Others	As % of Exp.	Per Capita
Port Colborne	\$ 56,402	0.3%	\$ 3
Oshawa	\$ 518,180	0.4%	\$ 3
Whitby	\$ 526,028	0.6%	\$ 4
Welland	\$ 227,435	0.4%	\$ 4
Amherstburg	\$ 99,105	0.4%	\$ 4
Pelham	\$ 97,823	0.7%	\$ 6
Clarington	\$ 497,567	0.9%	\$ 6
Tillsonburg	\$ 96,864	0.6%	\$ 6
Newmarket	\$ 538,136	0.7%	\$ 7
Kingsville	\$ 144,209	0.6%	\$ 7
Gravenhurst	\$ 83,323	0.7%	\$ 7
Prince Edward County	\$ 190,660	0.4%	\$ 7
Sarnia	\$ 541,743	0.5%	\$ 7
Wainfleet	\$ 52,483	0.9%	\$ 8
Middlesex Centre	\$ 132,773	0.8%	\$ 8
London	\$ 3,413,849	0.4%	\$ 9
Timmins	\$ 446,589	0.3%	\$ 10
Belleville	\$ 551,701	0.5%	\$ 11
Pickering	\$ 1,101,238	1.7%	\$ 12
Stratford	\$ 369,262	0.4%	\$ 12
Fort Erie	\$ 369,607	1.0%	\$ 12
Hamilton	\$ 6,428,981	0.5%	\$ 12
Bracebridge	\$ 215,682	1.4%	\$ 13
Quinte West	\$ 621,530	0.9%	\$ 14
Brockville	\$ 335,306	0.7%	\$ 15
Niagara-on-the-Lake	\$ 224,994	1.0%	\$ 15
Georgina	\$ 728,987	1.9%	\$ 16
Wellesley	\$ 163,249	3.0%	\$ 16
Bradford West Gwillimbury	\$ 421,107	1.2%	\$ 17
Collingwood	\$ 312,134	0.8%	\$ 17
East Gwillimbury	\$ 398,009	1.9%	\$ 17
Lincoln	\$ 386,203	2.3%	\$ 17
Central Elgin	\$ 233,571	1.3%	\$ 17
St. Catharines	\$ 2,419,605	1.6%	\$ 18
West Lincoln	\$ 256,376	2.7%	\$ 19
Halton Hills	\$ 1,142,913	2.8%	\$ 19
St. Thomas	\$ 740,534	0.7%	\$ 19
Whitchurch-Stouffville	\$ 526,028	2.0%	\$ 19
North Dumfries	\$ 191,503	3.9%	\$ 20
Kawartha Lakes	\$ 1,520,272	1.0%	\$ 20
Grimsby	\$ 513,643	2.6%	\$ 21
Sault Ste. Marie	\$ 1,612,671	0.7%	\$ 21
Thunder Bay	\$ 2,376,932	0.5%	\$ 21
Caledon	\$ 1,373,861	2.8%	\$ 22
Niagara Falls	\$ 1,905,250	1.7%	\$ 22

Municipality	Investment Income From Own Funds and Others	As % of Exp.	Per Capita
Kingston	\$ 2,785,354	0.8%	\$ 23
Barrie	\$ 3,237,830	1.3%	\$ 24
Mississauga	\$ 17,768,281	3.2%	\$ 24
Cornwall	\$ 1,133,089	0.7%	\$ 24
Vaughan	\$ 6,361,697	2.5%	\$ 24
Chatham-Kent	\$ 2,711,742	1.0%	\$ 24
Thorold	\$ 510,559	2.7%	\$ 27
Leamington	\$ 853,430	1.6%	\$ 29
Brantford	\$ 2,719,178	1.0%	\$ 29
Markham	\$ 8,618,789	3.9%	\$ 30
Woolwich	\$ 647,007	4.1%	\$ 31
Ottawa	\$ 27,124,566	1.1%	\$ 31
Aurora	\$ 1,649,471	3.2%	\$ 31
Oakville	\$ 5,713,485	3.2%	\$ 32
Sudbury	\$ 5,207,436	1.0%	\$ 32
Ajax	\$ 3,169,592	4.8%	\$ 33
Windsor	\$ 7,549,426	1.0%	\$ 34
Burlington	\$ 6,105,320	3.2%	\$ 34
North Bay	\$ 1,969,592	1.2%	\$ 36
Brampton	\$ 17,842,745	4.8%	\$ 37
King	\$ 805,099	3.4%	\$ 37
Guelph	\$ 4,614,510	1.5%	\$ 38
Wilmot	\$ 711,221	5.5%	\$ 39
Cambridge	\$ 5,333,523	4.4%	\$ 42
Waterloo	\$ 5,592,855	4.4%	\$ 54
Cobourg	\$ 1,021,519	2.8%	\$ 54
Peterborough	\$ 4,204,818	1.8%	\$ 54
Wasaga Beach	\$ 873,103	3.2%	\$ 54
Milton	\$ 4,155,863	6.4%	\$ 55
Toronto	\$ 221,297,891	2.5%	\$ 83
Average		1.8%	\$ 22
Regions			
Waterloo Region	\$ 1,296,838	0.2%	\$ 3
Peel Region	\$ 5,251,526	0.4%	\$ 4
District Muskoka	\$ 744,995	0.6%	\$ 12
Halton Region	\$ 9,419,411	1.5%	\$ 19
Durham Region	\$ 12,762,607	1.4%	\$ 21
Niagara Region	\$ 12,872,360	1.5%	\$ 29
Average		0.8%	\$ 13

Source—2008 FIR

Gaming and Casino Revenues

Municipality	Gaming and Casino	Per Capita
Ottawa	\$ 4,306,204	\$ 5
Chatham-Kent	\$ 686,818	\$ 6
Hamilton	\$ 5,303,778	\$ 10
London	\$ 4,273,712	\$ 11
Sudbury	\$ 2,086,637	\$ 13
Sault Ste. Marie	\$ 1,517,040	\$ 20
Windsor	\$ 4,464,042	\$ 20
Sarnia	\$ 1,574,971	\$ 21
Thunder Bay	\$ 2,466,342	\$ 22
Niagara Falls	\$ 2,600,000	\$ 31
Brantford	\$ 3,081,401	\$ 33
Fort Erie	\$ 1,307,494	\$ 42
Ajax	\$ 5,189,238	\$ 54
Milton	\$ 5,768,452	\$ 77
Average		\$ 26

Source—2008 FIR

Contributions From Reserves and Reserve Funds

Municipality	Contributions from Reserves and Reserve funds	Total Expenditures	As % of Expenditures	Per Capita
East Gwillimbury	\$ -	\$ 20,697,783	0%	\$ -
Markham	\$ -	\$ 220,596,087	0%	\$ -
Pelham	\$ -	\$ 13,658,402	0%	\$ -
Wellesley	\$ -	\$ 5,523,813	0%	\$ -
Gravenhurst	\$ 25,000	\$ 11,946,327	0%	\$ 2
Oshawa	\$ 680,000	\$ 122,113,898	1%	\$ 4
Central Elgin	\$ 61,271	\$ 18,131,149	0%	\$ 5
Leamington	\$ 235,830	\$ 52,738,544	0%	\$ 8
Whitchurch Stouffville	\$ 221,252	\$ 26,865,838	1%	\$ 8
Lincoln	\$ 283,018	\$ 16,999,436	2%	\$ 13
Ajax	\$ 1,325,135	\$ 65,881,984	2%	\$ 14
Halton Hills	\$ 861,603	\$ 40,587,300	2%	\$ 14
West Lincoln	\$ 207,584	\$ 9,490,729	2%	\$ 15
Port Colborne	\$ 309,991	\$ 22,012,346	1%	\$ 16
Georgina	\$ 908,204	\$ 37,741,386	2%	\$ 19
Caledon	\$ 1,260,906	\$ 49,052,519	3%	\$ 20
Welland	\$ 1,068,565	\$ 60,429,257	2%	\$ 21
Tillsonburg	\$ 314,790	\$ 16,981,715	2%	\$ 21
Mississauga	\$ 15,575,057	\$ 554,171,147	3%	\$ 21
Grimsby	\$ 520,157	\$ 20,048,468	3%	\$ 21
Belleville	\$ 1,088,156	\$ 102,036,418	1%	\$ 21
North Dumfries	\$ 212,831	\$ 4,973,231	4%	\$ 22
Whitby	\$ 2,835,240	\$ 90,736,100	3%	\$ 24
Sault Ste. Marie	\$ 1,979,438	\$ 237,584,119	1%	\$ 26
Fort Erie	\$ 811,273	\$ 35,532,641	2%	\$ 26
Oakville	\$ 5,273,066	\$ 178,654,842	3%	\$ 29
Pickering	\$ 3,055,640	\$ 64,554,098	5%	\$ 32
Aurora	\$ 1,722,998	\$ 50,968,045	3%	\$ 33
Kingston	\$ 4,132,814	\$ 351,683,079	1%	\$ 34
Barrie	\$ 4,729,477	\$ 252,145,793	2%	\$ 35
Amherstburg	\$ 779,236	\$ 26,549,521	3%	\$ 35
Woolwich	\$ 752,702	\$ 15,682,151	5%	\$ 36
Kawartha Lakes	\$ 2,864,034	\$ 150,596,218	2%	\$ 38
London	\$ 14,234,255	\$ 876,832,330	2%	\$ 38
Milton	\$ 2,972,161	\$ 64,727,513	5%	\$ 40
Clarington	\$ 3,325,309	\$ 55,470,824	6%	\$ 40
Wilmot	\$ 737,722	\$ 12,976,204	6%	\$ 41
Burlington	\$ 7,505,694	\$ 190,402,616	4%	\$ 42
Collingwood	\$ 782,017	\$ 40,442,495	2%	\$ 42
Vaughan	\$ 11,484,460	\$ 255,938,796	4%	\$ 43
Kingsville	\$ 972,356	\$ 23,676,017	4%	\$ 46
Bradford West Gwillimbury	\$ 1,182,851	\$ 34,061,754	3%	\$ 46
Bracebridge	\$ 788,658	\$ 15,074,467	5%	\$ 49
Timmins	\$ 2,133,125	\$ 136,723,289	2%	\$ 49

Source—2008 FIR

Contributions From Reserves and Reserve Funds (cont'd)

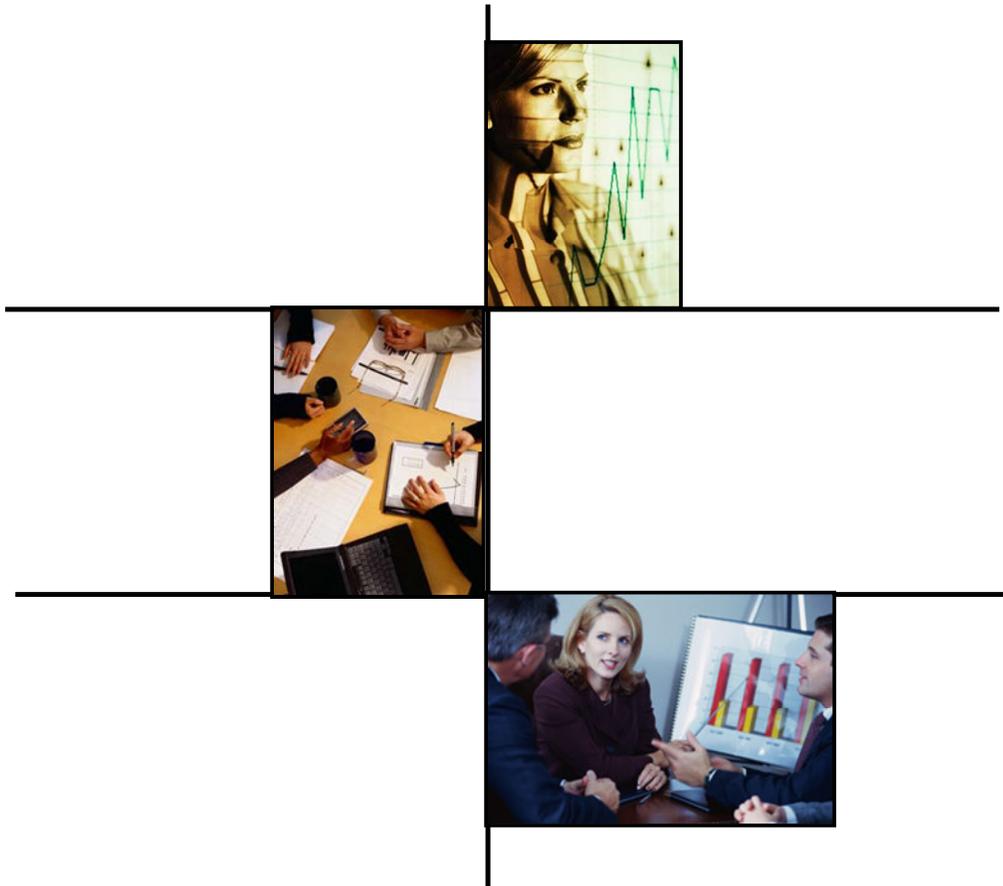
Municipality	Contributions from Reserves and Reserve funds	Total Expenditures	As % of Expenditures	Per Capita
Cambridge	\$ 6,291,434	\$ 122,095,923	5%	\$ 49
Wasaga Beach	\$ 857,524	\$ 26,926,793	3%	\$ 53
Brantford	\$ 5,293,625	\$ 259,920,102	2%	\$ 56
Hamilton	\$ 30,060,978	\$ 1,364,208,343	2%	\$ 57
Peterborough	\$ 4,449,660	\$ 232,853,307	2%	\$ 57
Sarnia	\$ 4,233,631	\$ 102,907,018	4%	\$ 57
Newmarket	\$ 5,081,481	\$ 77,083,812	7%	\$ 62
Cornwall	\$ 2,960,188	\$ 158,115,840	2%	\$ 63
Brampton	\$ 30,807,437	\$ 369,448,311	8%	\$ 64
Thorold	\$ 1,220,909	\$ 19,164,334	6%	\$ 65
Toronto	\$ 173,460,802	\$ 8,920,167,516	2%	\$ 65
North Bay	\$ 3,666,724	\$ 162,242,652	2%	\$ 66
Waterloo	\$ 7,964,128	\$ 126,762,661	6%	\$ 76
St. Thomas	\$ 3,029,136	\$ 103,517,949	3%	\$ 79
Niagara Falls	\$ 6,836,620	\$ 109,934,671	6%	\$ 81
Middlesex Centre	\$ 1,403,152	\$ 16,014,298	9%	\$ 86
Brockville	\$ 2,006,313	\$ 45,815,415	4%	\$ 88
Ottawa	\$ 77,380,691	\$ 2,440,771,832	3%	\$ 89
Sudbury	\$ 15,067,053	\$ 525,301,458	3%	\$ 92
Niagara-on-the-Lake	\$ 1,450,276	\$ 21,721,982	7%	\$ 96
Thunder Bay	\$ 10,701,538	\$ 457,179,346	2%	\$ 97
King	\$ 2,130,620	\$ 23,601,534	9%	\$ 99
Prince Edward County	\$ 2,664,647	\$ 48,528,025	5%	\$ 102
Guelph	\$ 12,918,341	\$ 305,228,761	4%	\$ 106
Cobourg	\$ 2,074,544	\$ 36,123,356	6%	\$ 110
Windsor	\$ 26,964,216	\$ 771,639,918	3%	\$ 121
Wainfleet	\$ 872,121	\$ 5,932,181	15%	\$ 128
Chatham-Kent	\$ 14,591,471	\$ 283,034,152	5%	\$ 132
Quinte West	\$ 8,240,706	\$ 67,190,752	12%	\$ 186
Stratford	\$ 6,552,828	\$ 97,581,299	7%	\$ 207
St. Catharines	\$ 29,884,698	\$ 152,375,103	20%	\$ 218
Average			4%	\$ 53
District Muskoka	\$ 797,844	\$ 135,034,780	1%	\$ 13
Peel Region	\$ 27,756,282	\$ 1,475,169,821	2%	\$ 22
Durham Region	\$ 18,762,848	\$ 932,250,594	2%	\$ 31
Waterloo Region	\$ 21,750,059	\$ 674,051,159	3%	\$ 43
Niagara Region	\$ 25,975,802	\$ 832,193,599	3%	\$ 59
Halton Region	\$ 38,541,928	\$ 627,348,915	6%	\$ 78
York Region	\$ 150,002,139	\$ 1,328,805,571	11%	\$ 152
Average			4%	\$ 57

Revenues From Government Business Enterprise

Municipality	Other Revenues From Government			
	Business Enterprise	Total Expenditures	As % of Expenditures	Per Capita
Amherstburg	\$ 146,491	\$ 26,549,521	1%	\$ 7
Leamington	\$ 208,400	\$ 52,738,544	0%	\$ 7
Oshawa	\$ 1,329,600	\$ 122,113,898	1%	\$ 9
Central Elgin	\$ 131,933	\$ 18,131,149	1%	\$ 10
Milton	\$ 750,000	\$ 64,727,513	1%	\$ 10
Belleville	\$ 558,600	\$ 102,036,418	1%	\$ 11
Ajax	\$ 1,348,200	\$ 65,881,984	2%	\$ 14
Clarington	\$ 1,185,749	\$ 55,470,824	2%	\$ 14
Markham	\$ 4,571,494	\$ 220,596,087	2%	\$ 16
London	\$ 6,275,000	\$ 876,832,330	1%	\$ 17
Grimsby	\$ 419,249	\$ 20,048,468	2%	\$ 17
North Bay	\$ 991,831	\$ 162,242,652	1%	\$ 18
Windsor	\$ 4,108,451	\$ 771,639,918	1%	\$ 18
Wellesley	\$ 194,672	\$ 5,523,813	4%	\$ 19
Brantford	\$ 2,093,281	\$ 259,920,102	1%	\$ 22
Sudbury	\$ 3,794,709	\$ 525,301,458	1%	\$ 23
Sarnia	\$ 1,882,854	\$ 102,907,018	2%	\$ 26
Welland	\$ 1,343,747	\$ 60,429,257	2%	\$ 26
Vaughan	\$ 6,895,832	\$ 255,938,796	3%	\$ 26
St. Thomas	\$ 1,059,296	\$ 103,517,949	1%	\$ 28
Guelph	\$ 3,375,018	\$ 305,228,761	1%	\$ 28
Halton Hills	\$ 1,768,750	\$ 40,587,300	4%	\$ 29
St. Catharines	\$ 4,421,887	\$ 152,375,103	3%	\$ 32
Ottawa	\$ 28,375,000	\$ 2,440,771,832	1%	\$ 33
Sault Ste. Marie	\$ 2,545,019	\$ 237,584,119	1%	\$ 33
Collingwood	\$ 619,000	\$ 40,442,495	2%	\$ 34
Niagara-on-the-Lake	\$ 518,804	\$ 21,721,982	2%	\$ 34
Hamilton	\$ 18,555,000	\$ 1,364,208,343	1%	\$ 35
Newmarket	\$ 3,115,000	\$ 77,083,812	4%	\$ 38
Pickering	\$ 3,627,244	\$ 64,554,098	6%	\$ 38
Port Colborne	\$ 816,818	\$ 22,012,346	4%	\$ 42
Peterborough	\$ 3,252,788	\$ 232,853,307	1%	\$ 42
Oakville	\$ 7,834,720	\$ 178,654,842	4%	\$ 43
Cobourg	\$ 850,000	\$ 36,123,356	2%	\$ 45
North Dumfries	\$ 444,970	\$ 4,973,231	9%	\$ 46
Kingsville	\$ 1,197,145	\$ 23,676,017	5%	\$ 57
Burlington	\$ 16,371,199	\$ 190,402,616	9%	\$ 91
Stratford	\$ 3,243,932	\$ 97,581,299	3%	\$ 103
Barrie	\$ 28,619,000	\$ 252,145,793	11%	\$ 210
Average			3%	\$ 35

Source—2008 FIR

Tax Policies



Tax Policies

The relative tax burden in each class of property will be impacted by the type of tax policies implemented in each municipality. As such, an analysis of the 2009 tax policies that impact the relative tax position was completed and has been summarized to include the following:

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

Comparison of Tax Ratios

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

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

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

Delegation

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

Business Education Tax Reduction Plan

The 2007 Ontario Budget announced a business education tax (BET) reduction plan. Under this plan BET rates are to be reduced to a maximum of 1.6% by the year 2014.

Comparison of 2009 Tax Ratios

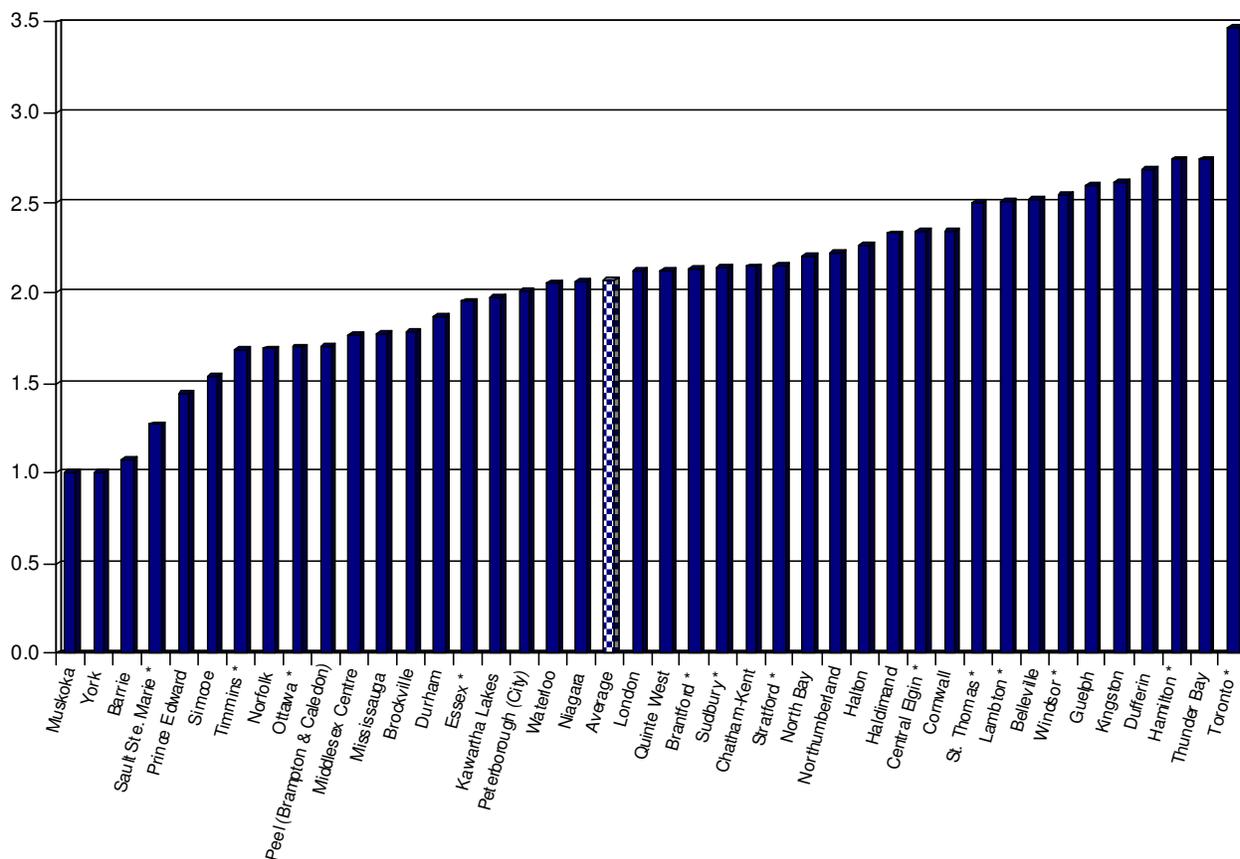
Municipality	Multi-Residential	Commercial (Residual)	Industrial (Residual)	Industrial (Large)
Barrie	1.0787	1.4331	1.5163	
Belleville	2.5102	1.9191	2.4000	
Brantford *	2.1355	1.9360	2.9334	
Brockville	1.7820	1.9587	2.6276	
Central Elgin *	2.3458	1.6376	2.2251	2.8318
Chatham-Kent	2.1488	1.9671	2.4350	
Cornwall	2.3492	1.9650	2.6300	
Dufferin	2.6802	1.2200	2.1984	
Durham	1.8665	1.4500	2.2598	
Essex *	1.9554	1.0697	1.9425	2.6861
Guelph	2.5965	1.8400	2.6300	
Haldimand	2.3274	1.6929	2.3274	
Halton	2.2619	1.4565	2.3599	
Hamilton *	2.7400	1.9950	3.3326	3.9078
Kawartha Lakes	1.9797	1.2775	1.2775	
Kingston	2.6112	1.9800	2.6300	
Lambton *	2.5014	1.6488	2.0535	3.0122
London	2.1240	1.9800	2.6300	
Middlesex Centre	1.7697	1.1449	1.7451	
Mississauga	1.7788	1.4098	1.5708	
Muskoka	1.0000	1.1000	1.1000	
Niagara	2.0600	1.7586	2.6300	
Norfolk	1.6929	1.6929	1.6929	
North Bay	2.2054	1.8822	1.4000	
Northumberland	2.2160	1.5152	2.6300	
Ottawa *	1.7000	1.9893	2.7000	2.3186
Oxford	2.7400	1.9018	2.6300	
Peel (Brampton & Caledon)	1.7050	1.2971	1.4700	
Peterborough (City)	2.0111	1.8204	2.5976	
Prince Edward	1.4402	1.1125	1.3895	
Quinte West	2.1300	1.5385	2.4460	2.6147
Sault Ste. Marie *	1.2747	1.7551	2.1866	3.1157
Simcoe	1.5385	1.2521	1.5385	
St. Thomas *	2.4987	1.9475	2.2807	2.6774
Stratford *	2.1539	2.0825	3.2395	
Sudbury *	2.1405	1.8865	2.6924	3.0517
Thunder Bay	2.7400	1.9527	2.4300	2.6275
Timmins *	1.6816	1.7501	2.1783	2.7114
Toronto *	3.4689	3.4050	3.6400	
Waterloo	2.0500	1.9500	2.1000	
Windsor *	2.5500	1.9826	2.3675	3.1631
York	1.0000	1.2070	1.3737	
Average	2.0843	1.7086	2.2485	2.8932
Maximum	3.4689	3.4050	3.6400	3.9078
Minimum	1.0000	1.0697	1.1000	2.3186
Provincial Threshold	2.7400	1.9800	2.6300	2.6300

* Denotes municipalities with one or more ratios above the Provincial Threshold
The highlighted cells reflect changes in tax ratios between 2009 and 2008

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

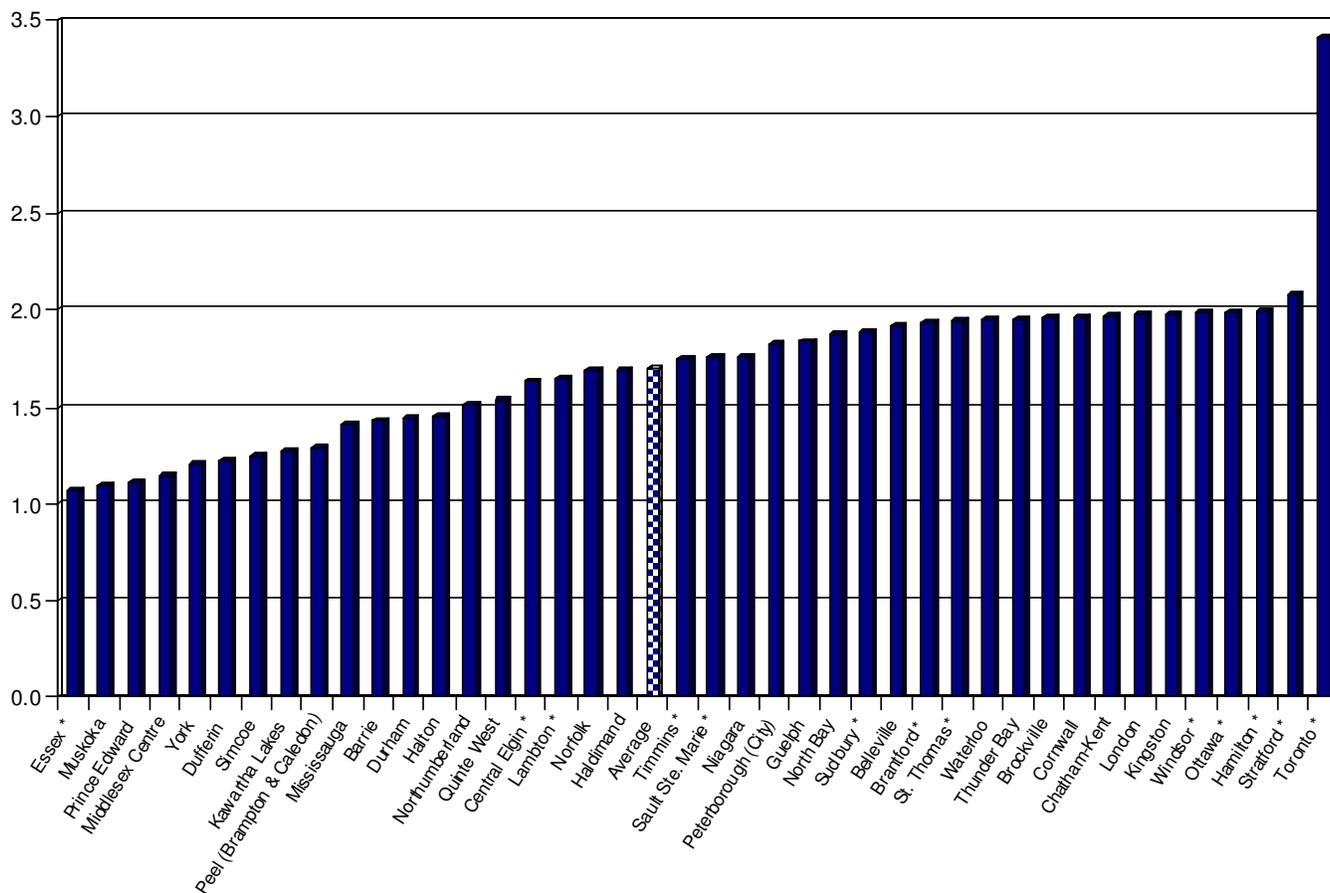
(only for those municipalities that participated in the 2008 Study)

Trends and Observations - Multi-Residential Tax Ratios



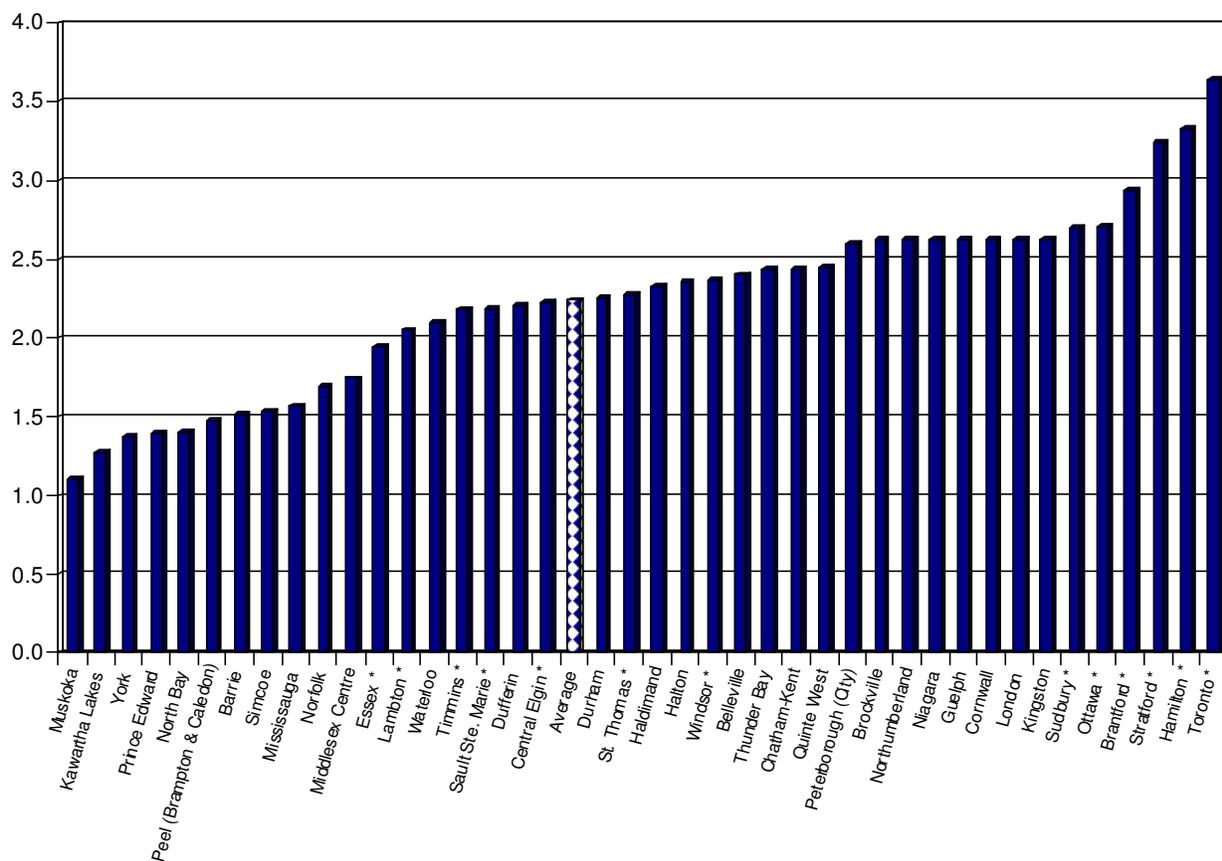
- With the exception of Toronto, all municipalities have a Multi-Residential Tax Ratio at or below the Provincial Threshold of 2.74. Muskoka, Barrie, and York are the only municipalities within the Provincial Range of Fairness (1.00 to 1.10).
- 11 of the 41 municipal entities decreased their Multi-Residential Tax Rate in 2009 including: Brockville, Guelph, Kawartha Lakes, Kingston, London, North Bay, Ottawa, Peterborough, Sault Ste. Marie, Toronto, Waterloo .
- All other factors being equal, municipalities with a high Multi-Residential Tax Ratio will have higher relative tax burdens.

Trends and Observations - Commercial (residual) Tax Ratios



- With the exception of Hamilton, Ottawa, Stratford, Toronto and Windsor all municipalities have a residual Commercial Tax Ratio at or below the Provincial Threshold of 1.98.
- The County of Essex and the District of Muskoka are the only municipalities that fall within the Provincial Range of Fairness.
- 9 of the 41 municipal entities reduced their Commercial Tax Ratio in 2009 including Brockville, Central Elgin, Hamilton, Kawartha Lakes, Lambton, Toronto, Stratford, , Peterborough and Ottawa.

Trends and Observations - Industrial (residual) Tax Ratios



- With the exception of Brantford, Hamilton, Ottawa, Stratford, Sudbury and Toronto, all municipalities have a residual Industrial Tax Ratio at or below the Provincial Threshold of 2.63.
- The District of Muskoka is the only municipality that falls within the Provincial Range of Fairness.
- 9 of the 41 municipal entities decreased their Industrial Tax Ratio in 2009 including Belleville, Central Elgin, Hamilton, Kawartha Lakes, Lambton, North Bay, Ottawa, Toronto, and Waterloo.

Summary of Optional Classes

	New Multi-Residential	Office Building	Shopping Centre	Park/lot Vacant Land	Large Industrial
Barrie					
Belleville					
Brantford	✓				
Brockville					
Central Elgin					
Chatham-Kent		✓	✓	✓	✓
Cornwall					
Dufferin					
Durham					
Essex		✓	✓	✓	✓
Guelph	✓				
Haldimand					
Halton	✓				
Hamilton					✓
Kawartha Lakes					
Kingston	✓				
Lambton		✓	✓	✓	✓
London					
Middlesex Centre					
Mississauga					
Muskoka					
Niagara	✓				
Norfolk					
North Bay					
Northumberland					
Ottawa	✓	✓	✓	✓	✓
Oxford					
Peel (Brampton, Caledon)					
Peterborough (City)	✓				
Prince Edward County					
Quinte West					✓
Sault Ste. Marie		✓	✓	✓	✓
Simcoe					
St. Thomas					✓
Stratford					
Sudbury	✓				✓
Thunder Bay					✓
Timmins	✓				✓
Toronto	✓				
Waterloo	✓				
Windsor		✓	✓	✓	✓
York	✓				

New Multi-Residential Property Class

Municipal Councils have the ability to establish an optional class of property for New Multi-Residential properties. Some municipalities provide a conducive tax environment to encourage the development of additional multi-residential units.

Municipality	Multi-Residential	New Multi-Residential
Brantford	2.1355	1.5000
Guelph	2.5965	1.0000
Halton	2.2619	2.0000
Hamilton	2.7400	1.0000
Kingston	2.6112	1.0000
Niagara	2.0600	1.0000
Ottawa	1.7000	1.0000
Peterborough (City)	2.0111	1.0000
Sudbury	2.1405	1.0000
Timmins	1.6816	1.0000
Toronto	3.4689	1.0000
Waterloo	2.0500	1.0000
York	1.0000	1.0000

Optional Commercial Classes

Municipality	Commercial (Residual)	Commercial (Office)	Commercial (Shopping)	Commercial (Parking)
Chatham-Kent	1.9671	1.5853	2.2705	1.3164
Essex	1.0697	1.1640	1.1654	0.5620
Lambton	1.6488	1.5563	2.1113	1.1057
Ottawa	1.9893	2.4033	1.6547	1.3034
Sault Ste. Marie	1.7551	2.5634	1.8631	1.2979
Windsor	1.9826	2.0158	2.0358	1.0442

Large Industrial Class

	Industrial (Residual)	Industrial (Large)
Central Elgin	2.2251	2.8318
Essex	1.9425	2.6861
Hamilton	3.3326	3.9078
Lambton	2.0535	3.0122
Ottawa	2.7000	2.3186
Quinte West	2.4460	2.6147
Sault Ste. Marie	2.1866	3.1157
St. Thomas	2.2807	2.6774
Sudbury	2.6924	3.0517
Thunder Bay	2.4300	2.6275
Timmins	2.1783	2.7114
Windsor	2.3675	3.1631

Summary - Tax Policies

The tax ratios across the survey range significantly in each of the Multi-Residential, Commercial and Industrial classes.

Provincial Threshold Analysis

- Only 1 municipal entity in the survey has a ratio in the Multi-Residential Class that exceeds the Provincial Threshold of 2.74
- 4 of the 41 municipal entities in the survey have a ratio in the Commercial Class that exceeds the Provincial Threshold of 1.98
- 6 of the 41 municipal entities in the survey have a ratio in the Industrial Class that exceeds the Provincial Threshold of 2.63

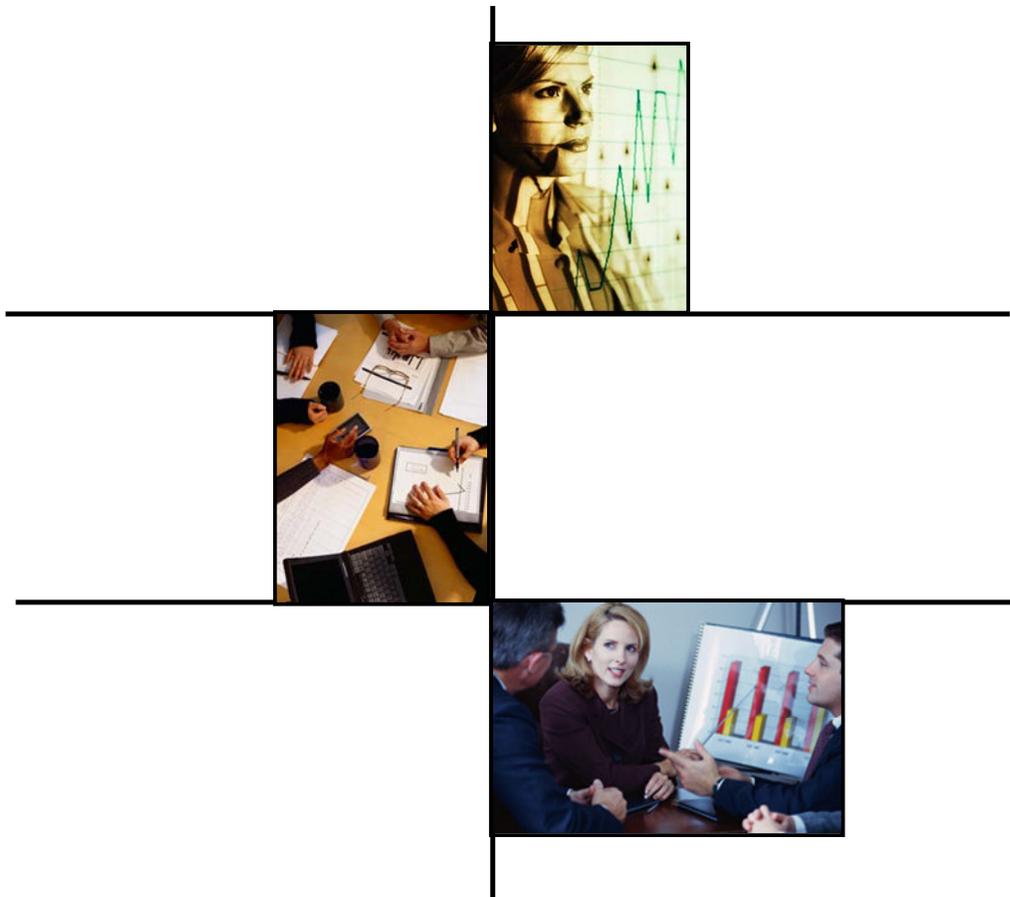
Range of Fairness

- Only 4 municipal entities have established ratios within the Provincial Range of Fairness for one or more of the Multi-Residential, Commercial and Industrial classes including:
 - City of Barrie (Multi-Residential)
 - County of Essex (Commercial)
 - District of Muskoka (Multi-Residential, Commercial, Industrial)
 - Region of York (Multi-Residential)

Optional Classes

- 20 of the 41 upper tier/single tier municipalities established optional classes, resulting in different tax ratios and relative tax burdens from the residual commercial and industrial classes. This will impact the relative tax position of properties within these classes, compared to the relative tax position of properties in the residual class. The impact may be an increased/decreased burden, depending on the value of the tax ratio. As such, the relative tax burden across the entire Commercial and Industrial classes, particularly for these municipalities may vary.
 - Approximately 29% of the municipal entities have also established a New Multi-Residential optional class to encourage development of rental housing.
 - Approximately 27% of the municipal entities have established a Large Industrial class.
 - Approximately 15% of the municipal entities have established Optional Commercial classes.

Comparison of Relative Taxes



Comparison of Relative Taxes

Residential

Multi-Residential

Commercial

Industrial

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 2009 tax rates for each municipality.

Notes

Urban rates were used in each municipality. In the case of the Hamilton, Ottawa, Norfolk, 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 relative 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). Number of units, square footages, acres and current value assessment was provided by MPAC.

Property Types

Residential

Residential - Single Family Detached Home (Property Code 301)

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 (Property Code 301)

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

Multi-Residential - Walk-up Apartment (Property Code 340)

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 (Property Code 340)

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



Commercial - Neighbourhood Shopping Centre (Property Code 430)

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 (Property Code 402)

Selection was focused on buildings in prime locations within the municipality. Comparison of taxes on a per square foot of gross leasable area basis.

Property Types

**Commercial
Cont'd**

Commercial - Hotel (Property Code 440)

Typically over 100 rooms. Comparison of taxes on a per suite basis



Commercial - Motel (Property Code 450)

Typically newer construction, franchised. Comparison of taxes on a per suite basis

Industrial

Industrial - Vacant Land (Property Code 106)

Selection of properties were based on serviced land under 5 acres
Comparison of taxes on a per acre basis



Industrial - Large Industrial (Property Code 520, 510,513)

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

Industrial - Standard Industrial (Property Code 520, 510,513)

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

2009 Total Property Tax Rates (Municipal & Education—sorted alphabetically)

Municipality	Residential	Multi Residential	Commercial Residual	Commercial Office Building	Commercial Park/Vac	Commercial Shopping	Industrial Residual	Industrial Large
	Ajax	1.4052%	2.4045%	3.0607%	3.0607%	3.0607%	3.0607%	4.5455%
Amherstburg	1.3768%	2.4515%	2.7153%	2.7153%	2.7153%	2.8886%	4.4366%	5.7214%
Aurora	1.1169%	1.1169%	2.4299%	2.4299%	2.4299%	2.4299%	2.7406%	2.7406%
Barrie	1.3779%	1.4665%	3.0712%	3.0712%	3.0712%	3.0712%	3.3037%	3.3037%
Belleville	1.7300%	3.9620%	4.8205%	4.8205%	4.8205%	4.8205%	5.5673%	5.5673%
Bracebridge	1.4080%	1.4080%	2.0251%	2.0251%	2.0251%	2.0251%	2.2156%	2.2156%
Bradford West Gwillimbury	1.2260%	1.7505%	2.7315%	2.7315%	2.7315%	2.7315%	3.9387%	3.9387%
Brampton	1.2333%	1.9250%	2.7120%	2.7120%	2.7120%	2.7120%	3.1237%	3.1237%
Brantford	1.5564%	3.0375%	4.4027%	4.4027%	4.4027%	4.4027%	6.3367%	6.3367%
Brockville	1.5906%	2.6374%	4.7609%	4.7609%	4.7609%	4.7609%	5.7031%	5.7031%
Burlington	1.0761%	2.1161%	2.4647%	2.4647%	2.4647%	2.4647%	3.8040%	3.8040%
Caledon	0.9848%	1.5014%	2.3896%	2.3896%	2.3896%	2.3896%	2.7585%	2.7585%
Cambridge	1.3850%	2.5746%	4.1112%	4.1112%	4.1112%	4.1112%	4.8079%	4.8079%
Central Elgin	1.6938%	3.6342%	3.7810%	3.7810%	3.7810%	3.7810%	5.6759%	6.7829%
Chatham-Kent	1.9210%	3.8384%	5.1958%	5.1958%	5.1958%	5.1958%	6.6880%	6.7640%
Clarington	1.4446%	2.4779%	3.1177%	3.1177%	3.1177%	3.1177%	4.6343%	4.6343%
Cobourg	1.6645%	3.3822%	4.0039%	4.0039%	4.0039%	4.0039%	6.4150%	6.4150%
Collingwood	1.3274%	1.9064%	2.8584%	2.8584%	2.8584%	2.8584%	4.0946%	4.0946%
Cornwall	1.9598%	4.2640%	5.6559%	5.6559%	5.6559%	5.6559%	7.1916%	7.1916%
East Gwillimbury	1.1037%	1.1037%	2.4139%	2.4139%	2.4139%	2.4139%	2.7224%	2.7224%
Fort Erie	1.5535%	2.9331%	3.8088%	3.8088%	3.8088%	3.8088%	5.9120%	5.9120%
Georgina	1.3614%	1.3614%	2.7250%	2.7250%	2.7250%	2.7250%	3.0765%	3.0765%
Gravenhurst	1.2977%	1.2977%	1.9037%	1.9037%	1.9037%	1.9037%	2.0942%	2.0942%
Grimsby	1.4498%	2.7195%	3.6265%	3.6265%	3.6265%	3.6265%	5.6393%	5.6393%
Guelph	1.3366%	3.0680%	3.7796%	3.7796%	3.7796%	3.7796%	5.2324%	5.2324%
Haldimand	1.3848%	2.8885%	3.6425%	3.6425%	3.6425%	3.6425%	5.1116%	5.1116%
Halton Hills	1.0338%	2.0203%	2.4030%	2.4030%	2.4030%	2.4030%	3.7041%	3.7041%
Hamilton	1.5876%	3.9116%	4.3239%	4.3239%	4.3239%	4.3239%	6.1243%	6.8927%
Huntsville	1.3010%	1.3010%	1.9073%	1.9073%	1.9073%	1.9073%	2.0978%	2.0978%
Kawartha Lakes	1.3838%	2.4925%	2.9457%	2.9457%	2.9457%	2.9457%	3.7032%	3.7032%
King	1.0728%	1.0728%	2.3766%	2.3766%	2.3766%	2.3766%	2.6800%	2.6800%
Kingston	1.5523%	3.6024%	4.3829%	4.3829%	4.3829%	4.3829%	5.9046%	5.9046%
Kingsville	1.1785%	2.0637%	2.5032%	2.5032%	2.5032%	2.6575%	4.0514%	5.1888%
Kitchener	1.3823%	2.5692%	4.1061%	4.1061%	4.1061%	4.1061%	4.8024%	4.8024%
Leamington	1.6793%	3.0428%	3.0388%	3.1923%	1.5866%	3.2410%	5.0240%	6.5337%
Lincoln	1.4076%	2.6326%	3.5523%	3.5523%	3.5523%	3.5523%	5.5283%	5.5283%
London	1.5476%	3.0039%	4.8654%	4.8654%	4.8654%	4.8654%	6.1075%	6.1075%
Markham	1.0090%	1.0090%	2.2997%	2.2997%	2.2997%	2.2997%	2.5924%	2.5924%
Middlesex Centre	1.1312%	1.8079%	2.6056%	2.6056%	2.6056%	2.6056%	3.7635%	3.7635%
Milton	0.9167%	1.7555%	2.2325%	2.2325%	2.2325%	2.2325%	3.4278%	3.4278%
Mississauga	1.0176%	1.6138%	2.5185%	2.5185%	2.5185%	2.5185%	2.8839%	2.8839%
Newmarket	1.1462%	1.1462%	2.4652%	2.4652%	2.4652%	2.4652%	2.7808%	2.7808%
Niagara Falls	1.4978%	2.8183%	3.7108%	3.7108%	3.7108%	3.7108%	5.7654%	5.7654%
Niagara-on-the-Lake	1.1832%	2.1703%	3.1576%	3.1576%	3.1576%	3.1576%	4.9380%	4.9380%
Norfolk	1.3784%	2.1589%	3.7187%	3.7187%	3.7187%	3.7187%	4.3951%	4.3951%
North Bay	1.7694%	3.5985%	4.8561%	4.8561%	4.8561%	4.8561%	3.9835%	3.9835%
North Dumfries	1.0476%	1.8830%	3.4533%	3.4533%	3.4533%	3.4533%	4.0994%	4.0994%
Oakville	1.0226%	1.9951%	2.3868%	2.3868%	2.3868%	2.3868%	3.6778%	3.6778%
Orangeville	1.4515%	3.4670%	2.7535%	2.7535%	2.7535%	2.7535%	4.7395%	4.7395%
Oshawa	1.7563%	3.0598%	3.5697%	3.5697%	3.5697%	3.5697%	5.3388%	5.3388%
Ottawa	1.2565%	1.9596%	3.6671%	4.4044%	2.3778%	3.0368%	4.8713%	4.2082%
Pelham	1.4701%	2.7613%	3.6622%	3.6622%	3.6622%	3.6622%	5.6926%	5.6926%
Peterborough	1.4648%	2.6911%	4.0114%	4.0114%	4.0114%	4.0114%	5.8103%	5.8103%
Pickering	1.3923%	2.3805%	3.0420%	3.0420%	3.0420%	3.0420%	4.5163%	4.5163%
Port Colborne	1.7866%	3.4133%	4.2188%	4.2188%	4.2188%	4.2188%	6.5250%	6.5250%
Prince Edward County	1.1826%	1.5922%	1.6292%	1.6292%	1.6292%	1.6292%	3.2712%	3.2712%
Quinte West	1.5048%	2.9204%	3.6993%	3.6993%	3.6993%	3.6993%	5.4446%	5.8867%
Richmond Hill	1.0205%	1.0205%	2.3135%	2.3135%	2.3135%	2.3135%	2.6082%	2.6082%

2009 Total Property Tax Rates (Municipal & Education—sorted alphabetically cont'd)

Municipality	Residential	Multi	Commercial	Commercial	Commercial	Commercial	Industrial	Industrial
	Residential	Residential	Residual	Office Building	Park/Vac	Shopping	Residual	Large
Sarnia	1.6155%	3.6625%	4.0211%	3.7879%	2.6783%	4.9018%	5.0910%	6.8070%
Sault Ste. Marie	2.0774%	2.5789%	5.1768%	6.6792%	3.8892%	5.3808%	5.9804%	7.8498%
St. Catharines	1.6163%	3.0625%	3.9193%	3.9193%	3.9193%	3.9193%	6.0772%	6.0772%
St. Thomas	1.5883%	3.5911%	4.4780%	4.4780%	4.4780%	4.4780%	5.4774%	6.2779%
Stratford	1.4435%	2.8183%	4.5952%	4.5952%	4.5952%	4.5952%	6.4335%	6.4335%
Sudbury	1.9111%	3.8033%	5.0241%	5.0241%	5.0241%	5.0241%	6.6529%	7.2405%
Thorold	1.4888%	2.7998%	3.6950%	3.6950%	3.6950%	3.6950%	5.7417%	5.7417%
Thunder Bay	1.9808%	4.9888%	5.3758%	5.3758%	5.3758%	5.3758%	6.4509%	6.7923%
Tillsonburg	1.5031%	3.6801%	4.3461%	4.3461%	4.3461%	4.3461%	5.9905%	5.9905%
Timmins	2.1873%	3.5064%	5.1467%	5.1467%	5.1467%	5.1467%	6.4656%	7.4973%
Toronto	0.8548%	2.2893%	3.8462%	3.8462%	3.8462%	3.8462%	4.0103%	4.0103%
Vaughan	1.0151%	1.0151%	2.3070%	2.3070%	2.3070%	2.3070%	2.6008%	2.6008%
Wainfleet	1.5572%	2.9407%	3.8153%	3.8153%	3.8153%	3.8153%	5.9216%	5.9216%
Wasaga Beach	1.0176%	1.4299%	2.4706%	2.4706%	2.4706%	2.4706%	3.6181%	3.6181%
Waterloo	1.3550%	2.5132%	4.0528%	4.0528%	4.0528%	4.0528%	4.7450%	4.7450%
Welland	1.7897%	3.4197%	4.2242%	4.2242%	4.2242%	4.2242%	6.5332%	6.5332%
Wellesley	1.2220%	2.2404%	3.7933%	3.7933%	3.7933%	3.7933%	4.4656%	4.4656%
West Lincoln	1.4414%	2.7021%	3.6117%	3.6117%	3.6117%	3.6117%	5.6171%	5.6171%
Whitby	1.4239%	2.4393%	3.0877%	3.0877%	3.0877%	3.0877%	4.5876%	4.5876%
Whitchurch-Stouffville	1.0386%	1.0386%	2.3353%	2.3353%	2.3353%	2.3353%	2.6330%	2.6330%
Wilmut	1.1688%	2.1314%	3.6897%	3.6897%	3.6897%	3.6897%	4.3539%	4.3539%
Windsor	1.8449%	4.3138%	4.9596%	4.9738%	2.6216%	4.9942%	6.1707%	7.7300%
Woolwich	1.1261%	2.0439%	3.6064%	3.6064%	3.6064%	3.6064%	4.2643%	4.2643%
Average	1.4045%	2.5083%	3.4835%	3.5103%	3.3883%	3.4961%	4.6729%	4.8404%
Median	1.3923%	2.5132%	3.6265%	3.6265%	3.5697%	3.6117%	4.7450%	4.8024%
Min	0.8548%	1.0090%	1.6292%	1.6292%	1.5866%	1.6292%	2.0942%	2.0942%
Max	2.1873%	4.9888%	5.6559%	6.6792%	5.6559%	5.6559%	7.1916%	7.8498%

Note: The above note rate for Toronto is the Band one rate for Residual Commercial which is less than \$1 million. The Band 2 rate is the same as the Shopping and Office Rate.

2009 Education Rates (sorted alphabetically)

Municipality	Residential	Multi Residential	Commercial Residual	Commercial Office Building	Commercial Park/Vac	Commercial Shopping	Industrial Residual	Industrial Large
Ajax	0.2520%	0.2520%	1.3885%	1.3885%	1.3885%	1.3885%	1.9394%	1.9394%
Amherstburg	0.2520%	0.2520%	1.5120%	1.5120%	1.5120%	1.5777%	2.2516%	2.7000%
Aurora	0.2520%	0.2520%	1.3859%	1.3859%	1.3859%	1.3859%	1.5525%	1.5525%
Barrie	0.2520%	0.2520%	1.4577%	1.4577%	1.4577%	1.4577%	1.5966%	1.5966%
Belleville	0.2520%	0.2520%	1.9840%	1.9840%	1.9840%	1.9840%	2.0201%	2.0201%
Bracebridge	0.2520%	0.2520%	0.7534%	0.7534%	0.7534%	0.7534%	0.9439%	0.9439%
Bradford West Gwillimbury	0.2520%	0.2520%	1.5120%	1.5120%	1.5120%	1.5120%	2.4402%	2.4402%
Brampton	0.2520%	0.2520%	1.4392%	1.4392%	1.4392%	1.4392%	1.6813%	1.6813%
Brantford	0.2520%	0.2520%	1.8775%	1.8775%	1.8775%	1.8775%	2.5961%	2.5961%
Brockville	0.2520%	0.2520%	2.1389%	2.1389%	2.1389%	2.1389%	2.1858%	2.1858%
Burlington	0.2520%	0.2520%	1.2643%	1.2643%	1.2643%	1.2643%	1.8592%	1.8592%
Caledon	0.2520%	0.2520%	1.4392%	1.4392%	1.4392%	1.4392%	1.6813%	1.6813%
Cambridge	0.2520%	0.2520%	1.9019%	1.9019%	1.9019%	1.9019%	2.4287%	2.4287%
Central Elgin	0.2520%	0.2520%	1.4199%	1.4199%	1.4199%	1.4199%	2.4677%	2.7000%
Chatham-Kent	0.2520%	0.2520%	1.9083%	1.9083%	1.9083%	1.9083%	2.6546%	2.6546%
Clarington	0.2520%	0.2520%	1.3885%	1.3885%	1.3885%	1.3885%	1.9394%	1.9394%
Cobourg	0.2520%	0.2520%	1.8636%	1.8636%	1.8636%	1.8636%	2.7000%	2.7000%
Collingwood	0.2520%	0.2520%	1.5120%	1.5120%	1.5120%	1.5120%	2.4402%	2.4402%
Cornwall	0.2520%	0.2520%	2.3000%	2.3000%	2.3000%	2.3000%	2.7000%	2.7000%
East Gwillimbury	0.2520%	0.2520%	1.3859%	1.3859%	1.3859%	1.3859%	1.5525%	1.5525%
Fort Erie	0.2520%	0.2520%	1.5200%	1.5200%	1.5200%	1.5200%	2.4890%	2.4890%
Georgina	0.2520%	0.2520%	1.3859%	1.3859%	1.3859%	1.3859%	1.5525%	1.5525%
Gravenhurst	0.2520%	0.2520%	0.7534%	0.7534%	0.7534%	0.7534%	0.9439%	0.9439%
Grimsby	0.2520%	0.2520%	1.5200%	1.5200%	1.5200%	1.5200%	2.4890%	2.4890%
Guelph	0.2520%	0.2520%	1.7840%	1.7840%	1.7840%	1.7840%	2.3800%	2.3800%
Haldimand	0.2520%	0.2520%	1.7248%	1.7248%	1.7248%	1.7248%	2.4751%	2.4751%
Halton Hills	0.2520%	0.2520%	1.2643%	1.2643%	1.2643%	1.2643%	1.8592%	1.8592%
Hamilton	0.2520%	0.2520%	1.6593%	1.6593%	1.6593%	1.6593%	1.6734%	1.6734%
Huntsville	0.2520%	0.2520%	0.7534%	0.7534%	0.7534%	0.7534%	0.9439%	0.9439%
Kawartha Lakes	0.2520%	0.2520%	1.4999%	1.4999%	1.4999%	1.4999%	2.2574%	2.2574%
King	0.2520%	0.2520%	1.3859%	1.3859%	1.3859%	1.3859%	1.5525%	1.5525%
Kingston	0.2520%	0.2520%	1.8424%	1.8424%	1.8424%	1.8424%	2.5301%	2.5301%
Kingsville	0.2520%	0.2520%	1.5121%	1.5121%	1.5121%	1.5777%	2.2516%	2.7000%
Kitchener	0.2520%	0.2520%	1.9019%	1.9019%	1.9019%	1.9019%	2.4287%	2.4287%
Leamington	0.2520%	0.2520%	1.5120%	1.5310%	0.7845%	1.5777%	2.2516%	2.7000%
Lincoln	0.2520%	0.2520%	1.5200%	1.5200%	1.5200%	1.5200%	2.4890%	2.4890%
London	0.2520%	0.2520%	2.3000%	2.3000%	2.3000%	2.3000%	2.7000%	2.7000%
Markham	0.2520%	0.2520%	1.3859%	1.3859%	1.3859%	1.3859%	1.5525%	1.5525%
Middlesex Centre	0.2520%	0.2520%	1.5990%	1.5990%	1.5990%	1.5990%	2.2293%	2.2293%
Milton	0.2520%	0.2520%	1.2643%	1.2643%	1.2643%	1.2643%	1.8592%	1.8592%
Mississauga	0.2520%	0.2520%	1.4392%	1.4392%	1.4392%	1.4392%	1.6813%	1.6813%
Newmarket	0.2520%	0.2520%	1.3859%	1.3859%	1.3859%	1.3859%	1.5525%	1.5525%
Niagara Falls	0.2520%	0.2520%	1.5200%	1.5200%	1.5200%	1.5200%	2.4890%	2.4890%
Niagara-on-the-Lake	0.2520%	0.2520%	1.5200%	1.5200%	1.5200%	1.5200%	2.4890%	2.4890%
Norfolk	0.2520%	0.2520%	1.8118%	1.8118%	1.8118%	1.8118%	2.4881%	2.4881%
North Bay	0.2520%	0.2520%	2.0000%	2.0000%	2.0000%	2.0000%	1.8591%	1.8591%
North Dumfries	0.2520%	0.2520%	1.9019%	1.9019%	1.9019%	1.9019%	2.4287%	2.4287%
Oakville	0.2520%	0.2520%	1.2643%	1.2643%	1.2643%	1.2643%	1.8592%	1.8592%
Orangeville	0.2520%	0.2520%	1.2901%	1.2901%	1.2901%	1.2901%	2.1024%	2.1024%
Oshawa	0.2520%	0.2520%	1.3885%	1.3885%	1.3885%	1.3885%	1.9394%	1.9394%
Ottawa	0.2520%	0.2520%	1.6510%	1.9687%	1.0568%	1.3597%	2.1593%	1.8792%
Pelham	0.2520%	0.2520%	1.5200%	1.5200%	1.5200%	1.5200%	2.4890%	2.4890%
Peterborough	0.2520%	0.2520%	1.8036%	1.8036%	1.8036%	1.8036%	2.6598%	2.6598%
Pickering	0.2520%	0.2520%	1.3885%	1.3885%	1.3885%	1.3885%	1.9394%	1.9394%
Port Colborne	0.2520%	0.2520%	1.5200%	1.5200%	1.5200%	1.5200%	2.4890%	2.4890%
Prince Edward County	0.2520%	0.2520%	0.9045%	0.9045%	0.9045%	0.9045%	1.9782%	1.9782%
Quinte West	0.2520%	0.2520%	1.7719%	1.7719%	1.7719%	1.7719%	2.3803%	2.6110%
Richmond Hill	0.2520%	0.2520%	1.3859%	1.3859%	1.3859%	1.3859%	1.5525%	1.5525%

2009 Education Rates (sorted alphabetically—cont'd)

Municipality	Residential	Multi Residential	Commercial Residual	Commercial Office Building	Commercial Park/Vac	Commercial Shopping	Industrial Residual	Industrial Large
Sarnia	0.2520%	0.2520%	1.7730%	1.6659%	1.1707%	2.0231%	2.2912%	2.7000%
Sault Ste. Marie	0.2520%	0.2520%	1.9730%	2.0000%	1.5200%	1.9798%	2.0505%	2.2500%
St. Catharines	0.2520%	0.2520%	1.5200%	1.5200%	1.5200%	1.5200%	2.4890%	2.4890%
St. Thomas	0.2520%	0.2520%	1.8754%	1.8754%	1.8754%	1.8754%	2.4999%	2.7000%
Stratford	0.2520%	0.2520%	2.1695%	2.1695%	2.1695%	2.1695%	2.7000%	2.7000%
Sudbury	0.2520%	0.2520%	1.8944%	1.8944%	1.8944%	1.8944%	2.2500%	2.2500%
Thorold	0.2520%	0.2520%	1.5200%	1.5200%	1.5200%	1.5200%	2.4890%	2.4890%
Thunder Bay	0.2520%	0.2520%	2.0000%	2.0000%	2.0000%	2.0000%	2.2500%	2.2500%
Tillsonburg	0.2520%	0.2520%	1.9667%	1.9667%	1.9667%	1.9667%	2.7000%	2.7000%
Timmins	0.2520%	0.2520%	1.7598%	1.7598%	1.7598%	1.7598%	2.2500%	2.2500%
Toronto	0.2520%	0.2520%	1.8031%	1.8031%	1.8031%	1.8031%	1.8618%	1.8618%
Vaughan	0.2520%	0.2520%	1.3859%	1.3859%	1.3859%	1.3859%	1.5525%	1.5525%
Wainfleet	0.2520%	0.2520%	1.5200%	1.5200%	1.5200%	1.5200%	2.4890%	2.4890%
Wasaga Beach	0.2520%	0.2520%	1.5120%	1.5120%	1.5120%	1.5120%	2.4402%	2.4402%
Waterloo	0.2520%	0.2520%	1.9019%	1.9019%	1.9019%	1.9019%	2.4287%	2.4287%
Welland	0.2520%	0.2520%	1.5200%	1.5200%	1.5200%	1.5200%	2.4890%	2.4890%
Wellesley	0.2520%	0.2520%	1.9019%	1.9019%	1.9019%	1.9019%	2.4287%	2.4287%
West Lincoln	0.2520%	0.2520%	1.5200%	1.5200%	1.5200%	1.5200%	2.4890%	2.4890%
Whitby	0.2520%	0.2520%	1.3885%	1.3885%	1.3885%	1.3885%	1.9394%	1.9394%
Whitchurch-Stouffville	0.2520%	0.2520%	1.3859%	1.3859%	1.3859%	1.3859%	1.5525%	1.5525%
Wilmot	0.2520%	0.2520%	1.9019%	1.9019%	1.9019%	1.9019%	2.4287%	2.4287%
Windsor	0.2520%	0.2520%	1.8017%	1.7629%	0.9583%	1.7516%	2.4060%	2.7000%
Woolwich	0.2520%	0.2520%	1.9019%	1.9019%	1.9019%	1.9019%	2.4287%	2.4287%
Average	0.2520%	0.2520%	1.5961%	1.5988%	1.5564%	1.5975%	2.1479%	2.1804%
Median	0.2520%	0.2520%	1.5200%	1.5200%	1.5200%	1.5200%	2.2516%	2.4287%
Min	0.2520%	0.2520%	0.7534%	0.7534%	0.7534%	0.7534%	0.9439%	0.9439%
Max	0.2520%	0.2520%	2.3000%	2.3000%	2.3000%	2.3000%	2.7000%	2.7000%

2009 Municipal Rates (Upper and Lower Tier sorted alphabetically)

Municipality	Residential	Multi Residential	Commercial Residual	Commercial Office Building	Commercial Park/Vac	Commercial Shopping	Industrial Residual	Industrial Large
Ajax	1.1532%	2.1525%	1.6722%	1.6722%	1.6722%	1.6722%	2.6061%	2.6061%
Amherstburg	1.1248%	2.1995%	1.2032%	1.2032%	1.2032%	1.3109%	2.1850%	3.0214%
Aurora	0.8649%	0.8649%	1.0440%	1.0440%	1.0440%	1.0440%	1.1882%	1.1882%
Barrie	1.1259%	1.2145%	1.6135%	1.6135%	1.6135%	1.6135%	1.7072%	1.7072%
Belleville	1.4780%	3.7100%	2.8365%	2.8365%	2.8365%	2.8365%	3.5472%	3.5472%
Bracebridge	1.1560%	1.1560%	1.2716%	1.2716%	1.2716%	1.2716%	1.2716%	1.2716%
Bradford West Gwillimbury	0.9740%	1.4985%	1.2195%	1.2195%	1.2195%	1.2195%	1.4985%	1.4985%
Brampton	0.9813%	1.6730%	1.2728%	1.2728%	1.2728%	1.2728%	1.4424%	1.4424%
Brantford	1.3044%	2.7855%	2.5252%	2.5252%	2.5252%	2.5252%	3.7407%	3.7407%
Brockville	1.3386%	2.3854%	2.6220%	2.6220%	2.6220%	2.6220%	3.5173%	3.5173%
Burlington	0.8241%	1.8641%	1.2003%	1.2003%	1.2003%	1.2003%	1.9448%	1.9448%
Caledon	0.7328%	1.2494%	0.9505%	0.9505%	0.9505%	0.9505%	1.0772%	1.0772%
Cambridge	1.1330%	2.3226%	2.2093%	2.2093%	2.2093%	2.2093%	2.3792%	2.3792%
Central Elgin	1.4418%	3.3822%	2.3611%	2.3611%	2.3611%	2.3611%	3.2082%	4.0829%
Chatham-Kent	1.6690%	3.5864%	3.2876%	3.2876%	3.2876%	3.2876%	4.0334%	4.1094%
Clarington	1.1926%	2.2259%	1.7292%	1.7292%	1.7292%	1.7292%	2.6950%	2.6950%
Cobourg	1.4125%	3.1302%	2.1403%	2.1403%	2.1403%	2.1403%	3.7150%	3.7150%
Collingwood	1.0754%	1.6544%	1.3464%	1.3464%	1.3464%	1.3464%	1.6544%	1.6544%
Cornwall	1.7078%	4.0120%	3.3559%	3.3559%	3.3559%	3.3559%	4.4916%	4.4916%
East Gwillimbury	0.8517%	0.8517%	1.0280%	1.0280%	1.0280%	1.0280%	1.1699%	1.1699%
Fort Erie	1.3015%	2.6811%	2.2888%	2.2888%	2.2888%	2.2888%	3.4230%	3.4230%
Georgina	1.1094%	1.1094%	1.3391%	1.3391%	1.3391%	1.3391%	1.5240%	1.5240%
Gravenhurst	1.0457%	1.0457%	1.1503%	1.1503%	1.1503%	1.1503%	1.1503%	1.1503%
Grimsby	1.1978%	2.4675%	2.1065%	2.1065%	2.1065%	2.1065%	3.1503%	3.1503%
Guelph	1.0846%	2.8160%	1.9956%	1.9956%	1.9956%	1.9956%	2.8524%	2.8524%
Hadimand	1.1328%	2.6365%	1.9177%	1.9177%	1.9177%	1.9177%	2.6365%	2.6365%
Halton Hills	0.7818%	1.7683%	1.1387%	1.1387%	1.1387%	1.1387%	1.8449%	1.8449%
Hamilton	1.3356%	3.6596%	2.6646%	2.6646%	2.6646%	2.6646%	4.4510%	5.2193%
Huntsville	1.0490%	1.0490%	1.1539%	1.1539%	1.1539%	1.1539%	1.1539%	1.1539%
Kawartha Lakes	1.1318%	2.2405%	1.4458%	1.4458%	1.4458%	1.4458%	1.4458%	1.4458%
King	0.8208%	0.8208%	0.9907%	0.9907%	0.9907%	0.9907%	1.1275%	1.1275%
Kingston	1.3003%	3.3504%	2.5405%	2.5405%	2.5405%	2.5405%	3.3745%	3.3745%
Kingsville	0.9265%	1.8117%	0.9911%	0.9911%	0.9911%	1.0798%	1.7998%	2.4888%
Kitchener	1.1303%	2.3172%	2.2042%	2.2042%	2.2042%	2.2042%	2.3737%	2.3737%
Leamington	1.4273%	2.7908%	1.5267%	1.6613%	0.8021%	1.6633%	2.7724%	3.8337%
Lincoln	1.1556%	2.3806%	2.0323%	2.0323%	2.0323%	2.0323%	3.0394%	3.0394%
London	1.2956%	2.7519%	2.5654%	2.5654%	2.5654%	2.5654%	3.4075%	3.4075%
Markham	0.7570%	0.7570%	0.9137%	0.9137%	0.9137%	0.9137%	1.0399%	1.0399%
Middlesex Centre	0.8792%	1.5559%	1.0066%	1.0066%	1.0066%	1.0066%	1.5342%	1.5342%
Milton	0.6647%	1.5035%	0.9681%	0.9681%	0.9681%	0.9681%	1.5686%	1.5686%
Mississauga	0.7656%	1.3618%	1.0793%	1.0793%	1.0793%	1.0793%	1.2026%	1.2026%
Newmarket	0.8942%	0.8942%	1.0793%	1.0793%	1.0793%	1.0793%	1.2283%	1.2283%
Niagara Falls	1.2458%	2.5663%	2.1908%	2.1908%	2.1908%	2.1908%	3.2764%	3.2764%
Niagara-on-the-Lake	0.9312%	1.9183%	1.6376%	1.6376%	1.6376%	1.6376%	2.4491%	2.4491%
Norfolk	1.1264%	1.9069%	1.9069%	1.9069%	1.9069%	1.9069%	1.9069%	1.9069%
North Bay	1.5174%	3.3465%	2.8561%	2.8561%	2.8561%	2.8561%	2.1244%	2.1244%
North Dumfries	0.7956%	1.6310%	1.5514%	1.5514%	1.5514%	1.5514%	1.6707%	1.6707%
Oakville	0.7706%	1.7431%	1.1224%	1.1224%	1.1224%	1.1224%	1.8186%	1.8186%
Orangeville	1.1995%	3.2150%	1.4634%	1.4634%	1.4634%	1.4634%	2.6371%	2.6371%
Oshawa	1.5043%	2.8078%	2.1812%	2.1812%	2.1812%	2.1812%	3.3994%	3.3994%
Ottawa	1.0045%	1.7076%	2.0161%	2.4357%	1.3210%	1.6770%	2.7120%	2.3289%
Pelham	1.2181%	2.5093%	2.1422%	2.1422%	2.1422%	2.1422%	3.2036%	3.2036%
Peterborough	1.2128%	2.4391%	2.2078%	2.2078%	2.2078%	2.2078%	3.1505%	3.1505%
Pickering	1.1403%	2.1285%	1.6535%	1.6535%	1.6535%	1.6535%	2.5770%	2.5770%
Port Colborne	1.5346%	3.1613%	2.6988%	2.6988%	2.6988%	2.6988%	4.0360%	4.0360%
Prince Edward County	0.9306%	1.3402%	0.7247%	0.7247%	0.7247%	0.7247%	1.2930%	1.2930%
Quinte West	1.2528%	2.6684%	1.9274%	1.9274%	1.9274%	1.9274%	3.0643%	3.2756%
Richmond Hill	0.7685%	0.7685%	0.9276%	0.9276%	0.9276%	0.9276%	1.0557%	1.0557%

2009 Municipal Rates (Upper & Lower Tier sorted alphabetically cont'd)

Municipality	Residential	Multi	Commercial	Commercial	Commercial	Commercial	Industrial	Industrial
	Residential	Residential	Residual	Office Building	Park/Vac	Shopping	Residual	Large
Samia	1.3635%	3.4105%	2.2481%	2.1220%	1.5076%	2.8787%	2.7999%	4.1070%
Sault Ste. Marie	1.8254%	2.3269%	3.2037%	4.6792%	2.3692%	3.4010%	3.9299%	5.5998%
St. Catharines	1.3643%	2.8105%	2.3993%	2.3993%	2.3993%	2.3993%	3.5882%	3.5882%
St. Thomas	1.3363%	3.3391%	2.6025%	2.6025%	2.6025%	2.6025%	2.9775%	3.5779%
Stratford	1.1915%	2.5663%	2.4257%	2.4257%	2.4257%	2.4257%	3.7335%	3.7335%
Sudbury	1.6591%	3.5513%	3.1298%	3.1298%	3.1298%	3.1298%	4.4029%	4.9905%
Thorold	1.2368%	2.5478%	2.1750%	2.1750%	2.1750%	2.1750%	3.2527%	3.2527%
Thunder Bay	1.7288%	4.7368%	3.3758%	3.3758%	3.3758%	3.3758%	4.2009%	4.5423%
Tillsonburg	1.2511%	3.4281%	2.3794%	2.3794%	2.3794%	2.3794%	3.2905%	3.2905%
Timmins	1.9353%	3.2544%	3.3869%	3.3869%	3.3869%	3.3869%	4.2156%	5.2473%
Toronto	0.6028%	2.0373%	2.0432%	2.0432%	2.0432%	2.0432%	2.1485%	2.1485%
Vaughan	0.7631%	0.7631%	0.9211%	0.9211%	0.9211%	0.9211%	1.0483%	1.0483%
Wainfleet	1.3052%	2.6887%	2.2953%	2.2953%	2.2953%	2.2953%	3.4327%	3.4327%
Wasaga Beach	0.7656%	1.1779%	0.9586%	0.9586%	0.9586%	0.9586%	1.1779%	1.1779%
Waterloo	1.1030%	2.2612%	2.1509%	2.1509%	2.1509%	2.1509%	2.3163%	2.3163%
Welland	1.5377%	3.1677%	2.7042%	2.7042%	2.7042%	2.7042%	4.0442%	4.0442%
Wellesley	0.9700%	1.9884%	1.8914%	1.8914%	1.8914%	1.8914%	2.0369%	2.0369%
West Lincoln	1.1894%	2.4501%	2.0917%	2.0917%	2.0917%	2.0917%	3.1281%	3.1281%
Whitby	1.1719%	2.1873%	1.6992%	1.6992%	1.6992%	1.6992%	2.6482%	2.6482%
Whitchurch-Stouffville	0.7866%	0.7866%	0.9494%	0.9494%	0.9494%	0.9494%	1.0805%	1.0805%
Wilmot	0.9168%	1.8794%	1.7878%	1.7878%	1.7878%	1.7878%	1.9253%	1.9253%
Windsor	1.5929%	4.0618%	3.1580%	3.2109%	1.6633%	3.2427%	3.7648%	5.0300%
Woolwich	0.8741%	1.7919%	1.7045%	1.7045%	1.7045%	1.7045%	1.8356%	1.8356%
Average	1.1525%	2.2563%	1.8874%	1.9115%	1.8320%	1.8986%	2.5250%	2.6601%
Median	1.1403%	2.2612%	1.9177%	1.9177%	1.7878%	1.9069%	2.6061%	2.6061%
Min	0.6028%	0.7570%	0.7247%	0.7247%	0.7247%	0.7247%	1.0399%	1.0399%
Max	1.9353%	4.7368%	3.3869%	4.6792%	3.3869%	3.4010%	4.4916%	5.5998%

2009 Municipal Rates (Upper Tier sorted alphabetically)

Municipality	Residential	Multi	Commercial	Commercial	Commercial	Commercial	Industrial	Industrial
	Residential	Residential	Residual	Office Building	Park/Vac	Shopping	Residual	Large
Ajax	0.7644%	1.4267%	1.1083%	1.1083%	1.1083%	1.1083%	1.7273%	1.7273%
Amherstburg	0.4055%	0.7928%	0.4337%	0.4337%	0.4337%	0.4725%	0.7876%	1.0891%
Aurora	0.5001%	0.5001%	0.6036%	0.6036%	0.6036%	0.6036%	0.6870%	0.6870%
Barrie								
Belleville								
Bracebridge	0.7152%	0.7152%	0.7867%	0.7867%	0.7867%	0.7867%	0.7867%	0.7867%
Bradford West Gwillimbury	0.2835%	0.4361%	0.3550%	0.3550%	0.3550%	0.3550%	0.4361%	0.4361%
Brampton	0.4979%	0.8489%	0.6458%	0.6458%	0.6458%	0.6458%	0.7319%	0.7319%
Brantford								
Brockville								
Burlington	0.4121%	0.9321%	0.6002%	0.6002%	0.6002%	0.6002%	0.9725%	0.9725%
Caledon	0.3945%	0.6726%	0.5117%	0.5117%	0.5117%	0.5117%	0.5799%	0.5799%
Cambridge	0.6796%	1.3931%	1.3252%	1.3252%	1.3252%	1.3252%	1.4271%	1.4271%
Central Elgin	0.5838%	1.3694%	0.9559%	0.9559%	0.9559%	0.9559%	1.2989%	1.6531%
Chatham-Kent								
Clarington	0.7679%	1.4334%	1.1135%	1.1135%	1.1135%	1.1135%	1.7354%	1.7354%
Cobourg	0.5072%	1.1239%	0.7685%	0.7685%	0.7685%	0.7685%	1.3339%	1.3339%
Collingwood	0.2835%	0.4361%	0.3550%	0.3550%	0.3550%	0.3550%	0.4361%	0.4361%
Cornwall								
East Gwillimbury	0.5001%	0.5001%	0.6036%	0.6036%	0.6036%	0.6036%	0.6870%	0.6870%
Fort Erie	0.7519%	1.5489%	1.3223%	1.3223%	1.3223%	1.3223%	1.9775%	1.9775%
Georgina	0.5001%	0.5001%	0.6036%	0.6036%	0.6036%	0.6036%	0.6870%	0.6870%
Gravenhurst	0.7110%	0.7110%	0.7821%	0.7821%	0.7821%	0.7821%	0.7821%	0.7821%
Grimsby	0.7277%	1.4991%	1.2798%	1.2798%	1.2798%	1.2798%	1.9139%	1.9139%
Guelph								
Haldimand								
Halton Hills	0.4246%	0.9605%	0.6185%	0.6185%	0.6185%	0.6185%	1.0021%	1.0021%
Hamilton								
Huntsville	0.7139%	0.7139%	0.7853%	0.7853%	0.7853%	0.7853%	0.7853%	0.7853%
Kawartha Lakes								
King	0.5001%	0.5001%	0.6036%	0.6036%	0.6036%	0.6036%	0.6870%	0.6870%
Kingston								
Kingsville	0.4055%	0.7928%	0.4337%	0.4337%	0.4337%	0.4725%	0.7876%	1.0891%
Kitchener	0.6796%	1.3931%	1.3252%	1.3252%	1.3252%	1.3252%	1.4271%	1.4271%
Leamington	0.4055%	0.7928%	0.4337%	0.4719%	0.2279%	0.4725%	0.7876%	1.0891%
Lincoln	0.7290%	1.5017%	1.2820%	1.2820%	1.2820%	1.2820%	1.9172%	1.9172%
London								
Markham	0.5001%	0.5001%	0.6036%	0.6036%	0.6036%	0.6036%	0.6870%	0.6870%
Middlesex Centre	0.3917%	0.6932%	0.4485%	0.4485%	0.4485%	0.4485%	0.6836%	0.6836%
Milton	0.4078%	0.9225%	0.5940%	0.5940%	0.5940%	0.5940%	0.9624%	0.9624%
Mississauga	0.4794%	0.8528%	0.6759%	0.6759%	0.6759%	0.6759%	0.7530%	0.7530%
Newmarket	0.5001%	0.5001%	0.6036%	0.6036%	0.6036%	0.6036%	0.6870%	0.6870%
Niagara Falls	0.6686%	1.3773%	1.1758%	1.1758%	1.1758%	1.1758%	1.7584%	1.7584%
Niagara-on-the-Lake	0.6686%	1.3773%	1.1758%	1.1758%	1.1758%	1.1758%	1.7584%	1.7584%
Norfolk								
North Bay								
North Dumfries	0.6294%	1.2903%	1.2274%	1.2274%	1.2274%	1.2274%	1.3218%	1.3218%
Oakville	0.4050%	0.9160%	0.5898%	0.5898%	0.5898%	0.5898%	0.9557%	0.9557%
Orangeville	0.4231%	1.1340%	0.5162%	0.5162%	0.5162%	0.5162%	0.9302%	0.9302%
Oshawa	0.7631%	1.4244%	1.1065%	1.1065%	1.1065%	1.1065%	1.7245%	1.7245%
Ottawa								
Pelham	0.7291%	1.5020%	1.2822%	1.2822%	1.2822%	1.2822%	1.9176%	1.9176%
Peterborough								
Pickering	0.7633%	1.4247%	1.1068%	1.1068%	1.1068%	1.1068%	1.7249%	1.7249%
Port Colborne	0.7885%	1.6244%	1.3867%	1.3867%	1.3867%	1.3867%	2.0738%	2.0738%
Prince Edward County								
Quinte West								
Richmond Hill	0.5001%	0.5001%	0.6036%	0.6036%	0.6036%	0.6036%	0.6870%	0.6870%

2009 Municipal Rates (Upper Tier sorted alphabetically cont'd)

Municipality	Residential	Multi Residential	Commercial Residual	Commercial Office Building	Commercial Park/Vac	Commercial Shopping	Industrial Residual	Industrial Large
Sarnia	0.4853%	1.2140%	0.8002%	0.7553%	0.5367%	1.0247%	0.9966%	1.4619%
Sault Ste. Marie								
St. Catharines	0.7506%	1.5462%	1.3200%	1.3200%	1.3200%	1.3200%	1.9740%	1.9740%
St. Thomas								
Stratford								
Sudbury								
Thorold	0.7456%	1.5359%	1.3112%	1.3112%	1.3112%	1.3112%	1.9609%	1.9609%
Thunder Bay								
Tillsonburg	0.4960%	1.3592%	0.9434%	0.9434%	0.9434%	0.9434%	1.3046%	1.3046%
Timmins								
Toronto								
Vaughan	0.5001%	0.5001%	0.6036%	0.6036%	0.6036%	0.6036%	0.6870%	0.6870%
Wainfleet	0.7362%	1.5166%	1.2947%	1.2947%	1.2947%	1.2947%	1.9362%	1.9362%
Wasaga Beach	0.2835%	0.4361%	0.3550%	0.3550%	0.3550%	0.3550%	0.4361%	0.4361%
Waterloo	0.6796%	1.3931%	1.3252%	1.3252%	1.3252%	1.3252%	1.4271%	1.4271%
Welland	0.7809%	1.6087%	1.3733%	1.3733%	1.3733%	1.3733%	2.0538%	2.0538%
Wellesley	0.6294%	1.2903%	1.2274%	1.2274%	1.2274%	1.2274%	1.3218%	1.3218%
West Lincoln	0.7289%	1.5015%	1.2818%	1.2818%	1.2818%	1.2818%	1.9170%	1.9170%
Whitby	0.7413%	1.3836%	1.0749%	1.0749%	1.0749%	1.0749%	1.6752%	1.6752%
Whitchurch-Stouffville	0.5001%	0.5001%	0.6036%	0.6036%	0.6036%	0.6036%	0.6870%	0.6870%
Wilmot	0.6294%	1.2903%	1.2274%	1.2274%	1.2274%	1.2274%	1.3218%	1.3218%
Windsor								
Woolwich	0.6294%	1.2903%	1.2274%	1.2274%	1.2274%	1.2274%	1.3218%	1.3218%

2009 Municipal Rates (Lower Tier AND Single Tier sorted alphabetically)

Municipality	Residential	Multi Residential	Commercial Residual	Commercial Office Building	Commercial Park/Vac	Commercial Shopping	Industrial Residual	Industrial Large
	Ajax	0.3889%	0.7259%	0.5639%	0.5639%	0.5639%	0.5639%	0.8788%
Amherstburg	0.7194%	1.4067%	0.7695%	0.7695%	0.7695%	0.8384%	1.3974%	1.9323%
Aurora	0.3649%	0.3649%	0.4404%	0.4404%	0.4404%	0.4404%	0.5012%	0.5012%
Barrie	1.1259%	1.2145%	1.6135%	1.6135%	1.6135%	1.6135%	1.7072%	1.7072%
Belleville	1.4780%	3.7100%	2.8365%	2.8365%	2.8365%	2.8365%	3.5472%	3.5472%
Bracebridge	0.4409%	0.4409%	0.4850%	0.4850%	0.4850%	0.4850%	0.4850%	0.4850%
Bradford West Gwillimbury	0.6905%	1.0623%	0.8646%	0.8646%	0.8646%	0.8646%	1.0623%	1.0623%
Brampton	0.4834%	0.8242%	0.6270%	0.6270%	0.6270%	0.6270%	0.7106%	0.7106%
Brantford	1.3044%	2.7855%	2.5252%	2.5252%	2.5252%	2.5252%	3.7407%	3.7407%
Brockville	1.3386%	2.3854%	2.6220%	2.6220%	2.6220%	2.6220%	3.5173%	3.5173%
Burlington	0.4120%	0.9320%	0.6001%	0.6001%	0.6001%	0.6001%	0.9724%	0.9724%
Caledon	0.3383%	0.5768%	0.4388%	0.4388%	0.4388%	0.4388%	0.4973%	0.4973%
Cambridge	0.4534%	0.9295%	0.8841%	0.8841%	0.8841%	0.8841%	0.9521%	0.9521%
Central Elgin	0.8581%	2.0129%	1.4052%	1.4052%	1.4052%	1.4052%	1.9093%	2.4299%
Chatham-Kent	1.6690%	3.5864%	3.2876%	3.2876%	3.2876%	3.2876%	4.0334%	4.1094%
Clarington	0.4246%	0.7926%	0.6157%	0.6157%	0.6157%	0.6157%	0.9596%	0.9596%
Cobourg	0.9054%	2.0063%	1.3718%	1.3718%	1.3718%	1.3718%	2.3811%	2.3811%
Collingwood	0.7919%	1.2183%	0.9915%	0.9915%	0.9915%	0.9915%	1.2183%	1.2183%
Cornwall	1.7078%	4.0120%	3.3559%	3.3559%	3.3559%	3.3559%	4.4916%	4.4916%
East Gwillimbury	0.3516%	0.3516%	0.4244%	0.4244%	0.4244%	0.4244%	0.4830%	0.4830%
Fort Erie	0.5496%	1.1322%	0.9665%	0.9665%	0.9665%	0.9665%	1.4454%	1.4454%
Georgina	0.6094%	0.6094%	0.7355%	0.7355%	0.7355%	0.7355%	0.8371%	0.8371%
Gravenhurst	0.3347%	0.3347%	0.3682%	0.3682%	0.3682%	0.3682%	0.3682%	0.3682%
Grimsby	0.4701%	0.9684%	0.8267%	0.8267%	0.8267%	0.8267%	1.2364%	1.2364%
Guelph	1.0846%	2.8160%	1.9956%	1.9956%	1.9956%	1.9956%	2.8524%	2.8524%
Haldimand	1.1328%	2.6365%	1.9177%	1.9177%	1.9177%	1.9177%	2.6365%	2.6365%
Halton Hills	0.3571%	0.8078%	0.5202%	0.5202%	0.5202%	0.5202%	0.8428%	0.8428%
Hamilton	1.3356%	3.6596%	2.6646%	2.6646%	2.6646%	2.6646%	4.4510%	5.2193%
Huntsville	0.3351%	0.3351%	0.3686%	0.3686%	0.3686%	0.3686%	0.3686%	0.3686%
Kawartha Lakes	1.1318%	2.2405%	1.4458%	1.4458%	1.4458%	1.4458%	1.4458%	1.4458%
King	0.3207%	0.3207%	0.3871%	0.3871%	0.3871%	0.3871%	0.4405%	0.4405%
Kingston	1.3003%	3.3504%	2.5405%	2.5405%	2.5405%	2.5405%	3.3745%	3.3745%
Kingsville	0.5211%	1.0189%	0.5574%	0.5574%	0.5574%	0.6073%	1.0122%	1.3997%
Kitchener	0.4508%	0.9241%	0.8790%	0.8790%	0.8790%	0.8790%	0.9466%	0.9466%
Leamington	1.0218%	1.9980%	1.0930%	1.1894%	0.5743%	1.1908%	1.9848%	2.7447%
Lincoln	0.4267%	0.8790%	0.7504%	0.7504%	0.7504%	0.7504%	1.1222%	1.1222%
London	1.2956%	2.7519%	2.5654%	2.5654%	2.5654%	2.5654%	3.4075%	3.4075%
Markham	0.2569%	0.2569%	0.3101%	0.3101%	0.3101%	0.3101%	0.3530%	0.3530%
Middlesex Centre	0.4875%	0.8626%	0.5581%	0.5581%	0.5581%	0.5581%	0.8507%	0.8507%
Milton	0.2569%	0.5810%	0.3741%	0.3741%	0.3741%	0.3741%	0.6062%	0.6062%
Mississauga	0.2862%	0.5091%	0.4035%	0.4035%	0.4035%	0.4035%	0.4495%	0.4495%
Newmarket	0.3941%	0.3941%	0.4757%	0.4757%	0.4757%	0.4757%	0.5413%	0.5413%
Niagara Falls	0.5772%	1.1890%	1.0150%	1.0150%	1.0150%	1.0150%	1.5180%	1.5180%
Niagara-on-the-Lake	0.2626%	0.5409%	0.4618%	0.4618%	0.4618%	0.4618%	0.6906%	0.6906%
Norfolk	1.1264%	1.9069%	1.9069%	1.9069%	1.9069%	1.9069%	1.9069%	1.9069%
North Bay	1.5174%	3.3465%	2.8561%	2.8561%	2.8561%	2.8561%	2.1244%	2.1244%
North Dumfries	0.1662%	0.3406%	0.3240%	0.3240%	0.3240%	0.3240%	0.3490%	0.3490%
Oakville	0.3657%	0.8271%	0.5326%	0.5326%	0.5326%	0.5326%	0.8630%	0.8630%
Orangeville	0.7764%	2.0810%	0.9472%	0.9472%	0.9472%	0.9472%	1.7069%	1.7069%
Oshawa	0.7412%	1.3834%	1.0747%	1.0747%	1.0747%	1.0747%	1.6749%	1.6749%
Ottawa	1.0045%	1.7076%	2.0161%	2.4357%	1.3210%	1.6770%	2.7120%	2.3289%
Pelham	0.4890%	1.0073%	0.8600%	0.8600%	0.8600%	0.8600%	1.2861%	1.2861%
Peterborough	1.2128%	2.4391%	2.2078%	2.2078%	2.2078%	2.2078%	3.1505%	3.1505%
Pickering	0.3770%	0.7038%	0.5467%	0.5467%	0.5467%	0.5467%	0.8520%	0.8520%
Port Colborne	0.7461%	1.5369%	1.3121%	1.3121%	1.3121%	1.3121%	1.9622%	1.9622%
Prince Edward County	0.9306%	1.3402%	0.7247%	0.7247%	0.7247%	0.7247%	1.2930%	1.2930%
Quinte West	1.2528%	2.6684%	1.9274%	1.9274%	1.9274%	1.9274%	3.0643%	3.2756%
Richmond Hill	0.2684%	0.2684%	0.3240%	0.3240%	0.3240%	0.3240%	0.3687%	0.3687%

**2009 Municipal Rates (Lower Tier AND Single Tier sorted alphabetically
cont'd)**

Municipality	Residential	Multi Residential	Commercial Residual	Commercial Office Building	Commercial Park/Vac	Commercial Shopping	Industrial Residual	Industrial Large
Sarnia	0.8781%	2.1965%	1.4479%	1.3666%	0.9710%	1.8540%	1.8032%	2.6450%
Sault Ste. Marie	1.8254%	2.3269%	3.2037%	4.6792%	2.3692%	3.4010%	3.9299%	5.5998%
St. Catharines	0.6138%	1.2643%	1.0793%	1.0793%	1.0793%	1.0793%	1.6142%	1.6142%
St. Thomas	1.3363%	3.3391%	2.6025%	2.6025%	2.6025%	2.6025%	2.9775%	3.5779%
Stratford	1.1915%	2.5663%	2.4257%	2.4257%	2.4257%	2.4257%	3.7335%	3.7335%
Sudbury	1.6591%	3.5513%	3.1298%	3.1298%	3.1298%	3.1298%	4.4029%	4.9905%
Thorold	0.4912%	1.0118%	0.8638%	0.8638%	0.8638%	0.8638%	1.2918%	1.2918%
Thunder Bay	1.7288%	4.7368%	3.3758%	3.3758%	3.3758%	3.3758%	4.2009%	4.5423%
Tillsonburg	0.7551%	2.0689%	1.4360%	1.4360%	1.4360%	1.4360%	1.9859%	1.9859%
Timmins	1.9353%	3.2544%	3.3869%	3.3869%	3.3869%	3.3869%	4.2156%	5.2473%
Toronto	0.6028%	2.0373%	2.0432%	2.0432%	2.0432%	2.0432%	2.1485%	2.1485%
Vaughan	0.2631%	0.2631%	0.3175%	0.3175%	0.3175%	0.3175%	0.3614%	0.3614%
Wainfleet	0.5690%	1.1721%	1.0006%	1.0006%	1.0006%	1.0006%	1.4964%	1.4964%
Wasaga Beach	0.4821%	0.7418%	0.6037%	0.6037%	0.6037%	0.6037%	0.7418%	0.7418%
Waterloo	0.4234%	0.8681%	0.8257%	0.8257%	0.8257%	0.8257%	0.8892%	0.8892%
Welland	0.7568%	1.5591%	1.3309%	1.3309%	1.3309%	1.3309%	1.9904%	1.9904%
Wellesley	0.3405%	0.6981%	0.6640%	0.6640%	0.6640%	0.6640%	0.7151%	0.7151%
West Lincoln	0.4605%	0.9486%	0.8098%	0.8098%	0.8098%	0.8098%	1.2111%	1.2111%
Whitby	0.4306%	0.8037%	0.6243%	0.6243%	0.6243%	0.6243%	0.9730%	0.9730%
Whitchurch-Stouffville	0.2865%	0.2865%	0.3458%	0.3458%	0.3458%	0.3458%	0.3935%	0.3935%
Wilmot	0.2874%	0.5891%	0.5604%	0.5604%	0.5604%	0.5604%	0.6035%	0.6035%
Windsor	1.5929%	4.0618%	3.1580%	3.2109%	1.6633%	3.2427%	3.7648%	5.0300%
Woolwich	0.2447%	0.5016%	0.4771%	0.4771%	0.4771%	0.4771%	0.5138%	0.5138%

Presentation of “Like” Properties

Given the size of the survey, it is difficult to graphically present 81 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 2008 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
Wainfleet North Dumfries Wellesley Gravenhurst Central Elgin West Lincoln Niagara-on-the-Lake Tillsonburg Wasaga Beach Bracebridge Middlesex Centre Pelham Wilmot Collingwood Thorold Cobourg Huntsville Port Colborne	Woolwich Kingsville King Lincoln Amherstburg Brockville East Gwillimbury Grimsby Bradford W. Gwill. Prince Edward County Whitchurch-Stouffville Orangeville Leamington Fort Erie Stratford St. Thomas Timmins Quinte West Haldimand Georgina Cornwall	Belleville Welland Aurora North Bay Halton Hills Caledon Norfolk Sarnia Milton Kawartha Lakes Sault Ste. Marie Peterborough Newmarket Clarington Niagara Falls Brantford Pickering Ajax	Waterloo Chatham-Kent Thunder Bay Whitby Guelph Kingston Cambridge Barrie St. Catharines Oshawa Sudbury Burlington Richmond Hill Oakville Kitchener Windsor Vaughan Markham London Brampton Hamilton Mississauga Ottawa Toronto

Residential Comparisons - Detached Bungalow

The charts on the following pages provide the relative taxes on a detached bungalow across the entire survey from lowest to highest.

- The inclusion of the CVA bungalow ranking and the net levy per capita in each municipality reflects some of the key factors impacting the relative tax position.
- The taxes in the detached bungalow property category ranged from \$1,735 to \$4,434.
- Current assessment ranged across the survey from a low of \$110,786 to a high a \$518,720, with an average of \$219,908.
- A municipality's relative tax burden is a function of a municipality's net expenditures and the relative values of like properties
- The significant range in residential housing values, municipal taxation and municipal programs and services, results in a large range in the relative taxes across the survey

Residential Comparisons - Detached Bungalow (sorted lowest to highest)

Municipality	CVA Ranking	2009 Property Taxes	Relative Tax Burden
Kingsville	low	\$ 1,735	low
Wasaga Beach	mid	\$ 1,804	low
Prince Edward County	low	\$ 1,892	low
Leamington	low	\$ 2,200	low
Gravenhurst	low	\$ 2,219	low
North Dumfries	mid	\$ 2,234	low
Kawartha Lakes	low	\$ 2,242	low
Huntsville	low	\$ 2,273	low
Woolwich	mid	\$ 2,290	low
Sault Ste. Marie	low	\$ 2,301	low
Norfolk	low	\$ 2,334	low
Bracebridge	low	\$ 2,351	low
Middlesex Centre	mid	\$ 2,357	low
Quinte West	low	\$ 2,358	low
Wilmot	mid	\$ 2,426	low
Sudbury	low	\$ 2,436	low
Tillsonburg	low	\$ 2,451	low
Toronto (East)	high	\$ 2,513	low
Amherstburg	mid	\$ 2,522	low
Thorold	low	\$ 2,560	low
Cornwall	low	\$ 2,567	low
Fort Erie	low	\$ 2,572	low
St. Thomas	low	\$ 2,585	low
Wellesley	mid	\$ 2,617	low
Milton	high	\$ 2,633	low
Haldimand	mid	\$ 2,654	low
Port Colborne	low	\$ 2,656	low
Central Elgin	low	\$ 2,683	mid
Guelph	mid	\$ 2,694	mid
Belleville	low	\$ 2,706	mid
Brockville	low	\$ 2,709	mid
Sarnia	low	\$ 2,713	mid
Cambridge	mid	\$ 2,725	mid
Timmins	low	\$ 2,727	mid
Chatham-Kent	low	\$ 2,729	mid
Kitchener	mid	\$ 2,737	mid
Wainfleet	low	\$ 2,748	mid
Barrie	mid	\$ 2,758	mid
Stratford	mid	\$ 2,761	mid
Niagara Falls	mid	\$ 2,770	mid
East Gwillimbury	high	\$ 2,799	mid
Halton Hills	high	\$ 2,809	mid

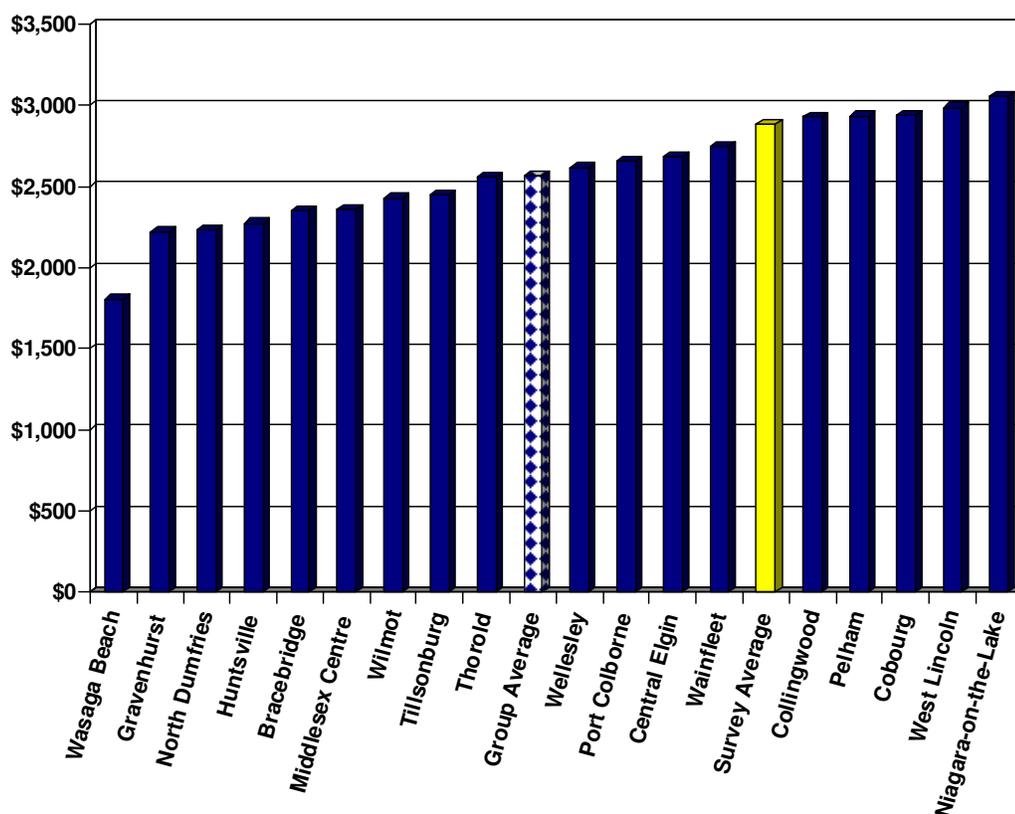
Residential Comparisons - Detached Bungalow (sorted lowest to highest cont'd)

Municipality	CVA Ranking	2009 Property Taxes	Relative Tax Burden
Peterborough	mid	\$ 2,846	mid
Kingston	mid	\$ 2,872	mid
Clarington	mid	\$ 2,902	mid
Collingwood	mid	\$ 2,930	mid
Pelham	mid	\$ 2,932	mid
Caledon	high	\$ 2,934	mid
Cobourg	low	\$ 2,937	mid
North Bay	low	\$ 2,939	mid
West Lincoln	mid	\$ 2,988	mid
Thunder Bay	low	\$ 2,991	mid
Windsor	low	\$ 2,995	mid
Burlington	high	\$ 3,016	mid
Brantford	mid	\$ 3,026	mid
London	mid	\$ 3,031	mid
Bradford West Gwillimbury	high	\$ 3,031	mid
Georgina	high	\$ 3,053	high
Niagara-on-the-Lake	high	\$ 3,055	high
Aurora	high	\$ 3,113	high
Toronto (West)	high	\$ 3,121	high
Newmarket	high	\$ 3,131	high
Lincoln	mid	\$ 3,132	high
Oakville	high	\$ 3,133	high
Whitchurch Stouffville	high	\$ 3,191	high
Welland	mid	\$ 3,192	high
Grimsby	mid	\$ 3,193	high
Richmond Hill	high	\$ 3,211	high
Waterloo	high	\$ 3,222	high
Ottawa	high	\$ 3,294	high
St. Catharines	mid	\$ 3,295	high
Orangeville	high	\$ 3,334	high
Brampton	high	\$ 3,344	high
Toronto (North)	high	\$ 3,395	high
Mississauga	high	\$ 3,453	high
Hamilton	mid	\$ 3,460	high
Whitby	high	\$ 3,537	high
Ajax	high	\$ 3,595	high
Vaughan	high	\$ 3,823	high
Oshawa	mid	\$ 3,850	high
King	high	\$ 3,940	high
Pickering	high	\$ 3,976	high
Markham	high	\$ 4,232	high
Toronto (South)	high	\$ 4,434	high
Average		\$ 2,880	
Median		\$ 2,828	
Min		\$ 1,735	
Max		\$ 4,434	

Residential Comparisons - Detached Bungalow—by Population Group

Detached Bungalow Property Taxes - Municipalities with populations less than 20,000

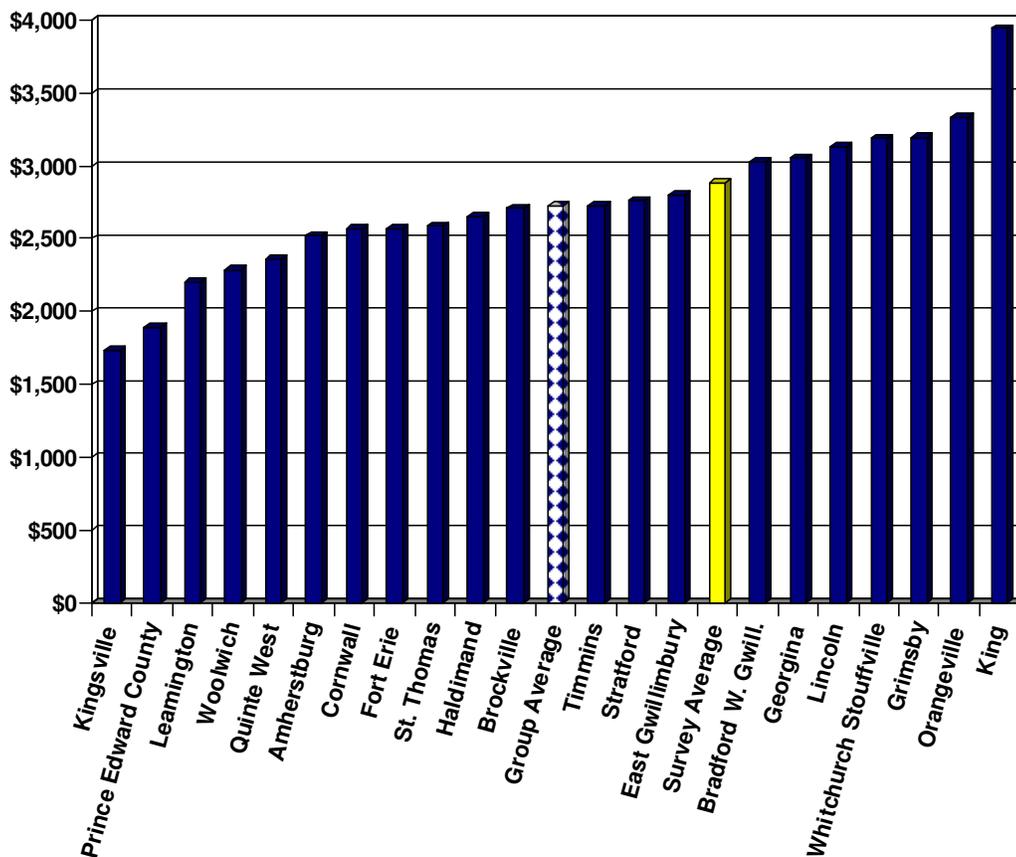
Municipality	2009 Property Taxes	Relative Tax Burden	Average Within Population Range
Wasaga Beach	\$ 1,804	low	
Gravenhurst	\$ 2,219	low	
North Dumfries	\$ 2,234	low	
Huntsville	\$ 2,273	low	
Bracebridge	\$ 2,351	low	
Middlesex Centre	\$ 2,357	low	
Wilmot	\$ 2,426	low	
Tillsonburg	\$ 2,451	low	
Thorold	\$ 2,560	low	
Wellesley	\$ 2,617	low	
Port Colborne	\$ 2,656	low	
Central Elgin	\$ 2,683	mid	
Wainfleet	\$ 2,748	mid	
Collingwood	\$ 2,930	mid	
Pelham	\$ 2,932	mid	
Cobourg	\$ 2,937	mid	
West Lincoln	\$ 2,988	mid	
Niagara-on-the-Lake	\$ 3,055	high	\$ 2,568



Residential Comparisons - Detached Bungalow —by Population Group

Detached Bungalow Property Taxes - Municipalities with populations 20,000—49,999

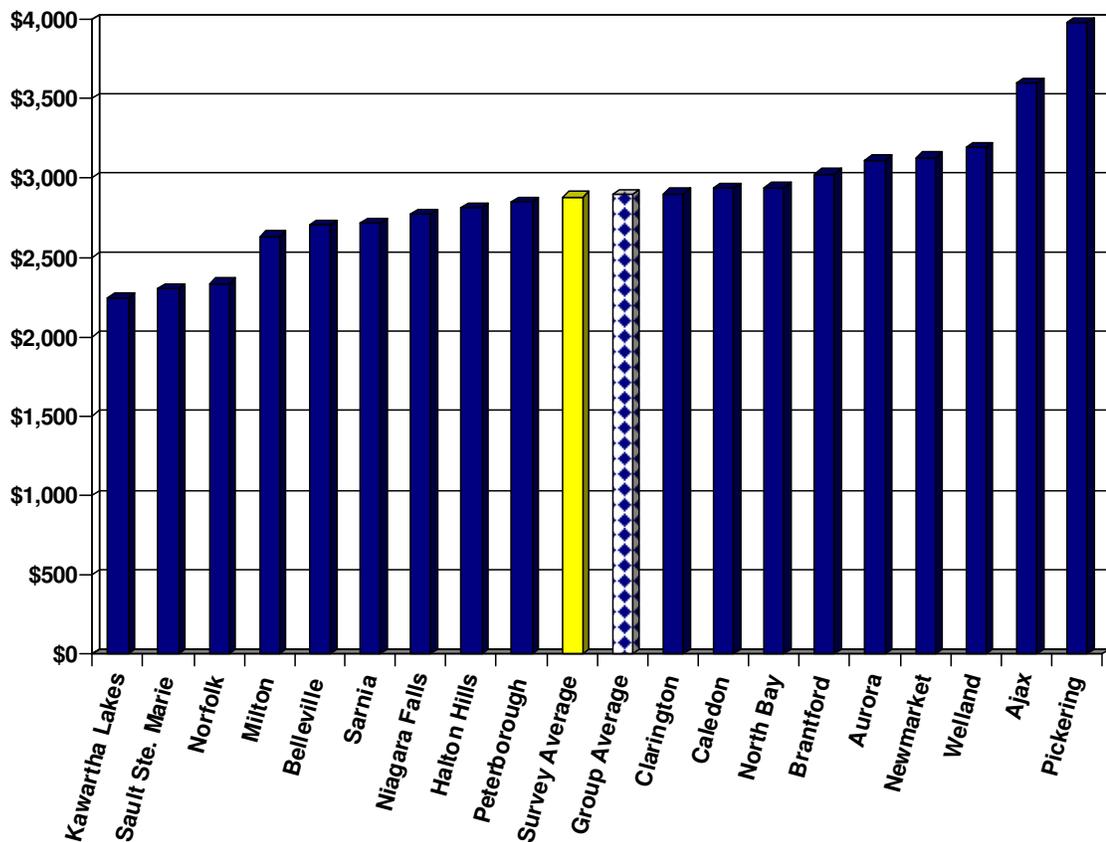
Municipality	2009 Property Taxes	Relative Tax Burden	Average Within Population Range
Kingsville	\$ 1,735	low	
Prince Edward County	\$ 1,892	low	
Leamington	\$ 2,200	low	
Woolwich	\$ 2,290	low	
Quinte West	\$ 2,358	low	
Amherstburg	\$ 2,522	low	
Cornwall	\$ 2,567	low	
Fort Erie	\$ 2,572	low	
St. Thomas	\$ 2,585	low	
Haldimand	\$ 2,654	low	
Brockville	\$ 2,709	mid	
Timmins	\$ 2,727	mid	
Stratford	\$ 2,761	mid	
East Gwillimbury	\$ 2,799	mid	
Bradford West Gwillimbury	\$ 3,031	high	
Georgina	\$ 3,053	high	
Lincoln	\$ 3,132	high	
Whitchurch Stouffville	\$ 3,191	high	
Grimsby	\$ 3,193	high	
Orangeville	\$ 3,334	high	
King	\$ 3,940	high	\$ 2,726



Residential Comparisons - Detached Bungalow —by Population Group

Detached Bungalow Property Taxes - Municipalities with populations between 50,000—99,999

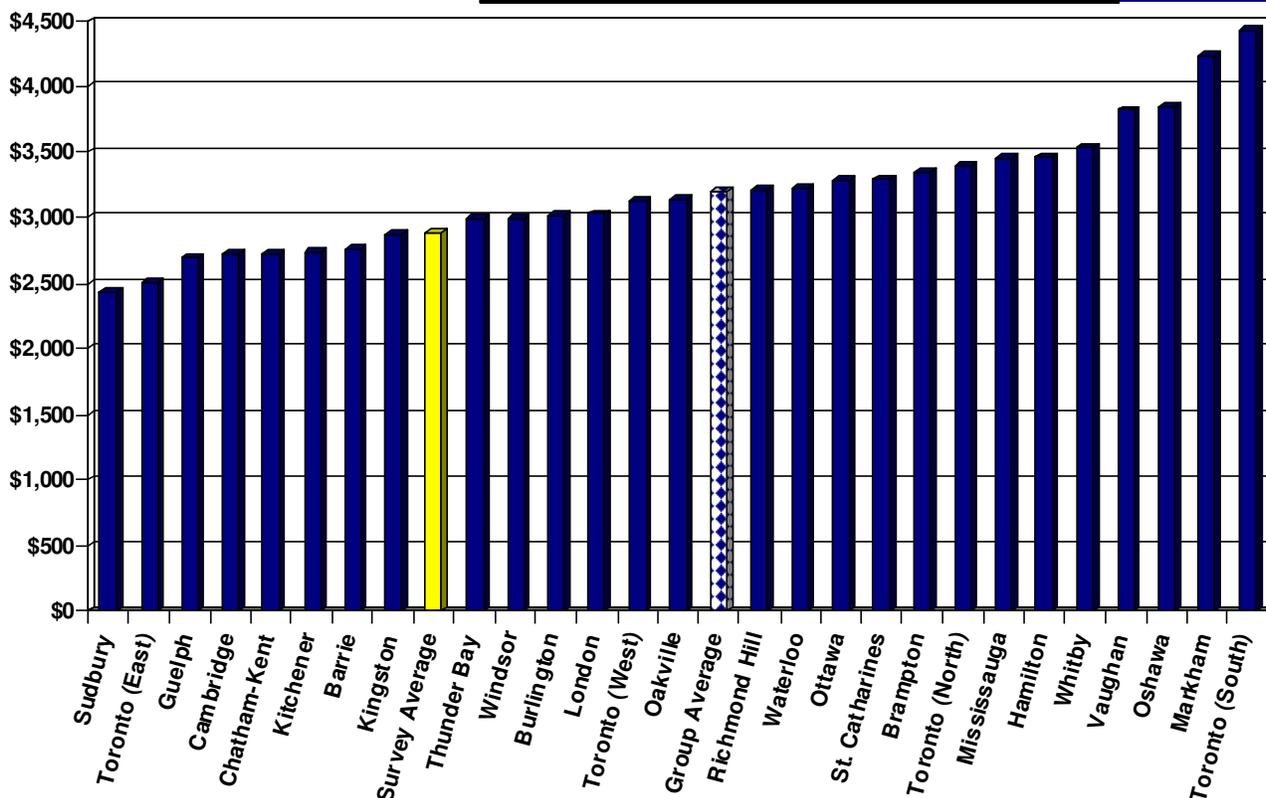
Municipality	2009 Property Taxes	Relative Tax Burden	Average Within Population Range
Kawartha Lakes	\$ 2,242	low	
Sault Ste. Marie	\$ 2,301	low	
Norfolk	\$ 2,334	low	
Milton	\$ 2,633	low	
Belleville	\$ 2,706	mid	
Sarnia	\$ 2,713	mid	
Niagara Falls	\$ 2,770	mid	
Halton Hills	\$ 2,809	mid	
Peterborough	\$ 2,846	mid	
Clarington	\$ 2,902	mid	
Caledon	\$ 2,934	mid	
North Bay	\$ 2,939	mid	
Brantford	\$ 3,026	mid	
Aurora	\$ 3,113	high	
Newmarket	\$ 3,131	high	
Welland	\$ 3,192	high	
Ajax	\$ 3,595	high	
Pickering	\$ 3,976	high	\$ 2,898



Residential Comparisons — Detached Bungalow—by Population Group

Detached Bungalow Property Taxes - Municipalities with populations 100,000+

Municipality	2009 Property Taxes	Relative Tax Burden	Average Within Population Range
Sudbury	\$ 2,436	low	
Toronto (East)	\$ 2,513	low	
Guelph	\$ 2,694	mid	
Cambridge	\$ 2,725	mid	
Chatham-Kent	\$ 2,729	mid	
Kitchener	\$ 2,737	mid	
Barrie	\$ 2,758	mid	
Kingston	\$ 2,872	mid	
Thunder Bay	\$ 2,991	mid	
Windsor	\$ 2,995	mid	
Burlington	\$ 3,016	mid	
London	\$ 3,031	mid	
Toronto (West)	\$ 3,121	high	
Oakville	\$ 3,133	high	
Richmond Hill	\$ 3,211	high	
Waterloo	\$ 3,222	high	
Ottawa	\$ 3,294	high	
St. Catharines	\$ 3,295	high	
Brampton	\$ 3,344	high	
Toronto (North)	\$ 3,395	high	
Mississauga	\$ 3,453	high	
Hamilton	\$ 3,460	high	
Whitby	\$ 3,537	high	
Vaughan	\$ 3,823	high	
Oshawa	\$ 3,850	high	
Markham	\$ 4,232	high	
Toronto (South)	\$ 4,434	high	\$ 3,196



Residential Comparisons - Detached Bungalow - by Location

Municipality	By Location	2009 Property Taxes	Relative Tax Burden	Average by Location
Wasaga Beach	Simcoe/Musk./Duff.	\$ 1,804	low	
Gravenhurst	Simcoe/Musk./Duff.	\$ 2,219	low	
Huntsville	Simcoe/Musk./Duff.	\$ 2,273	low	
Bracebridge	Simcoe/Musk./Duff.	\$ 2,351	low	
Barrie	Simcoe/Musk./Duff.	\$ 2,758	mid	
Collingwood	Simcoe/Musk./Duff.	\$ 2,930	mid	Simcoe/
Bradford West Gwillimbury	Simcoe/Musk./Duff.	\$ 3,031	high	Musk./Duff.
Orangeville	Simcoe/Musk./Duff.	\$ 3,334	high	\$ 2,587

Municipality	By Location	2009 Property Taxes	Relative Tax Burden	Average by Location
Sault Ste. Marie	North	\$ 2,301	low	
Sudbury	North	\$ 2,436	low	
Timmins	North	\$ 2,727	mid	
North Bay	North	\$ 2,939	mid	North
Thunder Bay	North	\$ 2,991	mid	\$ 2,679

Residential Comparisons - Detached Bungalow - by Location cont'd

Municipality	By Location	2009 Property Taxes	Relative Tax Burden	Average by Location
Kingsville	Southwest	\$ 1,735	low	
Leamington	Southwest	\$ 2,200	low	
North Dumfries	Southwest	\$ 2,234	low	
Woolwich	Southwest	\$ 2,290	low	
Norfolk	Southwest	\$ 2,334	low	
Middlesex Centre	Southwest	\$ 2,357	low	
Wilmot	Southwest	\$ 2,426	low	
Tillsonburg	Southwest	\$ 2,451	low	
Amherstburg	Southwest	\$ 2,522	low	
St. Thomas	Southwest	\$ 2,585	low	
Wellesley	Southwest	\$ 2,617	low	
Haldimand	Southwest	\$ 2,654	low	
Central Elgin	Southwest	\$ 2,683	mid	
Guelph	Southwest	\$ 2,694	mid	
Sarnia	Southwest	\$ 2,713	mid	
Cambridge	Southwest	\$ 2,725	mid	
Chatham-Kent	Southwest	\$ 2,729	mid	
Kitchener	Southwest	\$ 2,737	mid	
Stratford	Southwest	\$ 2,761	mid	
Windsor	Southwest	\$ 2,995	mid	
Brantford	Southwest	\$ 3,026	mid	
London	Southwest	\$ 3,031	mid	Southwest
Waterloo	Southwest	\$ 3,222	high	\$ 2,597

Municipality	By Location	2009 Property Taxes	Relative Tax Burden	Average by Location
Prince Edward County	Eastern	\$ 1,892	low	
Kawartha Lakes	Eastern	\$ 2,242	low	
Quinte West	Eastern	\$ 2,358	low	
Cornwall	Eastern	\$ 2,567	low	
Belleville	Eastern	\$ 2,706	mid	
Brockville	Eastern	\$ 2,709	mid	
Peterborough	Eastern	\$ 2,846	mid	
Kingston	Eastern	\$ 2,872	mid	
Cobourg	Eastern	\$ 2,937	mid	Eastern
Ottawa	Eastern	\$ 3,294	high	\$ 2,642

Residential Comparisons - Detached Bungalow - by Location (cont'd)

Municipality	By Location	2009 Property Taxes	Relative Tax Burden	Average by Location
Thorold	Niagara/Hamilton	\$ 2,560	low	
Fort Erie	Niagara/Hamilton	\$ 2,572	low	
Port Colborne	Niagara/Hamilton	\$ 2,656	low	
Wainfleet	Niagara/Hamilton	\$ 2,748	mid	
Niagara Falls	Niagara/Hamilton	\$ 2,770	mid	
Pelham	Niagara/Hamilton	\$ 2,932	mid	
West Lincoln	Niagara/Hamilton	\$ 2,988	mid	
Niagara-on-the-Lake	Niagara/Hamilton	\$ 3,055	high	
Lincoln	Niagara/Hamilton	\$ 3,132	high	
Welland	Niagara/Hamilton	\$ 3,192	high	
Grimsby	Niagara/Hamilton	\$ 3,193	high	Niagara /
St. Catharines	Niagara/Hamilton	\$ 3,295	high	Hamilton
Hamilton	Niagara/Hamilton	\$ 3,460	high	\$ 2,966

Municipality	By Location	2009 Property Taxes	Relative Tax Burden	Average by Location
Toronto (East)	GTA	\$ 2,513	low	
Milton	GTA	\$ 2,633	low	
East Gwillimbury	GTA	\$ 2,799	mid	
Halton Hills	GTA	\$ 2,809	mid	
Clarington	GTA	\$ 2,902	mid	
Caledon	GTA	\$ 2,934	mid	
Burlington	GTA	\$ 3,016	mid	
Georgina	GTA	\$ 3,053	high	
Aurora	GTA	\$ 3,113	high	
Toronto (West)	GTA	\$ 3,121	high	
Newmarket	GTA	\$ 3,131	high	
Oakville	GTA	\$ 3,133	high	
Whitchurch Stouffville	GTA	\$ 3,191	high	
Richmond Hill	GTA	\$ 3,211	high	
Brampton	GTA	\$ 3,344	high	
Toronto (North)	GTA	\$ 3,395	high	
Mississauga	GTA	\$ 3,453	high	
Whitby	GTA	\$ 3,537	high	
Ajax	GTA	\$ 3,595	high	
Vaughan	GTA	\$ 3,823	high	
Oshawa	GTA	\$ 3,850	high	
King	GTA	\$ 3,940	high	
Pickering	GTA	\$ 3,976	high	
Markham	GTA	\$ 4,232	high	GTA
Toronto (South)	GTA	\$ 4,434	high	\$ 3,326

Residential Comparisons - Senior Executive Home—sorted lowest to highest

The following chart provides the relative taxes on an executive home across the survey from lowest to highest

Residential - Senior Executive Municipality	CVA Ranking	2009 Property Taxes	Relative Tax Burden
Wasaga Beach	mid	\$ 3,738	low
Toronto (East)	high	\$ 4,040	low
Milton	high	\$ 4,140	low
Kawartha Lakes	low	\$ 4,142	low
Caledon	high	\$ 4,244	low
Amherstburg	low	\$ 4,284	low
Norfolk	low	\$ 4,294	low
Sault Ste. Marie	low	\$ 4,318	low
Kingsville	mid	\$ 4,402	low
North Bay	low	\$ 4,563	low
Middlesex Centre	mid	\$ 4,602	low
Cobourg	low	\$ 4,642	low
Clarington	low	\$ 4,649	low
Chatham-Kent	low	\$ 4,661	low
Woolwich	mid	\$ 4,682	low
Sarnia	low	\$ 4,713	low
Barrie	low	\$ 4,727	low
Gravenhurst	mid	\$ 4,818	low
Huntsville	mid	\$ 4,887	low
Mississauga	high	\$ 4,953	low
Brampton	mid	\$ 4,988	low
Stratford	low	\$ 4,989	low
Cambridge	mid	\$ 4,996	low
Prince Edward County	mid	\$ 5,028	low
Peterborough	low	\$ 5,031	low
Niagara-on-the-Lake	high	\$ 5,094	mid
Guelph	mid	\$ 5,138	mid
Halton Hills	high	\$ 5,138	mid
Kitchener	mid	\$ 5,154	mid
Wilmot	high	\$ 5,161	mid
Wellesley	mid	\$ 5,174	mid
Grimsby	mid	\$ 5,194	mid
Newmarket	high	\$ 5,197	mid
Richmond Hill	high	\$ 5,198	mid
Aurora	high	\$ 5,202	mid
Brockville	low	\$ 5,216	mid
Orangeville	mid	\$ 5,219	mid
Thorold	low	\$ 5,240	mid
Leamington	low	\$ 5,256	mid
Sudbury	low	\$ 5,294	mid
Vaughan	high	\$ 5,307	mid

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

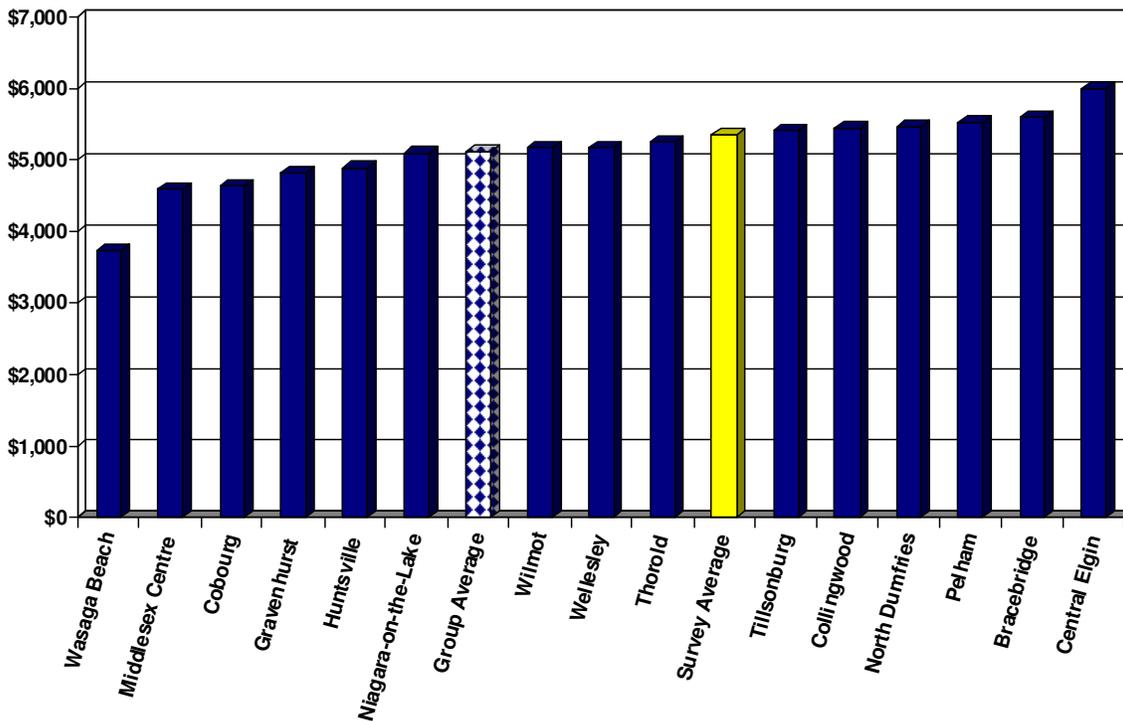
Residential - Senior Executive Municipality	CVA Ranking	2009 Property Taxes	Relative Tax Burden
Brantford	low	\$ 5,321	mid
Welland	low	\$ 5,352	mid
Haldimand	mid	\$ 5,363	mid
Oakville	high	\$ 5,377	mid
Whitby	mid	\$ 5,386	mid
Niagara Falls	mid	\$ 5,407	mid
Tillsonburg	mid	\$ 5,418	mid
Collingwood	mid	\$ 5,450	mid
Kingston	mid	\$ 5,452	mid
North Dumfries	high	\$ 5,473	mid
Cornwall	low	\$ 5,500	mid
East Gwillimbury	high	\$ 5,513	mid
Ajax	mid	\$ 5,521	mid
Pelham	mid	\$ 5,522	high
Burlington	high	\$ 5,522	high
Markham	high	\$ 5,558	high
Bracebridge	mid	\$ 5,592	high
London	mid	\$ 5,593	high
St. Catharines	low	\$ 5,641	high
Belleville	low	\$ 5,724	high
Bradford West Gwillimbury	high	\$ 5,725	high
Hamilton	mid	\$ 5,742	high
Pickering	mid	\$ 5,758	high
Georgina	high	\$ 5,873	high
Oshawa	low	\$ 5,931	high
Central Elgin	low	\$ 6,007	high
Whitchurch Stouffville	high	\$ 6,033	high
Waterloo	high	\$ 6,040	high
Toronto (North)	high	\$ 6,135	high
Windsor	low	\$ 6,326	high
Timmins	low	\$ 6,506	high
King	high	\$ 6,547	high
Toronto (West)	high	\$ 6,574	high
Thunder Bay	low	\$ 6,623	high
Ottawa	high	\$ 6,989	high
Toronto (South)	high	\$ 11,205	high
Average		\$ 5,343	
Median		\$ 5,256	
Min		\$ 3,738	
Max		\$ 11,205	

- The average current value assessment for a senior executive home in the survey is \$411,895
- There is a significant range in average housing values across the survey (\$207,833 to \$1.311 million)

Residential Comparisons - Senior Executive —by Population Group

Senior Executive Home Property Taxes - Municipalities with populations less than 20,000

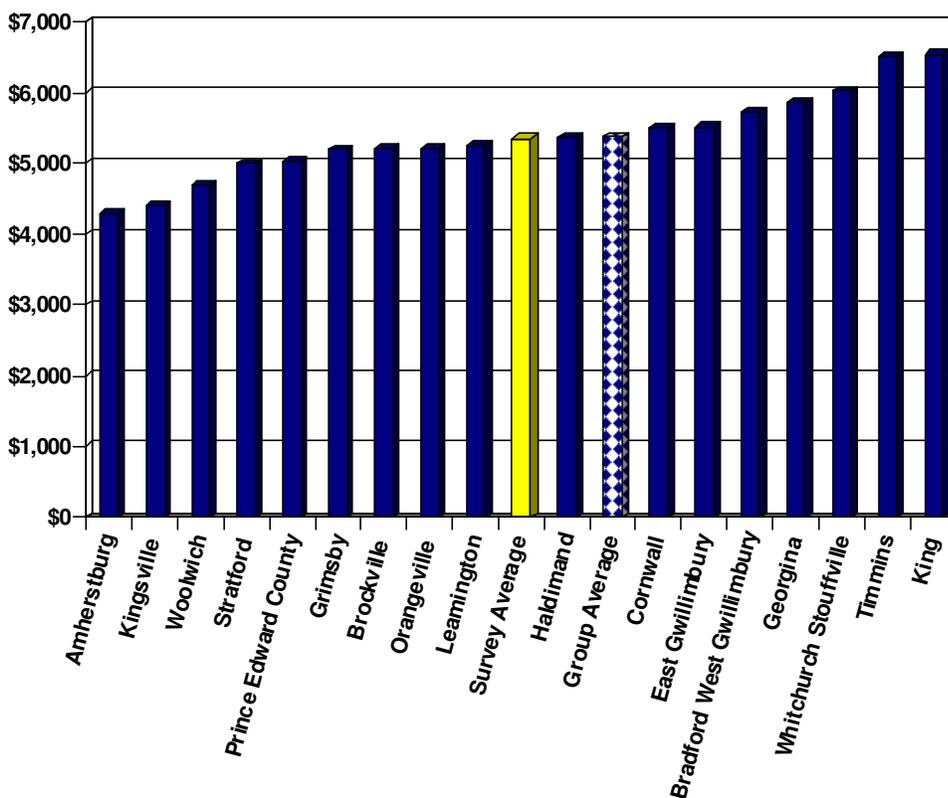
Residential - Senior Executive Municipality	Relative Tax Burden	2009 Property Taxes	Average Within Population Range
Wasaga Beach	low	\$ 3,738	
Middlesex Centre	low	\$ 4,602	
Cobourg	low	\$ 4,642	
Gravenhurst	low	\$ 4,818	
Huntsville	low	\$ 4,887	
Niagara-on-the-Lake	mid	\$ 5,094	
Wilmot	mid	\$ 5,161	
Wellesley	mid	\$ 5,174	
Thorold	mid	\$ 5,240	
Tillsonburg	mid	\$ 5,418	
Collingwood	mid	\$ 5,450	
North Dumfries	mid	\$ 5,473	
Pelham	high	\$ 5,522	
Bracebridge	high	\$ 5,592	
Central Elgin	high	\$ 6,007	\$ 5,121



Residential Comparisons - Senior Executive —by Population Group

Senior Executive Home Property Taxes - Municipalities with populations between 20,000 –49,999

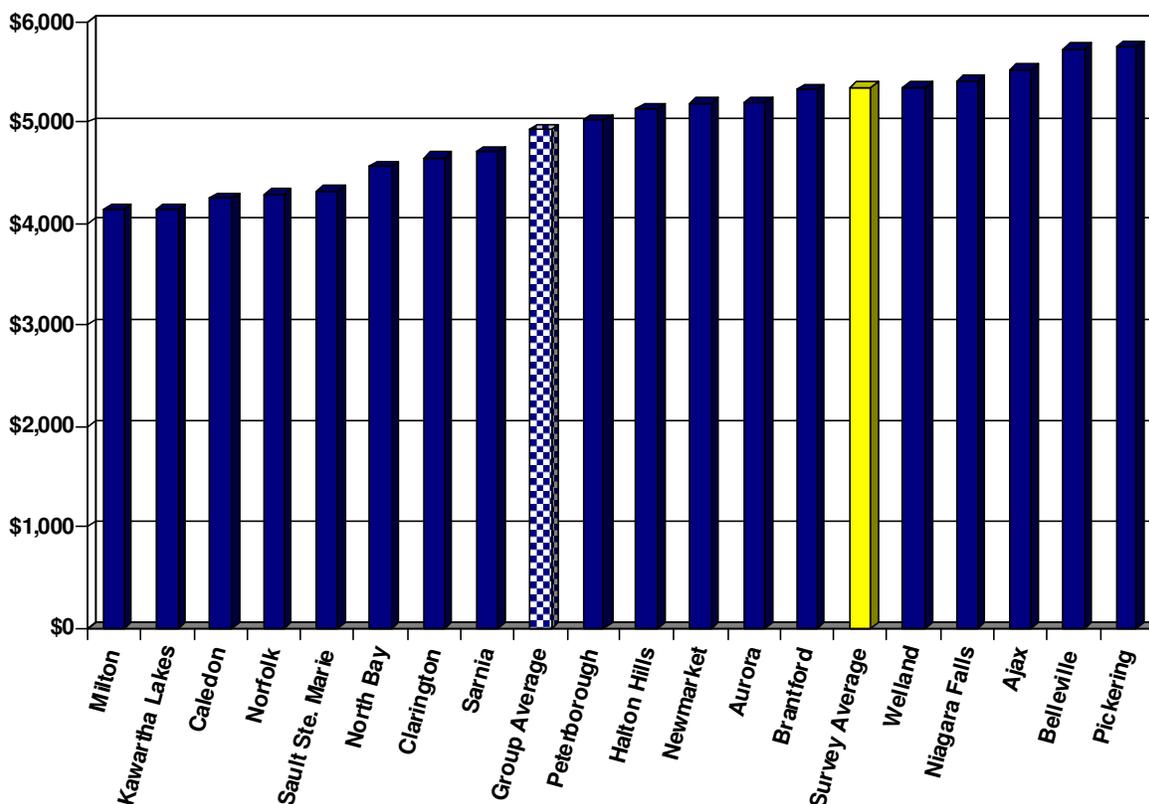
Residential - Senior Executive Municipality	Relative Tax Burden	2009 Property Taxes	Average Within Population Range
Amherstburg	low	\$ 4,284	
Kingsville	low	\$ 4,402	
Woolwich	low	\$ 4,682	
Stratford	low	\$ 4,989	
Prince Edward County	low	\$ 5,028	
Grimsby	mid	\$ 5,194	
Brockville	mid	\$ 5,216	
Orangeville	mid	\$ 5,219	
Leamington	mid	\$ 5,256	
Haldimand	mid	\$ 5,363	
Cornwall	mid	\$ 5,500	
East Gwillimbury	mid	\$ 5,513	
Bradford West Gwillimbury	high	\$ 5,725	
Georgina	high	\$ 5,873	
Whitchurch Stouffville	high	\$ 6,033	
Timmins	high	\$ 6,506	
King	high	\$ 6,547	\$ 5,372



Residential Comparisons - Senior Executive —by Population Group

Senior Executive Home Property Taxes - Municipalities with populations between 50,000—99,999

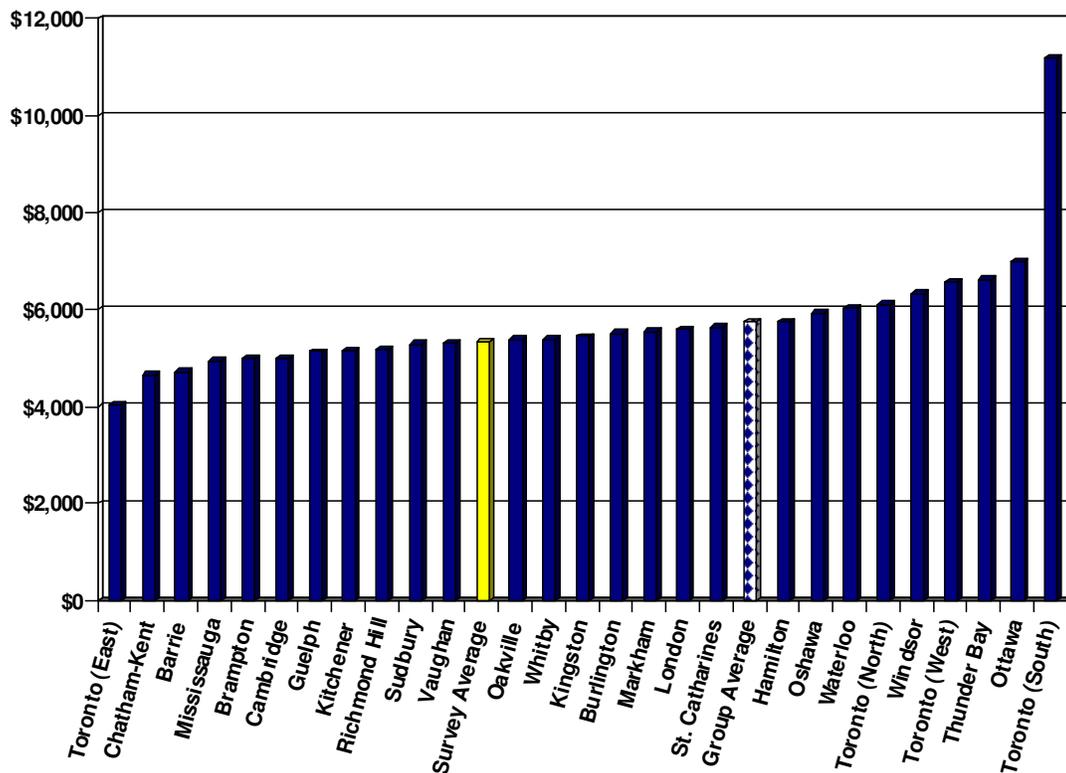
Residential - Senior Executive Municipality	Relative Tax Burden	2009 Property Taxes	Average Within Population Range
Milton	low	\$ 4,140	
Kawartha Lakes	low	\$ 4,142	
Caledon	low	\$ 4,244	
Norfolk	low	\$ 4,294	
Sault Ste. Marie	low	\$ 4,318	
North Bay	low	\$ 4,563	
Clarington	low	\$ 4,649	
Sarnia	low	\$ 4,713	
Peterborough	low	\$ 5,031	
Halton Hills	mid	\$ 5,138	
Newmarket	mid	\$ 5,197	
Aurora	mid	\$ 5,202	
Brantford	mid	\$ 5,321	
Welland	mid	\$ 5,352	
Niagara Falls	mid	\$ 5,407	
Ajax	mid	\$ 5,521	
Belleville	high	\$ 5,724	
Pickering	high	\$ 5,758	\$ 4,929



Residential Comparisons - Senior Executive —by Population Group

Senior Executive Home Property Taxes - Municipalities with populations greater 100,000 +

Residential - Senior Executive Municipality	Relative Tax Burden	2009 Property Taxes	Average Within Population Range
Toronto (East)	low	\$ 4,040	
Chatham-Kent	low	\$ 4,661	
Barrie	low	\$ 4,727	
Mississauga	low	\$ 4,953	
Brampton	low	\$ 4,988	
Cambridge	low	\$ 4,996	
Guelph	mid	\$ 5,138	
Kitchener	mid	\$ 5,154	
Richmond Hill	mid	\$ 5,198	
Sudbury	mid	\$ 5,294	
Vaughan	mid	\$ 5,307	
Oakville	mid	\$ 5,377	
Whitby	mid	\$ 5,386	
Kingston	mid	\$ 5,452	
Burlington	high	\$ 5,522	
Markham	high	\$ 5,558	
London	high	\$ 5,593	
St. Catharines	high	\$ 5,641	
Hamilton	high	\$ 5,742	
Oshawa	high	\$ 5,931	
Waterloo	high	\$ 6,040	
Toronto (North)	high	\$ 6,135	
Windsor	high	\$ 6,326	
Toronto (West)	high	\$ 6,574	
Thunder Bay	high	\$ 6,623	
Ottawa	high	\$ 6,989	
Toronto (South)	high	\$ 11,205	\$ 5,724



Residential Comparisons - Senior Executive — by Location

Residential - Senior Executive Municipality	Location	Relative Tax Burden	2009 Property Taxes	Average Within Population Range
Wasaga Beach	Simcoe/Musk./Duff.	low	\$ 3,738	
Barrie	Simcoe/Musk./Duff.	low	\$ 4,727	
Gravenhurst	Simcoe/Musk./Duff.	low	\$ 4,818	
Huntsville	Simcoe/Musk./Duff.	low	\$ 4,887	
Orangeville	Simcoe/Musk./Duff.	mid	\$ 5,219	
Collingwood	Simcoe/Musk./Duff.	mid	\$ 5,450	
Bracebridge	Simcoe/Musk./Duff.	high	\$ 5,592	
Bradford West Gwillimbury	Simcoe/Musk./Duff.	high	\$ 5,725	\$ 5,020

Residential - Senior Executive Municipality	Location	Relative Tax Burden	2009 Property Taxes	Average Within Population Range
Amherstburg	Southwest	low	\$ 4,284	
Norfolk	Southwest	low	\$ 4,294	
Kingsville	Southwest	low	\$ 4,402	
Middlesex Centre	Southwest	low	\$ 4,602	
Chatham-Kent	Southwest	low	\$ 4,661	
Woolwich	Southwest	low	\$ 4,682	
Sarnia	Southwest	low	\$ 4,713	
Stratford	Southwest	low	\$ 4,989	
Cambridge	Southwest	low	\$ 4,996	
Guelph	Southwest	mid	\$ 5,138	
Kitchener	Southwest	mid	\$ 5,154	
Wilmot	Southwest	mid	\$ 5,161	
Wellesley	Southwest	mid	\$ 5,174	
Leamington	Southwest	mid	\$ 5,256	
Brantford	Southwest	mid	\$ 5,321	
Haldimand	Southwest	mid	\$ 5,363	
Tillsonburg	Southwest	mid	\$ 5,418	
North Dumfries	Southwest	mid	\$ 5,473	
London	Southwest	high	\$ 5,593	
Central Elgin	Southwest	high	\$ 6,007	
Waterloo	Southwest	high	\$ 6,040	
Windsor	Southwest	high	\$ 6,326	\$ 5,138

Residential - Senior Executive Municipality	Location	Relative Tax Burden	2009 Property Taxes	Average Within Population Range
Kawartha Lakes	Eastern	low	\$ 4,142	
Cobourg	Eastern	low	\$ 4,642	
Prince Edward County	Eastern	low	\$ 5,028	
Peterborough	Eastern	low	\$ 5,031	
Brockville	Eastern	mid	\$ 5,216	
Kingston	Eastern	mid	\$ 5,452	
Cornwall	Eastern	mid	\$ 5,500	
Belleville	Eastern	high	\$ 5,724	
Ottawa	Eastern	high	\$ 6,989	\$ 5,303

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

Residential - Senior Executive Municipality	Location	Relative Tax Burden	2009 Property Taxes	Average Within Population Range
Niagara-on-the-Lake	Niagara/Hamilton	mid	\$ 5,094	
Grimsby	Niagara/Hamilton	mid	\$ 5,194	
Thorold	Niagara/Hamilton	mid	\$ 5,240	
Welland	Niagara/Hamilton	mid	\$ 5,352	
Niagara Falls	Niagara/Hamilton	mid	\$ 5,407	
Pelham	Niagara/Hamilton	high	\$ 5,522	
St. Catharines	Niagara/Hamilton	high	\$ 5,641	
Hamilton	Niagara/Hamilton	high	\$ 5,742	\$ 5,399

Residential - Senior Executive Municipality	Location	Relative Tax Burden	2009 Property Taxes	Average Within Population Range
Sault Ste. Marie	North	low	\$ 4,318	
North Bay	North	low	\$ 4,563	
Sudbury	North	mid	\$ 5,294	
Timmins	North	high	\$ 6,506	
Thunder Bay	North	high	\$ 6,623	\$ 5,461

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

Residential - Senior Executive Municipality	Location	Relative Tax Burden	2009 Property Taxes	Average Within Population Range
Toronto (East)	GTA	low	\$ 4,040	
Milton	GTA	low	\$ 4,140	
Caledon	GTA	low	\$ 4,244	
Clarington	GTA	low	\$ 4,649	
Mississauga	GTA	low	\$ 4,953	
Brampton	GTA	low	\$ 4,988	
Halton Hills	GTA	mid	\$ 5,138	
Newmarket	GTA	mid	\$ 5,197	
Richmond Hill	GTA	mid	\$ 5,198	
Aurora	GTA	mid	\$ 5,202	
Vaughan	GTA	mid	\$ 5,307	
Oakville	GTA	mid	\$ 5,377	
Whitby	GTA	mid	\$ 5,386	
East Gwillimbury	GTA	mid	\$ 5,513	
Ajax	GTA	mid	\$ 5,521	
Burlington	GTA	high	\$ 5,522	
Markham	GTA	high	\$ 5,558	
Pickering	GTA	high	\$ 5,758	
Georgina	GTA	high	\$ 5,873	
Oshawa	GTA	high	\$ 5,931	
Whitchurch Stouffville	GTA	high	\$ 6,033	
Toronto (North)	GTA	high	\$ 6,135	
King	GTA	high	\$ 6,547	
Toronto (West)	GTA	high	\$ 6,574	
Toronto (South)	GTA	high	\$ 11,205	\$ 5,600

Residential Comparisons - Summary

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

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

Residential Comparisons - Summary (cont'd)

Municipality	Location	Bungalow Summary	Executive Summary	Blended
Sault Ste. Marie	North	low	low	low
Sudbury	North	low	mid	low-mid
North Bay	North	mid	low	low-mid
Timmins	North	mid	high	mid-high
Thunder Bay	North	mid	high	mid-high
Wasaga Beach	Simcoe/Musk./Duff.	low	low	low
Gravenhurst	Simcoe/Musk./Duff.	low	low	low
Huntsville	Simcoe/Musk./Duff.	low	low	low
Barrie	Simcoe/Musk./Duff.	mid	low	low-mid
Bracebridge	Simcoe/Musk./Duff.	low	high	mid
Collingwood	Simcoe/Musk./Duff.	mid	mid	mid
Orangeville	Simcoe/Musk./Duff.	high	mid	mid-high
Bradford West Gwillimbury	Simcoe/Musk./Duff.	high	high	high
Kingsville	Southwest	low	low	low
Woolwich	Southwest	low	low	low
Norfolk	Southwest	low	low	low
Middlesex Centre	Southwest	low	low	low
Amherstburg	Southwest	low	low	low
St. Thomas	Southwest	low		low
Leamington	Southwest	low	mid	low-mid
North Dumfries	Southwest	low	mid	low-mid
Wilmot	Southwest	low	mid	low-mid
Tillsonburg	Southwest	low	mid	low-mid
Sarnia	Southwest	mid	low	low-mid
Cambridge	Southwest	mid	low	low-mid
Chatham-Kent	Southwest	mid	low	low-mid
Wellesley	Southwest	low	mid	low-mid
Haldimand	Southwest	low	mid	low-mid
Stratford	Southwest	mid	low	low-mid
Kitchener	Southwest	mid	mid	mid
Guelph	Southwest	mid	mid	mid
Brantford	Southwest	mid	mid	mid
Central Elgin	Southwest	mid	high	mid-high
Windsor	Southwest	mid	high	mid-high
London	Southwest	mid	high	mid-high
Waterloo	Southwest	high	high	high

Residential Comparisons - Summary

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

***Multi-Residential Comparisons - Walk-up Apartment
(taxes calculated on a per unit basis)***

- Tax ratios are a reasonably good predictor of a municipality's relative tax position
- Toronto, Hamilton, Guelph, Dufferin (Orangeville), Thunder Bay, Windsor, Tillsonburg and the City of Kingston have some of the higher tax ratios resulting in higher relative tax burdens
- With low Multi-Residential tax ratios, Barrie, Sault Ste. Marie, Prince Edward County, York and Muskoka municipalities tended to have lower relative tax burdens in the Multi-Residential Class
- The average CVA per unit was \$54,500, with a range from \$29,000 to \$86,000

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

Multi-Residential - Apartment Walk-up Municipality	CVA Ranking	Relative Tax Burden	2009 Property Taxes/Unit
Prince Edward County	low	low	\$ 645
East Gwillimbury	mid	low	\$ 665
Wasaga Beach	mid	low	\$ 677
Richmond Hill	high	low	\$ 704
Vaughan	high	low	\$ 742
Huntsville	mid	low	\$ 780
Norfolk	low	low	\$ 784
Newmarket	high	low	\$ 803
Sault Ste. Marie	low	low	\$ 817
Kingsville	low	low	\$ 819
Aurora	high	low	\$ 893
Amherstburg	low	low	\$ 935
Bracebridge	high	low	\$ 975
Caledon	high	low	\$ 1,002
Brockville	low	low	\$ 1,026
Wainfleet	low	low	\$ 1,075
Timmins	low	low	\$ 1,095
Barrie	high	low	\$ 1,129
Georgina	high	low	\$ 1,142
Wilmot	mid	low	\$ 1,143
Woolwich	mid	low	\$ 1,144
Niagara Falls	low	low	\$ 1,188
Fort Erie	low	low	\$ 1,200
Lincoln	mid	low	\$ 1,208
Quinte West	low	low	\$ 1,210
Mississauga	high	mid	\$ 1,211
Sudbury	low	mid	\$ 1,224
Chatham-Kent	low	mid	\$ 1,246
North Dumfries	mid	mid	\$ 1,265
Bradford West Gwillimbury	high	mid	\$ 1,269
Haldimand	mid	mid	\$ 1,280
West Lincoln	mid	mid	\$ 1,281
Brantford	low	mid	\$ 1,295
Thorold	mid	mid	\$ 1,297
Sarnia	low	mid	\$ 1,323
Milton	high	mid	\$ 1,329
Wellesley	mid	mid	\$ 1,355
North Bay	low	mid	\$ 1,381
Grimsby	mid	mid	\$ 1,404
Ottawa	high	mid	\$ 1,410
London	mid	mid	\$ 1,413

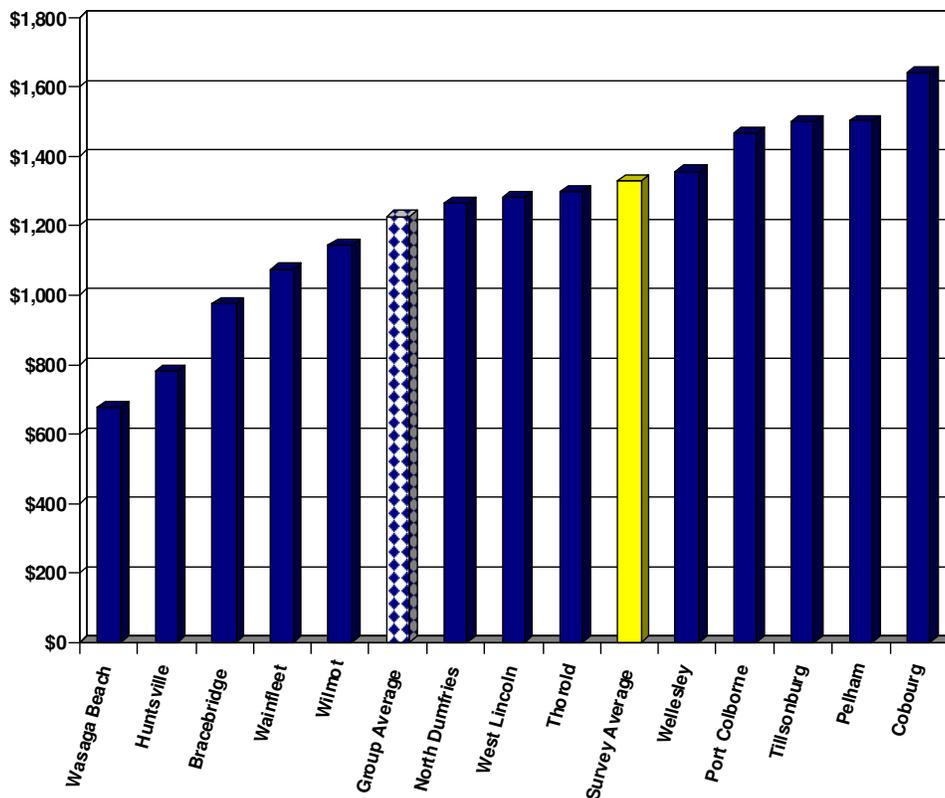
Multi-Residential Comparisons - Walk-up Apartment
(taxes calculated on a per unit basis) - sorted from lowest to highest cont'd

Multi-Residential - Apartment Walk-up Municipality	CVA Ranking	Relative Tax Burden	2009 Property Taxes/Unit
Cambridge	mid	mid	\$ 1,420
Windsor	low	mid	\$ 1,423
Thunder Bay	low	mid	\$ 1,446
St. Thomas	low	mid	\$ 1,454
Halton Hills	high	mid	\$ 1,460
Ajax	mid	mid	\$ 1,466
Port Colborne	low	mid	\$ 1,468
Kitchener	mid	mid	\$ 1,488
Kawartha Lakes	mid	mid	\$ 1,498
Tillsonburg	low	mid	\$ 1,498
Pelham	mid	high	\$ 1,501
St. Catharines	mid	high	\$ 1,517
Clarington	mid	high	\$ 1,526
Peterborough	mid	high	\$ 1,531
Stratford	mid	high	\$ 1,536
Whitby	high	high	\$ 1,537
Pickering	high	high	\$ 1,559
Burlington	high	high	\$ 1,560
Hamilton	low	high	\$ 1,572
Welland	mid	high	\$ 1,589
Waterloo	high	high	\$ 1,592
Brampton	high	high	\$ 1,636
Cobourg	mid	high	\$ 1,640
Toronto (East)	high	high	\$ 1,705
Oakville	high	high	\$ 1,713
Belleville	low	high	\$ 1,729
Toronto (West)	high	high	\$ 1,740
Cornwall	low	high	\$ 1,745
Guelph	mid	high	\$ 1,760
Toronto (North)	high	high	\$ 1,811
Kingston	mid	high	\$ 1,833
Oshawa	high	high	\$ 1,923
Orangeville	mid	high	\$ 1,943
Toronto (South)	high	high	\$ 2,047
Average			\$ 1,329
Median			\$ 1,381
Min			\$ 645
Max			\$ 2,047

**Trends and Observations - Multi-Residential Walk-Ups
(taxes calculated on a per unit basis) - sorted by Population Group**

Multi-Residential Walk-up Property Taxes - Municipalities with populations less than 20,000

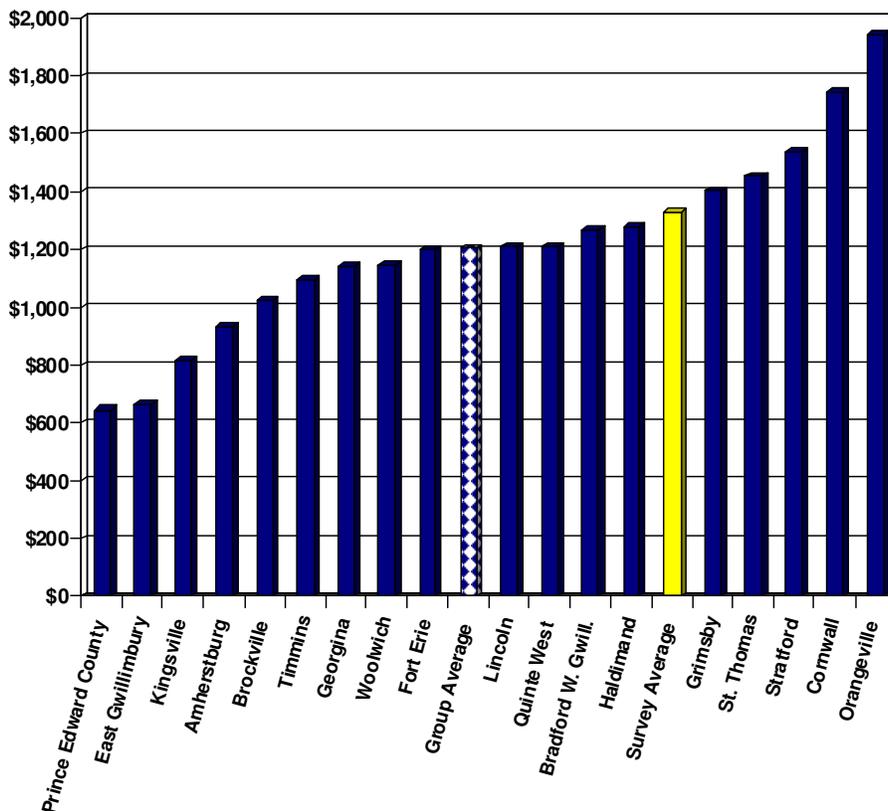
Multi-Residential - Apartment Walk-up Municipality	2009 Property Taxes/Unit	Relative Tax Burden	Average by Population Range
Wasaga Beach	\$ 677	low	
Huntsville	\$ 780	low	
Bracebridge	\$ 975	low	
Wainfleet	\$ 1,075	low	
Wilmot	\$ 1,143	low	
North Dumfries	\$ 1,265	mid	
West Lincoln	\$ 1,281	mid	
Thorold	\$ 1,297	mid	
Wellesley	\$ 1,355	mid	
Port Colborne	\$ 1,468	mid	
Tillsonburg	\$ 1,498	mid	
Pelham	\$ 1,501	high	
Cobourg	\$ 1,640	high	\$ 1,227



**Trends and Observations - Multi-Residential Walk-Ups
(taxes calculated on a per unit basis) - sorted by Population Group**

Multi-Residential Walk-up Property Taxes - Municipalities with populations between 20,000—49,999

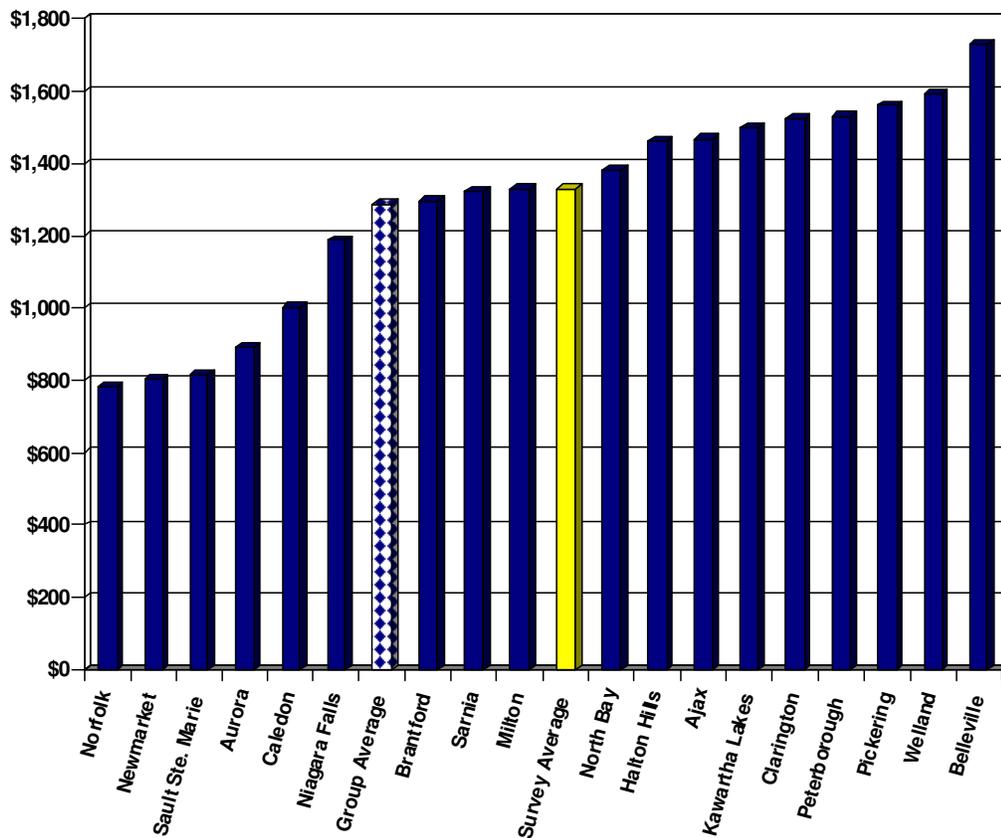
Multi-Residential - Apartment Walk-up Municipality	2009 Property Taxes/Unit	Relative Tax Burden	Average by Population Range
Prince Edward County	\$ 645	low	
East Gwillimbury	\$ 665	low	
Kingsville	\$ 819	low	
Amherstburg	\$ 935	low	
Brockville	\$ 1,026	low	
Timmins	\$ 1,095	low	
Georgina	\$ 1,142	low	
Woolwich	\$ 1,144	low	
Fort Erie	\$ 1,200	low	
Lincoln	\$ 1,208	low	
Quinte West	\$ 1,210	low	
Bradford West Gwillimbury	\$ 1,269	mid	
Haldimand	\$ 1,280	mid	
Grimsby	\$ 1,404	mid	
St. Thomas	\$ 1,454	mid	
Stratford	\$ 1,536	high	
Cornwall	\$ 1,745	high	
Orangeville	\$ 1,943	high	\$ 1,207



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

**Multi-Residential Walk-up
 Property Taxes - Municipalities
 with populations between
 50,000—99,999**

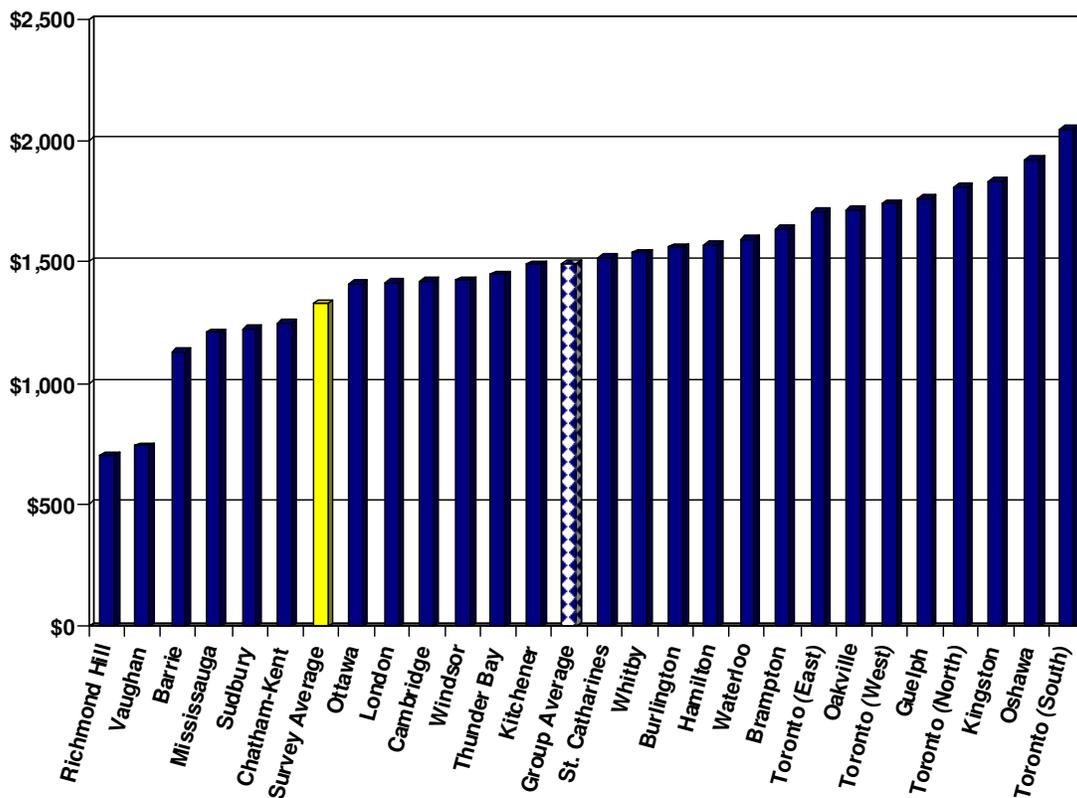
Multi-Residential - Apartment Walk-up Municipality	2009 Property Taxes/Unit	Relative Tax Burden	Average by Population Range
Norfolk	\$ 784	low	
Newmarket	\$ 803	low	
Sault Ste. Marie	\$ 817	low	
Aurora	\$ 893	low	
Caledon	\$ 1,002	low	
Niagara Falls	\$ 1,188	low	
Brantford	\$ 1,295	mid	
Sarnia	\$ 1,323	mid	
Milton	\$ 1,329	mid	
North Bay	\$ 1,381	mid	
Halton Hills	\$ 1,460	mid	
Ajax	\$ 1,466	mid	
Kawartha Lakes	\$ 1,498	mid	
Clarington	\$ 1,526	high	
Peterborough	\$ 1,531	high	
Pickering	\$ 1,559	high	
Welland	\$ 1,589	high	
Belleville	\$ 1,729	high	\$ 1,287



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

**Multi-Residential Walk-up
 Property Taxes - Municipalities
 with populations 100,000 +**

Multi-Residential - Apartment Walk-up Municipality	2009 Property Taxes/Unit	Relative Tax Burden	Average by Population Range
Richmond Hill	\$ 704	low	
Vaughan	\$ 742	low	
Barrie	\$ 1,129	low	
Mississauga	\$ 1,211	mid	
Sudbury	\$ 1,224	mid	
Chatham-Kent	\$ 1,246	mid	
Ottawa	\$ 1,410	mid	
London	\$ 1,413	mid	
Cambridge	\$ 1,420	mid	
Windsor	\$ 1,423	mid	
Thunder Bay	\$ 1,446	mid	
Kitchener	\$ 1,488	mid	
St. Catharines	\$ 1,517	high	
Whitby	\$ 1,537	high	
Burlington	\$ 1,560	high	
Hamilton	\$ 1,572	high	
Waterloo	\$ 1,592	high	
Brampton	\$ 1,636	high	
Toronto (East)	\$ 1,705	high	
Oakville	\$ 1,713	high	
Toronto (West)	\$ 1,740	high	
Guelph	\$ 1,760	high	
Toronto (North)	\$ 1,811	high	
Kingston	\$ 1,833	high	
Oshawa	\$ 1,923	high	
Toronto (South)	\$ 2,047	high	\$ 1,492



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

Multi-Residential - Apartment Walk-up		2009 Property	Relative	Average by
Municipality	Location	Taxes/Unit	Tax Burden	Location
Wasaga Beach	Simcoe/Musk./Duff.	\$ 677	low	
Huntsville	Simcoe/Musk./Duff.	\$ 780	low	
Bracebridge	Simcoe/Musk./Duff.	\$ 975	low	
Barrie	Simcoe/Musk./Duff.	\$ 1,129	low	
Bradford West Gwillimbury	Simcoe/Musk./Duff.	\$ 1,269	mid	
Orangeville	Simcoe/Musk./Duff.	\$ 1,943	high	\$ 1,129

Multi-Residential - Apartment Walk-up		2009 Property	Relative	Average by
Municipality	Location	Taxes/Unit	Tax Burden	Location
Sault Ste. Marie	North	\$ 817	low	
Timmins	North	\$ 1,095	low	
Sudbury	North	\$ 1,224	mid	
North Bay	North	\$ 1,381	mid	
Thunder Bay	North	\$ 1,446	mid	\$ 1,193

Multi-Residential - Apartment Walk-up		2009 Property	Relative	Average by
Municipality	Location	Taxes/Unit	Tax Burden	Location
Wainfleet	Niagara/Hamilton	\$ 1,075	low	
Niagara Falls	Niagara/Hamilton	\$ 1,188	low	
Fort Erie	Niagara/Hamilton	\$ 1,200	low	
Lincoln	Niagara/Hamilton	\$ 1,208	low	
West Lincoln	Niagara/Hamilton	\$ 1,281	mid	
Thorold	Niagara/Hamilton	\$ 1,297	mid	
Grimsby	Niagara/Hamilton	\$ 1,404	mid	
Port Colborne	Niagara/Hamilton	\$ 1,468	mid	
Pelham	Niagara/Hamilton	\$ 1,501	high	
St. Catharines	Niagara/Hamilton	\$ 1,517	high	
Hamilton	Niagara/Hamilton	\$ 1,572	high	
Welland	Niagara/Hamilton	\$ 1,589	high	\$ 1,358

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

Multi-Residential - Apartment Walk-up		2009 Property	Relative	Average by
Municipality	Location	Taxes/Unit	Tax Burden	Location
Norfolk	Southwest	\$ 784	low	
Kingsville	Southwest	\$ 819	low	
Amherstburg	Southwest	\$ 935	low	
Wilmot	Southwest	\$ 1,143	low	
Woolwich	Southwest	\$ 1,144	low	
Chatham-Kent	Southwest	\$ 1,246	mid	
North Dumfries	Southwest	\$ 1,265	mid	
Haldimand	Southwest	\$ 1,280	mid	
Brantford	Southwest	\$ 1,295	mid	
Sarnia	Southwest	\$ 1,323	mid	
Wellesley	Southwest	\$ 1,355	mid	
London	Southwest	\$ 1,413	mid	
Cambridge	Southwest	\$ 1,420	mid	
Windsor	Southwest	\$ 1,423	mid	
St. Thomas	Southwest	\$ 1,454	mid	
Kitchener	Southwest	\$ 1,488	mid	
Tillsonburg	Southwest	\$ 1,498	mid	
Stratford	Southwest	\$ 1,536	high	
Waterloo	Southwest	\$ 1,592	high	
Guelph	Southwest	\$ 1,760	high	\$ 1,309

Multi-Residential - Apartment Walk-up		2009 Property	Relative	Average by
Municipality	Location	Taxes/Unit	Tax Burden	Location
East Gwillimbury	GTA	\$ 665	low	
Richmond Hill	GTA	\$ 704	low	
Vaughan	GTA	\$ 742	low	
Newmarket	GTA	\$ 803	low	
Aurora	GTA	\$ 893	low	
Caledon	GTA	\$ 1,002	low	
Georgina	GTA	\$ 1,142	low	
Mississauga	GTA	\$ 1,211	mid	
Milton	GTA	\$ 1,329	mid	
Halton Hills	GTA	\$ 1,460	mid	
Ajax	GTA	\$ 1,466	mid	
Clarington	GTA	\$ 1,526	high	
Whitby	GTA	\$ 1,537	high	
Pickering	GTA	\$ 1,559	high	
Burlington	GTA	\$ 1,560	high	
Brampton	GTA	\$ 1,636	high	
Toronto (East)	GTA	\$ 1,705	high	
Oakville	GTA	\$ 1,713	high	
Toronto (West)	GTA	\$ 1,740	high	
Toronto (North)	GTA	\$ 1,811	high	
Oshawa	GTA	\$ 1,923	high	
Toronto (South)	GTA	\$ 2,047	high	\$ 1,372

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

Multi-Residential - Apartment Walk-up Municipality	Location	2009 Property Taxes/Unit	Relative Tax Burden	Average by Location
Prince Edward County	Eastern	\$ 645	low	
Brockville	Eastern	\$ 1,026	low	
Quinte West	Eastern	\$ 1,210	low	
Ottawa	Eastern	\$ 1,410	mid	
Kawartha Lakes	Eastern	\$ 1,498	mid	
Peterborough	Eastern	\$ 1,531	high	
Cobourg	Eastern	\$ 1,640	high	
Belleville	Eastern	\$ 1,729	high	
Cornwall	Eastern	\$ 1,745	high	
Kingston	Eastern	\$ 1,833	high	\$ 1,427

Multi-Residential Comparisons - Mid/High-Rise Apartment

Multi-Residential Apartment High-rise Municipality	CVA Ranking	Relative Tax Burden	2009 Property Taxes per unit
Prince Edward County	low	low	\$ 677
East Gwillimbury	mid	low	\$ 757
King	high	low	\$ 860
Whitchurch-Stouffville	high	low	\$ 930
Markham	high	low	\$ 937
Newmarket	high	low	\$ 945
Vaughan	high	low	\$ 951
Georgina	high	low	\$ 999
Norfolk	low	low	\$ 999
Sault Ste. Marie	low	low	\$ 1,015
Aurora	high	low	\$ 1,032
Lincoln	low	low	\$ 1,039
Pelham	low	low	\$ 1,068
Richmond Hill	high	low	\$ 1,090
Timmins	low	low	\$ 1,129
Brockville	low	low	\$ 1,133
Thorold	low	low	\$ 1,218
Barrie	high	low	\$ 1,240
Grimsby	low	low	\$ 1,268
Leamington	low	low	\$ 1,281
Collingwood	mid	low	\$ 1,292
Bradford West Gwillimbury	high	low	\$ 1,318
Sudbury	low	mid	\$ 1,373
Milton	high	mid	\$ 1,427
London	low	mid	\$ 1,432
Halton Hills	high	mid	\$ 1,452
Mississauga	high	mid	\$ 1,473
Stratford	mid	mid	\$ 1,495
North Bay	low	mid	\$ 1,501
Ottawa	high	mid	\$ 1,505
Cambridge	mid	mid	\$ 1,506
Amherstburg	mid	mid	\$ 1,519
Niagara Falls	mid	mid	\$ 1,548
Brantford	mid	mid	\$ 1,550
Brampton	high	mid	\$ 1,559
Fort Erie	mid	mid	\$ 1,635
Chatham-Kent	low	mid	\$ 1,653

- 17 of the 81 municipalities were not represented due to insufficient comparable properties
- The CVA per unit varied across the survey, with a range of \$32,000 to \$107,000 per multi-residential unit, with an average of \$63,000

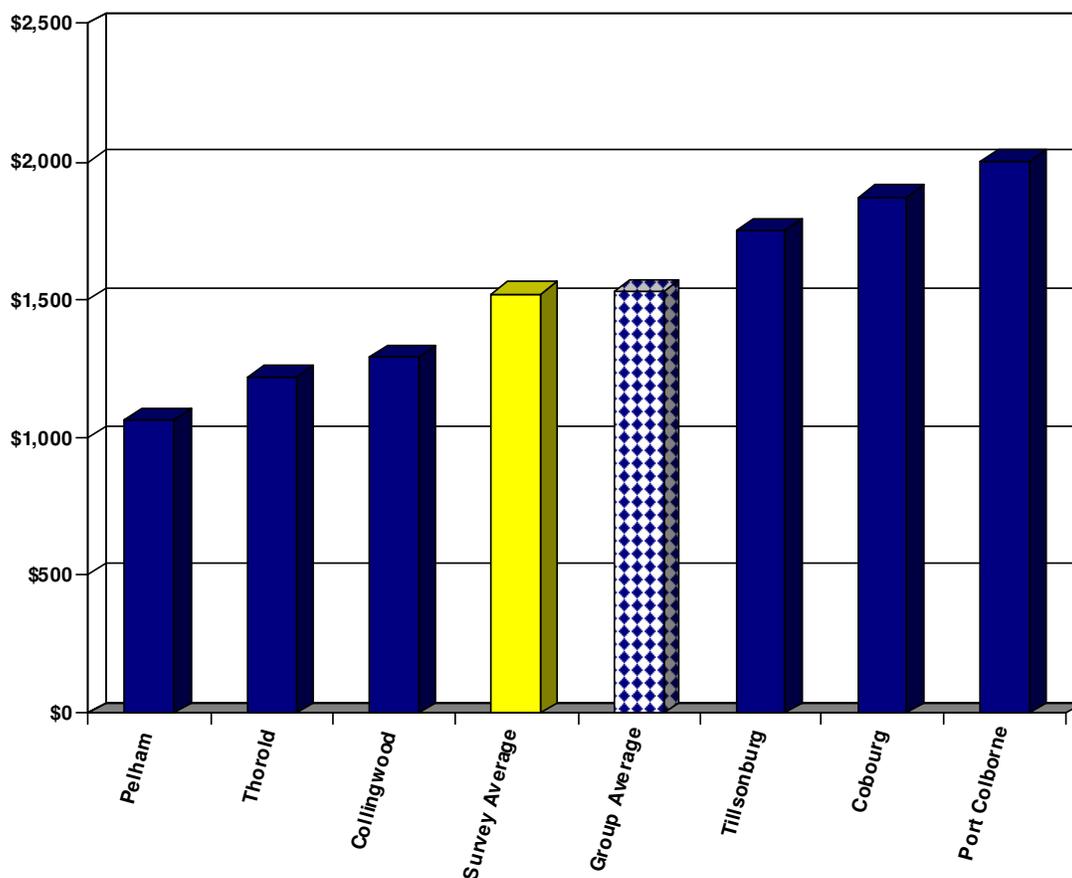
Multi-Residential Comparisons - Mid/High-Rise Apartment (cont'd)

Multi-Residential Apartment High-rise Municipality	CVA Ranking	Relative Tax Burden	2009 Property Taxes per unit
Cornwall	low	mid	\$ 1,667
Whitby	mid	mid	\$ 1,688
Toronto (East)	high	mid	\$ 1,699
Kawartha Lakes	mid	mid	\$ 1,738
Ajax	high	mid	\$ 1,738
Clarington	mid	mid	\$ 1,744
Tillsonburg	low	mid	\$ 1,749
Kitchener	mid	high	\$ 1,772
Kingston	low	high	\$ 1,790
Windsor	low	high	\$ 1,796
Guelph	mid	high	\$ 1,807
Peterborough	mid	high	\$ 1,810
Waterloo	high	high	\$ 1,812
Hamilton	low	high	\$ 1,827
Burlington	high	high	\$ 1,831
Welland	mid	high	\$ 1,848
Sarnia	low	high	\$ 1,851
Toronto (West)	high	high	\$ 1,856
Cobourg	mid	high	\$ 1,872
Oshawa	mid	high	\$ 1,878
St. Catharines	mid	high	\$ 1,891
Oakville	high	high	\$ 1,906
Belleville	low	high	\$ 1,912
Toronto (North)	high	high	\$ 1,945
Thunder Bay	low	high	\$ 1,986
Port Colborne	mid	high	\$ 2,002
Toronto (South)	high	high	\$ 2,056
Orangeville	mid	high	\$ 2,180
St. Thomas	mid	high	\$ 2,213
Pickering	high	high	\$ 2,293
Average			\$ 1,522
Median			\$ 1,550
Min			\$ 677
Max			\$ 2,293

**Trends and Observations - Mid/High-Rise Apartment
(taxes calculated on a per unit basis) - sorted by Population Group**

Mid/High-rise Property Taxes -Municipalities with populations less than 20,000

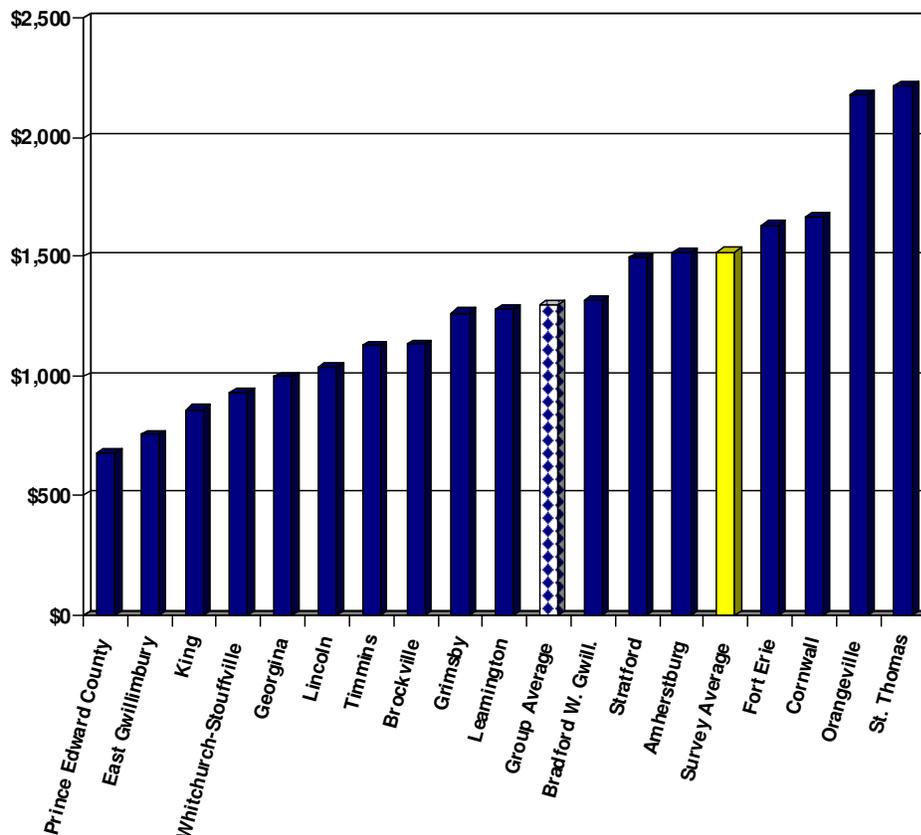
Multi-Residential Apartment High-rise Municipality	Relative Tax Burden	2009 Property Taxes per unit	Average by Population Range
Pelham	low	\$ 1,068	
Thorold	low	\$ 1,218	
Collingwood	low	\$ 1,292	
Tillsonburg	mid	\$ 1,749	
Cobourg	high	\$ 1,872	
Port Colborne	high	\$ 2,002	\$ 1,534



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

Mid/High-Rise Property Taxes -Municipalities with populations between 20,000-49,999

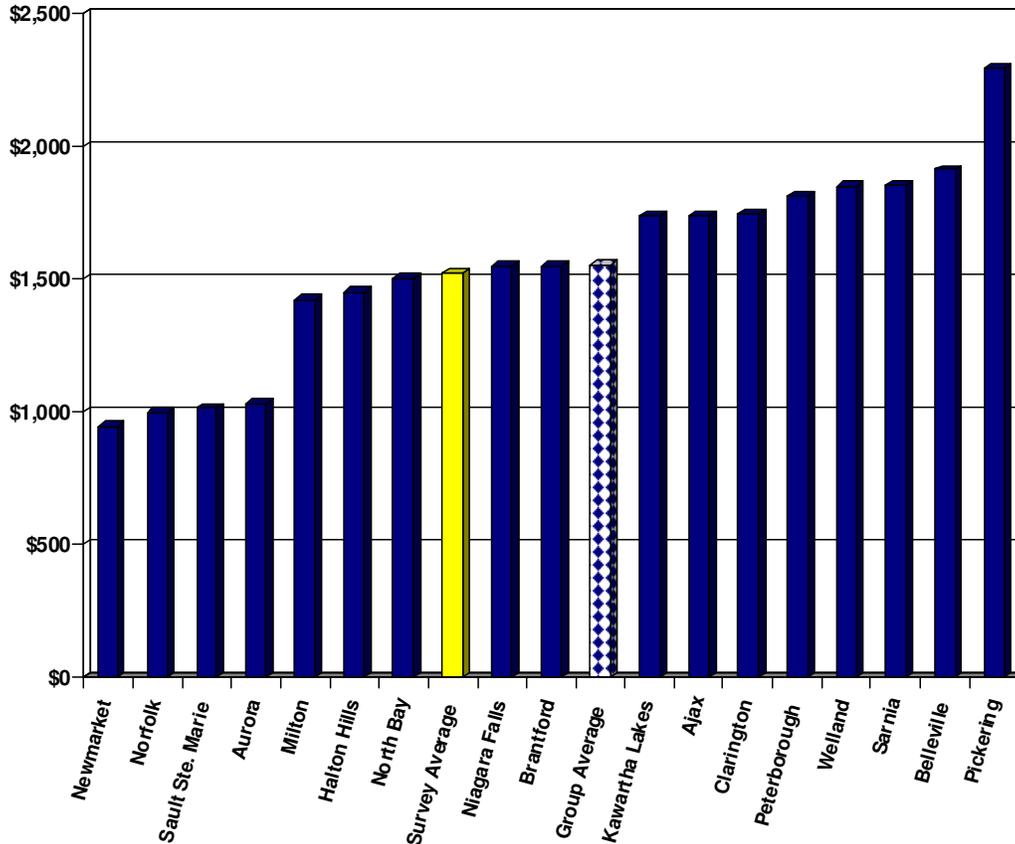
Multi-Residential Apartment High-rise Municipality	Relative Tax Burden	2009 Property Taxes per unit	Average by Population Range
Prince Edward County	low	\$ 677	
East Gwillimbury	low	\$ 757	
King	low	\$ 860	
Whitchurch-Stouffville	low	\$ 930	
Georgina	low	\$ 999	
Lincoln	low	\$ 1,039	
Timmins	low	\$ 1,129	
Brockville	low	\$ 1,133	
Grimsby	low	\$ 1,268	
Leamington	low	\$ 1,281	
Bradford West Gwillimbury	low	\$ 1,318	
Stratford	mid	\$ 1,495	
Amherstburg	mid	\$ 1,519	
Fort Erie	mid	\$ 1,635	
Cornwall	mid	\$ 1,667	
Orangeville	high	\$ 2,180	
St. Thomas	high	\$ 2,213	\$ 1,300



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

Mid/High-Rise Property Taxes -Municipalities with populations between 50,000-99,999

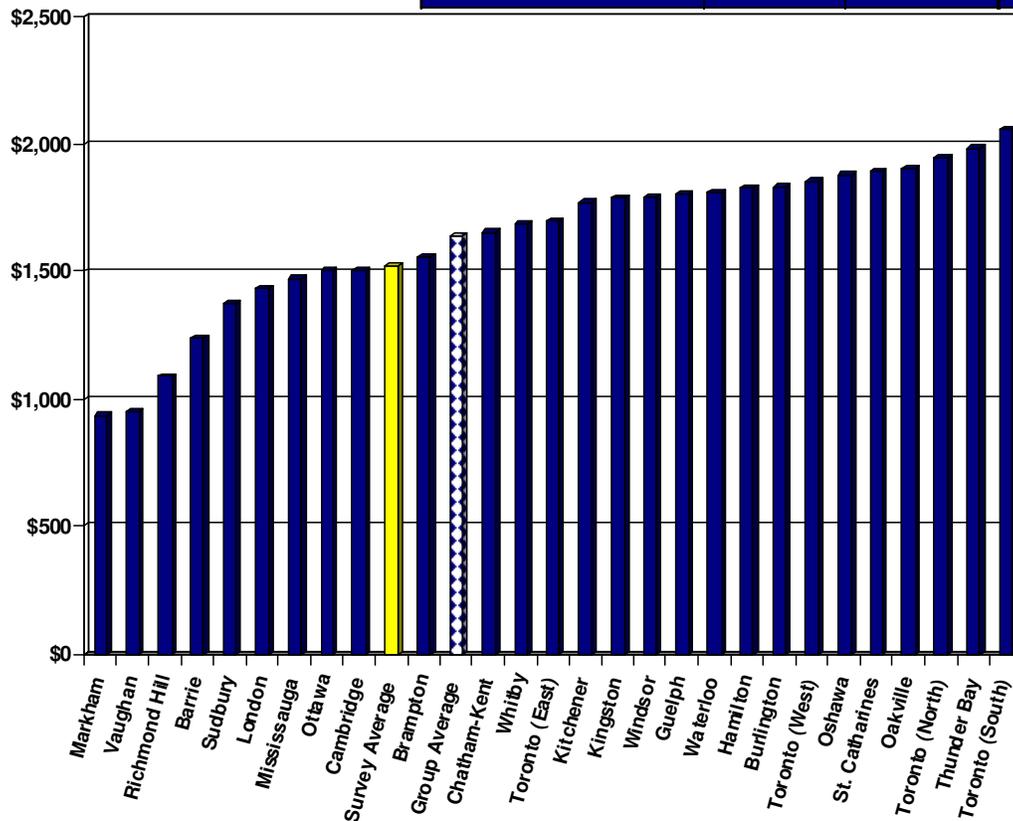
Multi-Residential Apartment High-rise Municipality	Relative Tax Burden	2009 Property Taxes per unit	Average by Population Range
Newmarket	low	\$ 945	
Norfolk	low	\$ 999	
Sault Ste. Marie	low	\$ 1,015	
Aurora	low	\$ 1,032	
Milton	mid	\$ 1,427	
Halton Hills	mid	\$ 1,452	
North Bay	mid	\$ 1,501	
Niagara Falls	mid	\$ 1,548	
Brantford	mid	\$ 1,550	
Kawartha Lakes	mid	\$ 1,738	
Ajax	mid	\$ 1,738	
Clarington	mid	\$ 1,744	
Peterborough	high	\$ 1,810	
Welland	high	\$ 1,848	
Sarnia	high	\$ 1,851	
Belleville	high	\$ 1,912	
Pickering	high	\$ 2,293	\$ 1,553



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

**Mid/High-Rise Property Taxes -
Municipalities with populations
100,000+
(Taxes per Unit)**

Multi-Residential Apartment High-rise Municipality	Relative Tax Burden	2009 Property Taxes per unit	Average by Population Range
Markham	low	\$ 937	
Vaughan	low	\$ 951	
Richmond Hill	low	\$ 1,090	
Barrie	low	\$ 1,240	
Sudbury	mid	\$ 1,373	
London	mid	\$ 1,432	
Mississauga	mid	\$ 1,473	
Ottawa	mid	\$ 1,505	
Cambridge	mid	\$ 1,506	
Brampton	mid	\$ 1,559	
Chatham-Kent	mid	\$ 1,653	
Whitby	mid	\$ 1,688	
Toronto (East)	mid	\$ 1,699	
Kitchener	high	\$ 1,772	
Kingston	high	\$ 1,790	
Windsor	high	\$ 1,796	
Guelph	high	\$ 1,807	
Waterloo	high	\$ 1,812	
Hamilton	high	\$ 1,827	
Burlington	high	\$ 1,831	
Toronto (West)	high	\$ 1,856	
Oshawa	high	\$ 1,878	
St. Catharines	high	\$ 1,891	
Oakville	high	\$ 1,906	
Toronto (North)	high	\$ 1,945	
Thunder Bay	high	\$ 1,986	
Toronto (South)	high	\$ 2,056	\$ 1,639



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

Multi-Residential Apartment High-rise Municipality	Location	Relative Tax Burden	2009 Property Taxes per unit	Average by Location
Sault Ste. Marie	North	low	\$ 1,015	
Timmins	North	low	\$ 1,129	
Sudbury	North	mid	\$ 1,373	
North Bay	North	mid	\$ 1,501	
Thunder Bay	North	high	\$ 1,986	\$ 1,401

Multi-Residential Apartment High-rise Municipality	Location	Relative Tax Burden	2009 Property Taxes per unit	Average by Location
East Gwillimbury	GTA	low	\$ 757	
King	GTA	low	\$ 860	
Whitchurch-Stouffville	GTA	low	\$ 930	
Markham	GTA	low	\$ 937	
Newmarket	GTA	low	\$ 945	
Vaughan	GTA	low	\$ 951	
Georgina	GTA	low	\$ 999	
Aurora	GTA	low	\$ 1,032	
Richmond Hill	GTA	low	\$ 1,090	
Milton	GTA	mid	\$ 1,427	
Halton Hills	GTA	mid	\$ 1,452	
Mississauga	GTA	mid	\$ 1,473	
Brampton	GTA	mid	\$ 1,559	
Whitby	GTA	mid	\$ 1,688	
Toronto (East)	GTA	mid	\$ 1,699	
Ajax	GTA	mid	\$ 1,738	
Clarington	GTA	mid	\$ 1,744	
Burlington	GTA	high	\$ 1,831	
Toronto (West)	GTA	high	\$ 1,856	
Oshawa	GTA	high	\$ 1,878	
Oakville	GTA	high	\$ 1,906	
Toronto (North)	GTA	high	\$ 1,945	
Toronto (South)	GTA	high	\$ 2,056	
Pickering	GTA	high	\$ 2,293	\$ 1,460

Multi-Residential Apartment High-rise Municipality	Location	Relative Tax Burden	2009 Property Taxes per unit	Average by Location
Barrie	Simcoe/Musk./Duff.	low	\$ 1,240	
Collingwood	Simcoe/Musk./Duff.	low	\$ 1,292	
Bradford West Gwillimbury	Simcoe/Musk./Duff.	low	\$ 1,318	
Orangeville	Simcoe/Musk./Duff.	high	\$ 2,180	\$ 1,508

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

Multi-Residential Apartment High-rise Municipality	Location	Relative Tax Burden	2009 Property Taxes per unit	Average by Location
Lincoln	Niagara/Hamilton	low	\$ 1,039	
Pelham	Niagara/Hamilton	low	\$ 1,068	
Thorold	Niagara/Hamilton	low	\$ 1,218	
Grimsby	Niagara/Hamilton	low	\$ 1,268	
Niagara Falls	Niagara/Hamilton	mid	\$ 1,548	
Fort Erie	Niagara/Hamilton	mid	\$ 1,635	
Hamilton	Niagara/Hamilton	high	\$ 1,827	
Welland	Niagara/Hamilton	high	\$ 1,848	
St. Catharines	Niagara/Hamilton	high	\$ 1,891	
Port Colborne	Niagara/Hamilton	high	\$ 2,002	\$ 1,534

Multi-Residential Apartment High-rise Municipality	Location	Relative Tax Burden	2009 Property Taxes per unit	Average by Location
Prince Edward County	Eastern	low	\$ 677	
Brockville	Eastern	low	\$ 1,133	
Ottawa	Eastern	mid	\$ 1,505	
Cornwall	Eastern	mid	\$ 1,667	
Kawartha Lakes	Eastern	mid	\$ 1,738	
Kingston	Eastern	high	\$ 1,790	
Peterborough	Eastern	high	\$ 1,810	
Cobourg	Eastern	high	\$ 1,872	
Belleville	Eastern	high	\$ 1,912	\$ 1,567

Multi-Residential Apartment High-rise Municipality	Location	Relative Tax Burden	2009 Property Taxes per unit	Average by Location
Norfolk	Southwest	low	\$ 999	
Leamington	Southwest	low	\$ 1,281	
London	Southwest	mid	\$ 1,432	
Stratford	Southwest	mid	\$ 1,495	
Cambridge	Southwest	mid	\$ 1,506	
Amherstburg	Southwest	mid	\$ 1,519	
Brantford	Southwest	mid	\$ 1,550	
Chatham-Kent	Southwest	mid	\$ 1,653	
Tillsonburg	Southwest	mid	\$ 1,749	
Kitchener	Southwest	high	\$ 1,772	
Windsor	Southwest	high	\$ 1,796	
Guelph	Southwest	high	\$ 1,807	
Waterloo	Southwest	high	\$ 1,812	
Sarnia	Southwest	high	\$ 1,851	
St. Thomas	Southwest	high	\$ 2,213	\$ 1,629

Multi-Residential Comparisons - Summary

The following chart summarizes the municipality's ranking in the two Multi-Residential classes by location. As shown in the table, there is a close relationship between the two multi-residential types of property classes.

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

Multi-Residential Comparisons - Summary (cont'd)

Municipality	Location	Relative Tax Burden Ranking Walk-Up	Relative Tax Burden Ranking Mid/High	Relative Tax Burden Ranking Blended Apartment
Sault Ste. Marie	North	low	low	low
Timmins	North	low	low	low
Sudbury	North	mid	mid	mid
North Bay	North	mid	mid	mid
Thunder Bay	North	mid	high	mid-high
Wasaga Beach	Simcoe/Musk./Duff.	low		low
Huntsville	Simcoe/Musk./Duff.	low		low
Bracebridge	Simcoe/Musk./Duff.	low		low
Barrie	Simcoe/Musk./Duff.	low	low	low
Collingwood	Simcoe/Musk./Duff.		low	low
Bradford West Gwillimbury	Simcoe/Musk./Duff.	mid	low	low-mid
Orangeville	Simcoe/Musk./Duff.	high	high	high
Norfolk	Southwest	low	low	low
Leamington	Southwest		low	low
Kingsville	Southwest	low		low
Wilmot	Southwest	low		low
Woolwich	Southwest	low		low
Amherstburg	Southwest	low	mid	low-mid
Chatham-Kent	Southwest	mid	mid	mid
North Dumfries	Southwest	mid		mid
Haldimand	Southwest	mid		mid
Brantford	Southwest	mid	mid	mid
Wellesley	Southwest	mid		mid
London	Southwest	mid	mid	mid
Cambridge	Southwest	mid	mid	mid
Tillsonburg	Southwest	mid	mid	mid
Sarnia	Southwest	mid	high	mid-high
Windsor	Southwest	mid	high	mid-high
St. Thomas	Southwest	mid	high	mid-high
Kitchener	Southwest	mid	high	mid-high
Stratford	Southwest	high	mid	mid-high
Waterloo	Southwest	high	high	high
Guelph	Southwest	high	high	high

Multi-Residential Comparisons - Summary

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

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

Commercial Comparisons - Office Buildings

- 16 of the 81 municipalities were not represented due to insufficient comparable properties
- The CVA per unit varied across the survey, with a range of \$38 to \$177 per square foot, with an average of \$85 per square foot
- The taxes on a per square foot basis ranged from \$1.09 to \$5.16
- The average and median taxes per square foot for office buildings were \$2.87 and \$2.92 respectively
- The average square footage of the office building class is approximately 54,300 sq. ft.
- On average, education comprises 47% of the total taxes
- The addition of a non uniform education tax rate results in a change in the relative tax position across the survey

The charts on the next page provide a sorting from lowest to highest in terms of total taxes for each of the population groupings. The group average and the total survey average are shown on the graph. Education and municipal taxes are shown in different colours to help identify the impact of non-controllable education taxes.

Commercial Comparisons - Office Buildings

Commercial - Office Municipality	CVA Ranking	2009 Municipal Taxes Per Sq.ft.	2009 Education Taxes Per Sq.ft.	2009 Total Taxes Per Sq.ft.	Relative Tax Burden
Prince Edward County	mid	\$ 0.49	\$ 0.61	\$ 1.09	low
Kawartha Lakes	low	\$ 0.80	\$ 0.83	\$ 1.63	low
Sarnia	low	\$ 0.98	\$ 0.77	\$ 1.76	low
Amherstburg	mid	\$ 0.87	\$ 1.07	\$ 1.94	low
Niagara-on-the-Lake	low	\$ 1.01	\$ 0.94	\$ 1.95	low
Norfolk	low	\$ 1.03	\$ 0.98	\$ 2.01	low
Central Elgin	low	\$ 1.27	\$ 0.76	\$ 2.03	low
Leamington	low	\$ 1.05	\$ 0.99	\$ 2.04	low
Haldimand	low	\$ 1.09	\$ 0.98	\$ 2.07	low
Halton Hills	mid	\$ 0.99	\$ 1.09	\$ 2.07	low
Timmins	low	\$ 1.37	\$ 0.72	\$ 2.09	low
Port Colborne	low	\$ 1.35	\$ 0.76	\$ 2.12	low
Bradford West Gwillimbury	mid	\$ 0.95	\$ 1.18	\$ 2.13	low
Whitchurch-Stouffville	high	\$ 0.87	\$ 1.27	\$ 2.14	low
Welland	low	\$ 1.42	\$ 0.80	\$ 2.22	low
Newmarket	high	\$ 0.98	\$ 1.25	\$ 2.23	low
Sault Ste. Marie	low	\$ 1.49	\$ 0.75	\$ 2.24	low
Milton	high	\$ 0.98	\$ 1.28	\$ 2.25	low
Orangeville	mid	\$ 1.24	\$ 1.10	\$ 2.34	low
Georgina	high	\$ 1.19	\$ 1.23	\$ 2.42	low
Collingwood	mid	\$ 1.15	\$ 1.29	\$ 2.44	low
St. Thomas	low	\$ 1.43	\$ 1.03	\$ 2.46	low
Brantford	low	\$ 1.43	\$ 1.06	\$ 2.49	mid
Waterloo	low	\$ 1.33	\$ 1.17	\$ 2.50	mid
Belleville	low	\$ 1.53	\$ 1.07	\$ 2.61	mid
Brockville	low	\$ 1.44	\$ 1.17	\$ 2.61	mid
London	low	\$ 1.38	\$ 1.24	\$ 2.61	mid
Quinte West	mid	\$ 1.36	\$ 1.25	\$ 2.62	mid
St. Catharines	mid	\$ 1.61	\$ 1.02	\$ 2.62	mid
Kitchener	mid	\$ 1.51	\$ 1.30	\$ 2.81	mid
Cobourg	mid	\$ 1.50	\$ 1.31	\$ 2.81	mid
Niagara Falls	mid	\$ 1.67	\$ 1.16	\$ 2.82	mid
Fort Erie	mid	\$ 1.75	\$ 1.17	\$ 2.92	mid
North Bay	low	\$ 1.73	\$ 1.21	\$ 2.95	mid

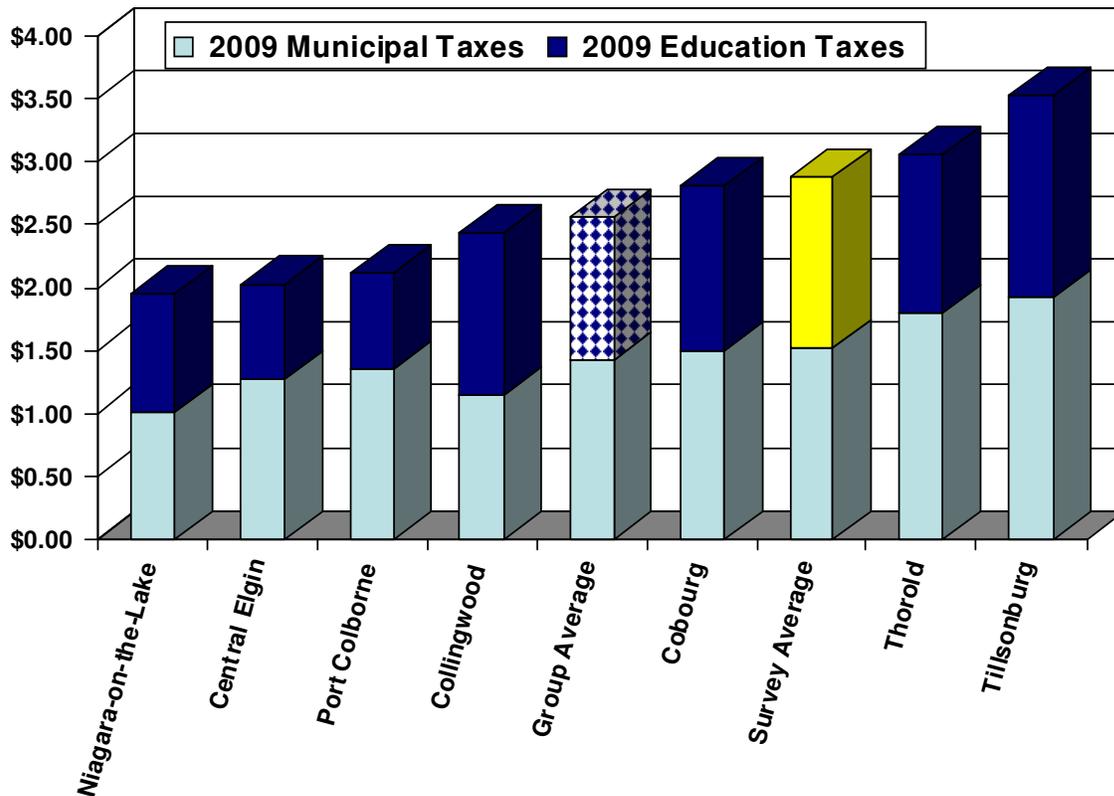
Commercial Comparisons - Office Buildings (cont'd)

Commercial - Office Municipality	CVA Ranking	2009 Municipal Taxes Per Sq.ft.	2009 Education Taxes Per Sq.ft.	2009 Total Taxes Per Sq.ft.	Relative Tax Burden
Peterborough	mid	\$ 1.64	\$ 1.34	\$ 2.98	mid
Grimsby	mid	\$ 1.76	\$ 1.27	\$ 3.02	mid
Mississauga	high	\$ 1.30	\$ 1.73	\$ 3.03	mid
Thorold	mid	\$ 1.80	\$ 1.26	\$ 3.06	mid
Sudbury	low	\$ 1.93	\$ 1.17	\$ 3.09	mid
Oshawa	mid	\$ 1.90	\$ 1.21	\$ 3.10	mid
Vaughan	high	\$ 1.25	\$ 1.87	\$ 3.12	mid
Brampton	high	\$ 1.49	\$ 1.68	\$ 3.16	mid
Markham	high	\$ 1.26	\$ 1.92	\$ 3.18	mid
Richmond Hill	high	\$ 1.29	\$ 1.92	\$ 3.21	mid
Chatham-Kent	low	\$ 2.08	\$ 1.21	\$ 3.28	high
Clarington	high	\$ 1.83	\$ 1.47	\$ 3.29	high
Aurora	high	\$ 1.42	\$ 1.89	\$ 3.31	high
Barrie	high	\$ 1.75	\$ 1.58	\$ 3.33	high
Windsor	low	\$ 2.20	\$ 1.17	\$ 3.37	high
Stratford	mid	\$ 1.78	\$ 1.60	\$ 3.38	high
Cornwall	low	\$ 2.02	\$ 1.39	\$ 3.41	high
Caledon	high	\$ 1.38	\$ 2.08	\$ 3.46	high
Oakville	high	\$ 1.64	\$ 1.85	\$ 3.49	high
Tillsonburg	mid	\$ 1.93	\$ 1.59	\$ 3.52	high
Guelph	high	\$ 1.88	\$ 1.68	\$ 3.55	high
Hamilton	mid	\$ 2.20	\$ 1.37	\$ 3.57	high
Ajax	high	\$ 2.01	\$ 1.67	\$ 3.68	high
Burlington	high	\$ 1.83	\$ 1.86	\$ 3.68	high
Cambridge	mid	\$ 1.99	\$ 1.71	\$ 3.70	high
Whitby	high	\$ 2.07	\$ 1.69	\$ 3.77	high
Kingston	mid	\$ 2.23	\$ 1.62	\$ 3.85	high
Pickering	high	\$ 2.19	\$ 1.84	\$ 4.02	high
King	high	\$ 1.75	\$ 2.45	\$ 4.20	high
Thunder Bay	mid	\$ 2.90	\$ 1.72	\$ 4.62	high
Ottawa	high	\$ 2.85	\$ 2.31	\$ 5.16	high
Average		\$ 1.53	\$ 1.34	\$ 2.87	
Median		\$ 1.49	\$ 1.25	\$ 2.92	
Min		\$ 0.49	\$ 0.61	\$ 1.09	
Max		\$ 2.90	\$ 2.45	\$ 5.16	

Commercial Comparisons - Office Buildings —by Population Group

**Office Buildings Property Taxes - Municipalities with populations less than 20,000
Taxes per Sq. Ft.**

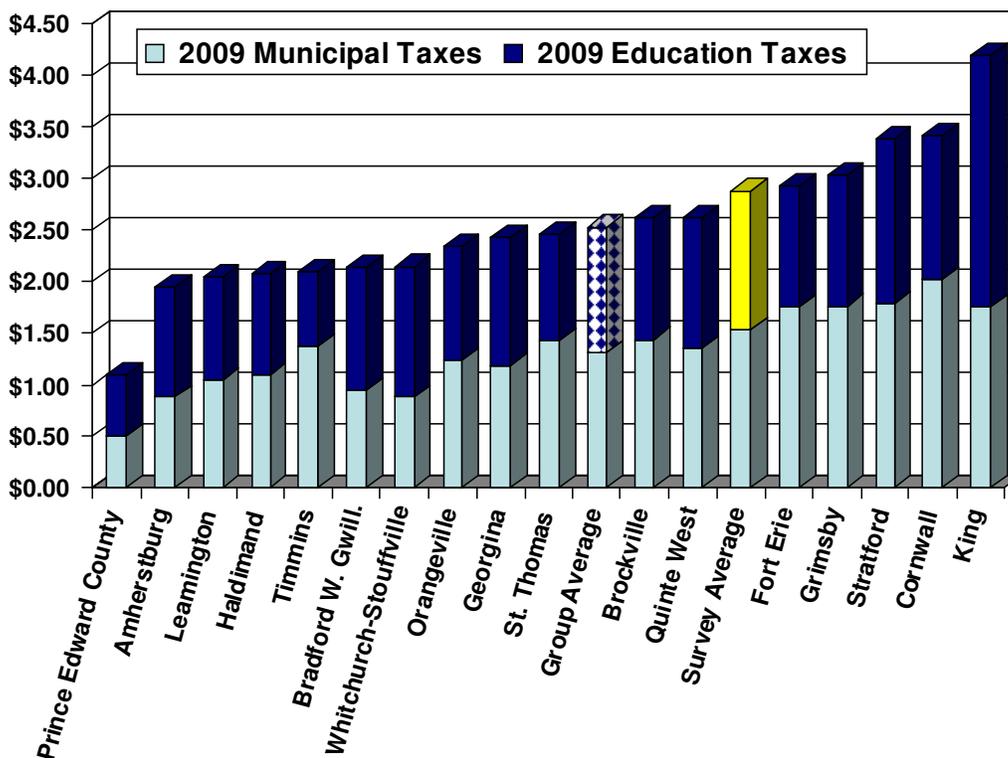
Commercial - Office Municipality	2009 Municipal Taxes Per Sq.ft.	2009 Education Taxes Per Sq.ft.	2009 Total Taxes Per Sq.ft	Relative Tax Burden	Average by Population Range
Niagara-on-the-Lake	\$ 1.01	\$ 0.94	\$ 1.95	low	
Central Elgin	\$ 1.27	\$ 0.76	\$ 2.03	low	
Port Colborne	\$ 1.35	\$ 0.76	\$ 2.12	low	
Collingwood	\$ 1.15	\$ 1.29	\$ 2.44	low	
Cobourg	\$ 1.50	\$ 1.31	\$ 2.81	mid	
Thorold	\$ 1.80	\$ 1.26	\$ 3.06	mid	
Tillsonburg	\$ 1.93	\$ 1.59	\$ 3.52	high	\$ 2.56



Commercial Comparisons - Office Buildings —by Population Group

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

Commercial - Office Municipality	2009 Municipal Taxes Per Sq.ft.	2009 Education Taxes Per Sq.ft.	2009 Total Taxes Per Sq.ft.	Relative Tax Burden	Average by Population Range
Prince Edward County	\$ 0.49	\$ 0.61	\$ 1.09	low	
Amherstburg	\$ 0.87	\$ 1.07	\$ 1.94	low	
Leamington	\$ 1.05	\$ 0.99	\$ 2.04	low	
Haldimand	\$ 1.09	\$ 0.98	\$ 2.07	low	
Timmins	\$ 1.37	\$ 0.72	\$ 2.09	low	
Bradford West Gwillimbury	\$ 0.95	\$ 1.18	\$ 2.13	low	
Whitchurch-Stouffville	\$ 0.87	\$ 1.27	\$ 2.14	low	
Orangeville	\$ 1.24	\$ 1.10	\$ 2.34	low	
Georgina	\$ 1.19	\$ 1.23	\$ 2.42	low	
St. Thomas	\$ 1.43	\$ 1.03	\$ 2.46	low	
Brockville	\$ 1.44	\$ 1.17	\$ 2.61	mid	
Quinte West	\$ 1.36	\$ 1.25	\$ 2.62	mid	
Fort Erie	\$ 1.75	\$ 1.17	\$ 2.92	mid	
Grimsby	\$ 1.76	\$ 1.27	\$ 3.02	mid	
Stratford	\$ 1.78	\$ 1.60	\$ 3.38	high	
Cornwall	\$ 2.02	\$ 1.39	\$ 3.41	high	
King	\$ 1.75	\$ 2.45	\$ 4.20	high	\$ 2.52

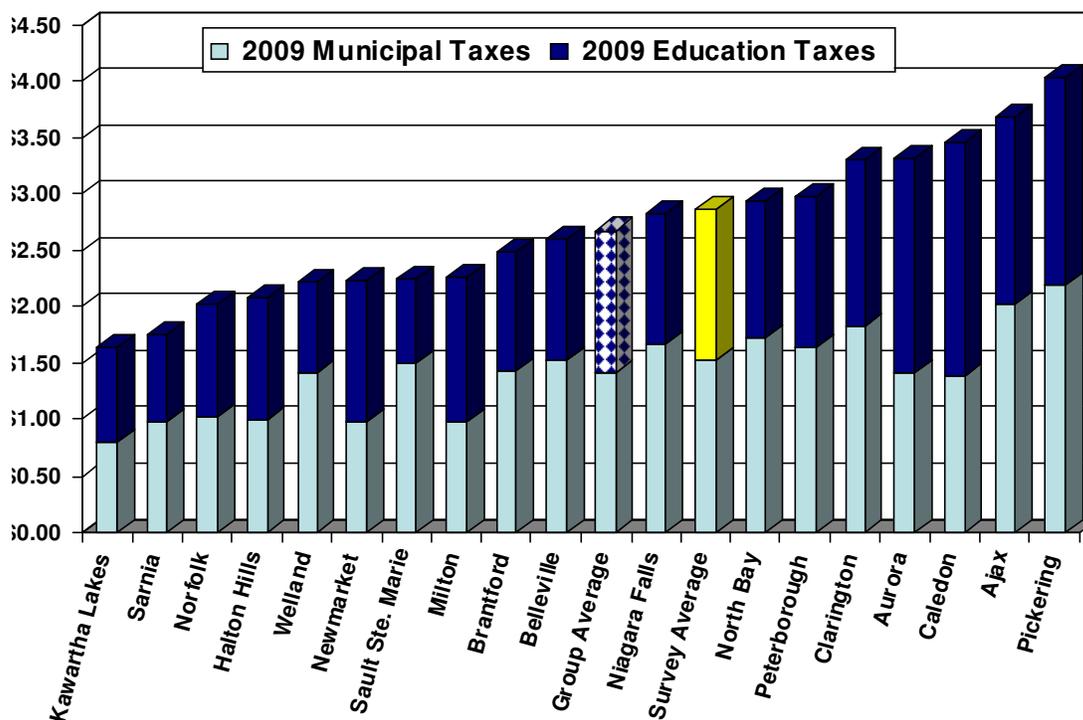


Commercial Comparisons - Office Buildings—by Population Group

Office Buildings Property Taxes - Municipalities with populations between 50,000—99,999

Taxes per Sq. Ft.

Commercial - Office Municipality	2009 Municipal Taxes Per Sq.ft.	2009 Education Taxes Per Sq.ft.	2009 Total Taxes Per Sq.ft.	Relative Tax Burden	Average by Population Range
Kawartha Lakes	\$ 0.80	\$ 0.83	\$ 1.63	low	
Sarnia	\$ 0.98	\$ 0.77	\$ 1.76	low	
Norfolk	\$ 1.03	\$ 0.98	\$ 2.01	low	
Halton Hills	\$ 0.99	\$ 1.09	\$ 2.07	low	
Welland	\$ 1.42	\$ 0.80	\$ 2.22	low	
Newmarket	\$ 0.98	\$ 1.25	\$ 2.23	low	
Sault Ste. Marie	\$ 1.49	\$ 0.75	\$ 2.24	low	
Milton	\$ 0.98	\$ 1.28	\$ 2.25	low	
Brantford	\$ 1.43	\$ 1.06	\$ 2.49	mid	
Belleville	\$ 1.53	\$ 1.07	\$ 2.61	mid	
Niagara Falls	\$ 1.67	\$ 1.16	\$ 2.82	mid	
North Bay	\$ 1.73	\$ 1.21	\$ 2.95	mid	
Peterborough	\$ 1.64	\$ 1.34	\$ 2.98	mid	
Clarington	\$ 1.83	\$ 1.47	\$ 3.29	high	
Aurora	\$ 1.42	\$ 1.89	\$ 3.31	high	
Caledon	\$ 1.38	\$ 2.08	\$ 3.46	high	
Ajax	\$ 2.01	\$ 1.67	\$ 3.68	high	
Pickering	\$ 2.19	\$ 1.84	\$ 4.02	high	\$ 2.67

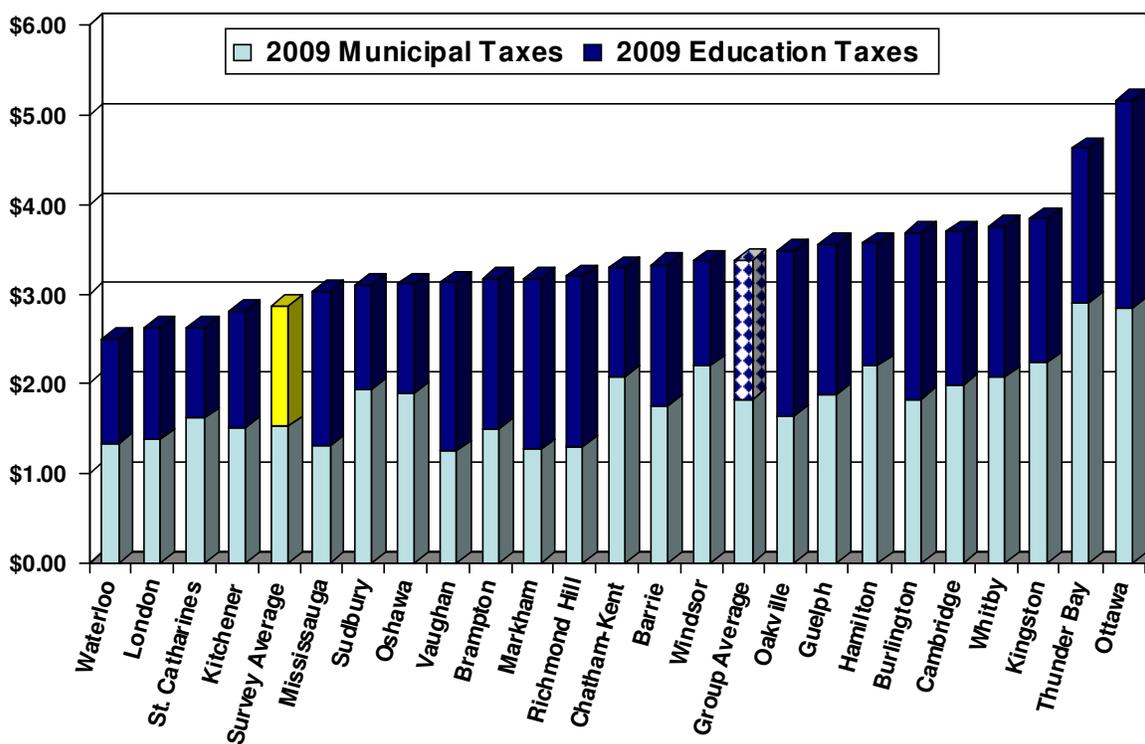


Commercial Comparisons - Office Buildings — by Population Group

Office Buildings
Property Taxes -
Municipalities with
populations
100,000+

Taxes per Sq. Ft.

Commercial - Office Municipality	2009 Municipal Taxes Per Sq.ft.	2009 Education Taxes Per Sq.ft.	2009 Total Taxes Per Sq.ft.	Relative Tax Burden	Average by Population Range
Waterloo	\$ 1.33	\$ 1.17	\$ 2.50	mid	
London	\$ 1.38	\$ 1.24	\$ 2.61	mid	
St. Catharines	\$ 1.61	\$ 1.02	\$ 2.62	mid	
Kitchener	\$ 1.51	\$ 1.30	\$ 2.81	mid	
Mississauga	\$ 1.30	\$ 1.73	\$ 3.03	mid	
Sudbury	\$ 1.93	\$ 1.17	\$ 3.09	mid	
Oshawa	\$ 1.90	\$ 1.21	\$ 3.10	mid	
Vaughan	\$ 1.25	\$ 1.87	\$ 3.12	mid	
Brampton	\$ 1.49	\$ 1.68	\$ 3.16	mid	
Markham	\$ 1.26	\$ 1.92	\$ 3.18	mid	
Richmond Hill	\$ 1.29	\$ 1.92	\$ 3.21	mid	
Chatham-Kent	\$ 2.08	\$ 1.21	\$ 3.28	high	
Barrie	\$ 1.75	\$ 1.58	\$ 3.33	high	
Windsor	\$ 2.20	\$ 1.17	\$ 3.37	high	
Oakville	\$ 1.64	\$ 1.85	\$ 3.49	high	
Guelph	\$ 1.88	\$ 1.68	\$ 3.55	high	
Hamilton	\$ 2.20	\$ 1.37	\$ 3.57	high	
Burlington	\$ 1.83	\$ 1.86	\$ 3.68	high	
Cambridge	\$ 1.99	\$ 1.71	\$ 3.70	high	
Whitby	\$ 2.07	\$ 1.69	\$ 3.77	high	
Kingston	\$ 2.23	\$ 1.62	\$ 3.85	high	
Thunder Bay	\$ 2.90	\$ 1.72	\$ 4.62	high	
Ottawa	\$ 2.85	\$ 2.31	\$ 5.16	high	\$ 3.38



Commercial Comparisons - Office Buildings —by Location

Commercial - Office Municipality	Location	2009 Municipal Taxes Per Sq.ft.	2009 Education Taxes Per Sq.ft.	2009 Total Taxes Per Sq.ft.	Relative Tax Burden	Location Average
Bradford West Gwillimbury	Simcoe/Musk./Duff.	\$ 0.95	\$ 1.18	\$ 2.13	low	
Orangeville	Simcoe/Musk./Duff.	\$ 1.24	\$ 1.10	\$ 2.34	low	
Collingwood	Simcoe/Musk./Duff.	\$ 1.15	\$ 1.29	\$ 2.44	low	
Barrie	Simcoe/Musk./Duff.	\$ 1.75	\$ 1.58	\$ 3.33	high	\$ 2.56

Commercial - Office Municipality	Location	2009 Municipal Taxes Per Sq.ft.	2009 Education Taxes Per Sq.ft.	2009 Total Taxes Per Sq.ft.	Relative Tax Burden	Location Average
Sarnia	Southwest	\$ 0.98	\$ 0.77	\$ 1.76	low	
Amherstburg	Southwest	\$ 0.87	\$ 1.07	\$ 1.94	low	
Norfolk	Southwest	\$ 1.03	\$ 0.98	\$ 2.01	low	
Central Elgin	Southwest	\$ 1.27	\$ 0.76	\$ 2.03	low	
Leamington	Southwest	\$ 1.05	\$ 0.99	\$ 2.04	low	
Haldimand	Southwest	\$ 1.09	\$ 0.98	\$ 2.07	low	
St. Thomas	Southwest	\$ 1.43	\$ 1.03	\$ 2.46	low	
Brantford	Southwest	\$ 1.43	\$ 1.06	\$ 2.49	mid	
Waterloo	Southwest	\$ 1.33	\$ 1.17	\$ 2.50	mid	
London	Southwest	\$ 1.38	\$ 1.24	\$ 2.61	mid	
Kitchener	Southwest	\$ 1.51	\$ 1.30	\$ 2.81	mid	
Chatham-Kent	Southwest	\$ 2.08	\$ 1.21	\$ 3.28	high	
Windsor	Southwest	\$ 2.20	\$ 1.17	\$ 3.37	high	
Stratford	Southwest	\$ 1.78	\$ 1.60	\$ 3.38	high	
Tillsonburg	Southwest	\$ 1.93	\$ 1.59	\$ 3.52	high	
Guelph	Southwest	\$ 1.88	\$ 1.68	\$ 3.55	high	
Cambridge	Southwest	\$ 1.99	\$ 1.71	\$ 3.70	high	\$ 2.68

Commercial - Office Municipality	Location	2009 Municipal Taxes Per Sq.ft.	2009 Education Taxes Per Sq.ft.	2009 Total Taxes Per Sq.ft.	Relative Tax Burden	Location Average
Niagara-on-the-Lake	Niagara/Hamilton	\$ 1.01	\$ 0.94	\$ 1.95	low	
Port Colborne	Niagara/Hamilton	\$ 1.35	\$ 0.76	\$ 2.12	low	
Welland	Niagara/Hamilton	\$ 1.42	\$ 0.80	\$ 2.22	low	
St. Catharines	Niagara/Hamilton	\$ 1.61	\$ 1.02	\$ 2.62	mid	
Niagara Falls	Niagara/Hamilton	\$ 1.67	\$ 1.16	\$ 2.82	mid	
Fort Erie	Niagara/Hamilton	\$ 1.75	\$ 1.17	\$ 2.92	mid	
Grimmsby	Niagara/Hamilton	\$ 1.76	\$ 1.27	\$ 3.02	mid	
Thorold	Niagara/Hamilton	\$ 1.80	\$ 1.26	\$ 3.06	mid	
Hamilton	Niagara/Hamilton	\$ 2.20	\$ 1.37	\$ 3.57	high	\$ 2.70

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

Commercial - Office Municipality	Location	2009 Municipal Taxes Per Sq.ft.	2009 Education Taxes Per Sq.ft.	2009 Total Taxes Per Sq.ft.	Relative Tax Burden	Location Average
Prince Edward County	Eastern	\$ 0.49	\$ 0.61	\$ 1.09	low	
Kawartha Lakes	Eastern	\$ 0.80	\$ 0.83	\$ 1.63	low	
Belleville	Eastern	\$ 1.53	\$ 1.07	\$ 2.61	mid	
Brockville	Eastern	\$ 1.44	\$ 1.17	\$ 2.61	mid	
Quinte West	Eastern	\$ 1.36	\$ 1.25	\$ 2.62	mid	
Cobourg	Eastern	\$ 1.50	\$ 1.31	\$ 2.81	mid	
Peterborough	Eastern	\$ 1.64	\$ 1.34	\$ 2.98	mid	
Cornwall	Eastern	\$ 2.02	\$ 1.39	\$ 3.41	high	
Kingston	Eastern	\$ 2.23	\$ 1.62	\$ 3.85	high	
Ottawa	Eastern	\$ 2.85	\$ 2.31	\$ 5.16	high	\$ 2.88

Commercial - Office Municipality	Location	2009 Municipal Taxes Per Sq.ft.	2009 Education Taxes Per Sq.ft.	2009 Total Taxes Per Sq.ft.	Relative Tax Burden	Location Average
Timmins	North	\$ 1.37	\$ 0.72	\$ 2.09	low	
Sault Ste. Marie	North	\$ 1.49	\$ 0.75	\$ 2.24	low	
North Bay	North	\$ 1.73	\$ 1.21	\$ 2.95	mid	
Sudbury	North	\$ 1.93	\$ 1.17	\$ 3.09	mid	
Thunder Bay	North	\$ 2.90	\$ 1.72	\$ 4.62	high	\$ 3.00

Commercial - Office Municipality	Location	2009 Municipal Taxes Per Sq.ft.	2009 Education Taxes Per Sq.ft.	2009 Total Taxes Per Sq.ft.	Relative Tax Burden	Location Average
Halton Hills	GTA	\$ 0.99	\$ 1.09	\$ 2.07	low	
Whitchurch-Stouffville	GTA	\$ 0.87	\$ 1.27	\$ 2.14	low	
Newmarket	GTA	\$ 0.98	\$ 1.25	\$ 2.23	low	
Milton	GTA	\$ 0.98	\$ 1.28	\$ 2.25	low	
Georgina	GTA	\$ 1.19	\$ 1.23	\$ 2.42	low	
Mississauga	GTA	\$ 1.30	\$ 1.73	\$ 3.03	mid	
Oshawa	GTA	\$ 1.90	\$ 1.21	\$ 3.10	mid	
Vaughan	GTA	\$ 1.25	\$ 1.87	\$ 3.12	mid	
Brampton	GTA	\$ 1.49	\$ 1.68	\$ 3.16	mid	
Markham	GTA	\$ 1.26	\$ 1.92	\$ 3.18	mid	
Richmond Hill	GTA	\$ 1.29	\$ 1.92	\$ 3.21	mid	
Clarington	GTA	\$ 1.83	\$ 1.47	\$ 3.29	high	
Aurora	GTA	\$ 1.42	\$ 1.89	\$ 3.31	high	
Caledon	GTA	\$ 1.38	\$ 2.08	\$ 3.46	high	
Oakville	GTA	\$ 1.64	\$ 1.85	\$ 3.49	high	
Ajax	GTA	\$ 2.01	\$ 1.67	\$ 3.68	high	
Burlington	GTA	\$ 1.83	\$ 1.86	\$ 3.68	high	
Whitby	GTA	\$ 2.07	\$ 1.69	\$ 3.77	high	
Pickering	GTA	\$ 2.19	\$ 1.84	\$ 4.02	high	
King	GTA	\$ 1.75	\$ 2.45	\$ 4.20	high	\$ 3.14

Commercial Comparisons - Neighbourhood Shopping

- Neighbourhood Shopping properties was one of the better commercial comparators in terms of identifying like properties in all but one of the municipalities
- The average square footage of the properties selected was approximately 34,000 square feet
- The average current value assessment across the survey for neighbourhood shopping was \$104 per square foot, ranging from \$37 to \$187 per square foot
- The average relative tax burden in this class was \$3.37 per square foot

The charts on the next page provide a sorting from lowest to highest in terms of total taxes for each of the population groupings. The group average and the total survey average are shown on the graph. Education and municipal taxes are shown in different colours on the graphs to help identify the impact of non-controllable education taxes.

Commercial Comparisons - Neighbourhood Shopping

Municipality	2009 CVA Per Sq.Ft. Ranking	2009 Municipal Taxes Per Sq.Ft.	2009 Education Taxes Per Sq.Ft.	2009 Total Taxes Per Sq.Ft.	2009 Relative Tax Burden
Gravenhurst	low	\$ 0.86	\$ 0.56	\$ 1.42	low
Stratford	low	\$ 0.89	\$ 0.80	\$ 1.68	low
Prince Edward County	high	\$ 0.82	\$ 1.03	\$ 1.85	low
Kingsville	low	\$ 0.75	\$ 1.13	\$ 1.88	low
Middlesex Centre	low	\$ 0.77	\$ 1.23	\$ 2.00	low
East Gwillimbury	mid	\$ 0.89	\$ 1.21	\$ 2.10	low
Bracebridge	mid	\$ 1.34	\$ 0.79	\$ 2.13	low
Timmins	low	\$ 1.50	\$ 0.78	\$ 2.28	low
Kawartha Lakes	low	\$ 1.13	\$ 1.17	\$ 2.30	low
Amherstburg	mid	\$ 1.05	\$ 1.32	\$ 2.37	low
Wellesley	low	\$ 1.25	\$ 1.25	\$ 2.51	low
Huntsville	high	\$ 1.56	\$ 1.00	\$ 2.55	low
Leamington	low	\$ 1.32	\$ 1.28	\$ 2.60	low
King	mid	\$ 1.09	\$ 1.53	\$ 2.62	low
Wasaga Beach	mid	\$ 1.02	\$ 1.61	\$ 2.63	low
Norfolk	low	\$ 1.39	\$ 1.32	\$ 2.70	low
Central Elgin	low	\$ 1.70	\$ 1.02	\$ 2.72	low
Thorold	low	\$ 1.62	\$ 1.13	\$ 2.76	low
Georgina	mid	\$ 1.36	\$ 1.41	\$ 2.77	low
Niagara-on-the-Lake	mid	\$ 1.44	\$ 1.33	\$ 2.77	low
North Dumfries	low	\$ 1.25	\$ 1.53	\$ 2.78	low
Aurora	high	\$ 1.20	\$ 1.59	\$ 2.78	low
West Lincoln	low	\$ 1.62	\$ 1.18	\$ 2.81	low
Whitchurch-Stouffville	high	\$ 1.16	\$ 1.69	\$ 2.85	low
Wilmot	low	\$ 1.39	\$ 1.46	\$ 2.86	low
Niagara Falls	low	\$ 1.69	\$ 1.17	\$ 2.86	low
Fort Erie	low	\$ 1.72	\$ 1.14	\$ 2.86	low
Kingston	low	\$ 1.69	\$ 1.23	\$ 2.92	mid
Collingwood	mid	\$ 1.42	\$ 1.59	\$ 3.01	mid
Belleville	low	\$ 1.82	\$ 1.26	\$ 3.07	mid
Whitby	mid	\$ 1.70	\$ 1.39	\$ 3.09	mid
Bradford West Gwillimbury	high	\$ 1.40	\$ 1.74	\$ 3.14	mid
Milton	high	\$ 1.38	\$ 1.80	\$ 3.17	mid
North Bay	low	\$ 1.88	\$ 1.32	\$ 3.19	mid
Quinte West	mid	\$ 1.70	\$ 1.56	\$ 3.26	mid
Welland	low	\$ 2.14	\$ 1.17	\$ 3.31	mid
Halton Hills	high	\$ 1.57	\$ 1.74	\$ 3.32	mid
Pelham	mid	\$ 1.95	\$ 1.39	\$ 3.34	mid
Grimsby	mid	\$ 2.05	\$ 1.38	\$ 3.44	mid
Oshawa	mid	\$ 2.10	\$ 1.34	\$ 3.44	mid
Waterloo	low	\$ 1.83	\$ 1.61	\$ 3.44	mid
Ajax	high	\$ 1.90	\$ 1.58	\$ 3.49	mid
Kitchener	low	\$ 1.90	\$ 1.64	\$ 3.54	mid

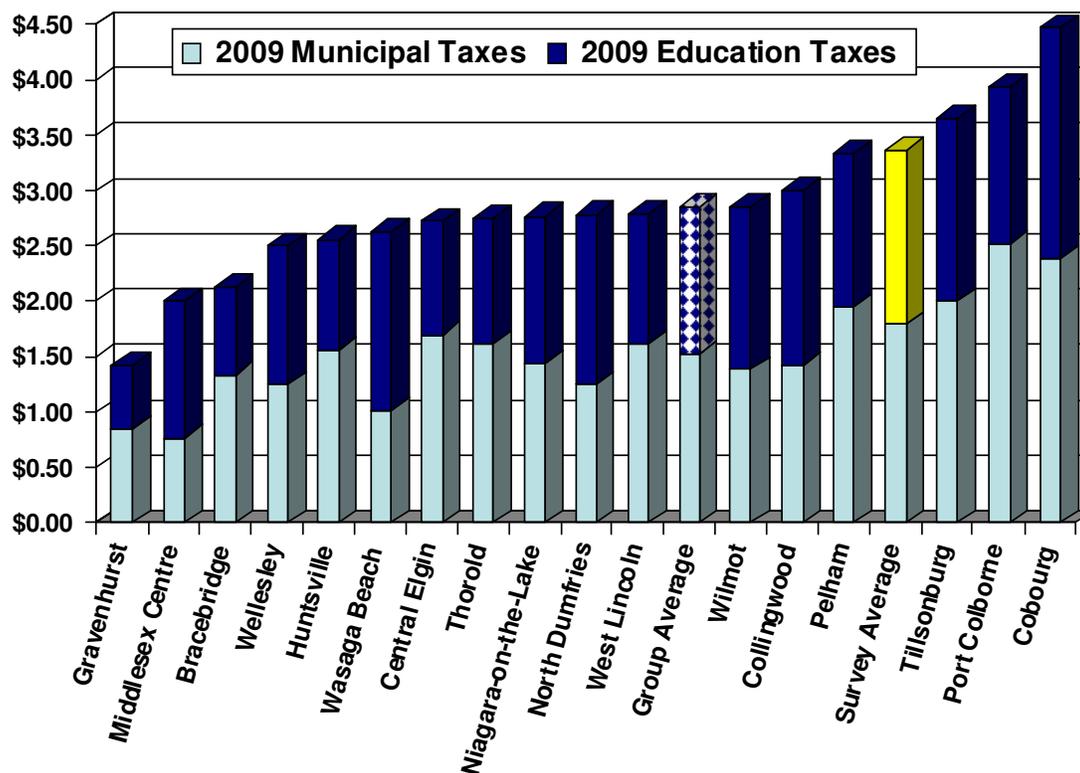
Commercial Comparisons - Neighbourhood Shopping (cont'd)

Municipality	2009 CVA Per Sq.Ft. Ranking	2009 Municipal Taxes Per Sq.Ft.	2009 Education Taxes Per Sq.Ft.	2009 Total Taxes Per Sq.Ft.	2009 Relative Tax Burden
Newmarket	high	\$ 1.56	\$ 2.00	\$ 3.56	mid
Caledon	high	\$ 1.42	\$ 2.15	\$ 3.57	mid
Lincoln	mid	\$ 2.04	\$ 1.53	\$ 3.57	mid
Tillsonburg	low	\$ 2.00	\$ 1.65	\$ 3.65	mid
Haldimand	mid	\$ 1.92	\$ 1.73	\$ 3.65	mid
Orangeville	high	\$ 1.94	\$ 1.71	\$ 3.65	mid
Markham	high	\$ 1.46	\$ 2.21	\$ 3.67	mid
Guelph	mid	\$ 1.98	\$ 1.76	\$ 3.74	mid
Samia	mid	\$ 2.13	\$ 1.62	\$ 3.75	mid
Sudbury	low	\$ 2.33	\$ 1.41	\$ 3.75	mid
Oakville	high	\$ 1.77	\$ 2.00	\$ 3.77	mid
Burlington	high	\$ 1.85	\$ 1.95	\$ 3.80	high
Barrie	high	\$ 2.03	\$ 1.83	\$ 3.86	high
St. Catharines	mid	\$ 2.40	\$ 1.52	\$ 3.92	high
Cornwall	low	\$ 2.33	\$ 1.60	\$ 3.93	high
Port Colborne	mid	\$ 2.52	\$ 1.42	\$ 3.94	high
Richmond Hill	high	\$ 1.59	\$ 2.37	\$ 3.96	high
Chatham-Kent	low	\$ 2.53	\$ 1.47	\$ 4.00	high
Vaughan	high	\$ 1.61	\$ 2.42	\$ 4.02	high
Mississauga	high	\$ 1.73	\$ 2.30	\$ 4.03	high
Woolwich	high	\$ 1.91	\$ 2.13	\$ 4.04	high
Pickering	high	\$ 2.26	\$ 1.90	\$ 4.16	high
Brockville	mid	\$ 2.33	\$ 1.90	\$ 4.23	high
St. Thomas	mid	\$ 2.47	\$ 1.78	\$ 4.25	high
Clarington	high	\$ 2.37	\$ 1.90	\$ 4.27	high
Cambridge	high	\$ 2.38	\$ 2.05	\$ 4.43	high
Windsor	mid	\$ 2.85	\$ 1.62	\$ 4.47	high
Sault Ste. Marie	low	\$ 2.77	\$ 1.70	\$ 4.47	high
Cobourg	high	\$ 2.39	\$ 2.08	\$ 4.47	high
Hamilton	mid	\$ 2.78	\$ 1.73	\$ 4.51	high
Brantford	mid	\$ 2.59	\$ 1.92	\$ 4.51	high
Peterborough	high	\$ 2.54	\$ 2.07	\$ 4.61	high
London	mid	\$ 2.45	\$ 2.20	\$ 4.64	high
Thunder Bay	mid	\$ 3.06	\$ 1.81	\$ 4.87	high
Ottawa	high	\$ 2.69	\$ 2.19	\$ 4.88	high
Brampton	high	\$ 2.38	\$ 2.69	\$ 5.07	high
Average		\$ 1.79	\$ 1.58	\$ 3.37	
Median		\$ 1.73	\$ 1.59	\$ 3.44	
Min		\$ 0.75	\$ 0.56	\$ 1.42	
Max		\$ 3.06	\$ 2.69	\$ 5.07	

Commercial Comparisons - Neighbourhood Shopping - sorted by Population

Neighbourhood Shopping Property Taxes - populations less than 20,000 Taxes per Sq. Ft.

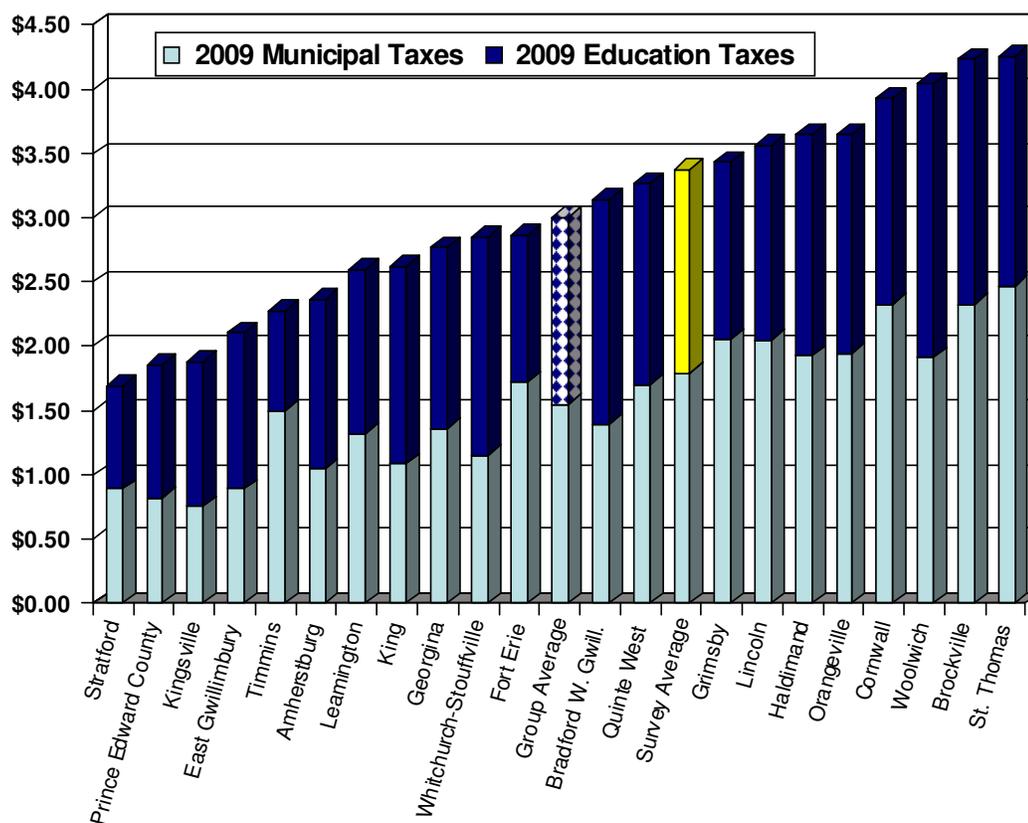
Municipality	2009 Municipal Taxes Per Sq.Ft.	2009 Education Taxes Per Sq.Ft.	2009 Total Taxes Per Sq.Ft.	2009 Relative Tax Burden	Average by Population Range
Gravenhurst	\$ 0.86	\$ 0.56	\$ 1.42	low	
Middlesex Centre	\$ 0.77	\$ 1.23	\$ 2.00	low	
Bracebridge	\$ 1.34	\$ 0.79	\$ 2.13	low	
Wellesley	\$ 1.25	\$ 1.25	\$ 2.51	low	
Huntsville	\$ 1.56	\$ 1.00	\$ 2.55	low	
Wasaga Beach	\$ 1.02	\$ 1.61	\$ 2.63	low	
Central Elgin	\$ 1.70	\$ 1.02	\$ 2.72	low	
Thorold	\$ 1.62	\$ 1.13	\$ 2.76	low	
Niagara-on-the-Lake	\$ 1.44	\$ 1.33	\$ 2.77	low	
North Dumfries	\$ 1.25	\$ 1.53	\$ 2.78	low	
West Lincoln	\$ 1.62	\$ 1.18	\$ 2.81	low	
Wilmot	\$ 1.39	\$ 1.46	\$ 2.86	low	
Collingwood	\$ 1.42	\$ 1.59	\$ 3.01	mid	
Pelham	\$ 1.95	\$ 1.39	\$ 3.34	mid	
Tillsonburg	\$ 2.00	\$ 1.65	\$ 3.65	mid	
Port Colborne	\$ 2.52	\$ 1.42	\$ 3.94	high	
Cobourg	\$ 2.39	\$ 2.08	\$ 4.47	high	\$ 2.84



Commercial Comparisons - Neighbourhood Shopping - sorted by Population

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

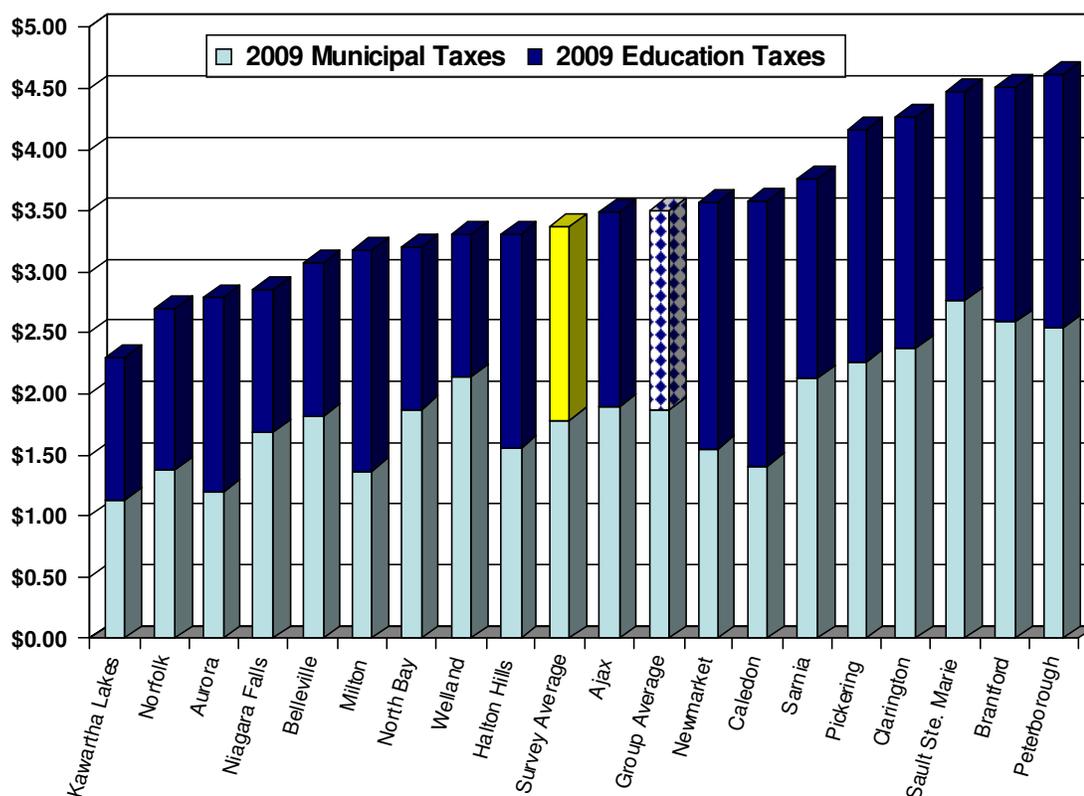
Municipality	2009 Municipal Taxes Per Sq.Ft.	2009 Education Taxes Per Sq.Ft.	2009 Total Taxes Per Sq.Ft.	2009 Relative Tax Burden	Average by Population Range
Stratford	\$ 0.89	\$ 0.80	\$ 1.68	low	
Prince Edward County	\$ 0.82	\$ 1.03	\$ 1.85	low	
Kingsville	\$ 0.75	\$ 1.13	\$ 1.88	low	
East Gwillimbury	\$ 0.89	\$ 1.21	\$ 2.10	low	
Timmins	\$ 1.50	\$ 0.78	\$ 2.28	low	
Amherstburg	\$ 1.05	\$ 1.32	\$ 2.37	low	
Leamington	\$ 1.32	\$ 1.28	\$ 2.60	low	
King	\$ 1.09	\$ 1.53	\$ 2.62	low	
Georgina	\$ 1.36	\$ 1.41	\$ 2.77	low	
Whitchurch-Stouffville	\$ 1.16	\$ 1.69	\$ 2.85	low	
Fort Erie	\$ 1.72	\$ 1.14	\$ 2.86	low	
Bradford West Gwillimbury	\$ 1.40	\$ 1.74	\$ 3.14	mid	
Quinte West	\$ 1.70	\$ 1.56	\$ 3.26	mid	
Grimsby	\$ 2.05	\$ 1.38	\$ 3.44	mid	
Lincoln	\$ 2.04	\$ 1.53	\$ 3.57	mid	
Haldimand	\$ 1.92	\$ 1.73	\$ 3.65	mid	
Orangeville	\$ 1.94	\$ 1.71	\$ 3.65	mid	
Cornwall	\$ 2.33	\$ 1.60	\$ 3.93	high	
Woolwich	\$ 1.91	\$ 2.13	\$ 4.04	high	
Brockville	\$ 2.33	\$ 1.90	\$ 4.23	high	
St. Thomas	\$ 2.47	\$ 1.78	\$ 4.25	high	\$ 3.00



Commercial Comparisons - Neighbourhood Shopping - sorted by Population

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

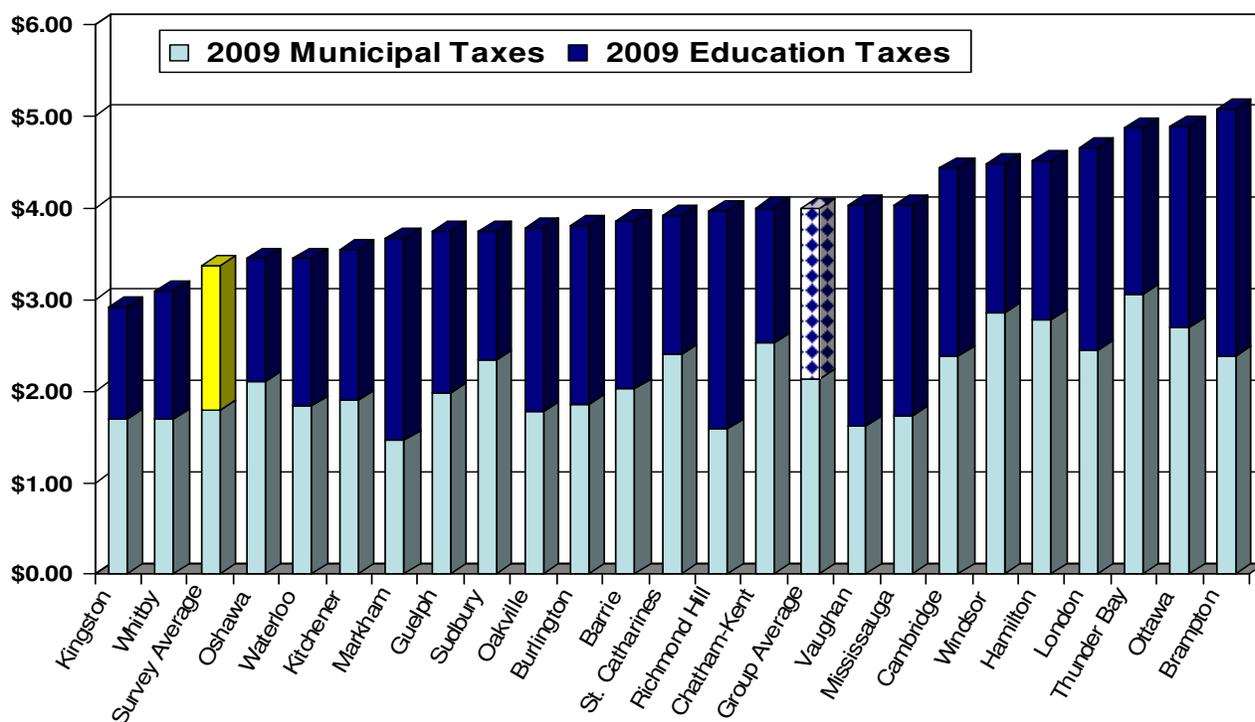
Municipality	2009 Municipal Taxes Per Sq.Ft.	2009 Education Taxes Per Sq.Ft.	2009 Total Taxes Per Sq.Ft.	2009 Relative Tax Burden	Average by Population Range
Kawartha Lakes	\$ 1.13	\$ 1.17	\$ 2.30	low	
Norfolk	\$ 1.39	\$ 1.32	\$ 2.70	low	
Aurora	\$ 1.20	\$ 1.59	\$ 2.78	low	
Niagara Falls	\$ 1.69	\$ 1.17	\$ 2.86	low	
Belleville	\$ 1.82	\$ 1.26	\$ 3.07	mid	
Milton	\$ 1.38	\$ 1.80	\$ 3.17	mid	
North Bay	\$ 1.88	\$ 1.32	\$ 3.19	mid	
Welland	\$ 2.14	\$ 1.17	\$ 3.31	mid	
Halton Hills	\$ 1.57	\$ 1.74	\$ 3.32	mid	
Ajax	\$ 1.90	\$ 1.58	\$ 3.49	mid	
Newmarket	\$ 1.56	\$ 2.00	\$ 3.56	mid	
Caledon	\$ 1.42	\$ 2.15	\$ 3.57	mid	
Sarnia	\$ 2.13	\$ 1.62	\$ 3.75	mid	
Pickering	\$ 2.26	\$ 1.90	\$ 4.16	high	
Clarington	\$ 2.37	\$ 1.90	\$ 4.27	high	
Sault Ste. Marie	\$ 2.77	\$ 1.70	\$ 4.47	high	
Brantford	\$ 2.59	\$ 1.92	\$ 4.51	high	
Peterborough	\$ 2.54	\$ 2.07	\$ 4.61	high	\$ 3.50



Commercial Comparisons - Neighbourhood Shopping - sorted by Population

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

Municipality	2009 Municipal Taxes Per Sq.Ft.	2009 Education Taxes Per Sq.Ft.	2009 Total Taxes Per Sq.Ft.	2009 Relative Tax Burden	Average by Population Range
Kingston	\$ 1.69	\$ 1.23	\$ 2.92	mid	
Whitby	\$ 1.70	\$ 1.39	\$ 3.09	mid	
Oshawa	\$ 2.10	\$ 1.34	\$ 3.44	mid	
Waterloo	\$ 1.83	\$ 1.61	\$ 3.44	mid	
Kitchener	\$ 1.90	\$ 1.64	\$ 3.54	mid	
Markham	\$ 1.46	\$ 2.21	\$ 3.67	mid	
Guelph	\$ 1.98	\$ 1.76	\$ 3.74	mid	
Sudbury	\$ 2.33	\$ 1.41	\$ 3.75	mid	
Oakville	\$ 1.77	\$ 2.00	\$ 3.77	mid	
Burlington	\$ 1.85	\$ 1.95	\$ 3.80	high	
Barrie	\$ 2.03	\$ 1.83	\$ 3.86	high	
St. Catharines	\$ 2.40	\$ 1.52	\$ 3.92	high	
Richmond Hill	\$ 1.59	\$ 2.37	\$ 3.96	high	
Chatham-Kent	\$ 2.53	\$ 1.47	\$ 4.00	high	
Vaughan	\$ 1.61	\$ 2.42	\$ 4.02	high	
Mississauga	\$ 1.73	\$ 2.30	\$ 4.03	high	
Cambridge	\$ 2.38	\$ 2.05	\$ 4.43	high	
Windsor	\$ 2.85	\$ 1.62	\$ 4.47	high	
Hamilton	\$ 2.78	\$ 1.73	\$ 4.51	high	
London	\$ 2.45	\$ 2.20	\$ 4.64	high	
Thunder Bay	\$ 3.06	\$ 1.81	\$ 4.87	high	
Ottawa	\$ 2.69	\$ 2.19	\$ 4.88	high	
Brampton	\$ 2.38	\$ 2.69	\$ 5.07	high	\$ 3.99



Commercial Comparisons - Neighbourhood Shopping—by Location

Municipality	2009 Municipal Taxes Per Sq.Ft.	2009 Education Taxes Per Sq.Ft.	2009 Total Taxes Per Sq.Ft.	2009 Relative Tax Burden	Location Average
Gravenhurst	\$ 0.86	\$ 0.56	\$ 1.42	low	
Bracebridge	\$ 1.34	\$ 0.79	\$ 2.13	low	
Huntsville	\$ 1.56	\$ 1.00	\$ 2.55	low	
Wasaga Beach	\$ 1.02	\$ 1.61	\$ 2.63	low	
Collingwood	\$ 1.42	\$ 1.59	\$ 3.01	mid	
Bradford West Gwillimbury	\$ 1.40	\$ 1.74	\$ 3.14	mid	
Orangeville	\$ 1.94	\$ 1.71	\$ 3.65	mid	Sim./Mus./Duff.
Barrie	\$ 2.03	\$ 1.83	\$ 3.86	high	\$ 2.80

Municipality	2009 Municipal Taxes Per Sq.Ft.	2009 Education Taxes Per Sq.Ft.	2009 Total Taxes Per Sq.Ft.	2009 Relative Tax Burden	Location Average
Stratford	\$ 0.89	\$ 0.80	\$ 1.68	low	
Kingsville	\$ 0.75	\$ 1.13	\$ 1.88	low	
Middlesex Centre	\$ 0.77	\$ 1.23	\$ 2.00	low	
Amherstburg	\$ 1.05	\$ 1.32	\$ 2.37	low	
Wellesley	\$ 1.25	\$ 1.25	\$ 2.51	low	
Leamington	\$ 1.32	\$ 1.28	\$ 2.60	low	
Norfolk	\$ 1.39	\$ 1.32	\$ 2.70	low	
Central Elgin	\$ 1.70	\$ 1.02	\$ 2.72	low	
North Dumfries	\$ 1.25	\$ 1.53	\$ 2.78	low	
Wilmot	\$ 1.39	\$ 1.46	\$ 2.86	low	
Waterloo	\$ 1.83	\$ 1.61	\$ 3.44	mid	
Kitchener	\$ 1.90	\$ 1.64	\$ 3.54	mid	
Tillsonburg	\$ 2.00	\$ 1.65	\$ 3.65	mid	
Haldimand	\$ 1.92	\$ 1.73	\$ 3.65	mid	
Guelph	\$ 1.98	\$ 1.76	\$ 3.74	mid	
Sarnia	\$ 2.13	\$ 1.62	\$ 3.75	mid	
Chatham-Kent	\$ 2.53	\$ 1.47	\$ 4.00	high	
Woolwich	\$ 1.91	\$ 2.13	\$ 4.04	high	
St. Thomas	\$ 2.47	\$ 1.78	\$ 4.25	high	
Cambridge	\$ 2.38	\$ 2.05	\$ 4.43	high	
Windsor	\$ 2.85	\$ 1.62	\$ 4.47	high	
Brantford	\$ 2.59	\$ 1.92	\$ 4.51	high	Southwest
London	\$ 2.45	\$ 2.20	\$ 4.64	high	\$ 3.31

Municipality	2009 Municipal Taxes Per Sq.Ft.	2009 Education Taxes Per Sq.Ft.	2009 Total Taxes Per Sq.Ft.	2009 Relative Tax Burden	Location Average
Thorold	\$ 1.62	\$ 1.13	\$ 2.76	low	
Niagara-on-the-Lake	\$ 1.44	\$ 1.33	\$ 2.77	low	
West Lincoln	\$ 1.62	\$ 1.18	\$ 2.81	low	
Niagara Falls	\$ 1.69	\$ 1.17	\$ 2.86	low	
Fort Erie	\$ 1.72	\$ 1.14	\$ 2.86	low	
Welland	\$ 2.14	\$ 1.17	\$ 3.31	mid	
Pelham	\$ 1.95	\$ 1.39	\$ 3.34	mid	
Grimsby	\$ 2.05	\$ 1.38	\$ 3.44	mid	
Lincoln	\$ 2.04	\$ 1.53	\$ 3.57	mid	
St. Catharines	\$ 2.40	\$ 1.52	\$ 3.92	high	
Port Colborne	\$ 2.52	\$ 1.42	\$ 3.94	high	Niag./Ham.
Hamilton	\$ 2.78	\$ 1.73	\$ 4.51	high	\$ 3.34

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

Municipality	2009 Municipal Taxes Per Sq.Ft.	2009 Education Taxes Per Sq.Ft.	2009 Total Taxes Per Sq.Ft.	2009 Relative Tax Burden	Location Average
Prince Edward County	\$ 0.82	\$ 1.03	\$ 1.85	low	
Kawartha Lakes	\$ 1.13	\$ 1.17	\$ 2.30	low	
Kingston	\$ 1.69	\$ 1.23	\$ 2.92	mid	
Belleville	\$ 1.82	\$ 1.26	\$ 3.07	mid	
Quinte West	\$ 1.70	\$ 1.56	\$ 3.26	mid	
Cornwall	\$ 2.33	\$ 1.60	\$ 3.93	high	
Brockville	\$ 2.33	\$ 1.90	\$ 4.23	high	
Cobourg	\$ 2.39	\$ 2.08	\$ 4.47	high	
Peterborough	\$ 2.54	\$ 2.07	\$ 4.61	high	Eastern
Ottawa	\$ 2.69	\$ 2.19	\$ 4.88	high	\$ 3.55

Municipality	2009 Municipal Taxes Per Sq.Ft.	2009 Education Taxes Per Sq.Ft.	2009 Total Taxes Per Sq.Ft.	2009 Relative Tax Burden	Location Average
Timmins	\$ 1.50	\$ 0.78	\$ 2.28	low	
North Bay	\$ 1.88	\$ 1.32	\$ 3.19	mid	
Sudbury	\$ 2.33	\$ 1.41	\$ 3.75	mid	
Sault Ste. Marie	\$ 2.77	\$ 1.70	\$ 4.47	high	North
Thunder Bay	\$ 3.06	\$ 1.81	\$ 4.87	high	\$ 3.71

Municipality	2009 Municipal Taxes Per Sq.Ft.	2009 Education Taxes Per Sq.Ft.	2009 Total Taxes Per Sq.Ft.	2009 Relative Tax Burden	Location Average
East Gwillimbury	\$ 0.89	\$ 1.21	\$ 2.10	low	
King	\$ 1.09	\$ 1.53	\$ 2.62	low	
Georgina	\$ 1.36	\$ 1.41	\$ 2.77	low	
Aurora	\$ 1.20	\$ 1.59	\$ 2.78	low	
Whitchurch-Stouffville	\$ 1.16	\$ 1.69	\$ 2.85	low	
Whitby	\$ 1.70	\$ 1.39	\$ 3.09	mid	
Milton	\$ 1.38	\$ 1.80	\$ 3.17	mid	
Halton Hills	\$ 1.57	\$ 1.74	\$ 3.32	mid	
Oshawa	\$ 2.10	\$ 1.34	\$ 3.44	mid	
Ajax	\$ 1.90	\$ 1.58	\$ 3.49	mid	
Newmarket	\$ 1.56	\$ 2.00	\$ 3.56	mid	
Caledon	\$ 1.42	\$ 2.15	\$ 3.57	mid	
Markham	\$ 1.46	\$ 2.21	\$ 3.67	mid	
Oakville	\$ 1.77	\$ 2.00	\$ 3.77	mid	
Burlington	\$ 1.85	\$ 1.95	\$ 3.80	high	
Richmond Hill	\$ 1.59	\$ 2.37	\$ 3.96	high	
Vaughan	\$ 1.61	\$ 2.42	\$ 4.02	high	
Mississauga	\$ 1.73	\$ 2.30	\$ 4.03	high	
Pickering	\$ 2.26	\$ 1.90	\$ 4.16	high	
Clarington	\$ 2.37	\$ 1.90	\$ 4.27	high	GTA
Brampton	\$ 2.38	\$ 2.69	\$ 5.07	high	\$ 3.50

Commercial Comparisons—Hotels

Commercial - Hotels Municipality	CVA Ranking	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden
Samia	low	\$ 441	\$ 348	\$ 789	low
Aurora	low	\$ 368	\$ 488	\$ 856	low
Halton Hills	low	\$ 410	\$ 456	\$ 866	low
Quinte West	low	\$ 508	\$ 454	\$ 962	low
Wasaga Beach	low	\$ 386	\$ 576	\$ 963	low
Richmond Hill	mid	\$ 405	\$ 605	\$ 1,010	low
Norfolk	low	\$ 576	\$ 547	\$ 1,123	low
Lincoln	low	\$ 666	\$ 497	\$ 1,163	low
Cobourg	low	\$ 637	\$ 555	\$ 1,191	low
Chatham-Kent	low	\$ 808	\$ 469	\$ 1,278	low
Newmarket	mid	\$ 565	\$ 726	\$ 1,291	low
Fort Erie	low	\$ 803	\$ 533	\$ 1,336	low
Timmins	low	\$ 948	\$ 493	\$ 1,441	low
Milton	high	\$ 638	\$ 834	\$ 1,472	low
Clarington	mid	\$ 834	\$ 670	\$ 1,504	low
Oshawa	mid	\$ 947	\$ 603	\$ 1,550	low
Mississauga	high	\$ 676	\$ 902	\$ 1,578	low
Oakville	high	\$ 744	\$ 839	\$ 1,583	low
Collingwood	mid	\$ 748	\$ 840	\$ 1,587	mid
Burlington	high	\$ 776	\$ 818	\$ 1,594	mid
Brampton	high	\$ 754	\$ 853	\$ 1,607	mid
Cornwall	low	\$ 999	\$ 684	\$ 1,683	mid
Welland	low	\$ 1,126	\$ 633	\$ 1,758	mid
Stratford	low	\$ 963	\$ 860	\$ 1,823	mid
Brantford	low	\$ 1,058	\$ 787	\$ 1,845	mid
St. Catharines	mid	\$ 1,152	\$ 730	\$ 1,882	mid
Sault Ste. Marie	low	\$ 1,175	\$ 724	\$ 1,899	mid
Caledon	high	\$ 767	\$ 1,140	\$ 1,907	mid
Windsor	low	\$ 1,217	\$ 694	\$ 1,911	mid
Markham	high	\$ 763	\$ 1,157	\$ 1,919	mid
Brockville	low	\$ 1,095	\$ 893	\$ 1,988	mid
Kitchener	mid	\$ 1,079	\$ 931	\$ 2,010	mid
Barrie	high	\$ 1,072	\$ 968	\$ 2,040	mid
Thorold	mid	\$ 1,207	\$ 844	\$ 2,051	mid
Ajax	high	\$ 1,133	\$ 940	\$ 2,073	mid
Whitby	high	\$ 1,155	\$ 944	\$ 2,099	mid
Ottawa	mid	\$ 1,172	\$ 950	\$ 2,122	high
Grimsby	mid	\$ 1,243	\$ 897	\$ 2,140	high
Waterloo	mid	\$ 1,166	\$ 1,030	\$ 2,196	high
Vaughan	high	\$ 901	\$ 1,356	\$ 2,258	high
Guelph	high	\$ 1,199	\$ 1,069	\$ 2,268	high
Niagara Falls	high	\$ 1,377	\$ 955	\$ 2,332	high
Hamilton	mid	\$ 1,480	\$ 922	\$ 2,401	high
North Bay	mid	\$ 1,458	\$ 1,002	\$ 2,460	high
Orangeville	high	\$ 1,334	\$ 1,176	\$ 2,509	high
Belleville	mid	\$ 1,515	\$ 1,058	\$ 2,573	high
Cambridge	high	\$ 1,396	\$ 1,202	\$ 2,598	high
Thunder Bay	mid	\$ 1,641	\$ 972	\$ 2,613	high
London	mid	\$ 1,408	\$ 1,262	\$ 2,670	high
Kingston	high	\$ 1,567	\$ 1,136	\$ 2,703	high
Sudbury	mid	\$ 1,788	\$ 1,082	\$ 2,870	high
Niagara-on-the-Lake	high	\$ 1,892	\$ 1,749	\$ 3,641	high
Average		\$ 1,003	\$ 843	\$ 1,846	
Median		\$ 1,028	\$ 848	\$ 1,890	
Min		\$ 368	\$ 348	\$ 789	
Max		\$ 1,892	\$ 1,749	\$ 3,641	

- The average number of rooms across the survey for hotel properties is 127 rooms

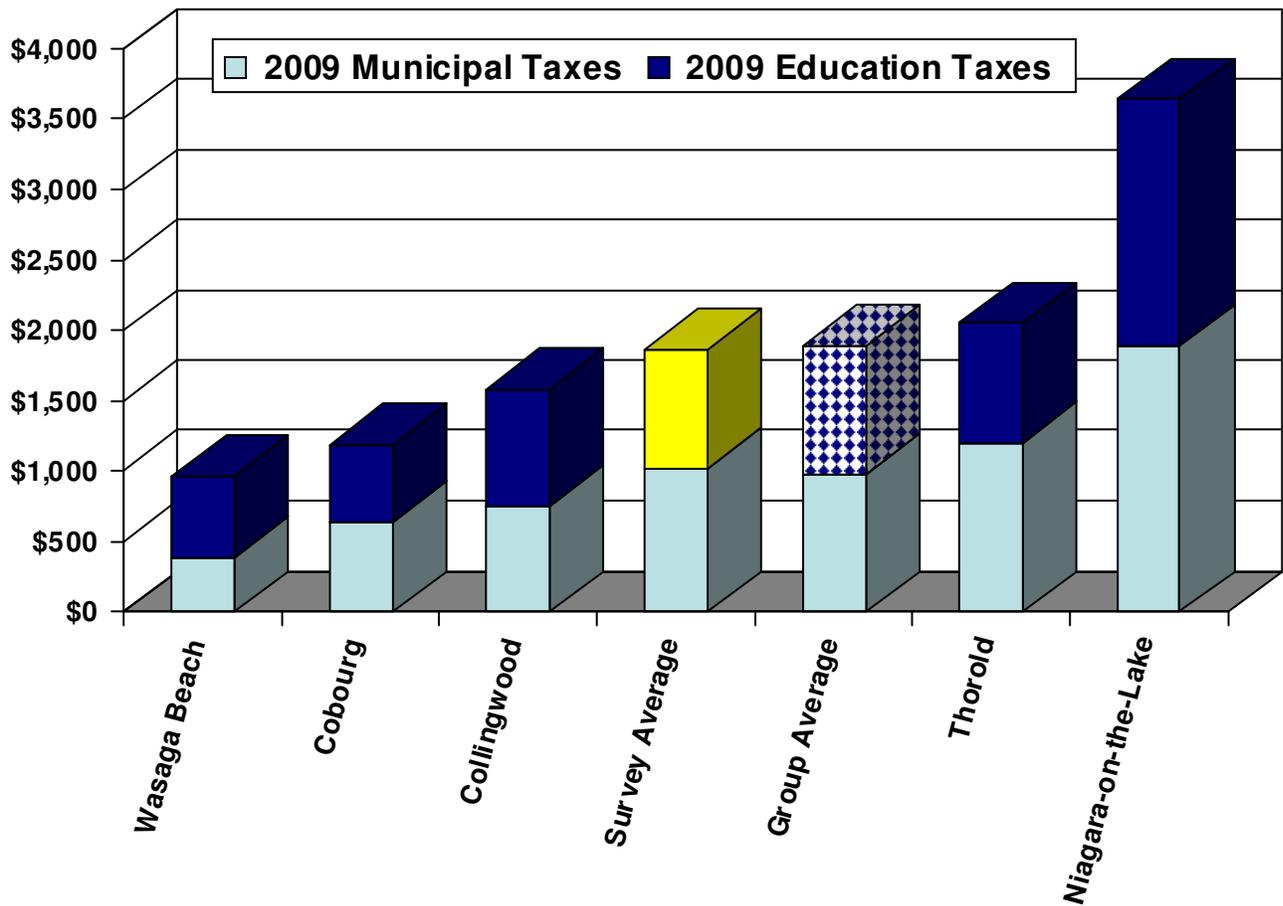
- The average current value assessment per unit for hotels in the survey is \$54,000 per room, however, there was a significant range in terms of CVA values from \$20,000 to \$116,000

- 29 municipalities were not represented in the sample, either due to the municipality's size and lack of a representative property, or because the participating municipality elected not to be included in all property types

Commercial Comparisons - Hotel by Population Group

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

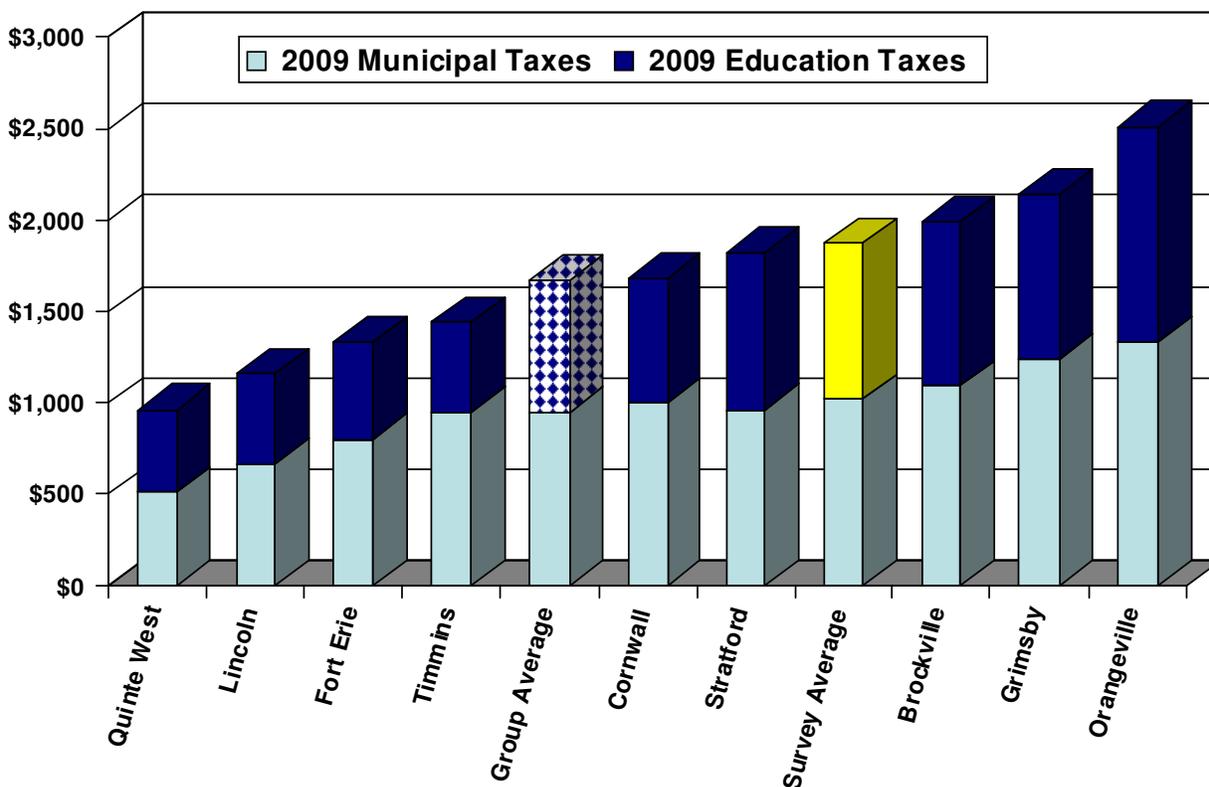
Commercial - Hotels Municipality	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	Average by Population Range
Wasaga Beach	\$ 386	\$ 576	\$ 963	low	
Cobourg	\$ 637	\$ 555	\$ 1,191	low	
Collingwood	\$ 748	\$ 840	\$ 1,587	mid	
Thorold	\$ 1,207	\$ 844	\$ 2,051	mid	
Niagara-on-the-Lake	\$ 1,892	\$ 1,749	\$ 3,641	high	\$ 1,887



Commercial Comparisons - Hotel—by Population Group

**Hotel Property Taxes - Municipalities with populations between 20,000—49,999
Taxes per Room**

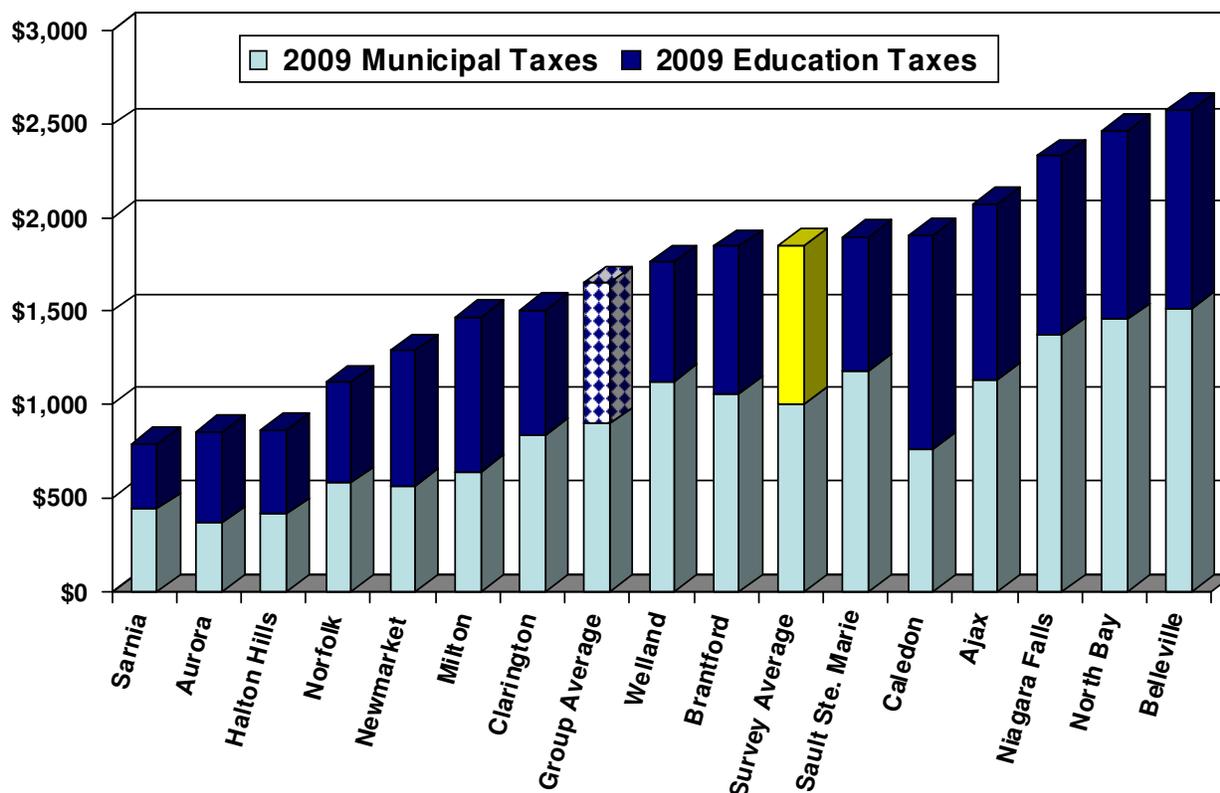
Commercial - Hotels Municipality	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	Average by Population Range
Quinte West	\$ 508	\$ 454	\$ 962	low	
Lincoln	\$ 666	\$ 497	\$ 1,163	low	
Fort Erie	\$ 803	\$ 533	\$ 1,336	low	
Timmins	\$ 948	\$ 493	\$ 1,441	low	
Cornwall	\$ 999	\$ 684	\$ 1,683	mid	
Stratford	\$ 963	\$ 860	\$ 1,823	mid	
Brockville	\$ 1,095	\$ 893	\$ 1,988	mid	
Grimsby	\$ 1,243	\$ 897	\$ 2,140	high	
Orangeville	\$ 1,334	\$ 1,176	\$ 2,509	high	\$ 1,672



Commercial Comparisons - Hotel—by Population Group

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

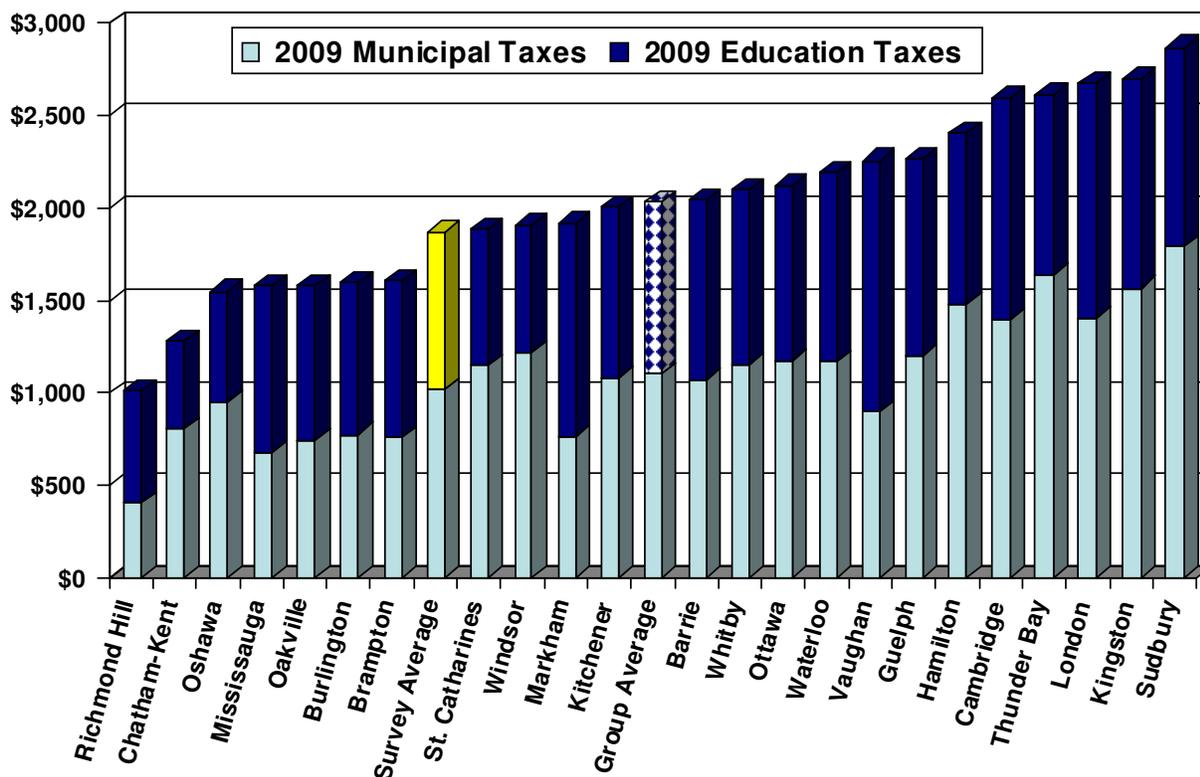
Commercial - Hotels Municipality	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	Average by Population Range
Sarnia	\$ 441	\$ 348	\$ 789	low	
Aurora	\$ 368	\$ 488	\$ 856	low	
Halton Hills	\$ 410	\$ 456	\$ 866	low	
Norfolk	\$ 576	\$ 547	\$ 1,123	low	
Newmarket	\$ 565	\$ 726	\$ 1,291	low	
Milton	\$ 638	\$ 834	\$ 1,472	low	
Clarington	\$ 834	\$ 670	\$ 1,504	low	
Welland	\$ 1,126	\$ 633	\$ 1,758	mid	
Brantford	\$ 1,058	\$ 787	\$ 1,845	mid	
Sault Ste. Marie	\$ 1,175	\$ 724	\$ 1,899	mid	
Caledon	\$ 767	\$ 1,140	\$ 1,907	mid	
Ajax	\$ 1,133	\$ 940	\$ 2,073	mid	
Niagara Falls	\$ 1,377	\$ 955	\$ 2,332	high	
North Bay	\$ 1,458	\$ 1,002	\$ 2,460	high	
Belleville	\$ 1,515	\$ 1,058	\$ 2,573	high	\$ 1,650



Commercial Comparisons - Hotel—by Population Group

Hotel Property Taxes - Municipalities with populations 100,000+ Taxes per Room

Commercial - Hotels Municipality	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	Average by Population Range
Richmond Hill	\$ 405	\$ 605	\$ 1,010	low	
Chatham-Kent	\$ 808	\$ 469	\$ 1,278	low	
Oshawa	\$ 947	\$ 603	\$ 1,550	low	
Mississauga	\$ 676	\$ 902	\$ 1,578	low	
Oakville	\$ 744	\$ 839	\$ 1,583	low	
Burlington	\$ 776	\$ 818	\$ 1,594	mid	
Brampton	\$ 754	\$ 853	\$ 1,607	mid	
St. Catharines	\$ 1,152	\$ 730	\$ 1,882	mid	
Windsor	\$ 1,217	\$ 694	\$ 1,911	mid	
Markham	\$ 763	\$ 1,157	\$ 1,919	mid	
Kitchener	\$ 1,079	\$ 931	\$ 2,010	mid	
Barrie	\$ 1,072	\$ 968	\$ 2,040	mid	
Whitby	\$ 1,155	\$ 944	\$ 2,099	mid	
Ottawa	\$ 1,172	\$ 950	\$ 2,122	high	
Waterloo	\$ 1,166	\$ 1,030	\$ 2,196	high	
Vaughan	\$ 901	\$ 1,356	\$ 2,258	high	
Guelph	\$ 1,199	\$ 1,069	\$ 2,268	high	
Hamilton	\$ 1,480	\$ 922	\$ 2,401	high	
Cambridge	\$ 1,396	\$ 1,202	\$ 2,598	high	
Thunder Bay	\$ 1,641	\$ 972	\$ 2,613	high	
London	\$ 1,408	\$ 1,262	\$ 2,670	high	
Kingston	\$ 1,567	\$ 1,136	\$ 2,703	high	
Sudbury	\$ 1,788	\$ 1,082	\$ 2,870	high	\$ 2,033



Commercial Comparisons - Hotel—by Location

Commercial - Hotels Municipality	Location	CVA Ranking	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	Average by
							Location
Aurora	GTA	low	\$ 368	\$ 488	\$ 856	low	
Halton Hills	GTA	low	\$ 410	\$ 456	\$ 866	low	
Richmond Hill	GTA	mid	\$ 405	\$ 605	\$ 1,010	low	
Newmarket	GTA	mid	\$ 565	\$ 726	\$ 1,291	low	
Milton	GTA	high	\$ 638	\$ 834	\$ 1,472	low	
Clarington	GTA	mid	\$ 834	\$ 670	\$ 1,504	low	
Oshawa	GTA	mid	\$ 947	\$ 603	\$ 1,550	low	
Mississauga	GTA	high	\$ 676	\$ 902	\$ 1,578	low	
Oakville	GTA	high	\$ 744	\$ 839	\$ 1,583	low	
Burlington	GTA	high	\$ 776	\$ 818	\$ 1,594	mid	
Brampton	GTA	high	\$ 754	\$ 853	\$ 1,607	mid	
Caledon	GTA	high	\$ 767	\$ 1,140	\$ 1,907	mid	
Markham	GTA	high	\$ 763	\$ 1,157	\$ 1,919	mid	
Ajax	GTA	high	\$ 1,133	\$ 940	\$ 2,073	mid	
Whitby	GTA	high	\$ 1,155	\$ 944	\$ 2,099	mid	
Vaughan	GTA	high	\$ 901	\$ 1,356	\$ 2,258	high	\$ 1,573

Commercial - Hotels Municipality	Location	CVA Ranking	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	Average by
							Location
Wasaga Beach	Simcoe/Musk./Duff.	low	\$ 386	\$ 576	\$ 963	low	
Collingwood	Simcoe/Musk./Duff.	mid	\$ 748	\$ 840	\$ 1,587	mid	
Barrie	Simcoe/Musk./Duff.	high	\$ 1,072	\$ 968	\$ 2,040	mid	
Orangeville	Simcoe/Musk./Duff.	high	\$ 1,334	\$ 1,176	\$ 2,509	high	\$ 1,775

Commercial - Hotels Municipality	Location	CVA Ranking	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	Average by
							Location
Sarnia	Southwest	low	\$ 441	\$ 348	\$ 789	low	
Norfolk	Southwest	low	\$ 576	\$ 547	\$ 1,123	low	
Chatham-Kent	Southwest	low	\$ 808	\$ 469	\$ 1,278	low	
Stratford	Southwest	low	\$ 963	\$ 860	\$ 1,823	mid	
Brantford	Southwest	low	\$ 1,058	\$ 787	\$ 1,845	mid	
Windsor	Southwest	low	\$ 1,217	\$ 694	\$ 1,911	mid	
Kitchener	Southwest	mid	\$ 1,079	\$ 931	\$ 2,010	mid	
Waterloo	Southwest	mid	\$ 1,166	\$ 1,030	\$ 2,196	high	
Guelph	Southwest	high	\$ 1,199	\$ 1,069	\$ 2,268	high	
Cambridge	Southwest	high	\$ 1,396	\$ 1,202	\$ 2,598	high	
London	Southwest	mid	\$ 1,408	\$ 1,262	\$ 2,670	high	\$ 1,865

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

Commercial - Hotels Municipality	Location	CVA Ranking	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	Average by
							Location
Quinte West	Eastern	low	\$ 508	\$ 454	\$ 962	low	
Cobourg	Eastern	low	\$ 637	\$ 555	\$ 1,191	low	
Cornwall	Eastern	low	\$ 999	\$ 684	\$ 1,683	mid	
Brockville	Eastern	low	\$ 1,095	\$ 893	\$ 1,988	mid	
Ottawa	Eastern	mid	\$ 1,172	\$ 950	\$ 2,122	high	
Belleville	Eastern	mid	\$ 1,515	\$ 1,058	\$ 2,573	high	
Kingston	Eastern	high	\$ 1,567	\$ 1,136	\$ 2,703	high	\$ 1,889

Commercial - Hotels Municipality	Location	CVA Ranking	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	Average by
							Location
Lincoln	Niagara/Hamilton	low	\$ 666	\$ 497	\$ 1,163	low	
Fort Erie	Niagara/Hamilton	low	\$ 803	\$ 533	\$ 1,336	low	
Welland	Niagara/Hamilton	low	\$ 1,126	\$ 633	\$ 1,758	mid	
St. Catharines	Niagara/Hamilton	mid	\$ 1,152	\$ 730	\$ 1,882	mid	
Thorold	Niagara/Hamilton	mid	\$ 1,207	\$ 844	\$ 2,051	mid	
Grimsby	Niagara/Hamilton	mid	\$ 1,243	\$ 897	\$ 2,140	high	
Niagara Falls	Niagara/Hamilton	high	\$ 1,377	\$ 955	\$ 2,332	high	
Hamilton	Niagara/Hamilton	mid	\$ 1,480	\$ 922	\$ 2,401	high	
Niagara-on-the-Lake	Niagara/Hamilton	high	\$ 1,892	\$ 1,749	\$ 3,641	high	\$ 2,078

Commercial - Hotels Municipality	Location	CVA Ranking	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	Average by
							Location
Timmins	North	low	\$ 948	\$ 493	\$ 1,441	low	
Sault Ste. Marie	North	low	\$ 1,175	\$ 724	\$ 1,899	mid	
North Bay	North	mid	\$ 1,458	\$ 1,002	\$ 2,460	high	
Thunder Bay	North	mid	\$ 1,641	\$ 972	\$ 2,613	high	
Sudbury	North	mid	\$ 1,788	\$ 1,082	\$ 2,870	high	\$ 2,256

Commercial - Motels Municipality	CVA Ranking	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden
Kingsville		\$ 293	\$ 42	\$ 335	low
Amherstburg	low	\$ 205	\$ 195	\$ 400	low
Prince Edward County	low	\$ 212	\$ 238	\$ 450	low
Gravenhurst	low	\$ 318	\$ 205	\$ 522	low
Haldimand	low	\$ 344	\$ 255	\$ 599	low
Kawartha Lakes	low	\$ 367	\$ 356	\$ 723	low
Wainfleet	low	\$ 446	\$ 285	\$ 731	low
Pelham	low	\$ 463	\$ 290	\$ 753	low
Collingwood	low	\$ 385	\$ 407	\$ 792	low
Huntsville	high	\$ 488	\$ 311	\$ 798	low
Fort Erie	low	\$ 505	\$ 326	\$ 831	low
Welland	low	\$ 551	\$ 303	\$ 854	low
Wasaga Beach	mid	\$ 360	\$ 568	\$ 929	low
Richmond Hill	high	\$ 387	\$ 562	\$ 949	low
Sault Ste. Marie	low	\$ 615	\$ 353	\$ 967	low
Cornwall	low	\$ 576	\$ 395	\$ 971	low
Leamington	mid	\$ 515	\$ 464	\$ 979	low
Oshawa	mid	\$ 628	\$ 366	\$ 994	low
Port Colborne	low	\$ 658	\$ 339	\$ 998	low
Caledon	high	\$ 422	\$ 589	\$ 1,010	low
Quinte West	low	\$ 546	\$ 502	\$ 1,049	low
Chatham-Kent	low	\$ 680	\$ 390	\$ 1,070	mid
Brantford	low	\$ 641	\$ 461	\$ 1,102	mid
Clarington	mid	\$ 640	\$ 476	\$ 1,117	mid
Burlington	high	\$ 590	\$ 573	\$ 1,163	mid
Ajax	mid	\$ 647	\$ 522	\$ 1,169	mid
Orangeville	high	\$ 656	\$ 555	\$ 1,211	mid
Bracebridge	high	\$ 765	\$ 453	\$ 1,219	mid
Mississauga	high	\$ 524	\$ 699	\$ 1,223	mid
Stratford	low	\$ 666	\$ 564	\$ 1,230	mid
Ottawa	mid	\$ 677	\$ 553	\$ 1,230	mid
Brampton	high	\$ 595	\$ 651	\$ 1,246	mid
Pickering	high	\$ 697	\$ 585	\$ 1,282	mid
St. Thomas	low	\$ 775	\$ 559	\$ 1,334	mid
Sarnia	mid	\$ 750	\$ 588	\$ 1,338	mid
Barrie	high	\$ 710	\$ 636	\$ 1,346	mid
Thorold	mid	\$ 923	\$ 440	\$ 1,362	mid
Cobourg	low	\$ 895	\$ 474	\$ 1,369	mid
Niagara Falls	mid	\$ 812	\$ 561	\$ 1,373	mid
Vaughan	high	\$ 553	\$ 822	\$ 1,374	mid
Tillsonburg	mid	\$ 723	\$ 659	\$ 1,381	mid
North Bay	mid	\$ 824	\$ 559	\$ 1,383	mid
Grimsby	mid	\$ 805	\$ 581	\$ 1,386	high
St. Catharines	mid	\$ 893	\$ 561	\$ 1,454	high
Thunder Bay	low	\$ 903	\$ 583	\$ 1,486	high
Kitchener	mid	\$ 816	\$ 691	\$ 1,507	high
Hamilton	mid	\$ 951	\$ 579	\$ 1,530	high
Cambridge	mid	\$ 827	\$ 706	\$ 1,534	high
Brockville	mid	\$ 846	\$ 688	\$ 1,535	high
Norfolk	high	\$ 830	\$ 760	\$ 1,590	high
Whitby	high	\$ 896	\$ 698	\$ 1,594	high
Belleville	mid	\$ 988	\$ 675	\$ 1,662	high
Sudbury	mid	\$ 1,062	\$ 611	\$ 1,673	high
Guelph	high	\$ 920	\$ 821	\$ 1,741	high
Windsor	mid	\$ 1,113	\$ 629	\$ 1,743	high
London	high	\$ 1,033	\$ 919	\$ 1,952	high
Timmins	mid	\$ 1,296	\$ 673	\$ 1,969	high
Waterloo	high	\$ 1,059	\$ 933	\$ 1,992	high
Kingston	high	\$ 1,217	\$ 882	\$ 2,098	high
Milton	high	\$ 914	\$ 1,191	\$ 2,104	high
Niagara-on-the-Lake	high	\$ 1,162	\$ 1,056	\$ 2,218	high
Peterborough	high	\$ 1,229	\$ 1,004	\$ 2,233	high
Average		\$ 706	\$ 554	\$ 1,261	
Median		\$ 679	\$ 562	\$ 1,238	
Min		\$ 205	\$ 42	\$ 335	
Max		\$ 1,296	\$ 1,191	\$ 2,233	

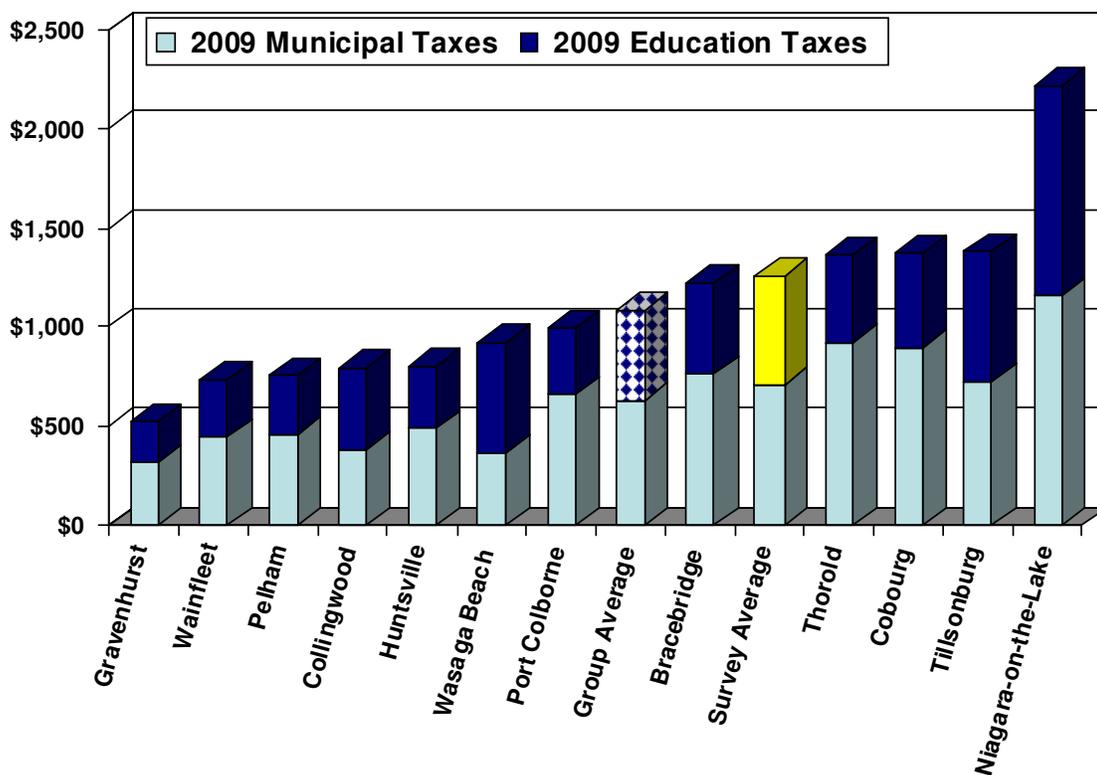
Commercial Comparisons—Motel

- The average per room taxes for motel properties in the survey is \$1,261 per suite
- On average, the motels in the survey have 46 rooms
- 62 municipalities were represented in the comparison

Commercial Comparisons - Motel—by Population Group

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

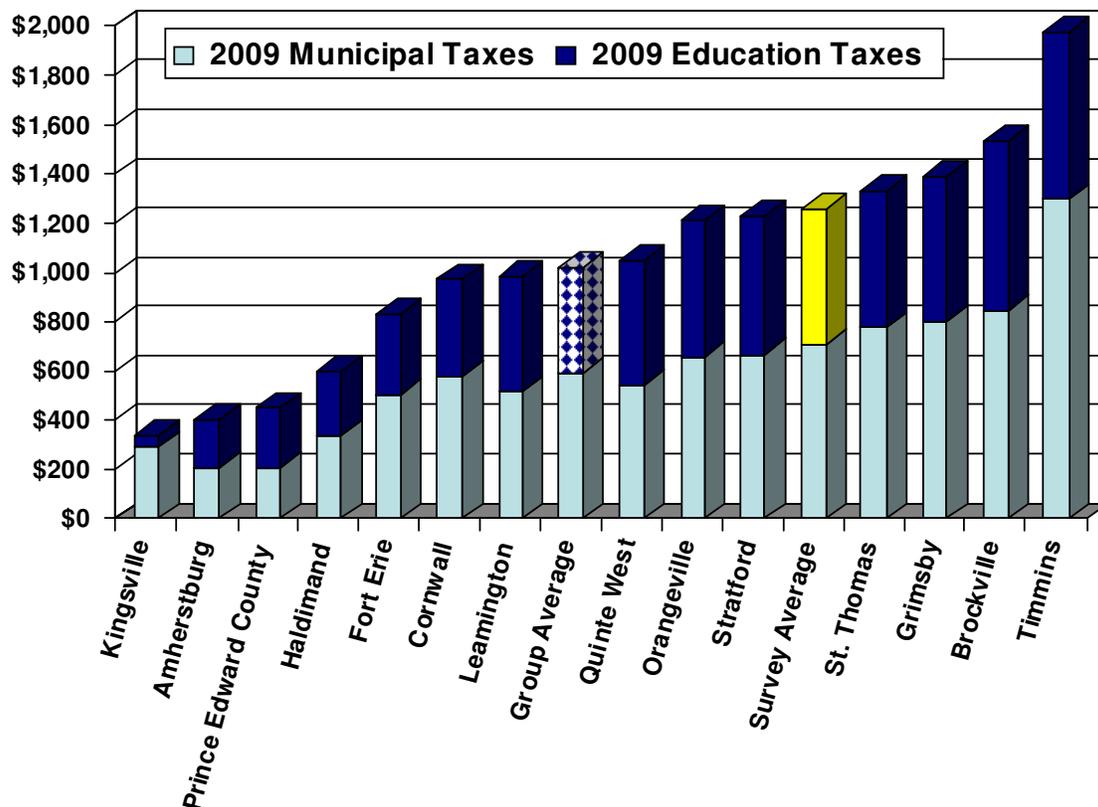
Commercial - Motels Municipality	CVA Ranking	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	Average by Population Range
Gravenhurst	low	\$ 318	\$ 205	\$ 522	low	
Wainfleet	low	\$ 446	\$ 285	\$ 731	low	
Pelham	low	\$ 463	\$ 290	\$ 753	low	
Collingwood	low	\$ 385	\$ 407	\$ 792	low	
Huntsville	high	\$ 488	\$ 311	\$ 798	low	
Wasaga Beach	mid	\$ 360	\$ 568	\$ 929	low	
Port Colborne	low	\$ 658	\$ 339	\$ 998	low	
Bracebridge	high	\$ 765	\$ 453	\$ 1,219	mid	
Thorold	mid	\$ 923	\$ 440	\$ 1,362	mid	
Cobourg	low	\$ 895	\$ 474	\$ 1,369	mid	
Tillsonburg	mid	\$ 723	\$ 659	\$ 1,381	mid	
Niagara-on-the-Lake	high	\$ 1,162	\$ 1,056	\$ 2,218	high	\$ 1,089



Commercial Comparisons - Motel—by Population Group

**Motel Property Taxes - Municipalities with populations between 20,000—49,999
Taxes per Room**

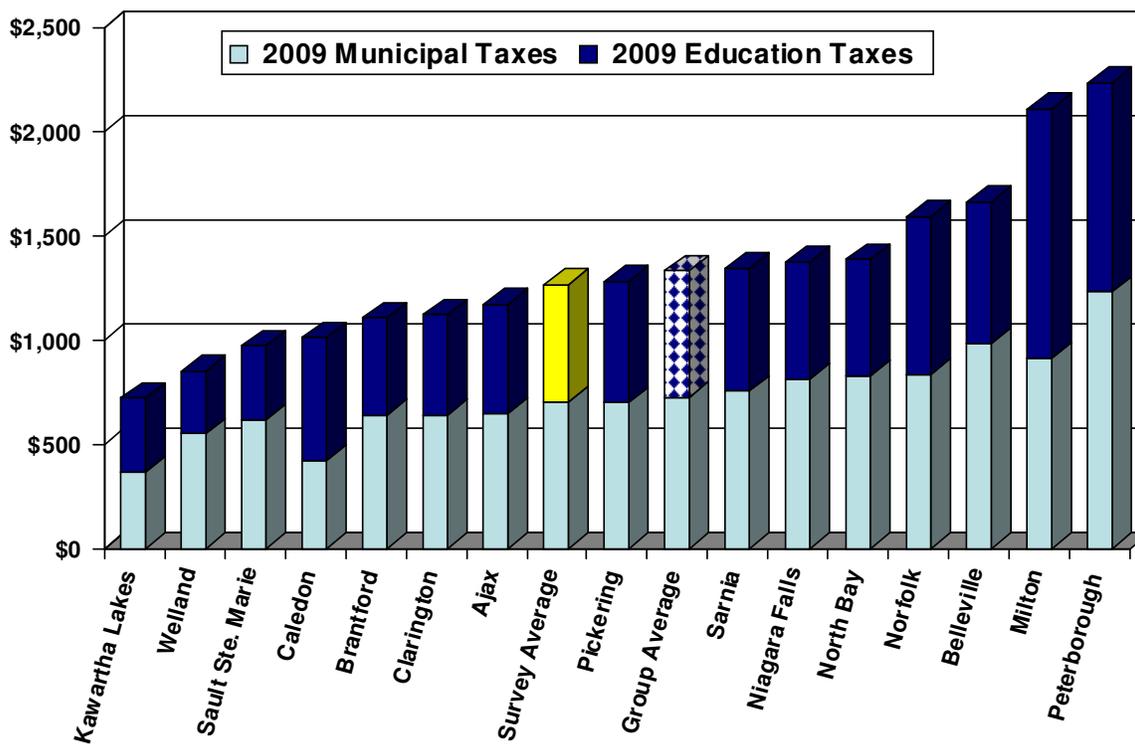
Commercial - Motels Municipality	CVA Ranking	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	Average by Population Range
Kingsville	low	\$ 293	\$ 42	\$ 335	low	
Amherstburg	low	\$ 205	\$ 195	\$ 400	low	
Prince Edward County	low	\$ 212	\$ 238	\$ 450	low	
Haldimand	low	\$ 344	\$ 255	\$ 599	low	
Fort Erie	low	\$ 505	\$ 326	\$ 831	low	
Cornwall	low	\$ 576	\$ 395	\$ 971	low	
Leamington	mid	\$ 515	\$ 464	\$ 979	low	
Quinte West	low	\$ 546	\$ 502	\$ 1,049	low	
Orangeville	high	\$ 656	\$ 555	\$ 1,211	mid	
Stratford	low	\$ 666	\$ 564	\$ 1,230	mid	
St. Thomas	low	\$ 775	\$ 559	\$ 1,334	mid	
Grimsby	mid	\$ 805	\$ 581	\$ 1,386	high	
Brockville	mid	\$ 846	\$ 688	\$ 1,535	high	
Timmins	mid	\$ 1,296	\$ 673	\$ 1,969	high	\$ 1,020



Commercial Comparisons - Motel —by Population Group

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

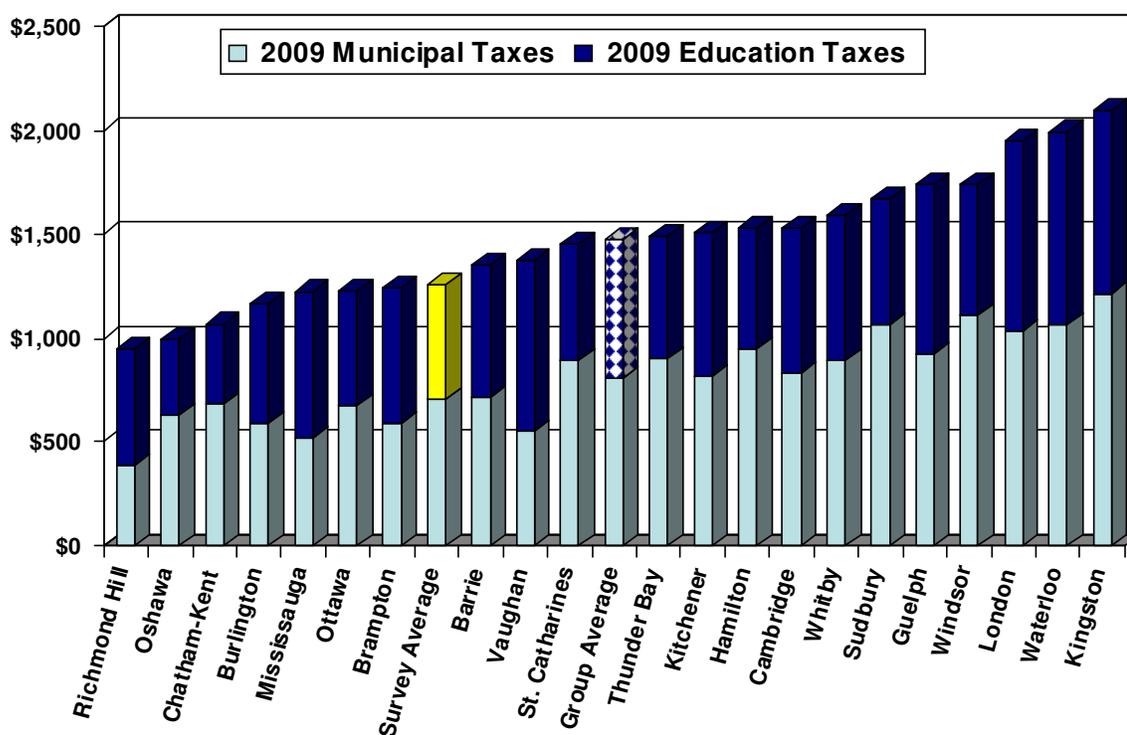
Commercial - Motels Municipality	CVA Ranking	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	Average by Population Range
Kawartha Lakes	low	\$ 367	\$ 356	\$ 723	low	
Welland	low	\$ 551	\$ 303	\$ 854	low	
Sault Ste. Marie	low	\$ 615	\$ 353	\$ 967	low	
Caledon	high	\$ 422	\$ 589	\$ 1,010	low	
Brantford	low	\$ 641	\$ 461	\$ 1,102	mid	
Clarington	mid	\$ 640	\$ 476	\$ 1,117	mid	
Ajax	mid	\$ 647	\$ 522	\$ 1,169	mid	
Pickering	high	\$ 697	\$ 585	\$ 1,282	mid	
Sarnia	mid	\$ 750	\$ 588	\$ 1,338	mid	
Niagara Falls	mid	\$ 812	\$ 561	\$ 1,373	mid	
North Bay	mid	\$ 824	\$ 559	\$ 1,383	mid	
Norfolk	high	\$ 830	\$ 760	\$ 1,590	high	
Belleville	mid	\$ 988	\$ 675	\$ 1,662	high	
Milton	high	\$ 914	\$ 1,191	\$ 2,104	high	
Peterborough	high	\$ 1,229	\$ 1,004	\$ 2,233	high	\$ 1,327



Commercial Comparisons - Motel—by Population Group

**Motel Property Taxes - Municipalities with populations 100,000+
Taxes per Room**

Commercial - Motels Municipality	CVA Ranking	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	Average by Population Range
Richmond Hill	high	\$ 387	\$ 562	\$ 949	low	
Oshawa	mid	\$ 628	\$ 366	\$ 994	low	
Chatham-Kent	low	\$ 680	\$ 390	\$ 1,070	mid	
Burlington	high	\$ 590	\$ 573	\$ 1,163	mid	
Mississauga	high	\$ 524	\$ 699	\$ 1,223	mid	
Ottawa	mid	\$ 677	\$ 553	\$ 1,230	mid	
Brampton	high	\$ 595	\$ 651	\$ 1,246	mid	
Barrie	high	\$ 710	\$ 636	\$ 1,346	mid	
Vaughan	high	\$ 553	\$ 822	\$ 1,374	mid	
St. Catharines	mid	\$ 893	\$ 561	\$ 1,454	high	
Thunder Bay	low	\$ 903	\$ 583	\$ 1,486	high	
Kitchener	mid	\$ 816	\$ 691	\$ 1,507	high	
Hamilton	mid	\$ 951	\$ 579	\$ 1,530	high	
Cambridge	mid	\$ 827	\$ 706	\$ 1,534	high	
Whitby	high	\$ 896	\$ 698	\$ 1,594	high	
Sudbury	mid	\$ 1,062	\$ 611	\$ 1,673	high	
Guelph	high	\$ 920	\$ 821	\$ 1,741	high	
Windsor	mid	\$ 1,113	\$ 629	\$ 1,743	high	
London	high	\$ 1,033	\$ 919	\$ 1,952	high	
Waterloo	high	\$ 1,059	\$ 933	\$ 1,992	high	
Kingston	high	\$ 1,217	\$ 882	\$ 2,098	high	\$ 1,471



Commercial Comparisons - Motel—by Location

Commercial - Motels Municipality	Location	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	
Gravenhurst	Simcoe/Musk./Duff.	\$ 318	\$ 205	\$ 522	low	
Collingwood	Simcoe/Musk./Duff.	\$ 385	\$ 407	\$ 792	low	
Huntsville	Simcoe/Musk./Duff.	\$ 488	\$ 311	\$ 798	low	
Wasaga Beach	Simcoe/Musk./Duff.	\$ 360	\$ 568	\$ 929	low	
Orangeville	Simcoe/Musk./Duff.	\$ 656	\$ 555	\$ 1,211	mid	
Bracebridge	Simcoe/Musk./Duff.	\$ 765	\$ 453	\$ 1,219	mid	
Barrie	Simcoe/Musk./Duff.	\$ 710	\$ 636	\$ 1,346	mid	\$ 974

Commercial - Motels Municipality	Location	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	
Wainfleet	Niagara/Hamilton	\$ 446	\$ 285	\$ 731	low	
Pelham	Niagara/Hamilton	\$ 463	\$ 290	\$ 753	low	
Fort Erie	Niagara/Hamilton	\$ 505	\$ 326	\$ 831	low	
Welland	Niagara/Hamilton	\$ 551	\$ 303	\$ 854	low	
Port Colborne	Niagara/Hamilton	\$ 658	\$ 339	\$ 998	low	
Thorold	Niagara/Hamilton	\$ 923	\$ 440	\$ 1,362	mid	
Niagara Falls	Niagara/Hamilton	\$ 812	\$ 561	\$ 1,373	mid	
Grimsby	Niagara/Hamilton	\$ 805	\$ 581	\$ 1,386	high	
St. Catharines	Niagara/Hamilton	\$ 893	\$ 561	\$ 1,454	high	
Hamilton	Niagara/Hamilton	\$ 951	\$ 579	\$ 1,530	high	
Niagara-on-the-Lake	Niagara/Hamilton	\$ 1,162	\$ 1,056	\$ 2,218	high	\$ 1,226

Commercial - Motels Municipality	Location	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	
Richmond Hill	GTA	\$ 387	\$ 562	\$ 949	low	
Oshawa	GTA	\$ 628	\$ 366	\$ 994	low	
Caledon	GTA	\$ 422	\$ 589	\$ 1,010	low	
Clarington	GTA	\$ 640	\$ 476	\$ 1,117	mid	
Burlington	GTA	\$ 590	\$ 573	\$ 1,163	mid	
Ajax	GTA	\$ 647	\$ 522	\$ 1,169	mid	
Mississauga	GTA	\$ 524	\$ 699	\$ 1,223	mid	
Brampton	GTA	\$ 595	\$ 651	\$ 1,246	mid	
Pickering	GTA	\$ 697	\$ 585	\$ 1,282	mid	
Vaughan	GTA	\$ 553	\$ 822	\$ 1,374	mid	
Whitby	GTA	\$ 896	\$ 698	\$ 1,594	high	
Milton	GTA	\$ 914	\$ 1,191	\$ 2,104	high	\$ 1,269

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

Commercial - Motels Municipality	Location	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	
Kingsville	Southwest	\$ 293	\$ 42	\$ 335	low	
Amherstburg	Southwest	\$ 205	\$ 195	\$ 400	low	
Haldimand	Southwest	\$ 344	\$ 255	\$ 599	low	
Leamington	Southwest	\$ 515	\$ 464	\$ 979	low	
Chatham-Kent	Southwest	\$ 680	\$ 390	\$ 1,070	mid	
Brantford	Southwest	\$ 641	\$ 461	\$ 1,102	mid	
Stratford	Southwest	\$ 666	\$ 564	\$ 1,230	mid	
St. Thomas	Southwest	\$ 775	\$ 559	\$ 1,334	mid	
Sarnia	Southwest	\$ 750	\$ 588	\$ 1,338	mid	
Tillsonburg	Southwest	\$ 723	\$ 659	\$ 1,381	mid	
Kitchener	Southwest	\$ 816	\$ 691	\$ 1,507	high	
Cambridge	Southwest	\$ 827	\$ 706	\$ 1,534	high	
Norfolk	Southwest	\$ 830	\$ 760	\$ 1,590	high	
Guelph	Southwest	\$ 920	\$ 821	\$ 1,741	high	
Windsor	Southwest	\$ 1,113	\$ 629	\$ 1,743	high	
London	Southwest	\$ 1,033	\$ 919	\$ 1,952	high	
Waterloo	Southwest	\$ 1,059	\$ 933	\$ 1,992	high	\$ 1,284

Commercial - Motels Municipality	Location	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	
Prince Edward County	Eastern	\$ 212	\$ 238	\$ 450	low	
Kawartha Lakes	Eastern	\$ 367	\$ 356	\$ 723	low	
Cornwall	Eastern	\$ 576	\$ 395	\$ 971	low	
Quinte West	Eastern	\$ 546	\$ 502	\$ 1,049	low	
Ottawa	Eastern	\$ 677	\$ 553	\$ 1,230	mid	
Cobourg	Eastern	\$ 895	\$ 474	\$ 1,369	mid	
Brockville	Eastern	\$ 846	\$ 688	\$ 1,535	high	
Belleville	Eastern	\$ 988	\$ 675	\$ 1,662	high	
Kingston	Eastern	\$ 1,217	\$ 882	\$ 2,098	high	
Peterborough	Eastern	\$ 1,229	\$ 1,004	\$ 2,233	high	\$ 1,332

Commercial - Motels Municipality	Location	2009 Municipal Taxes Per Suite	2009 Education Taxes Per Suite	2009 Total Taxes Per Suite	Relative Tax Burden	
Sault Ste. Marie	North	\$ 615	\$ 353	\$ 967	low	
North Bay	North	\$ 824	\$ 559	\$ 1,383	mid	
Thunder Bay	North	\$ 903	\$ 583	\$ 1,486	high	
Sudbury	North	\$ 1,062	\$ 611	\$ 1,673	high	
Timmins	North	\$ 1,296	\$ 673	\$ 1,969	high	\$ 1,496

Commercial Summary - Office

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

Commercial Summary - Neighbourhood Shopping

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

Commercial Summary - Hotel

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

Commercial Summary - Motel

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

Commercial Comparisons - Summary

Municipality	Location	Relative Tax Burden Ranking			
		Office	Neighbourhood Shopping	Hotel	Motel
North Bay	North	mid	mid	high	mid
Sault Ste. Marie	North	low	high	mid	low
Sudbury	North	mid	mid	high	high
Thunder Bay	North	high	high	high	high
Timmins	North	low	low	low	high
Barrie	Simcoe/Musk./Duff.	high	high	mid	mid
Bracebridge	Simcoe/Musk./Duff.		low		
Bradford West Gwillimbury	Simcoe/Musk./Duff.	low	mid		mid
Collingwood	Simcoe/Musk./Duff.	low	mid	mid	low
Gravenhurst	Simcoe/Musk./Duff.		low		low
Huntsville	Simcoe/Musk./Duff.		low		low
Orangeville	Simcoe/Musk./Duff.	low	mid	high	mid
Wasaga Beach	Simcoe/Musk./Duff.		low	low	low
Amherstburg	Southwest	low	low		low
Brantford	Southwest	mid	high	mid	mid
Cambridge	Southwest	high	high	high	high
Central Elgin	Southwest	low	low		
Chatham-Kent	Southwest	high	high	low	mid
Guelph	Southwest	high	mid	high	high
Haldimand	Southwest	low	mid		low
Kingsville	Southwest		low		low
Kitchener	Southwest	mid	mid	mid	high
Leamington	Southwest	low	low		low
London	Southwest	mid	high	high	high
Middlesex Centre	Southwest		low		
Norfolk	Southwest	low	low	low	high
North Dumfries	Southwest		low		
Sarnia	Southwest	low	mid	low	mid
St. Thomas	Southwest	low	high		mid
Stratford	Southwest	high	low	mid	mid
Tillsonburg	Southwest	high	mid		mid
Waterloo	Southwest	mid	mid	high	high
Wellesley	Southwest		low		
Wilmot	Southwest		low		
Windsor	Southwest	high	high	mid	high
Woolwich	Southwest		high		

Commercial Comparisons - Summary (cont'd)

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

Industrial Comparisons - Standard Industrial

Industrial - Standard Municipality	CVA Ranking	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden
Collingwood	low	\$ 0.30	\$ 0.44	\$ 0.74	low
Kawartha Lakes	low	\$ 0.34	\$ 0.54	\$ 0.88	low
Middlesex Centre	low	\$ 0.42	\$ 0.61	\$ 1.04	low
Gravenhurst	low	\$ 0.58	\$ 0.48	\$ 1.06	low
Huntsville	low	\$ 0.59	\$ 0.48	\$ 1.06	low
Barrie	mid	\$ 0.57	\$ 0.53	\$ 1.10	low
Cornwall	mid	\$ 0.70	\$ 0.42	\$ 1.12	low
Bracebridge	low	\$ 0.64	\$ 0.48	\$ 1.12	low
Quinte West	mid	\$ 0.63	\$ 0.49	\$ 1.13	low
North Bay	low	\$ 0.61	\$ 0.53	\$ 1.13	low
Pelham	low	\$ 0.69	\$ 0.53	\$ 1.23	low
St. Thomas	high	\$ 0.68	\$ 0.56	\$ 1.24	low
Brockville	mid	\$ 0.79	\$ 0.49	\$ 1.28	low
Port Colborne	low	\$ 0.80	\$ 0.49	\$ 1.30	low
Kingston	high	\$ 0.78	\$ 0.59	\$ 1.37	low
Central Elgin	high	\$ 0.78	\$ 0.60	\$ 1.38	low
Norfolk	low	\$ 0.64	\$ 0.80	\$ 1.44	low
Cobourg	mid	\$ 0.84	\$ 0.61	\$ 1.45	low
Haldimand	mid	\$ 0.77	\$ 0.72	\$ 1.50	low
Welland	low	\$ 0.95	\$ 0.56	\$ 1.51	low
Bradford West Gwillimbury	high	\$ 0.60	\$ 0.95	\$ 1.55	low
Belleville	high	\$ 0.99	\$ 0.57	\$ 1.55	low
Tillsonburg	high	\$ 0.90	\$ 0.74	\$ 1.63	low
West Lincoln	low	\$ 0.93	\$ 0.74	\$ 1.67	low
Vaughan	high	\$ 0.67	\$ 1.00	\$ 1.67	low
Halton Hills	high	\$ 0.85	\$ 0.86	\$ 1.70	low
Thorold	mid	\$ 0.98	\$ 0.75	\$ 1.73	mid
Richmond Hill	low	\$ 0.70	\$ 1.03	\$ 1.73	mid
Fort Erie	mid	\$ 1.01	\$ 0.73	\$ 1.75	mid
Kitchener	high	\$ 0.86	\$ 0.88	\$ 1.75	mid
London	high	\$ 0.98	\$ 0.78	\$ 1.76	mid
Amherstburg	high	\$ 0.87	\$ 0.90	\$ 1.76	mid
Leamington	mid	\$ 0.99	\$ 0.80	\$ 1.78	mid
Lincoln	low	\$ 0.99	\$ 0.81	\$ 1.80	mid
Woolwich	high	\$ 0.79	\$ 1.04	\$ 1.83	mid
Orangeville	mid	\$ 1.02	\$ 0.81	\$ 1.83	mid
Chatham-Kent	mid	\$ 1.12	\$ 0.73	\$ 1.85	mid
Sault Ste. Marie	mid	\$ 1.22	\$ 0.64	\$ 1.85	mid
Whitchurch-Stouffville	mid	\$ 0.76	\$ 1.10	\$ 1.86	mid
Grimsby	low	\$ 1.04	\$ 0.82	\$ 1.86	mid
Niagara Falls	mid	\$ 1.06	\$ 0.80	\$ 1.86	mid

Industrial Comparisons - Standard Industrial (cont'd)

Industrial - Standard Municipality	CVA Ranking	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden
Niagara-on-the-Lake	low	\$ 0.92	\$ 0.94	\$ 1.86	mid
Peterborough	high	\$ 1.01	\$ 0.85	\$ 1.87	mid
Sarnia	mid	\$ 0.96	\$ 0.93	\$ 1.89	mid
Thunder Bay	low	\$ 1.24	\$ 0.66	\$ 1.90	mid
Cambridge	low	\$ 0.95	\$ 0.96	\$ 1.91	mid
Prince Edward County	low	\$ 0.76	\$ 1.17	\$ 1.93	mid
Wilmot	low	\$ 0.87	\$ 1.10	\$ 1.97	mid
Pickering	high	\$ 1.13	\$ 0.85	\$ 1.98	mid
Stratford	high	\$ 1.15	\$ 0.83	\$ 1.98	mid
Timmins	high	\$ 1.31	\$ 0.70	\$ 2.01	mid
Kingsville	low	\$ 0.86	\$ 1.12	\$ 2.02	mid
Aurora	mid	\$ 0.88	\$ 1.15	\$ 2.04	high
Markham	high	\$ 0.83	\$ 1.25	\$ 2.08	high
Newmarket	high	\$ 0.93	\$ 1.18	\$ 2.11	high
Guelph	high	\$ 1.16	\$ 0.97	\$ 2.13	high
Wainfleet	low	\$ 1.24	\$ 0.90	\$ 2.14	high
Ajax	mid	\$ 1.24	\$ 0.92	\$ 2.17	high
Clarington	mid	\$ 1.26	\$ 0.91	\$ 2.17	high
Brampton	low	\$ 1.04	\$ 1.21	\$ 2.24	high
Brantford	high	\$ 1.35	\$ 0.94	\$ 2.29	high
Waterloo	mid	\$ 1.12	\$ 1.17	\$ 2.29	high
Hamilton	mid	\$ 1.56	\$ 0.74	\$ 2.30	high
Burlington	mid	\$ 1.18	\$ 1.13	\$ 2.31	high
St. Catharines	mid	\$ 1.37	\$ 0.95	\$ 2.32	high
East Gwillimbury	mid	\$ 1.00	\$ 1.33	\$ 2.33	high
Oshawa	low	\$ 1.50	\$ 0.86	\$ 2.36	high
King	low	\$ 0.99	\$ 1.37	\$ 2.36	high
Mississauga	high	\$ 0.99	\$ 1.37	\$ 2.36	high
Caledon	mid	\$ 0.93	\$ 1.45	\$ 2.38	high
North Dumfries	high	\$ 0.98	\$ 1.42	\$ 2.40	high
Whitby	high	\$ 1.41	\$ 1.03	\$ 2.44	high
Georgina	mid	\$ 1.25	\$ 1.23	\$ 2.48	high
Windsor	mid	\$ 1.53	\$ 0.97	\$ 2.50	high
Milton	low	\$ 1.13	\$ 1.37	\$ 2.50	high
Oakville	high	\$ 1.26	\$ 1.30	\$ 2.56	high
Sudbury	high	\$ 1.90	\$ 0.97	\$ 2.87	high
Ottawa	high	\$ 1.71	\$ 1.36	\$ 3.07	high
Average		\$ 0.97	\$ 0.87	\$ 1.84	
Median		\$ 0.96	\$ 0.86	\$ 1.86	
Min		\$ 0.30	\$ 0.42	\$ 0.74	
Max		\$ 1.90	\$ 1.45	\$ 3.07	

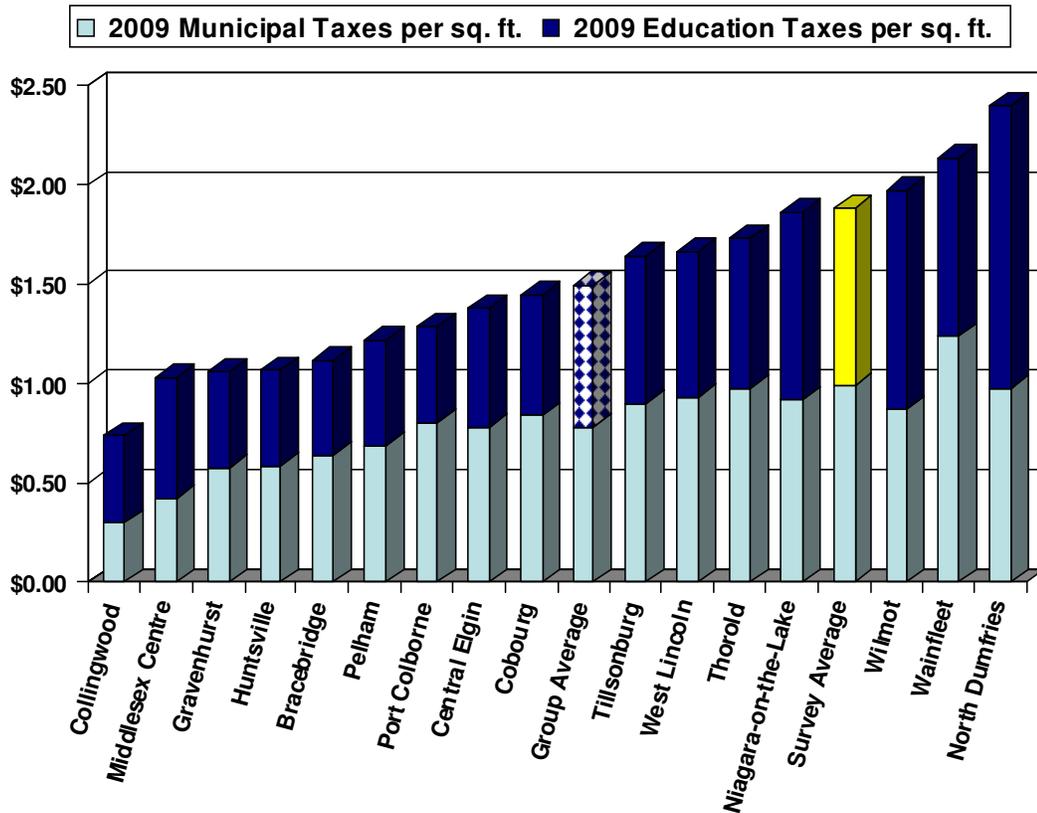
Industrial Comparisons - Standard Industrial

- 79 of the 81 municipalities are represented in the standard industrial comparison (Wellesley and Wasaga Beach did not have representative properties)
- The standard industrial properties have an average current value assessment per square foot of \$46 with a range of \$16 to \$92 per square foot
- Education rates are determined by the Province and are not uniform - as such, the addition of industrial education rates changes the relative position of properties
- The average total taxes of the survey is \$1.84 per square foot

Standard Industrial Comparisons—by Population Group

**Standard Industrial Property Taxes - Municipalities with populations less than 20,000
Taxes per Sq. Ft.**

Industrial - Standard Municipality	2009 CVA Ranking	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Average by Population
Collingwood	low	\$ 0.30	\$ 0.44	\$ 0.74	low	
Middlesex Centre	low	\$ 0.42	\$ 0.61	\$ 1.04	low	
Gravenhurst	low	\$ 0.58	\$ 0.48	\$ 1.06	low	
Huntsville	low	\$ 0.59	\$ 0.48	\$ 1.06	low	
Bracebridge	low	\$ 0.64	\$ 0.48	\$ 1.12	low	
Pelham	low	\$ 0.69	\$ 0.53	\$ 1.23	low	
Port Colborne	low	\$ 0.80	\$ 0.49	\$ 1.30	low	
Central Elgin	high	\$ 0.78	\$ 0.60	\$ 1.38	low	
Cobourg	mid	\$ 0.84	\$ 0.61	\$ 1.45	low	
Tillsonburg	high	\$ 0.90	\$ 0.74	\$ 1.63	low	
West Lincoln	low	\$ 0.93	\$ 0.74	\$ 1.67	low	
Thorold	mid	\$ 0.98	\$ 0.75	\$ 1.73	mid	
Niagara-on-the-Lake	low	\$ 0.92	\$ 0.94	\$ 1.86	mid	
Wilmot	low	\$ 0.87	\$ 1.10	\$ 1.97	mid	
Wainfleet	low	\$ 1.24	\$ 0.90	\$ 2.14	high	
North Dumfries	high	\$ 0.98	\$ 1.42	\$ 2.40	high	\$ 1.49

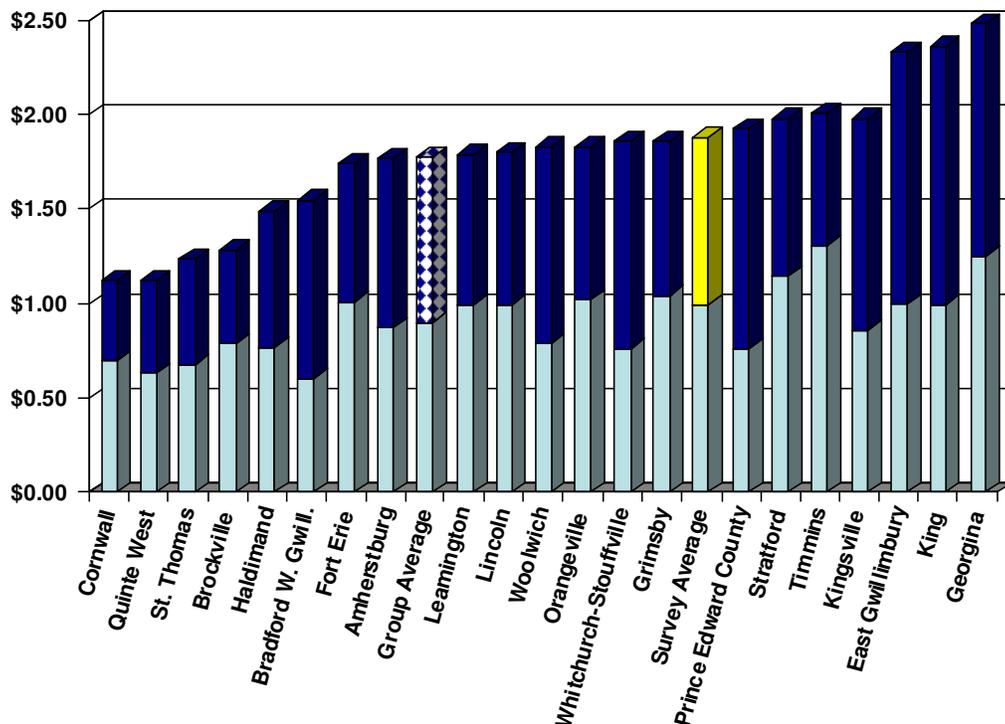


Standard Industrial Comparisons—by Population Group

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

Industrial - Standard Municipality	CVA Ranking	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Average by Population
Cornwall	mid	\$ 0.70	\$ 0.42	\$ 1.12	low	
Quinte West	mid	\$ 0.63	\$ 0.49	\$ 1.13	low	
St. Thomas	high	\$ 0.68	\$ 0.56	\$ 1.24	low	
Brockville	mid	\$ 0.79	\$ 0.49	\$ 1.28	low	
Haldimand	mid	\$ 0.77	\$ 0.72	\$ 1.50	low	
Bradford West Gwillimbury	high	\$ 0.60	\$ 0.95	\$ 1.55	low	
Fort Erie	mid	\$ 1.01	\$ 0.73	\$ 1.75	mid	
Amherstburg	high	\$ 0.87	\$ 0.90	\$ 1.76	mid	
Leamington	mid	\$ 0.99	\$ 0.80	\$ 1.78	mid	
Lincoln	low	\$ 0.99	\$ 0.81	\$ 1.80	mid	
Woolwich	high	\$ 0.79	\$ 1.04	\$ 1.83	mid	
Orangeville	mid	\$ 1.02	\$ 0.81	\$ 1.83	mid	
Whitchurch-Stouffville	mid	\$ 0.76	\$ 1.10	\$ 1.86	mid	
Grimsby	low	\$ 1.04	\$ 0.82	\$ 1.86	mid	
Prince Edward County	low	\$ 0.76	\$ 1.17	\$ 1.93	mid	
Stratford	high	\$ 1.15	\$ 0.83	\$ 1.98	mid	
Timmins	high	\$ 1.31	\$ 0.70	\$ 2.01	mid	
Kingsville	low	\$ 0.86	\$ 1.12	\$ 2.02	mid	
East Gwillimbury	mid	\$ 1.00	\$ 1.33	\$ 2.33	high	
King	low	\$ 0.99	\$ 1.37	\$ 2.36	high	
Georgina	mid	\$ 1.25	\$ 1.23	\$ 2.48	high	\$ 1.78

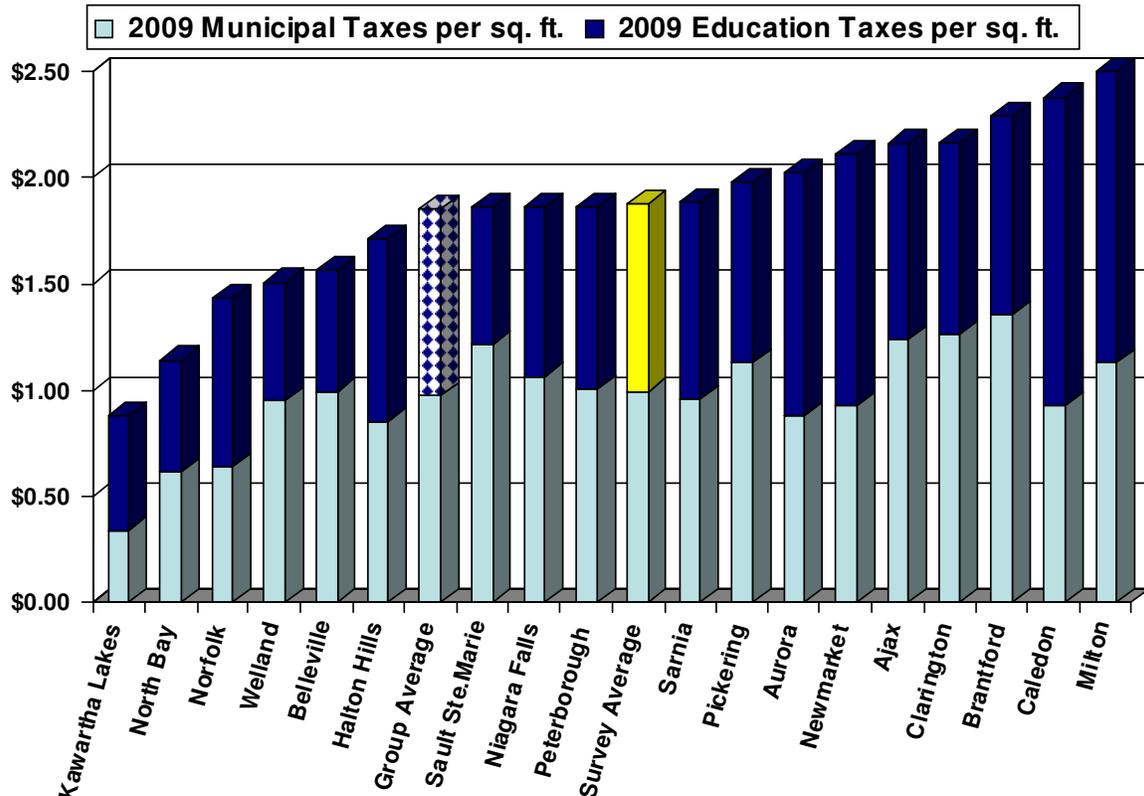
■ 2009 Municipal Taxes per sq. ft. ■ 2009 Education Taxes per sq. ft.



Standard Industrial Comparisons —by Population Group

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

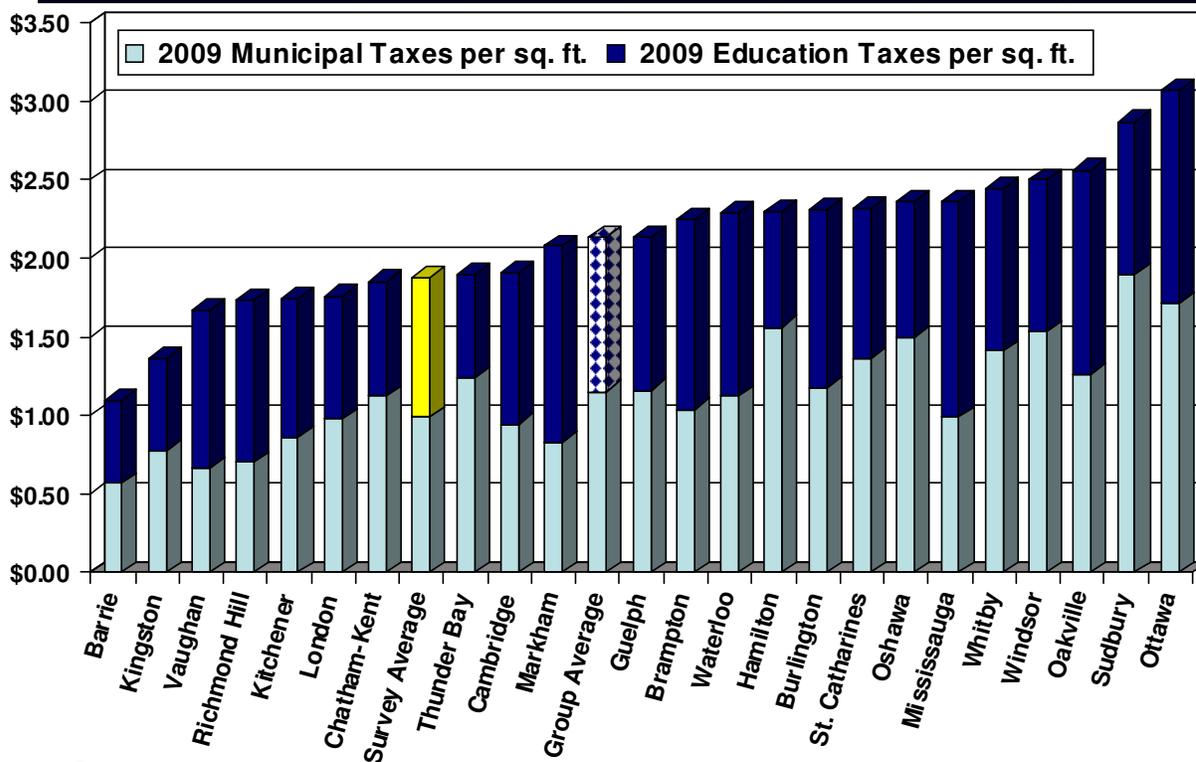
Industrial - Standard Municipality	CVA Ranking	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Average by Population
Kawartha Lakes	low	\$ 0.34	\$ 0.54	\$ 0.88	low	
North Bay	low	\$ 0.61	\$ 0.53	\$ 1.13	low	
Norfolk	low	\$ 0.64	\$ 0.80	\$ 1.44	low	
Welland	low	\$ 0.95	\$ 0.56	\$ 1.51	low	
Belleville	high	\$ 0.99	\$ 0.57	\$ 1.55	low	
Halton Hills	high	\$ 0.85	\$ 0.86	\$ 1.70	low	
Sault Ste. Marie	mid	\$ 1.22	\$ 0.64	\$ 1.85	mid	
Niagara Falls	mid	\$ 1.06	\$ 0.80	\$ 1.86	mid	
Peterborough	high	\$ 1.01	\$ 0.85	\$ 1.87	mid	
Sarnia	mid	\$ 0.96	\$ 0.93	\$ 1.89	mid	
Pickering	high	\$ 1.13	\$ 0.85	\$ 1.98	mid	
Aurora	mid	\$ 0.88	\$ 1.15	\$ 2.04	high	
Newmarket	high	\$ 0.93	\$ 1.18	\$ 2.11	high	
Ajax	mid	\$ 1.24	\$ 0.92	\$ 2.17	high	
Clarington	mid	\$ 1.26	\$ 0.91	\$ 2.17	high	
Brantford	high	\$ 1.35	\$ 0.94	\$ 2.29	high	
Caledon	mid	\$ 0.93	\$ 1.45	\$ 2.38	high	
Milton	low	\$ 1.13	\$ 1.37	\$ 2.50	high	\$ 1.85



Standard Industrial Comparisons—by Population Group

Standard Industrial Property Taxes - Municipalities with populations 100,000+ Taxes per Sq. Ft.

Industrial - Standard Municipality	CVA Ranking	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Average by Population
Barrie	mid	\$ 0.57	\$ 0.53	\$ 1.10	low	
Kingston	high	\$ 0.78	\$ 0.59	\$ 1.37	low	
Vaughan	high	\$ 0.67	\$ 1.00	\$ 1.67	low	
Richmond Hill	low	\$ 0.70	\$ 1.03	\$ 1.73	mid	
Kitchener	high	\$ 0.86	\$ 0.88	\$ 1.75	mid	
London	high	\$ 0.98	\$ 0.78	\$ 1.76	mid	
Chatham-Kent	mid	\$ 1.12	\$ 0.73	\$ 1.85	mid	
Thunder Bay	low	\$ 1.24	\$ 0.66	\$ 1.90	mid	
Cambridge	low	\$ 0.95	\$ 0.96	\$ 1.91	mid	
Markham	high	\$ 0.83	\$ 1.25	\$ 2.08	high	
Guelph	high	\$ 1.16	\$ 0.97	\$ 2.13	high	
Brampton	low	\$ 1.04	\$ 1.21	\$ 2.24	high	
Waterloo	mid	\$ 1.12	\$ 1.17	\$ 2.29	high	
Hamilton	mid	\$ 1.56	\$ 0.74	\$ 2.30	high	
Burlington	mid	\$ 1.18	\$ 1.13	\$ 2.31	high	
St. Catharines	mid	\$ 1.37	\$ 0.95	\$ 2.32	high	
Oshawa	low	\$ 1.50	\$ 0.86	\$ 2.36	high	
Mississauga	high	\$ 0.99	\$ 1.37	\$ 2.36	high	
Whitby	high	\$ 1.41	\$ 1.03	\$ 2.44	high	
Windsor	mid	\$ 1.53	\$ 0.97	\$ 2.50	high	
Oakville	high	\$ 1.26	\$ 1.30	\$ 2.56	high	
Sudbury	high	\$ 1.90	\$ 0.97	\$ 2.87	high	
Ottawa	high	\$ 1.71	\$ 1.36	\$ 3.07	high	\$ 2.12



Standard Industrial Comparisons—by Location

Industrial - Standard		2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Location Average
Municipality	Location					
Collingwood	Simcoe/Musk./Duff.	\$ 0.30	\$ 0.44	\$ 0.74	low	
Gravenhurst	Simcoe/Musk./Duff.	\$ 0.58	\$ 0.48	\$ 1.06	low	
Huntsville	Simcoe/Musk./Duff.	\$ 0.59	\$ 0.48	\$ 1.06	low	
Barrie	Simcoe/Musk./Duff.	\$ 0.57	\$ 0.53	\$ 1.10	low	
Bracebridge	Simcoe/Musk./Duff.	\$ 0.64	\$ 0.48	\$ 1.12	low	
Bradford West Gwillimbury	Simcoe/Musk./Duff.	\$ 0.60	\$ 0.95	\$ 1.55	low	
Orangeville	Simcoe/Musk./Duff.	\$ 1.02	\$ 0.81	\$ 1.83	mid	\$ 1.21

Industrial - Standard		2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Location Average
Municipality	Location					
Kawartha Lakes	Eastern	\$ 0.34	\$ 0.54	\$ 0.88	low	
Cornwall	Eastern	\$ 0.70	\$ 0.42	\$ 1.12	low	
Quinte West	Eastern	\$ 0.63	\$ 0.49	\$ 1.13	low	
Brockville	Eastern	\$ 0.79	\$ 0.49	\$ 1.28	low	
Kingston	Eastern	\$ 0.78	\$ 0.59	\$ 1.37	low	
Cobourg	Eastern	\$ 0.84	\$ 0.61	\$ 1.45	low	
Belleville	Eastern	\$ 0.99	\$ 0.57	\$ 1.55	low	
Peterborough	Eastern	\$ 1.01	\$ 0.85	\$ 1.87	mid	
Prince Edward County	Eastern	\$ 0.76	\$ 1.17	\$ 1.93	mid	
Ottawa	Eastern	\$ 1.71	\$ 1.36	\$ 3.07	high	\$ 1.57

Industrial - Standard		2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Location Average
Municipality	Location					
Pelham	Niagara/Hamilton	\$ 0.69	\$ 0.53	\$ 1.23	low	
Port Colborne	Niagara/Hamilton	\$ 0.80	\$ 0.49	\$ 1.30	low	
Welland	Niagara/Hamilton	\$ 0.95	\$ 0.56	\$ 1.51	low	
West Lincoln	Niagara/Hamilton	\$ 0.93	\$ 0.74	\$ 1.67	low	
Thorold	Niagara/Hamilton	\$ 0.98	\$ 0.75	\$ 1.73	mid	
Fort Erie	Niagara/Hamilton	\$ 1.01	\$ 0.73	\$ 1.75	mid	
Lincoln	Niagara/Hamilton	\$ 0.99	\$ 0.81	\$ 1.80	mid	
Grimsby	Niagara/Hamilton	\$ 1.04	\$ 0.82	\$ 1.86	mid	
Niagara Falls	Niagara/Hamilton	\$ 1.06	\$ 0.80	\$ 1.86	mid	
Niagara-on-the-Lake	Niagara/Hamilton	\$ 0.92	\$ 0.94	\$ 1.86	mid	
Wainfleet	Niagara/Hamilton	\$ 1.24	\$ 0.90	\$ 2.14	high	
Hamilton	Niagara/Hamilton	\$ 1.56	\$ 0.74	\$ 2.30	high	
St. Catharines	Niagara/Hamilton	\$ 1.37	\$ 0.95	\$ 2.32	high	\$ 1.79

Standard Industrial Comparisons—by Location (cont'd)

Industrial - Standard		2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Location Average
Municipality	Location					
Middlesex Centre	Southwest	\$ 0.42	\$ 0.61	\$ 1.04	low	
St. Thomas	Southwest	\$ 0.68	\$ 0.56	\$ 1.24	low	
Central Elgin	Southwest	\$ 0.78	\$ 0.60	\$ 1.38	low	
Norfolk	Southwest	\$ 0.64	\$ 0.80	\$ 1.44	low	
Haldimand	Southwest	\$ 0.77	\$ 0.72	\$ 1.50	low	
Tillsonburg	Southwest	\$ 0.90	\$ 0.74	\$ 1.63	low	
Kitchener	Southwest	\$ 0.86	\$ 0.88	\$ 1.75	mid	
London	Southwest	\$ 0.98	\$ 0.78	\$ 1.76	mid	
Amherstburg	Southwest	\$ 0.87	\$ 0.90	\$ 1.76	mid	
Leamington	Southwest	\$ 0.99	\$ 0.80	\$ 1.78	mid	
Woolwich	Southwest	\$ 0.79	\$ 1.04	\$ 1.83	mid	
Chatham-Kent	Southwest	\$ 1.12	\$ 0.73	\$ 1.85	mid	
Sarnia	Southwest	\$ 0.96	\$ 0.93	\$ 1.89	mid	
Cambridge	Southwest	\$ 0.95	\$ 0.96	\$ 1.91	mid	
Wilmot	Southwest	\$ 0.87	\$ 1.10	\$ 1.97	mid	
Stratford	Southwest	\$ 1.15	\$ 0.83	\$ 1.98	mid	
Kingsville	Southwest	\$ 0.86	\$ 1.12	\$ 2.02	mid	
Guelph	Southwest	\$ 1.16	\$ 0.97	\$ 2.13	high	
Brantford	Southwest	\$ 1.35	\$ 0.94	\$ 2.29	high	
Waterloo	Southwest	\$ 1.12	\$ 1.17	\$ 2.29	high	
North Dumfries	Southwest	\$ 0.98	\$ 1.42	\$ 2.40	high	
Windsor	Southwest	\$ 1.53	\$ 0.97	\$ 2.50	high	\$ 1.83

Industrial - Standard		2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Location Average
Municipality	Location					
North Bay	North	\$ 0.61	\$ 0.53	\$ 1.13	low	
Sault Ste. Marie	North	\$ 1.22	\$ 0.64	\$ 1.85	mid	
Thunder Bay	North	\$ 1.24	\$ 0.66	\$ 1.90	mid	
Timmins	North	\$ 1.31	\$ 0.70	\$ 2.01	mid	
Sudbury	North	\$ 1.90	\$ 0.97	\$ 2.87	high	\$ 1.95

Standard Industrial Comparisons—by Location (cont'd)

Industrial - Standard		2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Location Average
Municipality	Location					
Vaughan	GTA	\$ 0.67	\$ 1.00	\$ 1.67	low	
Halton Hills	GTA	\$ 0.85	\$ 0.86	\$ 1.70	low	
Richmond Hill	GTA	\$ 0.70	\$ 1.03	\$ 1.73	mid	
Whitchurch-Stouffville	GTA	\$ 0.76	\$ 1.10	\$ 1.86	mid	
Pickering	GTA	\$ 1.13	\$ 0.85	\$ 1.98	mid	
Aurora	GTA	\$ 0.88	\$ 1.15	\$ 2.04	high	
Markham	GTA	\$ 0.83	\$ 1.25	\$ 2.08	high	
Newmarket	GTA	\$ 0.93	\$ 1.18	\$ 2.11	high	
Ajax	GTA	\$ 1.24	\$ 0.92	\$ 2.17	high	
Clarington	GTA	\$ 1.26	\$ 0.91	\$ 2.17	high	
Brampton	GTA	\$ 1.04	\$ 1.21	\$ 2.24	high	
Burlington	GTA	\$ 1.18	\$ 1.13	\$ 2.31	high	
East Gwillimbury	GTA	\$ 1.00	\$ 1.33	\$ 2.33	high	
Oshawa	GTA	\$ 1.50	\$ 0.86	\$ 2.36	high	
King	GTA	\$ 0.99	\$ 1.37	\$ 2.36	high	
Mississauga	GTA	\$ 0.99	\$ 1.37	\$ 2.36	high	
Caledon	GTA	\$ 0.93	\$ 1.45	\$ 2.38	high	
Whitby	GTA	\$ 1.41	\$ 1.03	\$ 2.44	high	
Georgina	GTA	\$ 1.25	\$ 1.23	\$ 2.48	high	
Milton	GTA	\$ 1.13	\$ 1.37	\$ 2.50	high	
Oakville	GTA	\$ 1.26	\$ 1.30	\$ 2.56	high	\$ 2.18

Large Industrial Comparisons

Municipality	CVA Ranking	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden
Norfolk	low	\$ 0.20	\$ 0.24	\$ 0.44	low
West Lincoln	low	\$ 0.32	\$ 0.25	\$ 0.57	low
Clarington	low	\$ 0.33	\$ 0.24	\$ 0.57	low
Amherstburg	mid	\$ 0.31	\$ 0.29	\$ 0.60	low
Kawartha Lakes	low	\$ 0.26	\$ 0.39	\$ 0.66	low
Welland	high	\$ 0.49	\$ 0.30	\$ 0.80	low
Collingwood	low	\$ 0.33	\$ 0.47	\$ 0.80	low
Fort Erie	low	\$ 0.49	\$ 0.35	\$ 0.84	low
Barrie	low	\$ 0.45	\$ 0.42	\$ 0.87	low
Thunder Bay	mid	\$ 0.58	\$ 0.29	\$ 0.88	low
North Bay	low	\$ 0.49	\$ 0.41	\$ 0.90	low
Quinte West	low	\$ 0.50	\$ 0.40	\$ 0.90	low
Stratford	mid	\$ 0.58	\$ 0.42	\$ 1.00	low
Cornwall	mid	\$ 0.65	\$ 0.39	\$ 1.05	low
Oshawa	high	\$ 0.68	\$ 0.39	\$ 1.06	low
Kitchener	high	\$ 0.54	\$ 0.55	\$ 1.09	low
Niagara Falls	low	\$ 0.63	\$ 0.47	\$ 1.10	low
Kingston	high	\$ 0.63	\$ 0.47	\$ 1.10	low
Sarnia	low	\$ 0.67	\$ 0.44	\$ 1.10	low
Thorold	mid	\$ 0.66	\$ 0.50	\$ 1.16	low
St. Thomas	low	\$ 0.66	\$ 0.50	\$ 1.16	low
Kingsville	low	\$ 0.57	\$ 0.62	\$ 1.18	low
St. Catharines	low	\$ 0.71	\$ 0.49	\$ 1.20	low
Markham	high	\$ 0.49	\$ 0.73	\$ 1.22	mid
Cambridge	high	\$ 0.61	\$ 0.61	\$ 1.22	mid
Hamilton	mid	\$ 0.90	\$ 0.32	\$ 1.22	mid
Aurora	low	\$ 0.54	\$ 0.70	\$ 1.24	mid
Brampton	low	\$ 0.58	\$ 0.68	\$ 1.26	mid
Chatham-Kent	mid	\$ 0.78	\$ 0.50	\$ 1.28	mid
Tillsonburg	low	\$ 0.70	\$ 0.58	\$ 1.28	mid
Brockville	high	\$ 0.81	\$ 0.50	\$ 1.31	mid
Belleville	high	\$ 0.83	\$ 0.48	\$ 1.31	mid
Whitchurch-Stouffville	low	\$ 0.54	\$ 0.78	\$ 1.32	mid
London	high	\$ 0.75	\$ 0.59	\$ 1.34	mid
Waterloo	mid	\$ 0.66	\$ 0.69	\$ 1.35	mid
Orangeville	low	\$ 0.76	\$ 0.61	\$ 1.37	mid
Richmond Hill	mid	\$ 0.56	\$ 0.82	\$ 1.37	mid
Woolwich	mid	\$ 0.60	\$ 0.79	\$ 1.40	mid
Sault Ste. Marie	high	\$ 1.01	\$ 0.41	\$ 1.42	mid
Haldimand	low	\$ 0.73	\$ 0.69	\$ 1.42	mid
Guelph	high	\$ 0.79	\$ 0.66	\$ 1.45	mid
East Gwillimbury	mid	\$ 0.63	\$ 0.84	\$ 1.47	mid

Large Industrial Comparisons (cont'd)

Municipality	CVA Ranking	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden
Mississauga	high	\$ 0.62	\$ 0.86	\$ 1.48	high
Port Colborne	high	\$ 0.93	\$ 0.57	\$ 1.50	high
Newmarket	mid	\$ 0.67	\$ 0.85	\$ 1.53	high
Ajax	mid	\$ 0.89	\$ 0.66	\$ 1.55	high
Milton	mid	\$ 0.73	\$ 0.88	\$ 1.61	high
Leamington	high	\$ 0.95	\$ 0.67	\$ 1.61	high
Cobourg	mid	\$ 0.93	\$ 0.68	\$ 1.61	high
Peterborough	high	\$ 0.90	\$ 0.76	\$ 1.67	high
Vaughan	mid	\$ 0.68	\$ 1.00	\$ 1.68	high
Halton Hills	mid	\$ 0.84	\$ 0.84	\$ 1.68	high
Whitby	high	\$ 0.99	\$ 0.73	\$ 1.72	high
Brantford	mid	\$ 1.05	\$ 0.73	\$ 1.77	high
Caledon	high	\$ 0.71	\$ 1.10	\$ 1.81	high
Burlington	mid	\$ 0.95	\$ 0.91	\$ 1.86	high
Grimsby	low	\$ 1.04	\$ 0.82	\$ 1.87	high
Oakville	high	\$ 0.98	\$ 1.01	\$ 1.98	high
Pickering	mid	\$ 1.18	\$ 0.89	\$ 2.07	high
Ottawa	high	\$ 1.17	\$ 0.95	\$ 2.12	high
Windsor	mid	\$ 1.41	\$ 0.76	\$ 2.16	high
Timmins	high	\$ 1.58	\$ 0.68	\$ 2.26	high
Sudbury	high	\$ 1.60	\$ 0.73	\$ 2.33	high
Average		\$ 0.73	\$ 0.61	\$ 1.34	
Median		\$ 0.67	\$ 0.61	\$ 1.31	
Min		\$ 0.20	\$ 0.24	\$ 0.44	
Max		\$ 1.60	\$ 1.10	\$ 2.33	

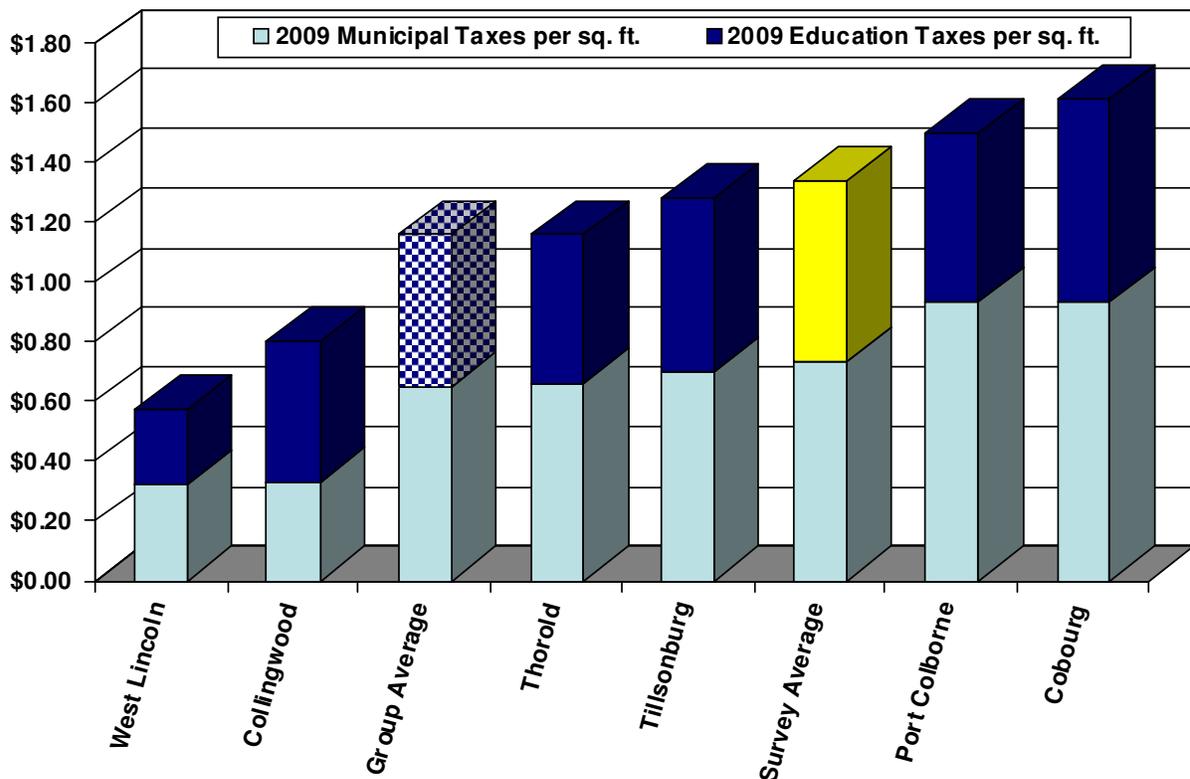
Trends and Observations - Large Industrial

- 63 of the 81 municipalities were represented in the Large Industrial comparison
- Of the municipalities surveyed, Hamilton, Sudbury, Chatham-Kent, Ottawa, Windsor, Timmins, Thunder Bay, St. Thomas, Sault Ste. Marie, Quinte West and the Counties of Essex and Lambton established a large industrial class
- The average current value assessment for large industrial properties in the survey is \$30, with a range from \$10 to \$66
- The average square footage of properties included in the survey is 330,000
- The average total taxes in this class is \$1.34 per square foot

Large Industrial Comparisons—by Population Group

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

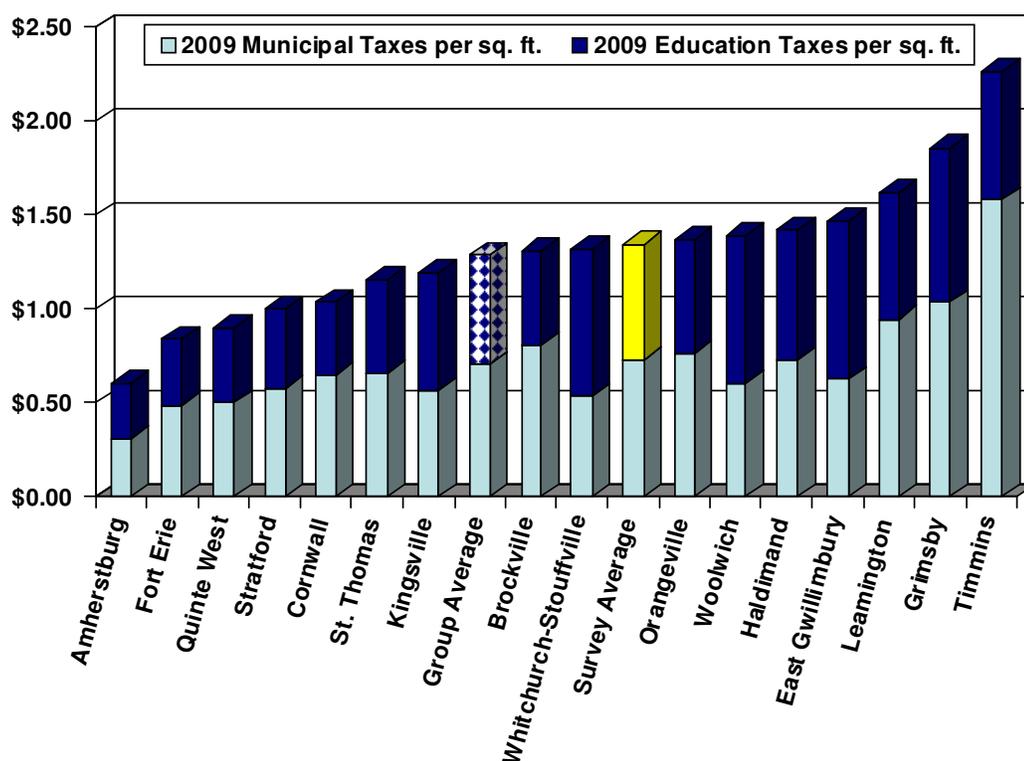
Municipality	CVA Ranking	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Average by Population Range
West Lincoln	low	\$ 0.32	\$ 0.25	\$ 0.57	low	
Collingwood	low	\$ 0.33	\$ 0.47	\$ 0.80	low	
Thorold	mid	\$ 0.66	\$ 0.50	\$ 1.16	low	
Tillsonburg	low	\$ 0.70	\$ 0.58	\$ 1.28	mid	
Port Colborne	high	\$ 0.93	\$ 0.57	\$ 1.50	high	
Cobourg	mid	\$ 0.93	\$ 0.68	\$ 1.61	high	\$ 1.15



Large Industrial Comparisons —by Population Group

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

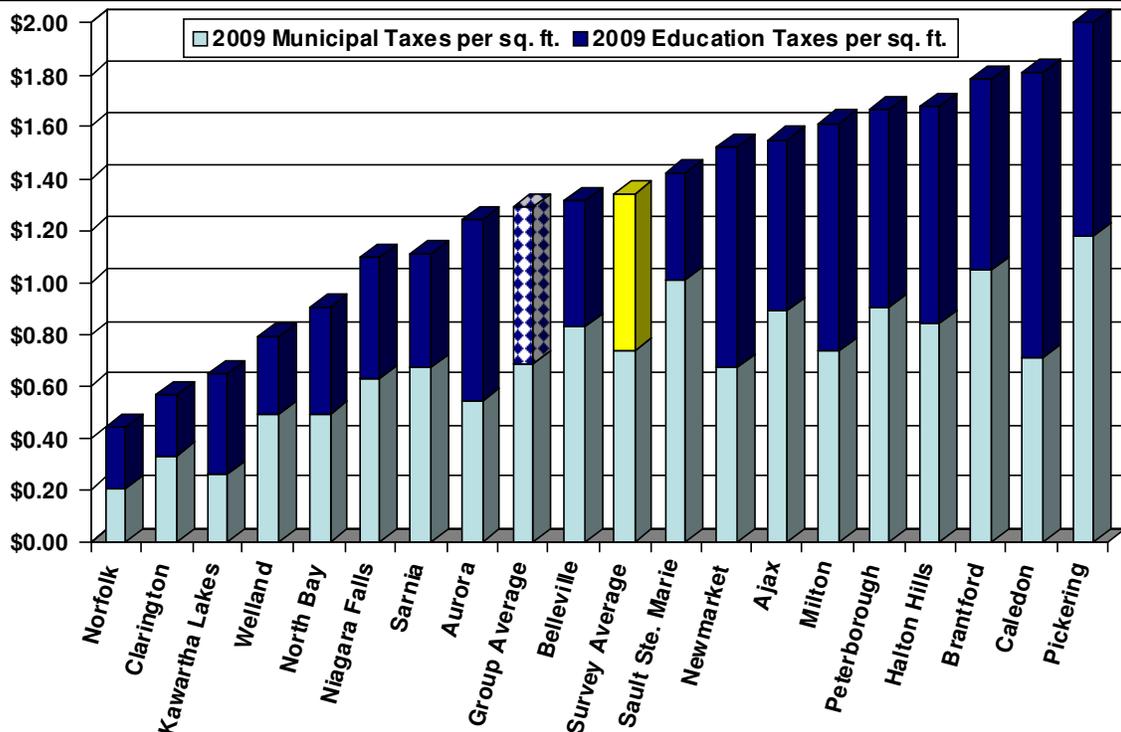
Municipality	CVA Ranking	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Average by Population Range
Amherstburg	mid	\$ 0.31	\$ 0.29	\$ 0.60	low	
Fort Erie	low	\$ 0.49	\$ 0.35	\$ 0.84	low	
Quinte West	low	\$ 0.50	\$ 0.40	\$ 0.90	low	
Stratford	mid	\$ 0.58	\$ 0.42	\$ 1.00	low	
Cornwall	mid	\$ 0.65	\$ 0.39	\$ 1.05	low	
St. Thomas	low	\$ 0.66	\$ 0.50	\$ 1.16	low	
Kingsville	low	\$ 0.57	\$ 0.62	\$ 1.18	low	
Brockville	high	\$ 0.81	\$ 0.50	\$ 1.31	mid	
Whitchurch-Stouffville	low	\$ 0.54	\$ 0.78	\$ 1.32	mid	
Orangeville	low	\$ 0.76	\$ 0.61	\$ 1.37	mid	
Woolwich	mid	\$ 0.60	\$ 0.79	\$ 1.40	mid	
Haldimand	low	\$ 0.73	\$ 0.69	\$ 1.42	mid	
East Gwillimbury	mid	\$ 0.63	\$ 0.84	\$ 1.47	mid	
Leamington	high	\$ 0.95	\$ 0.67	\$ 1.61	high	
Grimsby	low	\$ 1.04	\$ 0.82	\$ 1.87	high	
Timmins	high	\$ 1.58	\$ 0.68	\$ 2.26	high	\$ 1.30



Large Industrial Comparisons —by Population Group

**Large Industrial - Municipalities with populations between 50,000-99,999
Taxes per Sq. Ft.**

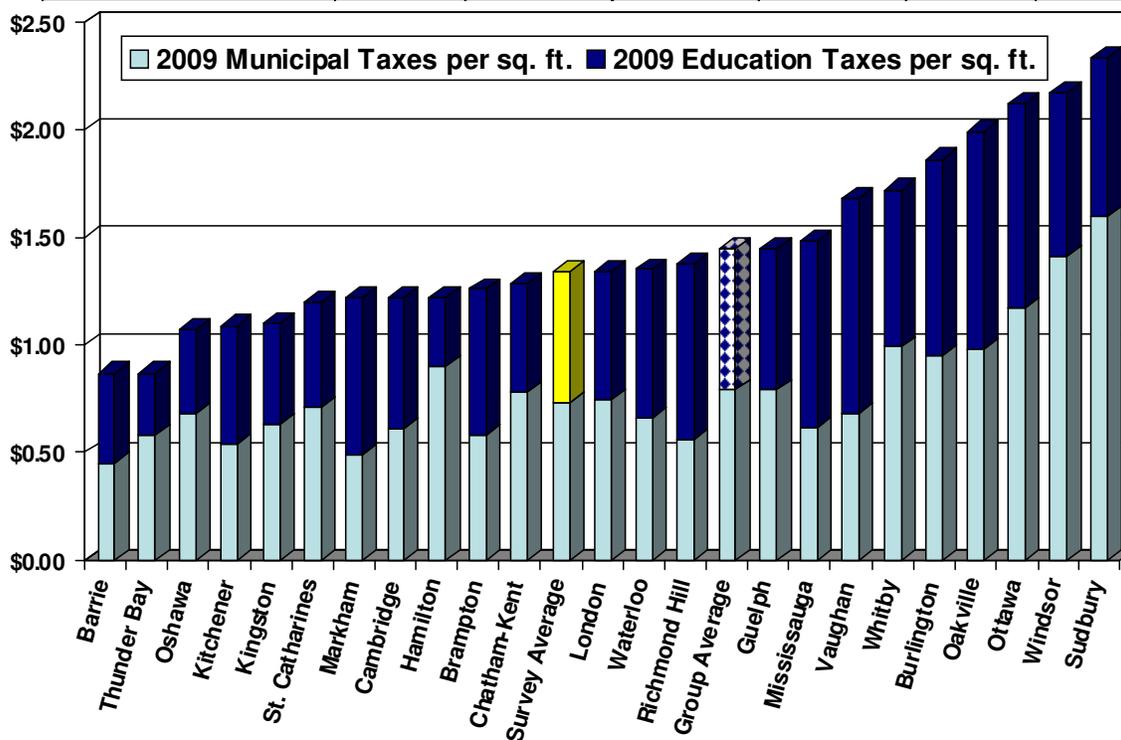
Municipality	CVA Ranking	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Average by Population Range
Norfolk	low	\$ 0.20	\$ 0.24	\$ 0.44	low	
Clarington	low	\$ 0.33	\$ 0.24	\$ 0.57	low	
Kawartha Lakes	low	\$ 0.26	\$ 0.39	\$ 0.66	low	
Welland	high	\$ 0.49	\$ 0.30	\$ 0.80	low	
North Bay	low	\$ 0.49	\$ 0.41	\$ 0.90	low	
Niagara Falls	low	\$ 0.63	\$ 0.47	\$ 1.10	low	
Sarnia	low	\$ 0.67	\$ 0.44	\$ 1.10	low	
Aurora	low	\$ 0.54	\$ 0.70	\$ 1.24	mid	
Belleville	high	\$ 0.83	\$ 0.48	\$ 1.31	mid	
Sault Ste. Marie	high	\$ 1.01	\$ 0.41	\$ 1.42	mid	
Newmarket	mid	\$ 0.67	\$ 0.85	\$ 1.53	high	
Ajax	mid	\$ 0.89	\$ 0.66	\$ 1.55	high	
Milton	mid	\$ 0.73	\$ 0.88	\$ 1.61	high	
Peterborough	high	\$ 0.90	\$ 0.76	\$ 1.67	high	
Halton Hills	mid	\$ 0.84	\$ 0.84	\$ 1.68	high	
Brantford	mid	\$ 1.05	\$ 0.73	\$ 1.77	high	
Caledon	high	\$ 0.71	\$ 1.10	\$ 1.81	high	
Pickering	mid	\$ 1.18	\$ 0.89	\$ 2.07	high	\$ 1.29



Large Industrial Comparisons —by Population Group

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

Municipality	CVA Ranking	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Average by Population Range
Barrie	low	\$ 0.45	\$ 0.42	\$ 0.87	low	
Thunder Bay	mid	\$ 0.58	\$ 0.29	\$ 0.88	low	
Oshawa	high	\$ 0.68	\$ 0.39	\$ 1.06	low	
Kitchener	high	\$ 0.54	\$ 0.55	\$ 1.09	low	
Kingston	high	\$ 0.63	\$ 0.47	\$ 1.10	low	
St. Catharines	low	\$ 0.71	\$ 0.49	\$ 1.20	low	
Markham	high	\$ 0.49	\$ 0.73	\$ 1.22	mid	
Cambridge	high	\$ 0.61	\$ 0.61	\$ 1.22	mid	
Hamilton	mid	\$ 0.90	\$ 0.32	\$ 1.22	mid	
Brampton	low	\$ 0.58	\$ 0.68	\$ 1.26	mid	
Chatham-Kent	mid	\$ 0.78	\$ 0.50	\$ 1.28	mid	
London	high	\$ 0.75	\$ 0.59	\$ 1.34	mid	
Waterloo	mid	\$ 0.66	\$ 0.69	\$ 1.35	mid	
Richmond Hill	mid	\$ 0.56	\$ 0.82	\$ 1.37	mid	
Guelph	high	\$ 0.79	\$ 0.66	\$ 1.45	mid	
Mississauga	high	\$ 0.62	\$ 0.86	\$ 1.48	high	
Vaughan	mid	\$ 0.68	\$ 1.00	\$ 1.68	high	
Whitby	high	\$ 0.99	\$ 0.73	\$ 1.72	high	
Burlington	mid	\$ 0.95	\$ 0.91	\$ 1.86	high	
Oakville	high	\$ 0.98	\$ 1.01	\$ 1.98	high	
Ottawa	high	\$ 1.17	\$ 0.95	\$ 2.12	high	
Windsor	mid	\$ 1.41	\$ 0.76	\$ 2.16	high	
Sudbury	high	\$ 1.60	\$ 0.73	\$ 2.33	high	\$ 1.45



Large Industrial Comparisons —by Location

Municipality	Location	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Average by Population Range
Collingwood	Simcoe/Musk./Duff.	\$ 0.33	\$ 0.47	\$ 0.80	low	
Barrie	Simcoe/Musk./Duff.	\$ 0.45	\$ 0.42	\$ 0.87	low	
Orangeville	Simcoe/Musk./Duff.	\$ 0.76	\$ 0.61	\$ 1.37	mid	\$ 1.01

Municipality	Location	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Average by Population Range
West Lincoln	Niagara/Hamilton	\$ 0.32	\$ 0.25	\$ 0.57	low	
Welland	Niagara/Hamilton	\$ 0.49	\$ 0.30	\$ 0.80	low	
Fort Erie	Niagara/Hamilton	\$ 0.49	\$ 0.35	\$ 0.84	low	
Niagara Falls	Niagara/Hamilton	\$ 0.63	\$ 0.47	\$ 1.10	low	
Thorold	Niagara/Hamilton	\$ 0.66	\$ 0.50	\$ 1.16	low	
St. Catharines	Niagara/Hamilton	\$ 0.71	\$ 0.49	\$ 1.20	low	
Hamilton	Niagara/Hamilton	\$ 0.90	\$ 0.32	\$ 1.22	mid	
Port Colborne	Niagara/Hamilton	\$ 0.93	\$ 0.57	\$ 1.50	high	
Grimsby	Niagara/Hamilton	\$ 1.04	\$ 0.82	\$ 1.87	high	\$ 1.14

Municipality	Location	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Average by Population Range
Norfolk	Southwest	\$ 0.20	\$ 0.24	\$ 0.44	low	
Amherstburg	Southwest	\$ 0.31	\$ 0.29	\$ 0.60	low	
Stratford	Southwest	\$ 0.58	\$ 0.42	\$ 1.00	low	
Kitchener	Southwest	\$ 0.54	\$ 0.55	\$ 1.09	low	
Sarnia	Southwest	\$ 0.67	\$ 0.44	\$ 1.10	low	
St. Thomas	Southwest	\$ 0.66	\$ 0.50	\$ 1.16	low	
Kingsville	Southwest	\$ 0.57	\$ 0.62	\$ 1.18	low	
Cambridge	Southwest	\$ 0.61	\$ 0.61	\$ 1.22	mid	
Chatham-Kent	Southwest	\$ 0.78	\$ 0.50	\$ 1.28	mid	
Tillsonburg	Southwest	\$ 0.70	\$ 0.58	\$ 1.28	mid	
London	Southwest	\$ 0.75	\$ 0.59	\$ 1.34	mid	
Waterloo	Southwest	\$ 0.66	\$ 0.69	\$ 1.35	mid	
Woolwich	Southwest	\$ 0.60	\$ 0.79	\$ 1.40	mid	
Haldimand	Southwest	\$ 0.73	\$ 0.69	\$ 1.42	mid	
Guelph	Southwest	\$ 0.79	\$ 0.66	\$ 1.45	mid	
Leamington	Southwest	\$ 0.95	\$ 0.67	\$ 1.61	high	
Brantford	Southwest	\$ 1.05	\$ 0.73	\$ 1.77	high	
Windsor	Southwest	\$ 1.41	\$ 0.76	\$ 2.16	high	\$ 1.27

Large Industrial Comparisons —by Location (cont'd)

Municipality	Location	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Average by Population Range
Kawartha Lakes	Eastern	\$ 0.26	\$ 0.39	\$ 0.66	low	
Quinte West	Eastern	\$ 0.50	\$ 0.40	\$ 0.90	low	
Cornwall	Eastern	\$ 0.65	\$ 0.39	\$ 1.05	low	
Kingston	Eastern	\$ 0.63	\$ 0.47	\$ 1.10	low	
Brockville	Eastern	\$ 0.81	\$ 0.50	\$ 1.31	mid	
Belleville	Eastern	\$ 0.83	\$ 0.48	\$ 1.31	mid	
Cobourg	Eastern	\$ 0.93	\$ 0.68	\$ 1.61	high	
Peterborough	Eastern	\$ 0.90	\$ 0.76	\$ 1.67	high	
Ottawa	Eastern	\$ 1.17	\$ 0.95	\$ 2.12	high	\$ 1.30

Municipality	Location	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Average by Population Range
Clarington	GTA	\$ 0.33	\$ 0.24	\$ 0.57	low	
Oshawa	GTA	\$ 0.68	\$ 0.39	\$ 1.06	low	
Markham	GTA	\$ 0.49	\$ 0.73	\$ 1.22	mid	
Aurora	GTA	\$ 0.54	\$ 0.70	\$ 1.24	mid	
Brampton	GTA	\$ 0.58	\$ 0.68	\$ 1.26	mid	
Whitchurch-Stouffville	GTA	\$ 0.54	\$ 0.78	\$ 1.32	mid	
Richmond Hill	GTA	\$ 0.56	\$ 0.82	\$ 1.37	mid	
East Gwillimbury	GTA	\$ 0.63	\$ 0.84	\$ 1.47	mid	
Mississauga	GTA	\$ 0.62	\$ 0.86	\$ 1.48	high	
Newmarket	GTA	\$ 0.67	\$ 0.85	\$ 1.53	high	
Ajax	GTA	\$ 0.89	\$ 0.66	\$ 1.55	high	
Milton	GTA	\$ 0.73	\$ 0.88	\$ 1.61	high	
Vaughan	GTA	\$ 0.68	\$ 1.00	\$ 1.68	high	
Halton Hills	GTA	\$ 0.84	\$ 0.84	\$ 1.68	high	
Whitby	GTA	\$ 0.99	\$ 0.73	\$ 1.72	high	
Caledon	GTA	\$ 0.71	\$ 1.10	\$ 1.81	high	
Burlington	GTA	\$ 0.95	\$ 0.91	\$ 1.86	high	
Oakville	GTA	\$ 0.98	\$ 1.01	\$ 1.98	high	
Pickering	GTA	\$ 1.18	\$ 0.89	\$ 2.07	high	\$ 1.50

Municipality	Location	2009 Municipal Taxes per sq. ft.	2009 Education Taxes per sq. ft.	2009 Total Taxes per sq. ft.	2009 Relative Tax Burden	Average by Population Range
Thunder Bay	North	\$ 0.58	\$ 0.29	\$ 0.88	low	
North Bay	North	\$ 0.49	\$ 0.41	\$ 0.90	low	
Sault Ste. Marie	North	\$ 1.01	\$ 0.41	\$ 1.42	mid	
Timmins	North	\$ 1.58	\$ 0.68	\$ 2.26	high	
Sudbury	North	\$ 1.60	\$ 0.73	\$ 2.33	high	\$ 1.56

Industrial Comparisons - Industrial Vacant Land

Vacant Land Summary		2009 Municipal Taxes	2009 Education Taxes	2009 Property Taxes	Vac. Land Relative Tax Burden
Municipality	2009 CVA Ranking	Per Acre	Per Acre	Per Acre	Ranking
Middlesex Centre	low	\$ 235	\$ 341	\$ 576	low
Haldimand	low	\$ 427	\$ 401	\$ 828	low
Port Colborne	low	\$ 652	\$ 402	\$ 1,054	low
West Lincoln	low	\$ 592	\$ 471	\$ 1,062	low
Brockville	low	\$ 683	\$ 424	\$ 1,107	low
Norfolk	low	\$ 493	\$ 644	\$ 1,137	low
Sault Ste. Marie	low	\$ 778	\$ 406	\$ 1,184	low
Quinte West	low	\$ 672	\$ 522	\$ 1,194	low
North Bay	low	\$ 639	\$ 559	\$ 1,198	low
St. Thomas	low	\$ 662	\$ 556	\$ 1,217	low
Stratford	low	\$ 752	\$ 544	\$ 1,296	low
Belleville	low	\$ 829	\$ 472	\$ 1,302	low
Kingsville	mid	\$ 585	\$ 732	\$ 1,317	low
Tillsonburg	low	\$ 752	\$ 617	\$ 1,369	low
Fort Erie	low	\$ 804	\$ 584	\$ 1,388	low
East Gwillimbury	mid	\$ 601	\$ 797	\$ 1,398	low
Sudbury	low	\$ 970	\$ 495	\$ 1,465	low
Cobourg	low	\$ 851	\$ 619	\$ 1,470	low
Cornwall	low	\$ 961	\$ 578	\$ 1,539	low
Amherstburg	low	\$ 767	\$ 790	\$ 1,557	low
Chatham-Kent	low	\$ 953	\$ 627	\$ 1,580	low
Collingwood	mid	\$ 653	\$ 963	\$ 1,615	low
Wilmot	mid	\$ 724	\$ 913	\$ 1,637	low
Welland	low	\$ 1,031	\$ 635	\$ 1,666	mid
Timmins	low	\$ 1,191	\$ 636	\$ 1,827	mid
Sarnia	low	\$ 931	\$ 898	\$ 1,829	mid
Leamington	mid	\$ 1,016	\$ 825	\$ 1,842	mid
Thorold	low	\$ 1,144	\$ 876	\$ 2,020	mid
Peterborough	mid	\$ 1,172	\$ 990	\$ 2,162	mid
Brantford	mid	\$ 1,336	\$ 927	\$ 2,262	mid
Woolwich	mid	\$ 983	\$ 1,301	\$ 2,284	mid
Kingston	mid	\$ 1,364	\$ 1,022	\$ 2,386	mid
Georgina	high	\$ 1,220	\$ 1,243	\$ 2,463	mid
Clarington	mid	\$ 1,458	\$ 1,049	\$ 2,508	mid
Lincoln	mid	\$ 1,454	\$ 1,191	\$ 2,644	mid
Bradford West Gwillimbury	mid	\$ 1,017	\$ 1,657	\$ 2,674	mid
Barrie	high	\$ 1,432	\$ 1,339	\$ 2,770	mid
Kitchener	mid	\$ 1,439	\$ 1,473	\$ 2,912	mid
Niagara Falls	mid	\$ 1,656	\$ 1,258	\$ 2,915	mid
London	mid	\$ 1,647	\$ 1,305	\$ 2,951	mid
King	high	\$ 1,254	\$ 1,727	\$ 2,981	mid
Orangeville	mid	\$ 1,685	\$ 1,343	\$ 3,028	mid
Newmarket	high	\$ 1,338	\$ 1,691	\$ 3,030	mid
Guelph	mid	\$ 1,808	\$ 1,508	\$ 3,316	mid
Waterloo	mid	\$ 1,653	\$ 1,733	\$ 3,387	mid
Grimsby	mid	\$ 1,940	\$ 1,533	\$ 3,473	mid
Niagara-on-the-Lake	mid	\$ 1,724	\$ 1,752	\$ 3,476	mid

Industrial Comparisons - Industrial Vacant Land (cont'd)

Vacant Land Summary		2009 Municipal Taxes	2009 Education Taxes	2009 Property Taxes	Vac. Land Relative Tax Burden
Municipality	2009 CVA Ranking	Per Acre	Per Acre	Per Acre	Ranking
Cambridge	high	\$ 1,730	\$ 1,766	\$ 3,497	high
St. Catharines	mid	\$ 2,091	\$ 1,450	\$ 3,541	high
Thunder Bay	mid	\$ 2,329	\$ 1,248	\$ 3,577	high
Whitchurch-Stouffville	high	\$ 1,484	\$ 2,132	\$ 3,615	high
Caledon	high	\$ 1,624	\$ 2,535	\$ 4,160	high
Brampton	high	\$ 1,968	\$ 2,212	\$ 4,180	high
Windsor	mid	\$ 2,653	\$ 1,696	\$ 4,349	high
Whitby	high	\$ 2,633	\$ 1,928	\$ 4,561	high
Ottawa	high	\$ 2,707	\$ 2,155	\$ 4,862	high
Oshawa	high	\$ 3,170	\$ 1,808	\$ 4,978	high
Halton Hills	high	\$ 2,653	\$ 2,673	\$ 5,326	high
Hamilton	high	\$ 3,412	\$ 2,125	\$ 5,537	high
Milton	high	\$ 2,581	\$ 3,059	\$ 5,639	high
Ajax	high	\$ 3,245	\$ 2,415	\$ 5,660	high
Aurora	high	\$ 2,621	\$ 3,425	\$ 6,046	high
Burlington	high	\$ 3,205	\$ 3,064	\$ 6,269	high
Mississauga	high	\$ 2,706	\$ 3,783	\$ 6,488	high
Pickering	high	\$ 3,888	\$ 2,926	\$ 6,814	high
Oakville	high	\$ 3,713	\$ 3,796	\$ 7,509	high
Markham	high	\$ 3,317	\$ 4,952	\$ 8,269	high
Richmond Hill	high	\$ 3,515	\$ 5,169	\$ 8,685	high
Vaughan	high	\$ 3,507	\$ 5,194	\$ 8,701	high
Average		\$ 1,590	\$ 1,520	\$ 3,110	
Median		\$ 1,338	\$ 1,248	\$ 2,644	
Minimum		\$ 235	\$ 341	\$ 576	
Maximum		\$ 3,888	\$ 5,194	\$ 8,701	

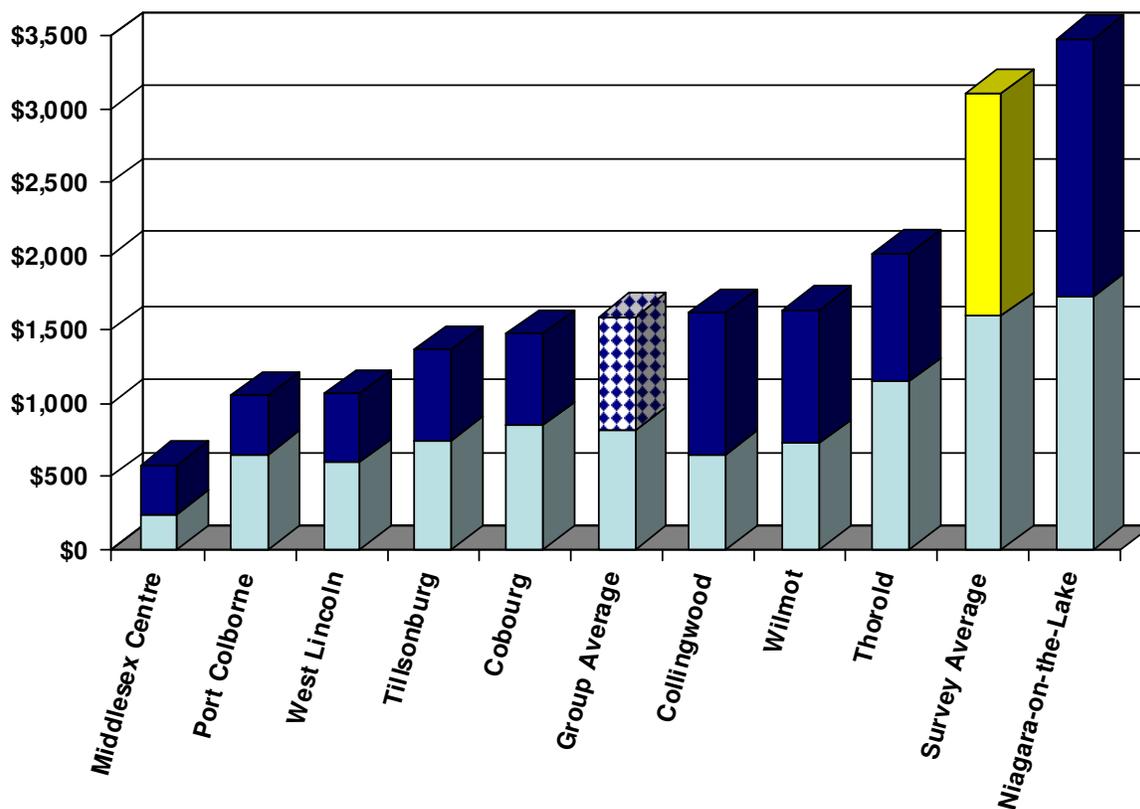
- The average value for an acre of industrial land across the survey is \$119,000. The CVA ranges from \$24,000 to \$515,000 per acre across the survey
- Every effort was made to select serviced properties between 1 and 5 acres. The properties selected were serviced land averaging 2 acres - this provided better comparators upon which to complete the relative tax burden analysis
- The average property tax is \$3,110 per acre

Industrial Comparisons—Industrial Vacant Land—by Population Group

Industrial Vacant Land Property Taxes - Municipalities with populations less than 20,000

Taxes per Acres

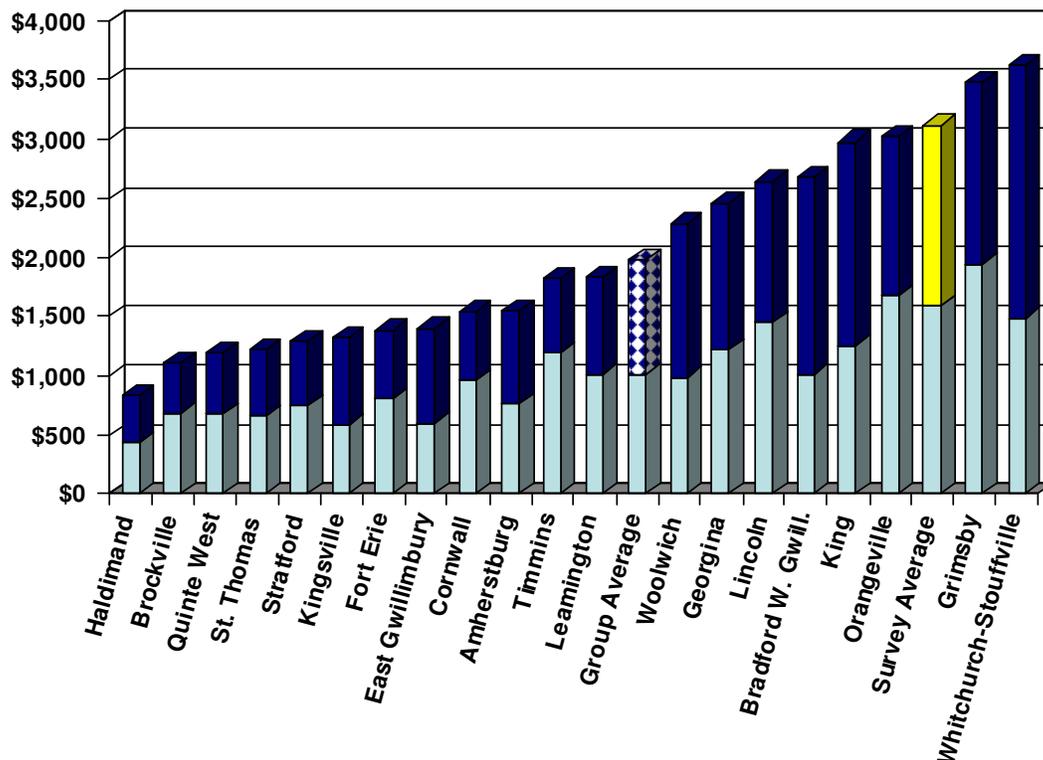
Vacant Land Summary		2009 Municipal Taxes	2009 Education Taxes	2009 Property Taxes	Vac. Land Relative Tax Burden	Average by Population
Municipality	2009 CVA Ranking	Per Acre	Per Acre	Per Acre	Ranking	Range
Middlesex Centre	low	\$ 235	\$ 341	\$ 576	low	
Port Colborne	low	\$ 652	\$ 402	\$ 1,054	low	
West Lincoln	low	\$ 592	\$ 471	\$ 1,062	low	
Tillsonburg	low	\$ 752	\$ 617	\$ 1,369	low	
Cobourg	low	\$ 851	\$ 619	\$ 1,470	low	
Collingwood	mid	\$ 653	\$ 963	\$ 1,615	low	
Wilmot	mid	\$ 724	\$ 913	\$ 1,637	low	
Thorold	low	\$ 1,144	\$ 876	\$ 2,020	mid	
Niagara-on-the-Lake	mid	\$ 1,724	\$ 1,752	\$ 3,476	mid	\$ 1,586



Industrial Comparisons—Industrial Vacant Land —by Population Group

Industrial Vacant Land Property Taxes - Municipalities with populations between 20,000–49,999 Taxes per Acres

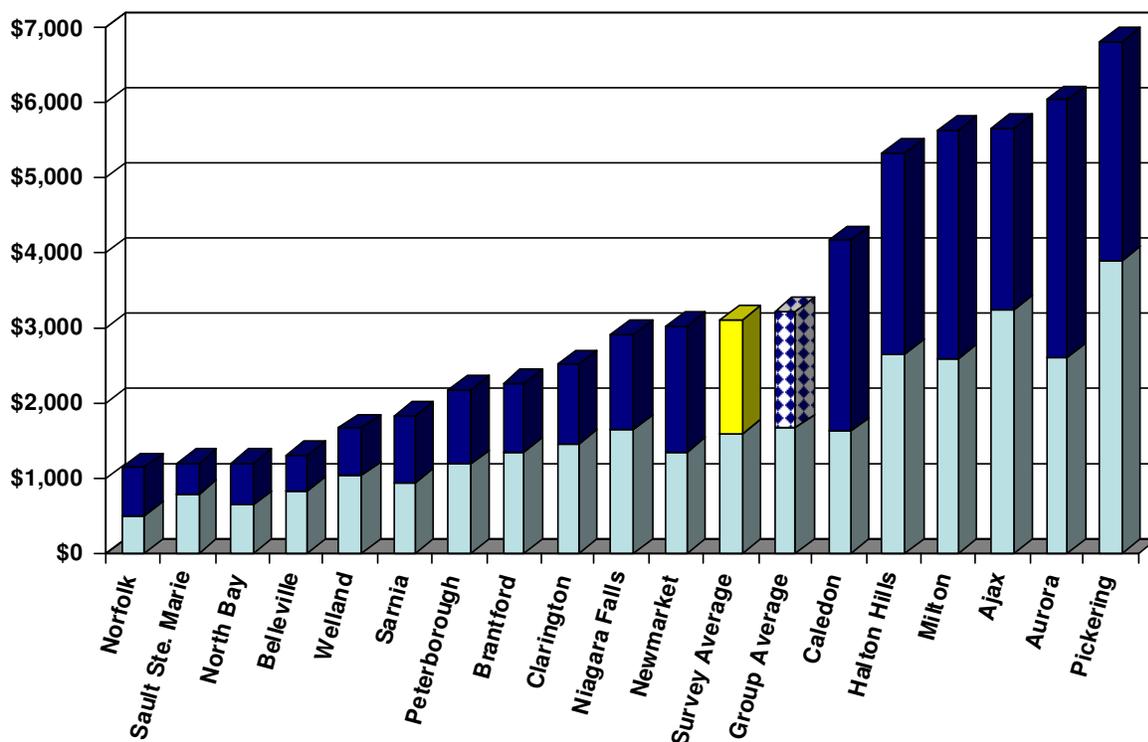
Vacant Land Summary		2009 Municipal Taxes	2009 Education Taxes	2009 Property Taxes	Vac. Land Relative Tax Burden	Average by Population
Municipality	2009 CVA Ranking	Per Acre	Per Acre	Per Acre	Ranking	Range
Haldimand	low	\$ 427	\$ 401	\$ 828	low	
Brockville	low	\$ 683	\$ 424	\$ 1,107	low	
Quinte West	low	\$ 672	\$ 522	\$ 1,194	low	
St. Thomas	low	\$ 662	\$ 556	\$ 1,217	low	
Stratford	low	\$ 752	\$ 544	\$ 1,296	low	
Kingsville	mid	\$ 585	\$ 732	\$ 1,317	low	
Fort Erie	low	\$ 804	\$ 584	\$ 1,388	low	
East Gwillimbury	mid	\$ 601	\$ 797	\$ 1,398	low	
Cornwall	low	\$ 961	\$ 578	\$ 1,539	low	
Amherstburg	low	\$ 767	\$ 790	\$ 1,557	low	
Timmins	low	\$ 1,191	\$ 636	\$ 1,827	mid	
Leamington	mid	\$ 1,016	\$ 825	\$ 1,842	mid	
Woolwich	mid	\$ 983	\$ 1,301	\$ 2,284	mid	
Georgina	high	\$ 1,220	\$ 1,243	\$ 2,463	mid	
Lincoln	mid	\$ 1,454	\$ 1,191	\$ 2,644	mid	
Bradford West Gwillimbury	mid	\$ 1,017	\$ 1,657	\$ 2,674	mid	
King	high	\$ 1,254	\$ 1,727	\$ 2,981	mid	
Orangeville	mid	\$ 1,685	\$ 1,343	\$ 3,028	mid	
Grimsby	mid	\$ 1,940	\$ 1,533	\$ 3,473	mid	
Whitchurch-Stouffville	high	\$ 1,484	\$ 2,132	\$ 3,615	high	\$ 1,984



Industrial Comparisons—Industrial Vacant Land —by Population Group

**Industrial Vacant Land Property Taxes— Municipalities with populations between 50,000– 99,999
Taxes per Acres**

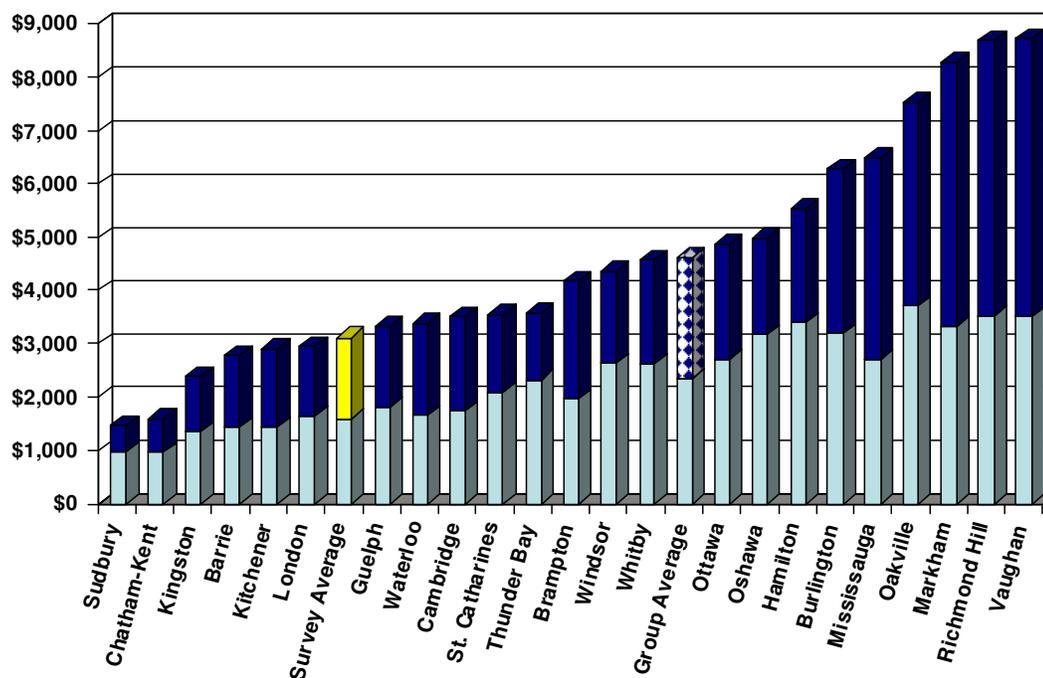
Vacant Land Summary		2009 Municipal Taxes	2009 Education Taxes	2009 Property Taxes	Vac. Land Relative Tax Burden	Average by Population
Municipality	2009 CVA Ranking	Per Acre	Per Acre	Per Acre	Ranking	Range
Norfolk	low	\$ 493	\$ 644	\$ 1,137	low	
Sault Ste. Marie	low	\$ 778	\$ 406	\$ 1,184	low	
North Bay	low	\$ 639	\$ 559	\$ 1,198	low	
Belleville	low	\$ 829	\$ 472	\$ 1,302	low	
Welland	low	\$ 1,031	\$ 635	\$ 1,666	mid	
Sarnia	low	\$ 931	\$ 898	\$ 1,829	mid	
Peterborough	mid	\$ 1,172	\$ 990	\$ 2,162	mid	
Brantford	mid	\$ 1,336	\$ 927	\$ 2,262	mid	
Clarington	mid	\$ 1,458	\$ 1,049	\$ 2,508	mid	
Niagara Falls	mid	\$ 1,656	\$ 1,258	\$ 2,915	mid	
Newmarket	high	\$ 1,338	\$ 1,691	\$ 3,030	mid	
Caledon	high	\$ 1,624	\$ 2,535	\$ 4,160	high	
Halton Hills	high	\$ 2,653	\$ 2,673	\$ 5,326	high	
Milton	high	\$ 2,581	\$ 3,059	\$ 5,639	high	
Ajax	high	\$ 3,245	\$ 2,415	\$ 5,660	high	
Aurora	high	\$ 2,621	\$ 3,425	\$ 6,046	high	
Pickering	high	\$ 3,888	\$ 2,926	\$ 6,814	high	\$ 3,226



Industrial Comparisons—Industrial Vacant Land —by Population Group

**Industrial Vacant Land Property Taxes— Municipalities with populations 100,000+
Taxes per Acres**

Vacant Land Summary		2009 Municipal Taxes	2009 Education Taxes	2009 Property Taxes	Vac. Land Relative Tax Burden	Average by Population
Municipality	2009 CVA Ranking	Per Acre	Per Acre	Per Acre	Ranking	Range
Sudbury	low	\$ 970	\$ 495	\$ 1,465	low	
Chatham-Kent	low	\$ 953	\$ 627	\$ 1,580	low	
Kingston	mid	\$ 1,364	\$ 1,022	\$ 2,386	mid	
Barrie	high	\$ 1,432	\$ 1,339	\$ 2,770	mid	
Kitchener	mid	\$ 1,439	\$ 1,473	\$ 2,912	mid	
London	mid	\$ 1,647	\$ 1,305	\$ 2,951	mid	
Guelph	mid	\$ 1,808	\$ 1,508	\$ 3,316	mid	
Waterloo	mid	\$ 1,653	\$ 1,733	\$ 3,387	mid	
Cambridge	high	\$ 1,730	\$ 1,766	\$ 3,497	high	
St. Catharines	mid	\$ 2,091	\$ 1,450	\$ 3,541	high	
Thunder Bay	mid	\$ 2,329	\$ 1,248	\$ 3,577	high	
Brampton	high	\$ 1,968	\$ 2,212	\$ 4,180	high	
Windsor	mid	\$ 2,653	\$ 1,696	\$ 4,349	high	
Whitby	high	\$ 2,633	\$ 1,928	\$ 4,561	high	
Ottawa	high	\$ 2,707	\$ 2,155	\$ 4,862	high	
Oshawa	high	\$ 3,170	\$ 1,808	\$ 4,978	high	
Hamilton	high	\$ 3,412	\$ 2,125	\$ 5,537	high	
Burlington	high	\$ 3,205	\$ 3,064	\$ 6,269	high	
Mississauga	high	\$ 2,706	\$ 3,783	\$ 6,488	high	
Oakville	high	\$ 3,713	\$ 3,796	\$ 7,509	high	
Markham	high	\$ 3,317	\$ 4,952	\$ 8,269	high	
Richmond Hill	high	\$ 3,515	\$ 5,169	\$ 8,685	high	
Vaughan	high	\$ 3,507	\$ 5,194	\$ 8,701	high	\$ 4,599



Industrial Comparisons—Industrial Vacant Land —by Location

Vacant Land Summary		2009	2009	2009	Vac. Land	
	Location	Municipal Taxes	Education Taxes	Property Taxes	Relative Tax Burden	Average by Location
Municipality		Per Acre	Per Acre	Per Acre	Ranking	
Sault Ste. Marie	North	\$ 778	\$ 406	\$ 1,184	low	
North Bay	North	\$ 639	\$ 559	\$ 1,198	low	
Sudbury	North	\$ 970	\$ 495	\$ 1,465	low	
Timmins	North	\$ 1,191	\$ 636	\$ 1,827	mid	
Thunder Bay	North	\$ 2,329	\$ 1,248	\$ 3,577	high	\$ 1,850

Vacant Land Summary		2009	2009	2009	Vac. Land	
	Location	Municipal Taxes	Education Taxes	Property Taxes	Relative Tax Burden	Average by Location
Municipality		Per Acre	Per Acre	Per Acre	Ranking	
Brockville	Eastern	\$ 683	\$ 424	\$ 1,107	low	
Quinte West	Eastern	\$ 672	\$ 522	\$ 1,194	low	
Belleville	Eastern	\$ 829	\$ 472	\$ 1,302	low	
Cobourg	Eastern	\$ 851	\$ 619	\$ 1,470	low	
Cornwall	Eastern	\$ 961	\$ 578	\$ 1,539	low	
Peterborough	Eastern	\$ 1,172	\$ 990	\$ 2,162	mid	
Kingston	Eastern	\$ 1,364	\$ 1,022	\$ 2,386	mid	
Ottawa	Eastern	\$ 2,707	\$ 2,155	\$ 4,862	high	\$ 2,003

Vacant Land Summary		2009	2009	2009	Vac. Land	
	Location	Municipal Taxes	Education Taxes	Property Taxes	Relative Tax Burden	Average by Location
Municipality		Per Acre	Per Acre	Per Acre	Ranking	
Middlesex Centre	Southwest	\$ 235	\$ 341	\$ 576	low	
Haldimand	Southwest	\$ 427	\$ 401	\$ 828	low	
Norfolk	Southwest	\$ 493	\$ 644	\$ 1,137	low	
St. Thomas	Southwest	\$ 662	\$ 556	\$ 1,217	low	
Stratford	Southwest	\$ 752	\$ 544	\$ 1,296	low	
Kingsville	Southwest	\$ 585	\$ 732	\$ 1,317	low	
Tillsonburg	Southwest	\$ 752	\$ 617	\$ 1,369	low	
Amherstburg	Southwest	\$ 767	\$ 790	\$ 1,557	low	
Chatham-Kent	Southwest	\$ 953	\$ 627	\$ 1,580	low	
Wilmot	Southwest	\$ 724	\$ 913	\$ 1,637	low	
Sarnia	Southwest	\$ 931	\$ 898	\$ 1,829	mid	
Leamington	Southwest	\$ 1,016	\$ 825	\$ 1,842	mid	
Brantford	Southwest	\$ 1,336	\$ 927	\$ 2,262	mid	
Woolwich	Southwest	\$ 983	\$ 1,301	\$ 2,284	mid	
Kitchener	Southwest	\$ 1,439	\$ 1,473	\$ 2,912	mid	
London	Southwest	\$ 1,647	\$ 1,305	\$ 2,951	mid	
Guelph	Southwest	\$ 1,808	\$ 1,508	\$ 3,316	mid	
Waterloo	Southwest	\$ 1,653	\$ 1,733	\$ 3,387	mid	
Cambridge	Southwest	\$ 1,730	\$ 1,766	\$ 3,497	high	
Windsor	Southwest	\$ 2,653	\$ 1,696	\$ 4,349	high	\$ 2,057

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

Vacant Land Summary		2009	2009	2009	Vac. Land	
	Location	Municipal Taxes	Education Taxes	Property Taxes	Relative Tax Burden	Average by Location
Municipality		Per Acre	Per Acre	Per Acre	Ranking	
Collingwood	Simcoe/Musk./Duff.	\$ 653	\$ 963	\$ 1,615	low	
Bradford West Gwillimbury	Simcoe/Musk./Duff.	\$ 1,017	\$ 1,657	\$ 2,674	mid	
Barrie	Simcoe/Musk./Duff.	\$ 1,432	\$ 1,339	\$ 2,770	mid	
Orangeville	Simcoe/Musk./Duff.	\$ 1,685	\$ 1,343	\$ 3,028	mid	\$ 2,522

Vacant Land Summary		2009	2009	2009	Vac. Land	
	Location	Municipal Taxes	Education Taxes	Property Taxes	Relative Tax Burden	Average by Location
Municipality		Per Acre	Per Acre	Per Acre	Ranking	
Port Colborne	Niagara/Hamilton	\$ 652	\$ 402	\$ 1,054	low	
West Lincoln	Niagara/Hamilton	\$ 592	\$ 471	\$ 1,062	low	
Fort Erie	Niagara/Hamilton	\$ 804	\$ 584	\$ 1,388	low	
Welland	Niagara/Hamilton	\$ 1,031	\$ 635	\$ 1,666	mid	
Thorold	Niagara/Hamilton	\$ 1,144	\$ 876	\$ 2,020	mid	
Lincoln	Niagara/Hamilton	\$ 1,454	\$ 1,191	\$ 2,644	mid	
Niagara Falls	Niagara/Hamilton	\$ 1,656	\$ 1,258	\$ 2,915	mid	
Grimsbay	Niagara/Hamilton	\$ 1,940	\$ 1,533	\$ 3,473	mid	
Niagara-on-the-Lake	Niagara/Hamilton	\$ 1,724	\$ 1,752	\$ 3,476	mid	
St. Catharines	Niagara/Hamilton	\$ 2,091	\$ 1,450	\$ 3,541	high	
Hamilton	Niagara/Hamilton	\$ 3,412	\$ 2,125	\$ 5,537	high	\$ 2,616

Vacant Land Summary		2009	2009	2009	Vac. Land	
	Location	Municipal Taxes	Education Taxes	Property Taxes	Relative Tax Burden	Average by Location
Municipality		Per Acre	Per Acre	Per Acre	Ranking	
East Gwillimbury	GTA	\$ 601	\$ 797	\$ 1,398	low	
Georgina	GTA	\$ 1,220	\$ 1,243	\$ 2,463	mid	
Clarington	GTA	\$ 1,458	\$ 1,049	\$ 2,508	mid	
King	GTA	\$ 1,254	\$ 1,727	\$ 2,981	mid	
Newmarket	GTA	\$ 1,338	\$ 1,691	\$ 3,030	mid	
Whitchurch-Stouffville	GTA	\$ 1,484	\$ 2,132	\$ 3,615	high	
Caledon	GTA	\$ 1,624	\$ 2,535	\$ 4,160	high	
Brampton	GTA	\$ 1,968	\$ 2,212	\$ 4,180	high	
Whitby	GTA	\$ 2,633	\$ 1,928	\$ 4,561	high	
Oshawa	GTA	\$ 3,170	\$ 1,808	\$ 4,978	high	
Halton Hills	GTA	\$ 2,653	\$ 2,673	\$ 5,326	high	
Milton	GTA	\$ 2,581	\$ 3,059	\$ 5,639	high	
Ajax	GTA	\$ 3,245	\$ 2,415	\$ 5,660	high	
Aurora	GTA	\$ 2,621	\$ 3,425	\$ 6,046	high	
Burlington	GTA	\$ 3,205	\$ 3,064	\$ 6,269	high	
Mississauga	GTA	\$ 2,706	\$ 3,783	\$ 6,488	high	
Pickering	GTA	\$ 3,888	\$ 2,926	\$ 6,814	high	
Oakville	GTA	\$ 3,713	\$ 3,796	\$ 7,509	high	
Markham	GTA	\$ 3,317	\$ 4,952	\$ 8,269	high	
Richmond Hill	GTA	\$ 3,515	\$ 5,169	\$ 8,685	high	
Vaughan	GTA	\$ 3,507	\$ 5,194	\$ 8,701	high	\$ 5,204

Industrial Summary

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

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

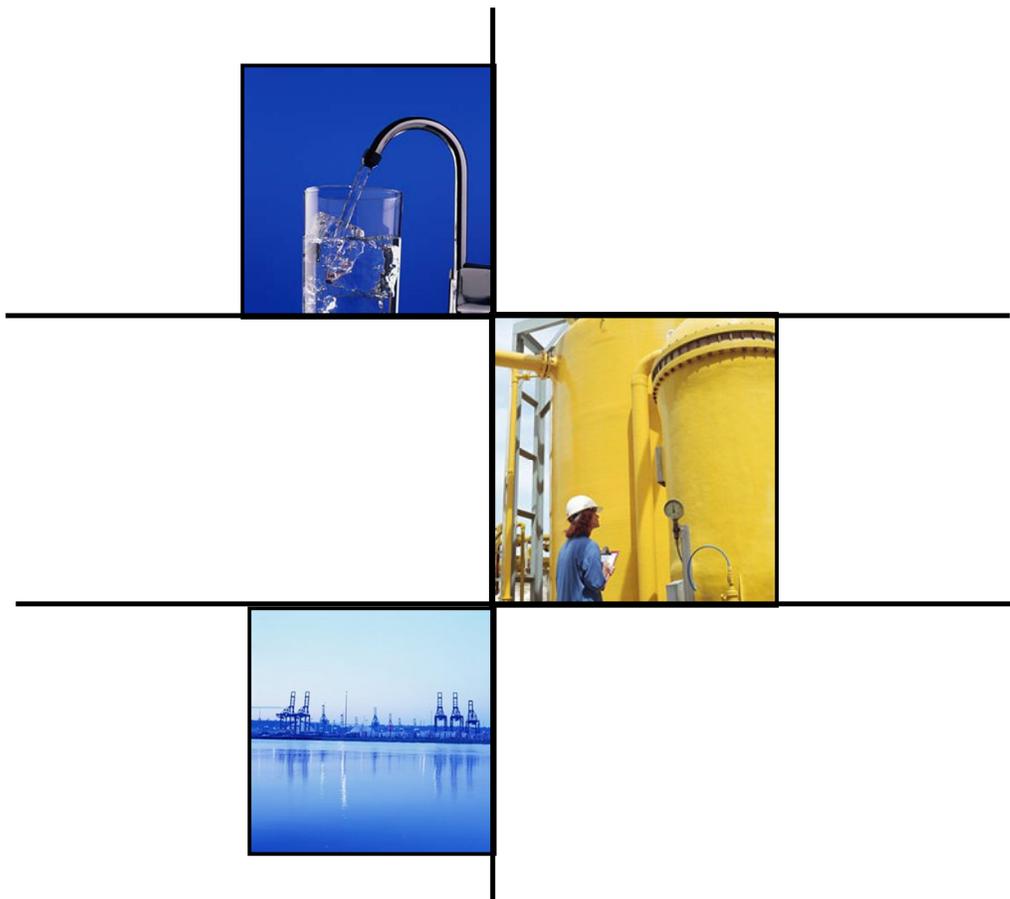
Industrial Summary (cont'd)

Industrial - Summary Municipality	Location	Vac. Land Relative Tax Burden Ranking	Standard Relative Tax Burden Ranking	Large Relative Tax Burden Ranking	Relative Tax Burden Industrial Ranking Blended
North Bay	North	low	low	low	low
Sault Ste. Marie	North	low	mid	mid	mid
Sudbury	North	low	high	high	high
Thunder Bay	North	high	mid	low	mid
Timmins	North	mid	mid	high	mid-high
Barrie	Simcoe/Musk./Duff.	mid	low	low	low
Bracebridge	Simcoe/Musk./Duff.		low		low
Bradford West Gwillimbury	Simcoe/Musk./Duff.	mid	low		low
Collingwood	Simcoe/Musk./Duff.	low	low	low	low
Gravenhurst	Simcoe/Musk./Duff.		low		low
Huntsville	Simcoe/Musk./Duff.		low		low
Orangeville	Simcoe/Musk./Duff.	mid	mid	mid	mid
Amherstburg	Southwest	low	mid	low	low-mid
Brantford	Southwest	mid	high	high	high
Cambridge	Southwest	high	mid	mid	mid
Central Elgin	Southwest		low		low
Chatham-Kent	Southwest	low	mid	mid	mid
Guelph	Southwest	mid	high	mid	mid-high
Haldimand	Southwest	low	low	mid	low-mid
Kingsville	Southwest	low	mid	low	low-mid
Kitchener	Southwest	mid	mid	low	low-mid
Leamington	Southwest	mid	mid	high	mid-high
London	Southwest	mid	mid	mid	mid
Middlesex Centre	Southwest	low	low		low
Norfolk	Southwest	low	low	low	low
North Dumfries	Southwest		high		high
Sarnia	Southwest	mid	mid	low	low-mid
St. Thomas	Southwest	low	low	low	low
Stratford	Southwest	low	mid	low	low-mid
Tillsonburg	Southwest	low	low	mid	low-mid
Waterloo	Southwest	mid	high	mid	mid-high
Wilmot	Southwest	low	mid		mid
Windsor	Southwest	high	high	high	high
Woolwich	Southwest	mid	mid	mid	mid

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

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

Comparison of Water/Sewer Costs



Comparison of Water & Sewer User Costs

The establishment of water and sewer rates is a municipal responsibility and the absence of standard procedures across Ontario has resulted in the evolution of a great variety of rate structure formats. 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/sewer 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.

There will be additional requirements for certain types of user fees that will be addressed through separate legislation/regulations. It is anticipated that additional regulations will require a higher level of disclosure and public meetings prior to establishing rates. Bill 175 (Sustainable Water and Sewer Systems Act—SWSSA) addresses requirements for Water/Sewer. SWSSA 2002 focuses on full cost recovery. Full costing includes costs of:

- ◆ Source protection
- ◆ Operating costs
- ◆ Financing costs
- ◆ Renewal, replacement and improvement costs
- ◆ Extraction, treatment and distribution costs
- ◆ Other costs as prescribed

The SWSSA requires a cost recovery plan and requires an auditor's opinion. Additionally, it may involve prescribed capping and ministerial exemptions to capping.

BMA has undertaken water and sewer 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 sewer 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/Customer Related - Customer costs vary with the number of customers (active services) or with the addition of new customers served by a water system. These costs are typically a portion or all of the fixed expenses. Customer costs are related directly to the customer's water service connection and to customer billing. They may include:

- meter supply and repair
- billing and collection
- meter reading
- service connection and supply
- overhead/general administration
- capital related to meter replacement

In addition, it can be argued that the cost of debt service, reserve requirements, capital improvements and depreciation could also be included in the fixed monthly cost.

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.

Of the municipalities included in the survey, 60 of the 81 municipalities (77%), charge a monthly fixed charge to their customers to recover customer related costs. The extent to which these fees cover the above noted costs varies across the survey.

A comparison was made of water/sewer costs in each municipality. In order to put into perspective the impact of water/sewer costs on the overall burden to a property owner, typical consumptions were estimated for property types that followed predictable patterns. With the assistance of a municipal water/sewer service provider, an analysis of consumptions for residential, commercial and industrial properties was undertaken.

Comparison of Residential Water/Sewer Monthly Fixed Costs (sorted alphabetically)

Municipality	Water Fixed Monthly	Sewer Fixed Monthly	Municipality	Water Fixed Monthly	Sewer Fixed Monthly
Ajax	\$ 11.13	\$ 4.31	Niagara Falls	\$ 21.99	\$ 19.99
Amherstburg	\$ 12.50	\$ 18.36	Niagara-on-the-Lake	\$ 9.25	\$ 21.39
Aurora	N/A	N/A	Norfolk	\$ 15.88	\$ 13.28
Barrie	\$ 6.73	\$ 7.35	North Bay	\$ 11.76	N/A
Belleville	\$ 16.93	\$ 9.82	North Dumfries	\$ 4.00	\$ 3.00
Bracebridge	\$ 17.15	\$ 3.25	Oakville	\$ 10.47	\$ 10.47
Bradford West Gwillimbury	\$ 17.79	\$ 11.82	Orangeville	\$ 5.52	\$ 5.52
Brampton	N/A	N/A	Oshawa	\$ 11.13	\$ 4.31
Brantford	\$ 7.25	N/A	Ottawa	N/A	N/A
Brockville	\$ 11.08	\$ 15.07	Pelham	\$ 10.37	\$ 12.45
Burlington	\$ 10.47	\$ 10.47	Peterborough	\$ 9.71	N/A
Caledon	N/A	N/A	Pickering	\$ 11.13	\$ 4.31
Cambridge	\$ 6.06	\$ 3.83	Port Colborne	\$ 18.54	\$ 22.99
Central Elgin	\$ 14.50	\$ 15.82	Prince Edward County	\$ 21.40	\$ 31.00
Chatham-Kent	\$ 12.00	\$ 15.00	Quinte West	\$ 10.00	\$ 10.00
Clarington	\$ 11.13	\$ 4.31	Richmond Hill	N/A	N/A
Cobourg	\$ 10.45	\$ 11.41	Sarnia	\$ 11.55	\$ 11.67
Collingwood	\$ 18.17	\$ 39.68	Sault Ste. Marie	\$ 13.55	\$ 13.55
Cornwall	N/A	N/A	St. Catharines	\$ 11.00	\$ 6.00
East Gwillimbury	N/A	N/A	St. Thomas	\$ 14.50	N/A
Fort Erie	\$ 20.91	\$ 33.99	Stratford	N/A	N/A
Georgina	N/A	N/A	Sudbury	\$ 14.37	\$ 16.14
Gravenhurst	\$ 17.15	\$ 3.25	Thorold	\$ 11.95	\$ 11.71
Grimsby	N/A	N/A	Thunder Bay	\$ 6.99	\$ 5.24
Guelph	\$ 5.10	\$ 7.50	Tillsonburg	\$ 17.00	\$ 18.70
Haldimand	\$ 12.55	\$ 13.73	Timmins	N/A	N/A
Halton Hills	\$ 10.47	\$ 10.47	Toronto	N/A	N/A
Hamilton	\$ 7.45	\$ 7.45	Vaughan	N/A	N/A
Huntsville	\$ 17.15	\$ 3.25	Wainfleet	N/A	N/A
Kawartha Lakes	\$ 14.87	\$ 15.32	Wasaga Beach	\$ 12.00	\$ 14.00
King	\$ 12.50	\$ 13.87	Waterloo	\$ 2.56	N/A
Kingston	\$ 13.32	\$ 26.87	Welland	\$ 3.31	\$ 6.16
Kingsville	N/A	N/A	Wellesley	\$ 4.00	\$ 3.00
Kitchener	N/A	N/A	West Lincoln	N/A	N/A
Leamington	\$ 15.00	\$ 28.23	Whitby	\$ 11.13	\$ 4.31
Lincoln	\$ 4.50	N/A	Whitchurch-Stouffville	N/A	N/A
London	\$ 0.55	N/A	Wilmot	\$ 6.00	\$ 6.00
Markham	N/A	N/A	Windsor	\$ 16.84	\$ 9.77
Middlesex Centre	N/A	N/A	Woolwich	\$ 13.00	\$ 13.00
Milton	\$ 10.47	\$ 10.47			
Mississauga	N/A	N/A	Average	\$ 11.54	\$ 12.24
Newmarket	\$ 6.00	\$ 6.00			

* Includes some of the volumetric through a minimum charge

**Comparison of Residential Water/Sewer Fixed Costs as a Percentage of
Total Annual Water/Sewer Costs (sorted alphabetically)**

Municipality	Fixed Annual 5/8	Fixed as % of Total Residential 250 m3	Municipality	Fixed Annual 5/8	Fixed as % of Total Residential 250 m3
Ajax	\$ 185	30%	Norfolk	\$ 350	32%
Amherstburg	\$ 370	44%	North Bay	\$ 324	46%
Aurora			North Dumfries	\$ 84	12%
Barrie	\$ 169	30%	Oakville	\$ 251	37%
Belleville	\$ 368	43%	Orangeville	\$ 132	18%
Bracebridge	\$ 245	22%	Oshawa	\$ 185	30%
Bradford West Gwillimbury	\$ 355	44%	Ottawa		
Brampton			Pelham	\$ 274	37%
Brantford	\$ 87	12%	Peterborough	\$ 117	24%
Brockville	\$ 314	58%	Pickering	\$ 185	30%
Burlington	\$ 251	37%	Port Colborne	\$ 498	50%
Caledon			Prince Edward County	\$ 629	59%
Cambridge	\$ 119	17%	Quinte West	\$ 240	47%
Central Elgin	\$ 364	32%	Richmond Hill		
Chatham-Kent	\$ 324	47%	Sarnia	\$ 279	37%
Clarington	\$ 185	30%	Sault Ste. Marie	\$ 325	58%
Cobourg	\$ 262	45%	St. Catharines	\$ 204	26%
Collingwood	\$ 694	70%	St. Thomas	\$ 174	21%
Cornwall			Stratford		
East Gwillimbury			Sudbury	\$ 366	41%
Fort Erie	\$ 659	58%	Thorold	\$ 284	37%
Georgina	\$ 40	7%	Thunder Bay	\$ 147	22%
Gravenhurst	\$ 245	22%	Tillsonburg	\$ 508	70%
Grimsby			Timmins		
Guelph	\$ 151	23%	Toronto		
Haldimand	\$ 315	29%	Vaughan		
Halton Hills	\$ 251	37%	Wainfleet		
Hamilton	\$ 179	31%	Wasaga Beach	\$ 312	53%
Huntsville	\$ 245	22%	Waterloo	\$ 31	5%
Kawartha Lakes	\$ 362	34%	Welland	\$ 114	12%
King	\$ 316	45%	Wellesley	\$ 84	12%
Kingston	\$ 482	60%	West Lincoln		
Kingsville	\$ 64	12%	Whitby	\$ 185	30%
Kitchener			Whitchurch-Stouffville		
Leamington	\$ 519	76%	Wilmot	\$ 144	19%
Lincoln	\$ 54	6%	Windsor	\$ 319	39%
London	\$ 7	1%	Woolwich	\$ 312	31%
Markham					
Middlesex Centre			Average	\$ 266	34%
Milton	\$ 251	37%	Median	\$ 251	32%
Mississauga			Min	\$ 7	1%
Newmarket	\$ 144	21%	Max	\$ 694	76%
Niagara Falls	\$ 504	54%			
Niagara-on-the-Lake	\$ 368	45%			

Comparison of Water/Sewer Costs (sorted alphabetically)

Municipality - Water & Sewer Costs	Residential	Residential	Commercial	Industrial	Industrial	Industrial	Industrial
	250 m3 5/8"	300 m3 5/8"	10,000 m3 2"	30,000 m3 3"	100,000 m3 4"	500,000 m3 6"	1,000,000 m3 6"
Ajax	\$ 625	\$ 713	\$ 16,981	\$ 48,709	\$ 149,178	\$ 685,318	\$ 1,349,813
Amherstburg	\$ 845	\$ 940	\$ 19,925	\$ 58,256	\$ 192,313	\$ 956,658	\$ 1,906,658
Aurora	\$ 510	\$ 612	\$ 20,394	\$ 61,182	\$ 203,940	\$ 1,019,700	\$ 2,039,400
Barrie	\$ 564	\$ 682	\$ 22,197	\$ 66,195	\$ 218,870	\$ 1,089,299	\$ 2,175,999
Belleville	\$ 863	\$ 962	\$ 24,770	\$ 65,809	\$ 208,921	\$ 993,313	\$ 1,450,909
Bracebridge	\$ 1,088	\$ 1,257	\$ 34,762	\$ 104,541	\$ 341,665	\$ 1,691,305	\$ 3,378,355
Bradford West Gwillimbury	\$ 801	\$ 897	\$ 27,643	\$ 79,444	\$ 260,744	\$ 1,296,744	\$ 2,591,733
Brampton	\$ 310	\$ 372	\$ 13,324	\$ 39,972	\$ 133,241	\$ 666,205	\$ 1,332,410
Brantford	\$ 700	\$ 822	\$ 24,587	\$ 73,587	\$ 245,087	\$ 1,225,087	\$ 2,450,087
Brockville	\$ 540	\$ 616	\$ 13,336	\$ 32,720	\$ 91,245	\$ 414,212	\$ 803,609
Burlington	\$ 681	\$ 767	\$ 21,082	\$ 57,769	\$ 181,874	\$ 883,651	\$ 1,743,745
Caledon	\$ 310	\$ 372	\$ 13,324	\$ 39,972	\$ 133,241	\$ 666,205	\$ 1,332,410
Cambridge	\$ 711	\$ 829	\$ 23,874	\$ 71,420	\$ 237,404	\$ 1,185,295	\$ 2,368,995
Central Elgin	\$ 1,151	\$ 1,309	\$ 31,864	\$ 94,864	\$ 315,364	\$ 1,575,364	\$ 3,150,364
Chatham-Kent	\$ 692	\$ 765	\$ 15,654	\$ 40,813	\$ 87,421	\$ 352,351	\$ 682,349
Clarington	\$ 625	\$ 713	\$ 16,981	\$ 48,709	\$ 149,178	\$ 685,318	\$ 1,349,813
Cobourg	\$ 587	\$ 661	\$ 18,090	\$ 51,714	\$ 166,961	\$ 821,235	\$ 1,636,229
Collingwood	\$ 986	\$ 1,044	\$ 15,248	\$ 42,819	\$ 137,409	\$ 671,633	\$ 1,336,633
Cornwall	\$ 575	\$ 575	\$ 8,264	\$ 24,793	\$ 82,643	\$ 413,213	\$ 826,426
East Gwillimbury	\$ 653	\$ 783	\$ 26,100	\$ 78,300	\$ 261,000	\$ 1,305,000	\$ 2,610,000
Fort Erie	\$ 1,137	\$ 1,232	\$ 21,031	\$ 64,607	\$ 200,423	\$ 969,835	\$ 1,925,835
Georgina	\$ 562	\$ 666	\$ 20,994	\$ 62,742	\$ 208,860	\$ 1,043,820	\$ 2,087,520
Gravenhurst	\$ 1,088	\$ 1,257	\$ 34,762	\$ 104,541	\$ 341,665	\$ 1,691,305	\$ 3,378,355
Guelph	\$ 656	\$ 757	\$ 21,561	\$ 63,401	\$ 206,946	\$ 1,019,281	\$ 2,029,281
Haldimand	\$ 1,093	\$ 1,248	\$ 26,232	\$ 72,783	\$ 232,142	\$ 1,115,921	\$ 2,206,062
Halton Hills	\$ 681	\$ 767	\$ 21,082	\$ 57,769	\$ 181,874	\$ 883,651	\$ 1,743,745
Hamilton	\$ 574	\$ 677	\$ 21,649	\$ 64,113	\$ 210,139	\$ 1,043,232	\$ 2,081,924
Huntsville	\$ 1,088	\$ 1,257	\$ 34,762	\$ 104,541	\$ 341,665	\$ 1,691,305	\$ 3,378,355
Kawartha Lakes	\$ 1,055	\$ 1,193	\$ 28,750	\$ 87,084	\$ 282,070	\$ 1,392,605	\$ 2,777,605
King	\$ 706	\$ 792	\$ 32,806	\$ 99,013	\$ 330,706	\$ 1,654,706	\$ 3,309,706
Kingston	\$ 806	\$ 870	\$ 13,566	\$ 37,856	\$ 119,326	\$ 578,597	\$ 1,146,495
Kingsville	\$ 524	\$ 563	\$ 18,147	\$ 54,313	\$ 180,895	\$ 904,217	\$ 1,808,370
Kitchener	\$ 751	\$ 901	\$ 30,022	\$ 90,066	\$ 300,220	\$ 1,501,100	\$ 3,002,200
Leamington	\$ 686	\$ 786	\$ 20,368	\$ 60,744	\$ 202,060	\$ 1,009,580	\$ 2,018,975
Lincoln	\$ 944	\$ 1,122	\$ 35,897	\$ 107,232	\$ 356,567	\$ 1,780,567	\$ 3,560,567
London	\$ 711	\$ 855	\$ 17,758	\$ 41,755	\$ 134,993	\$ 667,153	\$ 1,331,875
Markham	\$ 501	\$ 601	\$ 20,042	\$ 60,126	\$ 200,420	\$ 1,002,100	\$ 2,004,200
Middlesex Centre	\$ 1,011	\$ 1,214	\$ 39,200	\$ 117,600	\$ 392,000	\$ 1,960,000	\$ 3,920,000
Milton	\$ 681	\$ 767	\$ 21,082	\$ 57,769	\$ 181,874	\$ 883,651	\$ 1,743,745
Mississauga	\$ 310	\$ 372	\$ 13,324	\$ 39,972	\$ 133,241	\$ 666,205	\$ 1,332,410
Newmarket	\$ 674	\$ 779	\$ 21,324	\$ 63,684	\$ 211,944	\$ 1,059,144	\$ 2,118,144

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

Comparison of Water/Sewer Costs (sorted alphabetically)

Volume Meter Size	250 m3 5/8"	300 m3 5/8"	10,000 m3 2"	30,000 m3 3"	100,000 m3 4"	500,000 m3 6"	1,000,000 m3 6"
Niagara Falls	\$ 934	\$ 1,020	\$ 20,234	\$ 57,679	\$ 183,194	\$ 881,710	\$ 1,742,260
Niagara-on-the-Lake	\$ 825	\$ 916	\$ 18,641	\$ 55,187	\$ 183,098	\$ 914,018	\$ 1,827,668
Norfolk	\$ 1,105	\$ 1,256	\$ 24,148	\$ 66,826	\$ 217,592	\$ 1,068,031	\$ 2,125,558
North Bay	\$ 711	\$ 711	\$ 14,324	\$ 39,069	\$ 125,675	\$ 620,570	\$ 1,239,188
North Dumfries	\$ 684	\$ 804	\$ 24,170	\$ 72,339	\$ 240,564	\$ 1,201,355	\$ 2,401,355
Oakville	\$ 681	\$ 767	\$ 21,082	\$ 57,769	\$ 181,874	\$ 883,651	\$ 1,743,745
Orangeville	\$ 752	\$ 876	\$ 25,197	\$ 74,864	\$ 248,662	\$ 1,248,390	\$ 2,480,662
Oshawa	\$ 625	\$ 713	\$ 16,981	\$ 48,709	\$ 149,178	\$ 685,318	\$ 1,349,813
Ottawa	\$ 632	\$ 758	\$ 25,280	\$ 75,840	\$ 252,800	\$ 1,264,000	\$ 2,528,000
Pelham	\$ 747	\$ 841	\$ 19,184	\$ 57,004	\$ 189,374	\$ 945,774	\$ 1,891,274
Peterborough	\$ 477	\$ 549	\$ 13,545	\$ 37,168	\$ 104,817	\$ 421,620	\$ 811,250
Pickering	\$ 625	\$ 713	\$ 16,981	\$ 48,709	\$ 149,178	\$ 685,318	\$ 1,349,813
Port Colborne	\$ 987	\$ 1,085	\$ 20,995	\$ 64,132	\$ 202,477	\$ 987,966	\$ 1,965,466
Prince Edward County	\$ 1,057	\$ 1,143	\$ 18,796	\$ 54,103	\$ 175,367	\$ 862,508	\$ 1,719,508
Quinte West	\$ 513	\$ 567	\$ 11,860	\$ 34,620	\$ 112,120	\$ 551,000	\$ 1,096,000
Richmond Hill	\$ 506	\$ 607	\$ 20,233	\$ 60,699	\$ 202,330	\$ 1,011,650	\$ 2,023,300
Sarnia	\$ 745	\$ 838	\$ 21,185	\$ 60,814	\$ 194,030	\$ 947,765	\$ 1,879,601
Sault Ste. Marie	\$ 558	\$ 644	\$ 15,124	\$ 41,564	\$ 133,280	\$ 655,916	\$ 1,308,911
St. Catharines	\$ 778	\$ 893	\$ 23,174	\$ 69,114	\$ 229,904	\$ 1,148,704	\$ 2,297,204
St. Thomas	\$ 810	\$ 938	\$ 16,294	\$ 67,090	\$ 221,567	\$ 1,097,982	\$ 2,190,732
Stratford	\$ 628	\$ 732	\$ 21,074	\$ 62,596	\$ 207,519	\$ 1,035,101	\$ 2,068,813
Sudbury	\$ 891	\$ 996	\$ 22,472	\$ 65,923	\$ 214,380	\$ 1,057,185	\$ 2,107,008
Thorold	\$ 766	\$ 862	\$ 19,569	\$ 58,139	\$ 193,136	\$ 963,711	\$ 1,927,971
Thunder Bay	\$ 676	\$ 727	\$ 11,794	\$ 32,891	\$ 105,260	\$ 515,543	\$ 1,025,230
Tillsonburg	\$ 727	\$ 811	\$ 19,334	\$ 56,172	\$ 180,690	\$ 845,820	\$ 1,680,814
Timmins	\$ 559	\$ 576	\$ 19,221	\$ 57,663	\$ 192,209	\$ 961,048	\$ 1,922,096
Toronto	\$ 473	\$ 567	\$ 18,914	\$ 42,891	\$ 142,970	\$ 714,850	\$ 1,429,700
Vaughan	\$ 501	\$ 601	\$ 20,020	\$ 60,060	\$ 200,200	\$ 1,001,000	\$ 2,002,000
Wainfleet	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wasaga Beach	\$ 590	\$ 645	N/A	N/A	N/A	N/A	N/A
Waterloo	\$ 631	\$ 751	\$ 24,142	\$ 72,435	\$ 240,435	\$ 1,200,739	\$ 2,400,739
Welland	\$ 928	\$ 1,091	\$ 35,206	\$ 106,404	\$ 346,946	\$ 1,718,014	\$ 3,428,864
Wellesley	\$ 684	\$ 804	\$ 24,170	\$ 72,339	\$ 240,564	\$ 1,201,355	\$ 2,401,355
West Lincoln	\$ 544	\$ 629	\$ 15,719	\$ 46,805	\$ 155,606	\$ 777,326	\$ 1,554,476
Whitby	\$ 625	\$ 713	\$ 16,981	\$ 48,709	\$ 149,178	\$ 685,318	\$ 1,349,813
Whitchurch-Stouffville	\$ 517	\$ 620	\$ 20,660	\$ 61,980	\$ 206,600	\$ 1,033,000	\$ 2,066,000
Wilmot	\$ 764	\$ 888	\$ 24,953	\$ 74,571	\$ 248,378	\$ 1,240,738	\$ 2,481,044
Windsor	\$ 823	\$ 906	\$ 12,005	\$ 31,015	\$ 91,704	\$ 416,515	\$ 808,865
Woolwich	\$ 992	\$ 1,128	\$ 28,712	\$ 85,380	\$ 278,060	\$ 1,370,620	\$ 2,730,620
Average	\$ 723	\$ 823	\$ 21,348	\$ 62,469	\$ 203,060	\$ 999,182	\$ 1,984,334
Median	\$ 684	\$ 783	\$ 20,827	\$ 60,722	\$ 200,422	\$ 990,639	\$ 1,946,718
Min	\$ 310	\$ 372	\$ 8,264	\$ 24,793	\$ 82,643	\$ 352,351	\$ 682,349
Max	\$ 1,151	\$ 1,309	\$ 39,200	\$ 117,600	\$ 392,000	\$ 1,960,000	\$ 3,920,000

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

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

Municipality - Water & Sewer Costs	Residential	Residential	Municipality - Water & Sewer Costs	Residential	Residential
Volume Meter Size	250 m3 5/8"	250 m3 Ranking	Volume Meter Size	250 m3 5/8"	250 m3 Ranking
Brampton	\$ 310	low	Brantford	\$ 700	mid
Caledon	\$ 310	low	King	\$ 706	mid
Mississauga	\$ 310	low	Cambridge	\$ 711	mid
Toronto	\$ 473	low	London	\$ 711	mid
Peterborough	\$ 477	low	North Bay	\$ 711	mid
Vaughan	\$ 501	low	Tillsonburg	\$ 727	mid
Markham	\$ 501	low	Sarnia	\$ 745	mid
Richmond Hill	\$ 506	low	Pelham	\$ 747	mid
Aurora	\$ 510	low	Kitchener	\$ 751	mid
Quinte West	\$ 513	low	Orangeville	\$ 752	mid
Whitchurch-Stouffville	\$ 517	low	Wilmet	\$ 764	mid
Kingsville	\$ 524	low	Thorold	\$ 766	high
Brockville	\$ 540	low	St. Catharines	\$ 778	high
West Lincoln	\$ 544	low	Bradford West Gwillimbury	\$ 801	high
Sault Ste. Marie	\$ 558	low	Kingston	\$ 806	high
Timmins	\$ 559	low	St. Thomas	\$ 810	high
Georgina	\$ 562	low	Windsor	\$ 823	high
Barrie	\$ 564	low	Niagara-on-the-Lake	\$ 825	high
Hamilton	\$ 574	low	Amherstburg	\$ 845	high
Cornwall	\$ 575	low	Belleville	\$ 863	high
Cobourg	\$ 587	low	Sudbury	\$ 891	high
Wasaga Beach	\$ 590	low	Welland	\$ 928	high
Ajax	\$ 625	low	Niagara Falls	\$ 934	high
Clarington	\$ 625	low	Lincoln	\$ 944	high
Oshawa	\$ 625	low	Collingwood	\$ 986	high
Pickering	\$ 625	low	Port Colborne	\$ 987	high
Whitby	\$ 625	low	Woolwich	\$ 992	high
Stratford	\$ 628	mid	Middlesex Centre	\$ 1,011	high
Waterloo	\$ 631	mid	Kawartha Lakes	\$ 1,055	high
Ottawa	\$ 632	mid	Prince Edward County	\$ 1,057	high
East Gwillimbury	\$ 653	mid	Bracebridge	\$ 1,088	high
Guelph	\$ 656	mid	Gravenhurst	\$ 1,088	high
Newmarket	\$ 674	mid	Huntsville	\$ 1,088	high
Thunder Bay	\$ 676	mid	Haldimand	\$ 1,093	high
Burlington	\$ 681	mid	Norfolk	\$ 1,105	high
Halton Hills	\$ 681	mid	Fort Erie	\$ 1,137	high
Milton	\$ 681	mid	Central Elgin	\$ 1,151	high
Oakville	\$ 681	mid	Wainfleet	N/A	
North Dumfries	\$ 684	mid			
Wellesley	\$ 684	mid			
Leamington	\$ 686	mid	Average	\$ 723	
Chatham-Kent	\$ 692	mid	Median	\$ 684	
			Min	\$ 310	
			Max	\$ 1,151	

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

Municipality - Water & Sewer Costs	Commercial 10,000 m3 2"	Commercial 10,000 m3 Ranking	Municipality - Water & Sewer Costs	Commercial 10,000 m3 2"	Commercial 10,000 m3 Ranking
Volume Meter Size			Volume Meter Size		
Cornwall	\$ 8,264	low	Burlington	\$ 21,082	mid
Thunder Bay	\$ 11,794	low	Halton Hills	\$ 21,082	mid
Quinte West	\$ 11,860	low	Milton	\$ 21,082	mid
Windsor	\$ 12,005	low	Oakville	\$ 21,082	mid
Brampton	\$ 13,324	low	Sarnia	\$ 21,185	mid
Caledon	\$ 13,324	low	Newmarket	\$ 21,324	mid
Mississauga	\$ 13,324	low	Guelph	\$ 21,561	mid
Brockville	\$ 13,336	low	Hamilton	\$ 21,649	mid
Peterborough	\$ 13,545	low	Barrie	\$ 22,197	mid
Kingston	\$ 13,566	low	Sudbury	\$ 22,472	mid
North Bay	\$ 14,324	low	St. Catharines	\$ 23,174	mid
Sault Ste. Marie	\$ 15,124	low	Cambridge	\$ 23,874	high
Collingwood	\$ 15,248	low	Waterloo	\$ 24,142	high
Chatham-Kent	\$ 15,654	low	Norfolk	\$ 24,148	high
West Lincoln	\$ 15,719	low	North Dumfries	\$ 24,170	high
St. Thomas	\$ 16,294	low	Wellesley	\$ 24,170	high
Ajax	\$ 16,981	low	Brantford	\$ 24,587	high
Clarington	\$ 16,981	low	Belleville	\$ 24,770	high
Oshawa	\$ 16,981	low	Wilmot	\$ 24,953	high
Pickering	\$ 16,981	low	Orangeville	\$ 25,197	high
Whitby	\$ 16,981	low	Ottawa	\$ 25,280	high
London	\$ 17,758	low	East Gwillimbury	\$ 26,100	high
Cobourg	\$ 18,090	low	Haldimand	\$ 26,232	high
Kingsville	\$ 18,147	low	Bradford West Gwillimbury	\$ 27,643	high
Niagara-on-the-Lake	\$ 18,641	low	Woolwich	\$ 28,712	high
Prince Edward County	\$ 18,796	low	Kawartha Lakes	\$ 28,750	high
Toronto	\$ 18,914	low	Kitchener	\$ 30,022	high
Pelham	\$ 19,184	mid	Central Elgin	\$ 31,864	high
Timmins	\$ 19,221	mid	King	\$ 32,806	high
Tillsonburg	\$ 19,334	mid	Bracebridge	\$ 34,762	high
Thorold	\$ 19,569	mid	Gravenhurst	\$ 34,762	high
Amherstburg	\$ 19,925	mid	Huntsville	\$ 34,762	high
Vaughan	\$ 20,020	mid	Welland	\$ 35,206	high
Markham	\$ 20,042	mid	Lincoln	\$ 35,897	high
Richmond Hill	\$ 20,233	mid	Middlesex Centre	\$ 39,200	high
Niagara Falls	\$ 20,234	mid	Wasaga Beach	N/A	
Leamington	\$ 20,368	mid	Wainfleet	N/A	
Aurora	\$ 20,394	mid			
Whitchurch-Stouffville	\$ 20,660	mid	Average	\$ 21,348	
Georgina	\$ 20,994	mid	Median	\$ 20,827	
Port Colborne	\$ 20,995	mid	Min	\$ 8,264	
Fort Erie	\$ 21,031	mid	Max	\$ 39,200	
Stratford	\$ 21,074	mid			

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

Municipality - Water & Sewer Costs Volume Meter Size	Industrial	Industrial	Industrial	Industrial	Industrial	Industrial	Industrial
	30,000 m3 3"	30,000 m3 Ranking	100,000 m3 4"	100,000 m3 Ranking	500,000 m3 6"	500,000 m3 Ranking	1,000,000 m3 6"
Chatham-Kent	\$ 40,813	low	\$ 87,421	low	\$ 352,351	low	\$ 682,349
Brockville	\$ 32,720	low	\$ 91,245	low	\$ 414,212	low	\$ 803,609
Windsor	\$ 31,015	low	\$ 91,704	low	\$ 416,515	low	\$ 808,865
Peterborough	\$ 37,168	low	\$ 104,817	low	\$ 421,620	low	\$ 811,250
Cornwall	\$ 24,793	low	\$ 82,643	low	\$ 413,213	low	\$ 826,426
Thunder Bay	\$ 32,891	low	\$ 105,260	low	\$ 515,543	low	\$ 1,025,230
Quinte West	\$ 34,620	low	\$ 112,120	low	\$ 551,000	low	\$ 1,096,000
Kingston	\$ 37,856	low	\$ 119,326	low	\$ 578,597	low	\$ 1,146,495
North Bay	\$ 39,069	low	\$ 125,675	low	\$ 620,570	low	\$ 1,239,188
Sault Ste. Marie	\$ 41,564	low	\$ 133,280	low	\$ 655,916	low	\$ 1,308,911
London	\$ 41,755	low	\$ 134,993	low	\$ 667,153	low	\$ 1,331,875
Brampton	\$ 39,972	low	\$ 133,241	low	\$ 666,205	low	\$ 1,332,410
Caledon	\$ 39,972	low	\$ 133,241	low	\$ 666,205	low	\$ 1,332,410
Mississauga	\$ 39,972	low	\$ 133,241	low	\$ 666,205	low	\$ 1,332,410
Collingwood	\$ 42,819	low	\$ 137,409	low	\$ 671,633	low	\$ 1,336,633
Ajax	\$ 48,709	low	\$ 149,178	low	\$ 685,318	low	\$ 1,349,813
Clarington	\$ 48,709	low	\$ 149,178	low	\$ 685,318	low	\$ 1,349,813
Oshawa	\$ 48,709	low	\$ 149,178	low	\$ 685,318	low	\$ 1,349,813
Pickering	\$ 48,709	low	\$ 149,178	low	\$ 685,318	low	\$ 1,349,813
Whitby	\$ 48,709	low	\$ 149,178	low	\$ 685,318	low	\$ 1,349,813
Toronto	\$ 42,891	low	\$ 142,970	low	\$ 714,850	low	\$ 1,429,700
Belleville	\$ 65,809	mid	\$ 208,921	mid	\$ 993,313	mid	\$ 1,450,909
West Lincoln	\$ 46,805	low	\$ 155,606	low	\$ 777,326	low	\$ 1,554,476
Cobourg	\$ 51,714	low	\$ 166,961	low	\$ 821,235	low	\$ 1,636,229
Tillsonburg	\$ 56,172	mid	\$ 180,690	low	\$ 845,820	low	\$ 1,680,814
Prince Edward County	\$ 54,103	low	\$ 175,367	low	\$ 862,508	low	\$ 1,719,508
Niagara Falls	\$ 57,679	mid	\$ 183,194	mid	\$ 881,710	low	\$ 1,742,260
Burlington	\$ 57,769	mid	\$ 181,874	mid	\$ 883,651	mid	\$ 1,743,745
Halton Hills	\$ 57,769	mid	\$ 181,874	mid	\$ 883,651	mid	\$ 1,743,745
Milton	\$ 57,769	mid	\$ 181,874	mid	\$ 883,651	mid	\$ 1,743,745
Oakville	\$ 57,769	mid	\$ 181,874	mid	\$ 883,651	mid	\$ 1,743,745
Kingsville	\$ 54,313	low	\$ 180,895	low	\$ 904,217	mid	\$ 1,808,370
Niagara-on-the-Lake	\$ 55,187	low	\$ 183,098	mid	\$ 914,018	mid	\$ 1,827,668
Sarnia	\$ 60,814	mid	\$ 194,030	mid	\$ 947,765	mid	\$ 1,879,601
Pelham	\$ 57,004	mid	\$ 189,374	mid	\$ 945,774	mid	\$ 1,891,274
Amherstburg	\$ 58,256	mid	\$ 192,313	mid	\$ 956,658	mid	\$ 1,906,658
Timmins	\$ 57,663	mid	\$ 192,209	mid	\$ 961,048	mid	\$ 1,922,096
Fort Erie	\$ 64,607	mid	\$ 200,423	mid	\$ 969,835	mid	\$ 1,925,835
Thorold	\$ 58,139	mid	\$ 193,136	mid	\$ 963,711	mid	\$ 1,927,971
Port Colborne	\$ 64,132	mid	\$ 202,477	mid	\$ 987,966	mid	\$ 1,965,466
Vaughan	\$ 60,060	mid	\$ 200,200	mid	\$ 1,001,000	mid	\$ 2,002,000

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

Municipality - Water & Sewer Costs Volume Meter Size	Industrial	Industrial	Industrial	Industrial	Industrial	Industrial	Industrial	Industrial
	30,000 m3 3"	30,000 m3 Ranking	100,000 m3 4"	100,000 m3 Ranking	500,000 m3 6"	500,000 m3 Ranking	1,000,000 m3 6"	1,000,000 m3 Ranking
Markham	\$ 60,126	mid	\$ 200,420	mid	\$ 1,002,100	mid	\$ 2,004,200	mid
Leamington	\$ 60,744	mid	\$ 202,060	mid	\$ 1,009,580	mid	\$ 2,018,975	mid
Richmond Hill	\$ 60,699	mid	\$ 202,330	mid	\$ 1,011,650	mid	\$ 2,023,300	mid
Guelph	\$ 63,401	mid	\$ 206,946	mid	\$ 1,019,281	mid	\$ 2,029,281	mid
Aurora	\$ 61,182	mid	\$ 203,940	mid	\$ 1,019,700	mid	\$ 2,039,400	mid
Whitchurch-Stouffville	\$ 61,980	mid	\$ 206,600	mid	\$ 1,033,000	mid	\$ 2,066,000	mid
Stratford	\$ 62,596	mid	\$ 207,519	mid	\$ 1,035,101	mid	\$ 2,068,813	mid
Hamilton	\$ 64,113	mid	\$ 210,139	mid	\$ 1,043,232	mid	\$ 2,081,924	mid
Georgina	\$ 62,742	mid	\$ 208,860	mid	\$ 1,043,820	mid	\$ 2,087,520	mid
Sudbury	\$ 65,923	mid	\$ 214,380	mid	\$ 1,057,185	mid	\$ 2,107,008	mid
Newmarket	\$ 63,684	mid	\$ 211,944	mid	\$ 1,059,144	mid	\$ 2,118,144	mid
Norfolk	\$ 66,826	high	\$ 217,592	high	\$ 1,068,031	mid	\$ 2,125,558	high
Barrie	\$ 66,195	high	\$ 218,870	high	\$ 1,089,299	high	\$ 2,175,999	high
St. Thomas	\$ 67,090	high	\$ 221,567	high	\$ 1,097,982	high	\$ 2,190,732	high
Haldimand	\$ 72,783	high	\$ 232,142	high	\$ 1,115,921	high	\$ 2,206,062	high
St. Catharines	\$ 69,114	high	\$ 229,904	high	\$ 1,148,704	high	\$ 2,297,204	high
Cambridge	\$ 71,420	high	\$ 237,404	high	\$ 1,185,295	high	\$ 2,368,995	high
Waterloo	\$ 72,435	high	\$ 240,435	high	\$ 1,200,739	high	\$ 2,400,739	high
North Dumfries	\$ 72,339	high	\$ 240,564	high	\$ 1,201,355	high	\$ 2,401,355	high
Wellesley	\$ 72,339	high	\$ 240,564	high	\$ 1,201,355	high	\$ 2,401,355	high
Brantford	\$ 73,587	high	\$ 245,087	high	\$ 1,225,087	high	\$ 2,450,087	high
Orangeville	\$ 74,864	high	\$ 248,662	high	\$ 1,248,390	high	\$ 2,480,662	high
Wilmot	\$ 74,571	high	\$ 248,378	high	\$ 1,240,738	high	\$ 2,481,044	high
Ottawa	\$ 75,840	high	\$ 252,800	high	\$ 1,264,000	high	\$ 2,528,000	high
Bradford West Gwillimbury	\$ 79,444	high	\$ 260,744	high	\$ 1,296,744	high	\$ 2,591,733	high
East Gwillimbury	\$ 78,300	high	\$ 261,000	high	\$ 1,305,000	high	\$ 2,610,000	high
Woolwich	\$ 85,380	high	\$ 278,060	high	\$ 1,370,620	high	\$ 2,730,620	high
Kawartha Lakes	\$ 87,084	high	\$ 282,070	high	\$ 1,392,605	high	\$ 2,777,605	high
Kitchener	\$ 90,066	high	\$ 300,220	high	\$ 1,501,100	high	\$ 3,002,200	high
Central Elgin	\$ 94,864	high	\$ 315,364	high	\$ 1,575,364	high	\$ 3,150,364	high
King	\$ 99,013	high	\$ 330,706	high	\$ 1,654,706	high	\$ 3,309,706	high
Bracebridge	\$ 104,541	high	\$ 341,665	high	\$ 1,691,305	high	\$ 3,378,355	high
Gravenhurst	\$ 104,541	high	\$ 341,665	high	\$ 1,691,305	high	\$ 3,378,355	high
Huntsville	\$ 104,541	high	\$ 341,665	high	\$ 1,691,305	high	\$ 3,378,355	high
Welland	\$ 106,404	high	\$ 346,946	high	\$ 1,718,014	high	\$ 3,428,864	high
Lincoln	\$ 107,232	high	\$ 356,567	high	\$ 1,780,567	high	\$ 3,560,567	high
Middlesex Centre	\$ 117,600	high	\$ 392,000	high	\$ 1,960,000	high	\$ 3,920,000	high
Wasaga Beach	N/A		N/A		N/A		N/A	
Wainfleet	N/A		N/A		N/A		N/A	
Average	\$ 62,469		\$ 203,060		\$ 999,182		\$ 1,984,334	
Median	\$ 60,722		\$ 200,422		\$ 990,639		\$ 1,946,718	
Min	\$ 24,793		\$ 82,643		\$ 352,351		\$ 682,349	
Max	\$ 117,600		\$ 392,000		\$ 1,960,000		\$ 3,920,000	

Trends and Observations - Water/Sewer Costs

- There are a number of factors that cause a municipality's ranking to vary across the property types, including minimum/service charge, meter size differential charges and rate structure
- Uniform rates are the most common water/sewer structure—with approximately 66% of the municipalities surveyed using this method
- Declining rate structures are the second most common type of rate structure—this method is used by approximately 18% of the municipalities surveyed
- Approximately 5% have an inclining rate structure
- Approximately 5% have a humpback
- Approximately 1% have an flat rate structure
- Cornwall has a flat rate residential structure.
- The City of London, the City of Kingston and the Town of Bradford West Gwillimbury have an inclining residential rate structure and a declining structure for commercial and industrial users.
- The Region of Halton has a rate structure in which the rates increase initially and then, beyond a certain point, decline.
- Some municipalities charged a minimum fee and others had a service charge structure based on the size of the metre. In some cases, such as the Regions of York and Niagara, the upper tier municipality sells water/sewer to the local tier, who then retails these services to property owners. As a result, there are different rates across each of the local municipalities in these regions.

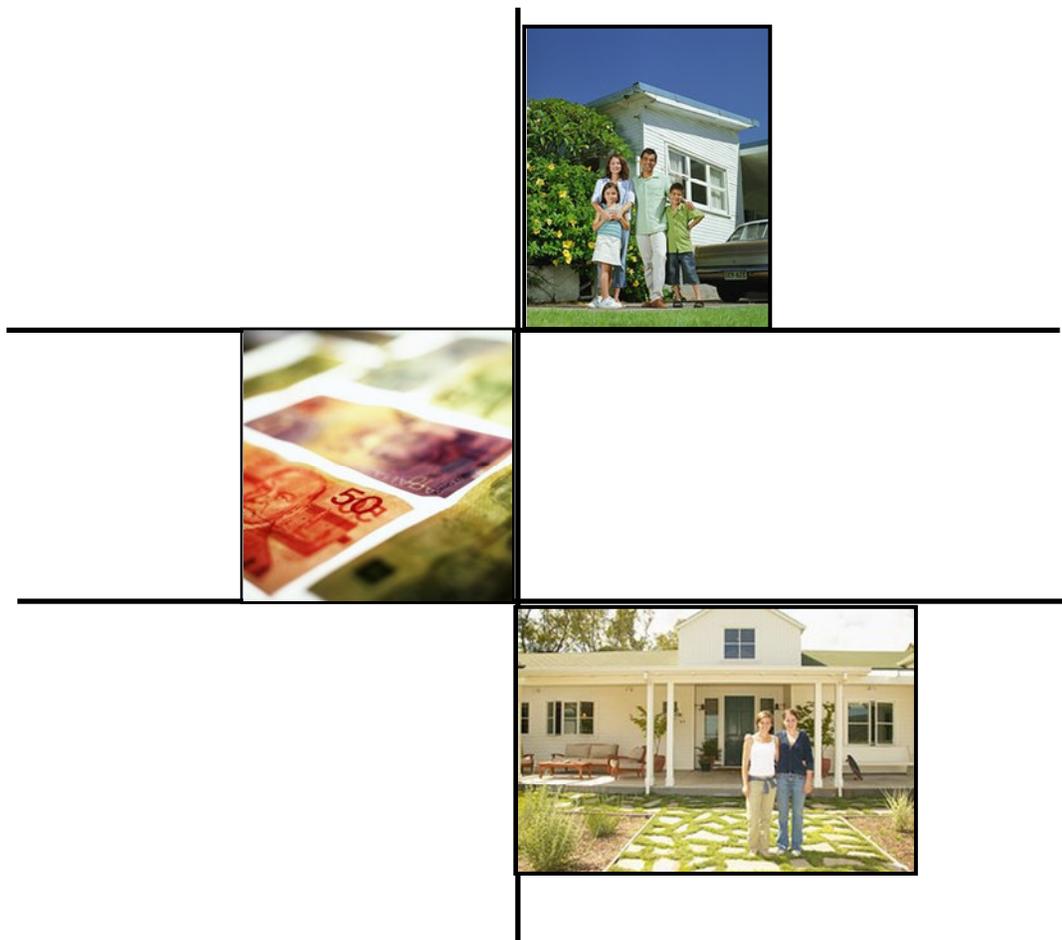
Water/Sewer Costs Type of Rate Structure

Municipality	Fixed Water	Water Rate Structure - Residential	Municipality	Fixed Water	Water Rate Structure - Residential
Ajax (Durham)	Y	D	Niagara Falls (Niagara R)	Y	U
Amherstburg (Essex)	Y	U	Niagara-on-the-Lake (Niagara R)	Y	U
Aurora (York)	N	U	Norfolk	Y	D
Barrie (Simcoe)	Y	I	North Bay	Y	D
Belleville (Hastings)	Y	D	North Dumfries (Waterloo)	Y	U
Bracebridge (Muskoka)	Y	U	Oakville (Halton Region)	Y	H
Bradford West Gwillimbury (Simcoe)	Y	I	Orangeville (Dufferin)	Y	U
Brampton (Peel)	N	U	Oshawa (Durham)	Y	D
Brantford (Brant)	Y	U	Ottawa	N	U
Brockville (Leeds and Grenville)	Y	D	Pelham (Niagara Region)	Y	U
Burlington (Halton)	Y	H	Peterborough	Y	D
Caledon (Peel)	N	U	Pickering (Durham Region)	Y	D
Cambridge (Waterloo)	Y	U	Port Colborne (Niagara Region)	Y	U
Central Elgin (Elgin)	Y	U	Prince Edward County	Y	U
Chatham-Kent	Y	D	Quinte West	Y	U
Clarington (Durham)	Y	D	Richmond Hill (York Region)	N	U
Cobourg (Northumberland)	Y	I	Sarnia (Lambton)	Y	U
Collingwood (Simcoe)	Y	U	Sault Ste. Marie	Y	I
Cornwall (Stormont, Dundas, Glengarry)	N	F	St. Catharines (Niagara Region)	Y	U
East Gwillimbury (York)	N	I	St. Thomas	Y	U
Fort Erie (Niagara)	Y	U	Stratford (Perth Region)	N	D
Georgina (York)	N	U	Sudbury	Y	U
Gravenhurst (Muskoka)	Y	U	Thorold (Niagara Region)	Y	U
Grimsby (Niagara)	N	U	Thunder Bay	Y	D
Guelph (Wellington)	Y	U	Tillsonburg (Oxford)	Y	U
Haldimand	Y	U	Timmins (Cochrane District)	Y	U
Halton Hills (Halton)	Y	H	Toronto	N	U
Hamilton	Y	U	Vaughan (York Region)	N	U
Huntsville (Muskoka)	Y	U	Wainfleet (Niagara Region)	N/A	N/A
Kawartha Lakes	Y	U	Wasaga Beach (Simcoe)	Y	U
King (York Region)	Y	I	Waterloo (Waterloo Region)	Y	U
Kingston (Frontenac)	Y	I	Welland (Niagara Region)	Y	U
Kingsville	N	U	Wellesley (Waterloo)	Y	U
Kitchener (Waterloo Region)	N	U	West Lincoln (Niagara Region)	N	D
Leamington (Essex)	Y	U	Whitby (Durham Region)	Y	D
Lincoln (Niagara Region)	Y	U	Whitchurch (York Region)	N	U
London	Y	I	Wilmot (Waterloo)	Y	U
Markham (York Region)	N	U	Windsor	Y	Summer Levy
Middlesex Centre (Middlesex)	N	U	Woolwich (Waterloo)	Y	U
Milton (Halton Region)	Y	H			
Mississauga (Peel Region)	N	U			
Newmarket (York Region)	Y	U			

Legend

U= Uniform
I = Inclining
D = Declining
H = Humpack- Inclining, then Declining
F = Flat

Taxes as a % of Income



Taxes as a % of Income

A comparison was made earlier in the report of relative property tax burdens and water/sewer 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 incomes from the 2009 Financial Post Canadian Demographics in a municipality against the tax burden on a typical home in the municipality using average dwelling values (2006 Stats Canada) and applying the 2009 residential tax rates for each municipality.

Average Household Income

Municipality	2009 Est. Avg. Household Income	2009 Est. Avg. Household Income	Municipality	2009 Est. Avg. Household Income	2009 Est. Avg. Household Income
Cornwall	\$ 58,200	low	Cambridge	\$ 85,900	mid
Gravenhurst	\$ 62,300	low	Wainfleet **	\$ 85,900	mid
Fort Erie	\$ 63,700	low	West Lincoln	\$ 85,900	mid
Welland	\$ 64,700	low	Toronto	\$ 87,800	mid
Port Colborne	\$ 65,800	low	Lincoln	\$ 87,900	mid
Peterborough	\$ 66,400	low	Georgina	\$ 90,600	mid
Belleville	\$ 66,600	low	Central Elgin	\$ 92,800	mid
Qunite West **	\$ 66,600	low	Ottawa	\$ 94,500	mid
North Bay	\$ 66,900	low	Brampton	\$ 95,900	mid
Chatham-Kent	\$ 67,500	low	Amherstburg	\$ 96,800	mid
Sault Ste. Marie	\$ 67,600	low	Niagara-on-the-Lake	\$ 97,300	high
Brockville	\$ 67,900	low	Grimsby	\$ 99,200	high
Niagara Falls	\$ 68,500	low	Wilmot	\$ 100,400	high
Thunder Bay	\$ 68,500	low	Clarington	\$ 101,100	high
St. Catharines	\$ 69,300	low	Waterloo	\$ 101,500	high
St. Thomas	\$ 69,300	low	Mississauga	\$ 103,600	high
Tillsonburg	\$ 69,300	low	Bradford West Gwillimbury	\$ 103,700	high
Windsor	\$ 69,500	low	Ajax	\$ 105,800	high
Cobourg	\$ 71,000	low	Pelham	\$ 107,200	high
Brantford	\$ 71,200	low	Whitby	\$ 110,300	high
Norfolk	\$ 71,400	low	Pickering	\$ 110,400	high
Stratford	\$ 71,400	low	Burlington	\$ 111,300	high
Wasaga Beach	\$ 72,700	low	Milton	\$ 111,700	high
Timmins	\$ 73,100	low	Middlesex Centre	\$ 115,100	high
Prince Edward County	\$ 73,300	low	Newmarket	\$ 120,100	high
Kawartha Lakes	\$ 73,700	low	Richmond Hill	\$ 121,800	high
Sudbury	\$ 74,500	low	Halton Hills	\$ 122,000	high
Huntsville	\$ 74,700	mid	Markham	\$ 122,800	high
Kingston	\$ 74,700	mid	North Dumfries**	\$ 126,200	high
Thorold	\$ 75,500	mid	Woolwich	\$ 126,200	high
London	\$ 76,600	mid	East Gwillimbury	\$ 132,900	high
Hamilton	\$ 77,000	mid	Caledon	\$ 134,900	high
Haldimand	\$ 77,300	mid	Vaughan	\$ 135,400	high
Sarnia	\$ 79,700	mid	Oakville	\$ 147,500	high
Kitchener	\$ 80,500	mid	Whitchurch-Stouffville	\$ 153,000	high
Wellesley **	\$ 80,736	mid	Aurora	\$ 155,200	high
Bracebridge	\$ 80,900	mid	King	\$ 204,000	high
Leamington	\$ 81,300	mid			
Oshawa	\$ 82,600	mid			
Barrie	\$ 84,100	mid	Average	\$ 91,385	
Kingsville	\$ 85,184	mid	Median	\$ 85,184	
Guelph	\$ 85,200	mid	Min	\$ 58,200	
Collingwood	\$ 85,300	mid	Max	\$ 204,000	
Orangeville	\$ 85,400	mid			

source Financial Post Canadian Demographics 2009

** BMA estimate

Average Household Income and Dwelling Value

Municipality	2009 Est. Avg. Household Income	2009 Est. Avg. Household Income	2006 Average Value of Dwelling (Stats Canada)	2006 Average Value of Dwelling (Stats Canada)
Cornwall	\$ 58,200	low	\$ 129,511	low
Gravenhurst	\$ 62,300	low	\$ 258,808	mid
Fort Erie	\$ 63,700	low	\$ 186,839	low
Welland	\$ 64,700	low	\$ 171,169	low
Port Colborne	\$ 65,800	low	\$ 175,105	low
Peterborough	\$ 66,400	low	\$ 214,593	low
Belleville	\$ 66,600	low	\$ 187,927	low
Quinte West	\$ 66,600	low	\$ 181,187	low
North Bay	\$ 66,900	low	\$ 186,548	low
Chatham-Kent	\$ 67,500	low	\$ 156,809	low
Sault Ste. Marie	\$ 67,600	low	\$ 132,035	low
Brockville	\$ 67,900	low	\$ 180,935	low
Niagara Falls	\$ 68,500	low	\$ 207,757	low
Thunder Bay	\$ 68,500	low	\$ 140,127	low
St. Catharines	\$ 69,300	low	\$ 208,031	low
St. Thomas	\$ 69,300	low	\$ 168,400	low
Tillsonburg	\$ 69,300	low	\$ 204,798	low
Windsor	\$ 69,500	low	\$ 173,392	low
Cobourg	\$ 71,000	low	\$ 234,560	mid
Brantford	\$ 71,200	low	\$ 200,319	low
Norfolk	\$ 71,400	low	\$ 203,985	low
Stratford	\$ 71,400	low	\$ 224,259	low
Wasaga Beach	\$ 72,700	low	\$ 245,103	mid
Timmins	\$ 73,100	low	\$ 130,761	low
Prince Edward County	\$ 73,300	low	\$ 254,565	mid
Kawartha Lakes	\$ 73,700	low	\$ 245,161	mid
Sudbury	\$ 74,500	low	\$ 164,900	low
Huntsville	\$ 74,700	mid	\$ 276,619	mid
Kingston	\$ 74,700	mid	\$ 243,762	mid
Thorold	\$ 75,500	mid	\$ 200,995	low
London	\$ 76,600	mid	\$ 212,059	low
Hamilton	\$ 77,000	mid	\$ 252,248	mid
Haldimand	\$ 77,300	mid	\$ 226,781	low
Sarnia	\$ 79,700	mid	\$ 175,214	low
Kitchener	\$ 80,500	mid	\$ 239,571	mid
Wellesley	\$ 80,736	mid	\$ 338,540	high
Bracebridge	\$ 80,900	mid	\$ 264,096	mid
Leamington	\$ 81,300	mid	\$ 197,360	low
Oshawa	\$ 82,600	mid	\$ 231,151	mid
Barrie	\$ 84,100	mid	\$ 254,083	mid
Kingsville	\$ 85,184	mid	\$ 235,165	mid
Guelph	\$ 85,200	mid	\$ 271,502	mid
Collingwood	\$ 85,300	mid	\$ 274,220	mid

Average Household Income and Dwelling Value (cont'd)

Municipality	2009 Est. Avg. Household Income	2009 Est. Avg. Household Income	2006 Average Value of Dwelling (Stats Canada)	2006 Average Value of Dwelling (Stats Canada)
Orangeville	\$ 85,400	mid	\$ 263,056	mid
Cambridge	\$ 85,900	mid	\$ 252,502	mid
Wainfleet	\$ 85,900	mid	\$ 226,651	low
West Lincoln	\$ 85,900	mid	\$ 275,720	mid
Toronto	\$ 87,800	mid	\$ 413,574	high
Lincoln	\$ 87,900	mid	\$ 268,537	mid
Georgina	\$ 90,600	mid	\$ 269,662	mid
Central Elgin	\$ 92,800	mid	\$ 241,016	mid
Ottawa	\$ 94,500	mid	\$ 297,718	mid
Brampton	\$ 95,900	mid	\$ 333,591	high
Amherstburg	\$ 96,800	high	\$ 233,520	mid
Niagara-on-the-Lake	\$ 97,300	high	\$ 344,872	high
Grimsby	\$ 99,200	high	\$ 282,073	mid
Wilmot	\$ 100,400	high	\$ 313,715	high
Clarington	\$ 101,100	high	\$ 274,598	mid
Waterloo	\$ 101,500	high	\$ 289,045	mid
Mississauga	\$ 103,600	high	\$ 377,116	high
Bradford West Gwillimbury	\$ 103,700	high	\$ 320,974	high
Ajax	\$ 105,800	high	\$ 307,305	high
Pelham	\$ 107,200	high	\$ 300,165	high
Whitby	\$ 110,300	high	\$ 314,350	high
Pickering	\$ 110,400	high	\$ 329,200	high
Burlington	\$ 111,300	high	\$ 348,041	high
Milton	\$ 111,700	high	\$ 364,417	high
Middlesex Centre	\$ 115,100	high	\$ 325,971	high
Newmarket	\$ 120,100	high	\$ 349,378	high
Richmond Hill	\$ 121,800	high	\$ 466,376	high
Halton Hills	\$ 122,000	high	\$ 373,908	high
Markham	\$ 122,800	high	\$ 440,755	high
North Dumfries	\$ 126,200	high	\$ 365,200	high
Woolwich	\$ 126,200	high	\$ 325,535	high
East Gwillimbury	\$ 132,900	high	\$ 398,741	high
Caledon	\$ 134,900	high	\$ 457,586	high
Vaughan	\$ 135,400	high	\$ 473,589	high
Oakville	\$ 147,500	high	\$ 472,244	high
Whitchurch-Stouffville	\$ 153,000	high	\$ 495,718	high
Aurora	\$ 155,200	high	\$ 421,051	high
King	\$ 204,000	high	\$ 623,223	high
Average	\$ 91,385		\$ 275,205	
Median	\$ 85,184		\$ 254,565	
Min	\$ 58,200		\$ 129,511	
Max	\$ 204,000		\$ 623,223	

Overall, there is a strong relationship between average household income and the average dwelling value.

Average Dwelling Value—Change 2001-2006

Municipality	2001 Average Value of Dwelling (Stats Canada)	2006 Average Value of Dwelling (Stats Canada)	2001 - 2006 % Increase	2001 - 2006 % Increase
Thunder Bay	\$ 127,452	\$ 140,127	10%	low
Timmins	\$ 113,941	\$ 130,761	15%	low
Sault Ste. Marie	\$ 114,023	\$ 132,035	16%	low
Chatham-Kent	\$ 131,150	\$ 156,809	20%	low
Windsor	\$ 142,002	\$ 173,392	22%	low
Amherstburg	\$ 181,735	\$ 233,520	28%	low
Sarnia	\$ 133,176	\$ 175,214	32%	low
Cornwall	\$ 98,084	\$ 129,511	32%	low
St. Thomas	\$ 126,935	\$ 168,400	33%	low
Leamington	\$ 146,831	\$ 197,360	34%	low
Wainfleet	\$ 167,850	\$ 226,651	35%	low
Sudbury	\$ 121,671	\$ 164,900	36%	low
London	\$ 155,689	\$ 212,059	36%	low
Kingsville	\$ 171,636	\$ 235,165	37%	low
North Bay	\$ 135,852	\$ 186,548	37%	low
Niagara-on-the-Lake	\$ 247,634	\$ 344,872	39%	low
Tillsonburg	\$ 146,827	\$ 204,798	39%	low
Brockville	\$ 129,550	\$ 180,935	40%	low
Stratford	\$ 160,527	\$ 224,259	40%	low
Welland	\$ 121,754	\$ 171,169	41%	low
Norfolk	\$ 145,075	\$ 203,985	41%	low
Middlesex Centre	\$ 230,666	\$ 325,971	41%	low
Belleville	\$ 132,650	\$ 187,927	42%	low
Pickering	\$ 232,163	\$ 329,200	42%	low
Port Colborne	\$ 123,012	\$ 175,105	42%	low
Milton	\$ 255,978	\$ 364,417	42%	low
Ajax	\$ 214,480	\$ 307,305	43%	low
Markham	\$ 306,493	\$ 440,755	44%	mid
Newmarket	\$ 242,234	\$ 349,378	44%	mid
Whitby	\$ 217,017	\$ 314,350	45%	mid
Oshawa	\$ 159,102	\$ 231,151	45%	mid
Thorold	\$ 137,876	\$ 200,995	46%	mid
Orangeville	\$ 180,197	\$ 263,056	46%	mid
Toronto	\$ 282,715	\$ 413,574	46%	mid
Fort Erie	\$ 127,519	\$ 186,839	47%	mid
St. Catharines	\$ 141,937	\$ 208,031	47%	mid
Brantford	\$ 136,482	\$ 200,319	47%	mid
Barrie	\$ 172,452	\$ 254,083	47%	mid
Aurora	\$ 285,768	\$ 421,051	47%	mid
Quinte West	\$ 122,890	\$ 181,187	47%	mid
Guelph	\$ 184,123	\$ 271,502	47%	mid
Vaughan	\$ 320,999	\$ 473,589	48%	mid

Average Dwelling Value—Change 2001-2006 (cont'd)

Municipality	2001 Average Value of Dwelling (Stats Canada)	2006 Average Value of Dwelling (Stats Canada)	2001 - 2006 % Increase	2001 - 2006 % Increase
Mississauga	\$ 255,365	\$ 377,116	48%	mid
Pelham	\$ 202,771	\$ 300,165	48%	mid
Central Elgin	\$ 162,753	\$ 241,016	48%	mid
Niagara Falls	\$ 139,813	\$ 207,757	49%	mid
Clarington	\$ 184,534	\$ 274,598	49%	mid
Waterloo	\$ 193,829	\$ 289,045	49%	mid
Haldimand	\$ 151,864	\$ 226,781	49%	mid
Richmond Hill	\$ 312,071	\$ 466,376	49%	mid
Bradford West Gwillimbury	\$ 214,587	\$ 320,974	50%	mid
Cambridge	\$ 168,719	\$ 252,502	50%	mid
Grimsby	\$ 187,426	\$ 282,073	50%	mid
Lincoln	\$ 178,289	\$ 268,537	51%	mid
Hamilton	\$ 166,783	\$ 252,248	51%	mid
Ottawa	\$ 196,698	\$ 297,718	51%	mid
Kitchener	\$ 157,719	\$ 239,571	52%	high
East Gwillimbury	\$ 262,065	\$ 398,741	52%	high
Brampton	\$ 218,799	\$ 333,591	52%	high
Burlington	\$ 228,054	\$ 348,041	53%	high
Whitchurch-Stouffville	\$ 324,797	\$ 495,718	53%	high
Peterborough	\$ 140,096	\$ 214,593	53%	high
Georgina	\$ 175,803	\$ 269,662	53%	high
Halton Hills	\$ 243,114	\$ 373,908	54%	high
Kingston	\$ 158,363	\$ 243,762	54%	high
Oakville	\$ 306,209	\$ 472,244	54%	high
Wilmot	\$ 203,026	\$ 313,715	55%	high
Wasaga Beach	\$ 158,492	\$ 245,103	55%	high
Caledon	\$ 295,583	\$ 457,586	55%	high
West Lincoln	\$ 177,531	\$ 275,720	55%	high
Cobourg	\$ 150,135	\$ 234,560	56%	high
Bracebridge	\$ 167,983	\$ 264,096	57%	high
Woolwich	\$ 204,056	\$ 325,535	60%	high
King	\$ 386,416	\$ 623,223	61%	high
North Dumfries	\$ 224,706	\$ 365,200	63%	high
Collingwood	\$ 168,474	\$ 274,220	63%	high
Kawartha Lakes	\$ 149,399	\$ 245,161	64%	high
Wellesley	\$ 204,536	\$ 338,540	66%	high
Prince Edward County	\$ 152,867	\$ 254,565	67%	high
Huntsville	\$ 163,485	\$ 276,619	69%	high
Gravenhurst	\$ 146,899	\$ 258,808	76%	high
Average	\$ 186,546	\$ 275,205	46%	
Median	\$ 168,474	\$ 254,565	47%	
Min	\$ 98,084	\$ 129,511	10%	
Max	\$ 386,416	\$ 623,223	76%	

Property Taxes as a Percentage of Income

Municipality	2009 Est. Avg. Household Income	2009 Est. Avg. Household Income	2006 Average Value of Dwelling	2009 Residential Taxes (based on 2006 value)	2009 Residential Taxes	2009 Property Taxes as a % of Household Income	2009 Property Taxes as a % of Household Income
Woolwich	high	\$ 126,200	high	\$ 3,666	mid	2.9%	low
Milton	high	\$ 111,700	high	\$ 3,341	mid	3.0%	low
Aurora	high	\$ 155,200	high	\$ 4,703	high	3.0%	low
North Dumfries	high	\$ 126,200	high	\$ 3,826	mid	3.0%	low
Halton Hills	high	\$ 122,000	high	\$ 3,865	high	3.2%	low
Middlesex Centre	high	\$ 115,100	high	\$ 3,687	mid	3.2%	low
Kingsville	mid	\$ 85,184	mid	\$ 2,771	low	3.3%	low
Oakville	high	\$ 147,500	high	\$ 4,829	high	3.3%	low
King	high	\$ 204,000	high	\$ 6,686	high	3.3%	low
East Gwillimbury	high	\$ 132,900	high	\$ 4,401	high	3.3%	low
Amherstburg	mid	\$ 96,800	mid	\$ 3,215	low	3.3%	low
Newmarket	high	\$ 120,100	high	\$ 4,004	high	3.3%	low
Caledon	high	\$ 134,900	high	\$ 4,506	high	3.3%	low
Whitchurch-Stouffville	high	\$ 153,000	high	\$ 5,148	high	3.4%	low
Burlington	high	\$ 111,300	high	\$ 3,745	mid	3.4%	low
Wasaga Beach	low	\$ 72,700	mid	\$ 2,494	low	3.4%	low
Vaughan	high	\$ 135,400	high	\$ 4,808	high	3.6%	low
Sarnia	mid	\$ 79,700	low	\$ 2,831	low	3.6%	low
Markham	high	\$ 122,800	high	\$ 4,447	high	3.6%	low
Wilmet	high	\$ 100,400	high	\$ 3,667	low	3.7%	low
Mississauga	high	\$ 103,600	high	\$ 3,838	mid	3.7%	low
Bradford West Gwillimbury	high	\$ 103,700	high	\$ 3,935	high	3.8%	low
Waterloo	high	\$ 101,500	mid	\$ 3,917	high	3.9%	low
St. Thomas	low	\$ 69,300	low	\$ 2,675	low	3.9%	low
Richmond Hill	high	\$ 121,800	high	\$ 4,759	high	3.9%	low
Timmins	low	\$ 73,100	low	\$ 2,860	low	3.9%	low
Clarington	high	\$ 101,100	mid	\$ 3,967	high	3.9%	low
Norfolk	low	\$ 71,400	low	\$ 2,812	low	3.9%	mid
Ottawa	mid	\$ 94,500	high	\$ 3,741	mid	4.0%	mid
Thorold	mid	\$ 75,500	low	\$ 2,992	low	4.0%	mid
Toronto	mid	\$ 87,800	high	\$ 3,535	mid	4.0%	mid
Thunder Bay	low	\$ 68,500	low	\$ 2,776	low	4.1%	mid
Georgina	mid	\$ 90,600	mid	\$ 3,671	mid	4.1%	mid
Sault Ste. Marie	low	\$ 67,600	low	\$ 2,743	low	4.1%	mid
Whitby	high	\$ 110,300	high	\$ 4,476	high	4.1%	mid
Haldimand	mid	\$ 77,300	low	\$ 3,141	low	4.1%	mid
Cambridge	mid	\$ 85,900	mid	\$ 3,497	mid	4.1%	mid
Leamington	mid	\$ 81,300	low	\$ 3,314	mid	4.1%	mid
Ajax	high	\$ 105,800	high	\$ 4,318	high	4.1%	mid
Quinte West	low	\$ 66,600	low	\$ 2,726	low	4.1%	mid
Prince Edward County	low	\$ 73,300	mid	\$ 3,010	low	4.1%	mid
Wainfleet	mid	\$ 85,900	low	\$ 3,529	mid	4.1%	mid

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

Municipality	2009 Est. Avg. Household Income	2009 Est. Avg. Household Income	2006 Average Value of Dwelling	2009 Residential Taxes (based on 2006 value)	2009 Residential Taxes	2009 Property Taxes as a % of Household Income	2009 Property Taxes as a % of Household Income
Kitchener	mid	\$ 80,500	mid	\$ 3,312	mid	4.1%	mid
Pelham	high	\$ 107,200	high	\$ 4,413	high	4.1%	mid
Grimsby	high	\$ 99,200	mid	\$ 4,090	high	4.1%	mid
Pickering	high	\$ 110,400	high	\$ 4,584	high	4.2%	mid
Barrie	mid	\$ 84,100	mid	\$ 3,501	mid	4.2%	mid
Niagara-on-the-Lake	high	\$ 97,300	high	\$ 4,081	high	4.2%	mid
Sudbury	low	\$ 74,500	low	\$ 3,151	low	4.2%	mid
Brockville	low	\$ 67,900	low	\$ 2,878	low	4.2%	mid
Guelph	mid	\$ 85,200	mid	\$ 3,629	mid	4.3%	mid
Collingwood	mid	\$ 85,300	mid	\$ 3,640	mid	4.3%	mid
London	mid	\$ 76,600	low	\$ 3,282	mid	4.3%	mid
Brampton	mid	\$ 95,900	high	\$ 4,114	high	4.3%	mid
Lincoln	mid	\$ 87,900	mid	\$ 3,780	mid	4.3%	mid
Cornwall	low	\$ 58,200	low	\$ 2,538	low	4.4%	high
Brantford	low	\$ 71,200	low	\$ 3,118	low	4.4%	high
Central Elgin	mid	\$ 92,800	mid	\$ 4,082	high	4.4%	high
Tillsonburg	low	\$ 69,300	low	\$ 3,078	low	4.4%	high
Chatham-Kent	low	\$ 67,500	low	\$ 3,012	low	4.5%	high
Orangeville	mid	\$ 85,400	mid	\$ 3,818	mid	4.5%	high
Stratford	low	\$ 71,400	low	\$ 3,237	low	4.5%	high
Niagara Falls	low	\$ 68,500	low	\$ 3,112	low	4.5%	high
Fort Erie	low	\$ 63,700	low	\$ 2,903	low	4.6%	high
Bracebridge	mid	\$ 80,900	mid	\$ 3,719	mid	4.6%	high
Windsor	low	\$ 69,500	low	\$ 3,199	low	4.6%	high
Kawartha Lakes	low	\$ 73,700	mid	\$ 3,392	mid	4.6%	high
West Lincoln	mid	\$ 85,900	mid	\$ 3,974	high	4.6%	high
Peterborough	low	\$ 66,400	low	\$ 3,143	low	4.7%	high
Welland	low	\$ 64,700	low	\$ 3,063	low	4.7%	high
Port Colborne	low	\$ 65,800	low	\$ 3,128	low	4.8%	high
Huntsville	mid	\$ 74,700	mid	\$ 3,599	mid	4.8%	high
St. Catharines	low	\$ 69,300	low	\$ 3,362	mid	4.9%	high
Belleville	low	\$ 66,600	low	\$ 3,251	mid	4.9%	high
Oshawa	mid	\$ 82,600	low	\$ 4,060	high	4.9%	high
North Bay	low	\$ 66,900	low	\$ 3,301	mid	4.9%	high
Kingston	mid	\$ 74,700	mid	\$ 3,784	mid	5.1%	high
Wellesley	mid	\$ 80,736	high	\$ 4,137	high	5.1%	high
Hamilton	mid	\$ 77,000	mid	\$ 4,005	high	5.2%	high
Gravenhurst	low	\$ 62,300	mid	\$ 3,359	mid	5.4%	high
Cobourg	low	\$ 71,000	mid	\$ 3,904	high	5.5%	high
Average				\$ 3,637		4.1%	
Median				\$ 3,629		4.1%	
Min				\$ 2,494		2.9%	
Max				\$ 6,686		5.5%	

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	2009 Est. Avg. Household Income	2006 Average Value of Dwelling	2009 Residential Taxes (based on 2006 value)	2009 Residential Taxes	2009 Residential Water/Sewer Costs	2009 Total Municipal Tax Burden	2009 Total Municipal Tax Burden Ranking	2009 Total Municipal Burden as a % of Household Income	2009 Relative Ranking
Aurora	high	high	\$ 4,703	high	\$ 510	\$ 5,213	high	3.4%	low
Caledon	high	high	\$ 4,506	high	\$ 310	\$ 4,816	high	3.6%	low
North Dumfries	high	high	\$ 3,826	mid	\$ 684	\$ 4,510	mid	3.6%	low
Milton	high	high	\$ 3,341	mid	\$ 681	\$ 4,022	low	3.6%	low
King	high	high	\$ 6,686	high	\$ 706	\$ 7,392	high	3.6%	low
Woolwich	high	high	\$ 3,666	mid	\$ 992	\$ 4,658	high	3.7%	low
Whitchurch-Stouffville	high	high	\$ 5,148	high	\$ 517	\$ 5,665	high	3.7%	low
Halton Hills	high	high	\$ 3,865	high	\$ 681	\$ 4,547	mid	3.7%	low
Oakville	high	high	\$ 4,829	high	\$ 681	\$ 5,510	high	3.7%	low
East Gwillimbury	high	high	\$ 4,401	high	\$ 653	\$ 5,053	high	3.8%	low
Kingsville	mid	mid	\$ 2,771	low	\$ 524	\$ 3,295	low	3.9%	low
Newmarket	high	high	\$ 4,004	high	\$ 674	\$ 4,678	high	3.9%	low
Vaughan	high	high	\$ 4,808	high	\$ 501	\$ 5,308	high	3.9%	low
Burlington	high	high	\$ 3,745	mid	\$ 681	\$ 4,426	mid	4.0%	low
Mississauga	high	high	\$ 3,838	mid	\$ 310	\$ 4,148	mid	4.0%	low
Markham	high	high	\$ 4,447	high	\$ 501	\$ 4,948	high	4.0%	low
Middlesex Centre	high	high	\$ 3,687	mid	\$ 1,011	\$ 4,698	high	4.1%	low
Amherstburg	mid	mid	\$ 3,215	low	\$ 845	\$ 4,060	mid	4.2%	low
Wasaga Beach	low	mid	\$ 2,494	low	\$ 590	\$ 3,084	low	4.2%	low
Richmond Hill	high	high	\$ 4,759	high	\$ 506	\$ 5,265	high	4.3%	low
Wilmot	high	high	\$ 3,667	low	\$ 764	\$ 4,431	mid	4.4%	low
Waterloo	high	mid	\$ 3,917	high	\$ 631	\$ 4,547	mid	4.5%	low
Sarnia	mid	low	\$ 2,831	low	\$ 745	\$ 3,575	low	4.5%	low
Clarington	high	mid	\$ 3,967	high	\$ 625	\$ 4,592	high	4.5%	low
Grimsby	high	mid	\$ 4,090	high	\$ 433	\$ 4,523	mid	4.6%	low
Toronto	mid	high	\$ 3,535	mid	\$ 473	\$ 4,008	low	4.6%	low
Bradford West Gwillimbury	high	high	\$ 3,935	high	\$ 801	\$ 4,736	high	4.6%	low
Brampton	mid	high	\$ 4,114	high	\$ 310	\$ 4,424	mid	4.6%	low
Whitby	high	high	\$ 4,476	high	\$ 625	\$ 5,101	high	4.6%	low
Ottawa	mid	high	\$ 3,741	mid	\$ 632	\$ 4,373	mid	4.6%	low
Ajax	high	high	\$ 4,318	high	\$ 625	\$ 4,943	high	4.7%	mid
Georgina	mid	mid	\$ 3,671	mid	\$ 562	\$ 4,233	mid	4.7%	mid
Timmins	low	low	\$ 2,860	low	\$ 559	\$ 3,419	low	4.7%	mid
Pickering	high	high	\$ 4,584	high	\$ 625	\$ 5,209	high	4.7%	mid
Pelham	high	high	\$ 4,413	high	\$ 747	\$ 5,159	high	4.8%	mid
Barrie	mid	mid	\$ 3,501	mid	\$ 564	\$ 4,065	mid	4.8%	mid
Quinte West	low	low	\$ 2,726	low	\$ 513	\$ 3,239	low	4.9%	mid
Sault Ste. Marie	low	low	\$ 2,743	low	\$ 558	\$ 3,300	low	4.9%	mid
Cambridge	mid	mid	\$ 3,497	mid	\$ 711	\$ 4,208	mid	4.9%	mid
Leamington	mid	low	\$ 3,314	mid	\$ 686	\$ 4,000	low	4.9%	mid
Thorold	mid	low	\$ 2,992	low	\$ 766	\$ 3,758	low	5.0%	mid
St. Thomas	low	low	\$ 2,675	low	\$ 810	\$ 3,485	low	5.0%	mid

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

Municipality	2009 Est. Avg. Household Income	2006 Average Value of Dwelling	2009 Residential Taxes (based on 2006 value)	2009 Residential Taxes	2009 Residential Water/Sewer Costs	2009 Total Municipal Tax Burden	2009 Total Municipal Tax Burden Ranking	2009 Total Municipal Burden as a % of Household Income	2009 Relative Ranking
Guelph	mid	mid	\$ 3,629	mid	\$ 656	\$ 4,285	mid	5.0%	mid
Brockville	low	low	\$ 2,878	low	\$ 540	\$ 3,418	low	5.0%	mid
Thunder Bay	low	low	\$ 2,776	low	\$ 676	\$ 3,452	low	5.0%	mid
Niagara-on-the-Lake	high	high	\$ 4,081	high	\$ 825	\$ 4,905	high	5.0%	mid
Kitchener	mid	mid	\$ 3,312	mid	\$ 751	\$ 4,062	mid	5.0%	mid
London	mid	low	\$ 3,282	mid	\$ 711	\$ 3,993	low	5.2%	mid
West Lincoln	mid	mid	\$ 3,974	high	\$ 544	\$ 4,518	mid	5.3%	mid
Cornwall	low	low	\$ 2,538	low	\$ 575	\$ 3,113	low	5.3%	mid
Orangeville	mid	mid	\$ 3,818	mid	\$ 752	\$ 4,571	mid	5.4%	mid
Brantford	low	low	\$ 3,118	low	\$ 700	\$ 3,817	low	5.4%	mid
Lincoln	mid	mid	\$ 3,780	mid	\$ 944	\$ 4,724	high	5.4%	mid
Stratford	low	low	\$ 3,237	low	\$ 628	\$ 3,866	low	5.4%	mid
Collingwood	mid	mid	\$ 3,640	mid	\$ 986	\$ 4,626	high	5.4%	mid
Sudbury	low	low	\$ 3,151	low	\$ 891	\$ 4,042	low	5.4%	mid
Peterborough	low	low	\$ 3,143	low	\$ 477	\$ 3,620	low	5.5%	high
Haldimand	mid	low	\$ 3,141	low	\$ 1,093	\$ 4,233	mid	5.5%	high
Norfolk	low	low	\$ 2,812	low	\$ 1,105	\$ 3,917	low	5.5%	high
Chatham-Kent	low	low	\$ 3,012	low	\$ 692	\$ 3,704	low	5.5%	high
Tillsonburg	low	low	\$ 3,078	low	\$ 727	\$ 3,805	low	5.5%	high
Prince Edward County	low	mid	\$ 3,010	low	\$ 1,057	\$ 4,068	mid	5.5%	high
Central Elgin	mid	mid	\$ 4,082	high	\$ 1,151	\$ 5,234	high	5.6%	high
Oshawa	mid	low	\$ 4,060	high	\$ 625	\$ 4,685	high	5.7%	high
Windsor	low	low	\$ 3,199	low	\$ 823	\$ 4,022	low	5.8%	high
Niagara Falls	low	low	\$ 3,112	low	\$ 934	\$ 4,046	mid	5.9%	high
Bracebridge	mid	mid	\$ 3,719	mid	\$ 1,088	\$ 4,807	high	5.9%	high
Hamilton	mid	mid	\$ 4,005	high	\$ 574	\$ 4,578	mid	5.9%	high
Wellesley	mid	high	\$ 4,137	high	\$ 684	\$ 4,821	high	6.0%	high
St. Catharines	low	low	\$ 3,362	mid	\$ 778	\$ 4,141	mid	6.0%	high
North Bay	low	low	\$ 3,301	mid	\$ 711	\$ 4,012	low	6.0%	high
Kawartha Lakes	low	mid	\$ 3,392	mid	\$ 1,055	\$ 4,447	mid	6.0%	high
Kingston	mid	mid	\$ 3,784	mid	\$ 806	\$ 4,589	mid	6.1%	high
Welland	low	low	\$ 3,063	low	\$ 928	\$ 3,992	low	6.2%	high
Belleville	low	low	\$ 3,251	mid	\$ 863	\$ 4,114	mid	6.2%	high
Port Colborne	low	low	\$ 3,128	low	\$ 987	\$ 4,116	mid	6.3%	high
Huntsville	mid	mid	\$ 3,599	mid	\$ 1,088	\$ 4,687	high	6.3%	high
Cobourg	low	mid	\$ 3,904	high	\$ 587	\$ 4,492	mid	6.3%	high
Fort Erie	low	low	\$ 2,903	low	\$ 1,137	\$ 4,039	low	6.3%	high
Gravenhurst	low	mid	\$ 3,359	mid	\$ 1,088	\$ 4,447	mid	7.1%	high
Average			\$ 3,637		\$ 719	\$ 4,358		5.0%	
Median			\$ 3,629		\$ 684	\$ 4,398		4.9%	
Min			\$ 2,494		\$ 310	\$ 3,084		3.4%	
Max			\$ 6,686		\$ 1,151	\$ 7,392		7.1%	

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

Municipality	2009 Total Municipal Tax Burden	2009 Total Municipal Tax Burden Ranking	2009 Total Municipal Burden as a % of Household Income	2009 Relative Ranking
Ottawa	\$ 4,373	mid	4.6%	low
Quinte West	\$ 3,239	low	4.9%	mid
Brockville	\$ 3,418	low	5.0%	mid
Cornwall	\$ 3,113	low	5.3%	mid
Peterborough	\$ 3,620	low	5.5%	high
Prince Edward County	\$ 4,068	mid	5.5%	high
Kawartha Lakes	\$ 4,447	mid	6.0%	high
Kingston	\$ 4,589	mid	6.1%	high
Belleville	\$ 4,114	mid	6.2%	high
Cobourg	\$ 4,492	mid	6.3%	high
Eastern	\$ 3,947		5.6%	

Municipality	2009 Total Municipal Tax Burden	2009 Total Municipal Tax Burden Ranking	2009 Total Municipal Burden as a % of Household Income	2009 Relative Ranking
North Dumfries	\$ 4,510	mid	3.6%	low
Woolwich	\$ 4,658	high	3.7%	low
Kingsville	\$ 3,295	low	3.9%	low
Middlesex Centre	\$ 4,698	high	4.1%	low
Amherstburg	\$ 4,060	mid	4.2%	low
Wilmot	\$ 4,431	low	4.4%	low
Waterloo	\$ 4,547	mid	4.5%	low
Sarnia	\$ 3,575	low	4.5%	low
Cambridge	\$ 4,208	mid	4.9%	mid
Leamington	\$ 4,000	low	4.9%	mid
St. Thomas	\$ 3,485	low	5.0%	mid
Guelph	\$ 4,285	mid	5.0%	mid
Kitchener	\$ 4,062	mid	5.0%	mid
London	\$ 3,993	low	5.2%	mid
Brantford	\$ 3,817	low	5.4%	mid
Stratford	\$ 3,866	low	5.4%	mid
Haldimand	\$ 4,233	mid	5.5%	high
Norfolk	\$ 3,917	low	5.5%	high
Chatham-Kent	\$ 3,704	low	5.5%	high
Tillsonburg	\$ 3,805	low	5.5%	high
Central Elgin	\$ 5,234	high	5.6%	high
Windsor	\$ 4,022	low	5.8%	high
Wellesley	\$ 4,821	high	6.0%	high
Southwest	\$ 4,140		4.9%	

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

Municipality	2009 Total Municipal Tax Burden	2009 Total Municipal Tax Burden Ranking	2009 Total Municipal Burden as a % of Household Income	2009 Relative Ranking
Grimsby	\$ 4,523	mid	4.6%	low
Pelham	\$ 5,159	high	4.8%	mid
Thorold	\$ 3,758	low	5.0%	mid
Niagara-on-the-Lake	\$ 4,905	high	5.0%	mid
West Lincoln	\$ 4,518	mid	5.3%	mid
Lincoln	\$ 4,724	high	5.4%	mid
Niagara Falls	\$ 4,046	mid	5.9%	high
Hamilton	\$ 4,578	mid	5.9%	high
St. Catharines	\$ 4,141	mid	6.0%	high
Welland	\$ 3,992	low	6.2%	high
Port Colborne	\$ 4,116	mid	6.3%	high
Fort Erie	\$ 4,039	low	6.3%	high
Wainfleet	N/A	N/A	N/A	N/A
Niagara/Hamilton	\$ 4,375		5.6%	

Municipality	2009 Total Municipal Tax Burden	2009 Total Municipal Tax Burden Ranking	2009 Total Municipal Burden as a % of Household Income	2009 Relative Ranking
Timmins	\$ 3,419	low	4.7%	mid
Sault Ste. Marie	\$ 3,300	low	4.9%	mid
Thunder Bay	\$ 3,452	low	5.0%	mid
Sudbury	\$ 4,042	low	5.4%	high
North Bay	\$ 4,012	low	6.0%	high
North	\$ 3,645		5.2%	

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

Municipality	2009 Total Municipal Tax Burden	2009 Total Municipal Tax Burden Ranking	2009 Total Municipal Burden as a % of Household Income	2009 Relative Ranking
Wasaga Beach	\$ 3,084	low	4.2%	low
Bradford West Gwillimbury	\$ 4,736	high	4.6%	low
Barrie	\$ 4,065	mid	4.8%	mid
Orangeville	\$ 4,571	mid	5.4%	mid
Collingwood	\$ 4,626	high	5.4%	high
Bracebridge	\$ 4,807	high	5.9%	high
Huntsville	\$ 4,687	high	6.3%	high
Gravenhurst	\$ 4,447	mid	7.1%	high
Simcoe/Musk./Duff.	\$ 4,378		5.5%	

Municipality	2009 Total Municipal Tax Burden	2009 Total Municipal Tax Burden Ranking	2009 Total Municipal Burden as a % of Household Income	2009 Relative Ranking
Aurora	\$ 5,213	high	3.4%	low
Caledon	\$ 4,816	high	3.6%	low
Milton	\$ 4,022	low	3.6%	low
King	\$ 7,392	high	3.6%	low
Whitchurch-Stouffville	\$ 5,665	high	3.7%	low
Halton Hills	\$ 4,547	mid	3.7%	low
Oakville	\$ 5,510	high	3.7%	low
East Gwillimbury	\$ 5,053	high	3.8%	low
Newmarket	\$ 4,678	high	3.9%	low
Vaughan	\$ 5,308	high	3.9%	low
Burlington	\$ 4,426	mid	4.0%	low
Mississauga	\$ 4,148	mid	4.0%	low
Markham	\$ 4,948	high	4.0%	low
Richmond Hill	\$ 5,265	high	4.3%	low
Clarington	\$ 4,592	high	4.5%	low
Toronto	\$ 4,008	low	4.6%	low
Brampton	\$ 4,424	mid	4.6%	low
Whitby	\$ 5,101	high	4.6%	low
Ajax	\$ 4,943	high	4.7%	mid
Georgina	\$ 4,233	mid	4.7%	mid
Pickering	\$ 5,209	high	4.7%	mid
Oshawa	\$ 4,685	high	5.7%	high
GTA	\$ 4,918		4.2%	

Economic Development Programs

Economic Development Programs

Development inducements vary from city to city and frequently involve the formation of positive relationships and partnerships with the private sector. This evolving pro-business philosophy has led to new incentives designed to attract private development. 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 business directories
- Developing newsletters

Some of these programs, such as Brownfield redevelopment, are new to Ontario. The number and types of incentives are still evolving. Economic development strategies and incentives are tailored to fit the needs of the community. A municipality's decision to offer various incentive programs is also related to where the municipality is in terms of its phase of development; whether the municipality is in growth, stability, retrenchment or revitalization phase.

Some municipalities included in the study advocate the use of economic development incentives as a tool to generate additional assessment. The increased amount of taxes and user fees generated, as well as the number of jobs created, serve to strengthen the local economy. Community improvement programs are undertaken to increase tax assessment, revive or further stimulate community vitality and encourage more efficient and effective use of land and existing services, facilities and infrastructure. Many community improvement programs are targeted to downtown cores and to specific forms of development.

Business Retention and Expansion programs are face-to-face ways of finding solutions to local business problems. Corporate calling programs typically initiate discussions with businesses to identify if and how assistance can be provided in the following areas; relocation and expansion, strategic alliances, planning approvals, export information, government programs and municipal services. Most municipalities that have business retention programs identified them as a cost-effective approach to business development.

Business incubator programs and facilities help to build strong, viable companies by providing support services and professional advice. A business incubator is an economic development tool designed to accelerate the growth and success of entrepreneurial companies through an array of business support resources and services. Incubators usually provide clients access to appropriate rental space and flexible leases, shared basic office services and equipment, technology support services, and assistance in obtaining the necessities for company growth.

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.

The Ministry has provided assistance to municipalities by establishing financial and liability tools.

Financial Tools include—municipal loans and grants, tax incremental financing to leverage the difference between the current and potential tax yields on redeveloped properties, waivers of municipal fees where appropriate, and matching education tax rebates.

Liability Tools include — MOE liability agreements signed with local municipalities and lenders that limit exposure to liability risks under circumstances such as site investigations, technology databases that provide remediation technology and project detail information, environmental liability insurance.

Types of Programs That Promote Economic Development

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

The next section of the report provides an overview of the various types of programs that promote economic development and their presence across the municipalities in the survey.



Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
<p>Ajax</p>	<p>The Town of Ajax continues to build partnerships through the community to help strengthen the local economy.</p> <p>Corporate Calling Initiative – The Town of Ajax launched its Corporate Calling Initiative to meet with the Town’s key businesses, starting with the manufacturing sector, completing over 200 connections and 100 corporate profiles.</p> <p>Business Networking Seminars - As an educational and networking opportunity for the local business community, the Town organizes and hosts a quarterly seminar series entitled the Ajax Business Network. The sessions are free of charge and provide an opportunity to learn about business issues and to meet with business colleagues.</p> <p>Business Newsletter and Website – The Town’s Business Newsletter went electronic in 2009. Along with the Town’s website, the newsletter continues to be the key point of contact between the Town and the business community. The newsletter features timely articles on business issues while the website provides relevant research and information related to operating a business in the Town.</p> <p>Site Selection Services - A full array of services are available to both new and existing businesses wishing to re-locate in the Town of Ajax. These services range from finding a location, to expediting the development approvals process, to assisting with the grand opening of the new facility. In 2009 the Town initiated a 10 year Economic Development and Tourism Strategy to be implemented in 2010.</p>
<p>Aurora</p>	<p>The Town of Aurora has implemented a number of initiatives to promote economic development which include, but are not limited to the following:</p> <p>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.</p> <p>Business Newsletter – semi-annual publication is available to all local businesses and contains news and announcements dealing with Aurora companies.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
<p>Barrie</p>	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p>Bradford West Gwillimbury</p>	<p>Bradford West Gwillimbury is part of the South Simcoe Economic Alliance which is dedicated to fully supporting strategic growth and offering a one-stop shop for site selection.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
<p>Brampton</p>	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
<p>Brantford</p>	<p>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.</p> <p>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.</p> <p>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 Small Business and Entrepreneurship and the Ontario Ministry of Training, Colleges and Universities.</p> <p>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 Small Business and Consumer Services and local businesses. In addition, the BRC provides capacity building workshops, seminars and networking opportunities for local businesses.</p> <p>The City and its community partners continue to advance the recommendations set forth in the Workforce Development Strategy, launched September 2008. The strategy is intended to address the short and long-term labour needs of current and future employers while ensuring employment opportunities for the citizens of the community. One initiative completed is an online "immigration portal" www.newcomerconnections.ca an internet-based resource for newcomers to the Brantford area. Launched in November 2008, this portal provides residents with valuable information on immigration and integration into the local community. A second initiative launching fall 2009 is a service inventory and electronic directory of all workforce services available locally for employers. A companion website designed to offer real help for common Human Resource challenges will provide hands on tools to help with hiring, training, managing and retaining staff.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Brockville	<p>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.</p> <p>Working in partnership with the local Community Futures Development Corporations provides expertise and start-up capital.</p> <p>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</p>
Burlington	<p>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.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Caledon	<p>In addition to offering site selection, business research and development process facilitation services ;</p> <p>The Town conducts a Corporate Visit Program.</p> <p>A Mayor’s Business Breakfast is held semiannually to offer the local business community networking opportunities and to hear from a keynote speaker.</p> <p>Published quarterly, the Economic Development & Communications Department Newsletter highlights local economic development news and activities.</p> <p>The Caledon 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.</p> <p>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.</p> <p>Development Charge Exemptions for a country inn, bed and breakfast establishment, a building or structure used for the purpose of agricultural tourism, a farm based home industry, a farm cidery, a farm winery, a non-residential agricultural building or structure or a secondary use farm building or structure.</p> <p>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.</p> <p>As a business to business tool, the Caledon Business Directory CD lists more than 1,700 Caledon-based businesses and contains contact information, company descriptions, website links, and a mapping function. The CD also provides data that enables the Town to track and monitor the local economic and employment base; essential information for planning Caledon’s future.</p> <p>As a community health initiative, the Town of Caledon has implemented a Physician Recruitment Program aimed at attracting and retaining family physicians.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Cambridge	<p>The City supports existing businesses with their expansion by having regular contact with the business community through networking and a visitation program.</p> <p>The City also provides information and resource material through the Business Enterprise Centre.</p>
Chatham-Kent	<p>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.</p> <p>Entrepreneurial Services provide start up support and on-line business registration to new entrepreneurs in cooperation with the Ministry of Economic Development and Trade.</p> <p>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.</p> <p>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.</p> <p>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.</p>
Clarington	<p>The Business Retention and Expansion (BR&E) program includes two essential elements:</p> <p>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.</p> <p>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</p> <p>In partnership with the Board of Trade, the municipality is working on a “shop local” program.</p> <p>The Municipality has a contract with the Clarington Board of Trade for the purpose of providing Economic Development and Physician Recruitment services.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Cobourg	<p>Once a year over 1,000 businesses are telephoned to update information and discuss any concerns. Manufacturers are contacted twice annually. Information and/or assistance are provided as well as appointments for personal visits by Town staff. Team Cobourg representatives, regularly visit industries that wish to expand or reorganize their operations.</p> <p>An Opportunity Analysis Program promotes a public forum for business to express views on present and future development. Entrepreneurial services are provided for start up and existing businesses through the Business Advisory Centre – Northumberland. This includes seminars and performance monitoring as well as a business reference library.</p> <p>Marketing programs such as the award winning “shop local campaign” are implemented jointly by the Town of Cobourg, Chamber of Commerce, local media and retailers from all nodes. Another example is the Town’s Tourism Partnership with wellness practitioners and accommodation businesses that mutually promote each other as Ontario’s Feel Good Town.</p> <p>The Town has partnered with the Life Long Learning Centre regarding skill development in Construction Trades including job placement. The Business Advisory Centre works in 6 Secondary schools promoting Business Plan Competitions and student summer businesses as future entrepreneurs. The Town works with area Chambers and EDO’s hosting manufacturing seminars.</p>
Cornwall	<p>The Cornwall Business Enterprise Centre is designed to allow “One-Stop” shopping for information on starting up and operating an existing business in the Cornwall / S.D. & G area. It offers support services such as:</p> <ul style="list-style-type: none"> • Library of resource materials • A quiet place to work • Free publications • Counselling on general small business • Referral to more detailed sources of information • Computer and free internet access • Provide small business oriented seminars for the general public <p>It also offers seminars, Stepping out on Your Own Business Information Sources, Youth Programs and a Corporate Centre Link.</p>
East Gwillimbury	<p>Business Development Committee—signage branding and promotion of local businesses. The Town continues to develop strategic initiatives in order to promote additional new industrial and employment growth in the municipality.</p>
Fort Erie	<p>Company Visitation Program.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Guelph	<p>Investment Marketing Program: Economic Development Marketing program promotes Guelph as a premier investment and business location and includes the attraction of new external business and retention of existing businesses.</p> <p>Business Retention Program: Informal business Retention and Expansion Program which includes selected calls on local business and networking through participation on various organizations, boards and committees (i.e. Guelph Chamber of Commerce, Guelph Partnership for Innovation, Guelph-Wellington Small Business Enterprise Centre).</p> <p>Tourism/Film Marketing Program: Tourism and Film marketing programs promote Guelph as a premier tourism and film destination.</p> <p>Small Business Enterprise Centre: Partnership between the City of Guelph, Guelph Chamber of Commerce and the Ontario Ministry of Agriculture and Food. Provides assistance to entrepreneurs and small business start ups.</p> <p>Physician Recruitment Program: Program to attract and retain qualified doctors to establish in the City.</p> <p>Economic Development & Tourism Strategy: A new 10 year (2010-2020) Economic Development and Tourism strategy is currently under development to identify opportunities for the future for Guelph.</p> <p>Employment Lands: The City is involved in the acquisition, development and marketing of city-owned employment lands. An Employment Land Strategy is presently being developed to ensure availability of future employment lands and includes the potential for a new Guelph Innovation District to house innovative businesses in the agritechology and energy and environmental technologies sectors.</p>
Grimsby	<p>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.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
<p>Halton</p>	<p>The Regional Municipality of Halton is comprised of the Local Municipalities of Burlington, Halton Hills, Milton and Halton Hills.</p> <p>Halton Region’s Business Development Division offers one-window access to government programs and services, information on Halton’s business environment and services to help establish, expand or consolidate a business within Halton’s borders.</p> <p>Information on Halton’s economy and business environment, including economic, labour and demographic statistics</p> <p>Export and import resources</p> <p>Site selection resources and assistance</p> <p>Access to market research, financing sources and training programs</p> <p>Provides a full service Business Enterprise Centre with Small Business and Business Start-Up assistance, including resources, one-on-one consultations, workshops and seminars</p> <p>Networks in the field of real estate, industry, government, business associations and community groups</p> <p>Support for all business sectors including Tourism and Agriculture</p> <p>Publications and reports</p>
<p>Halton Hills</p>	<p>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.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
<p>Hamilton</p>	<p>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.</p> <p>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.</p>
<p>Kawartha Lakes</p>	<p>The Kawartha Lakes Small Business Enterprise Resources Centre helps smaller businesses realize new opportunities and increase competitiveness. The objective is to ensure that the small business community continues to be supported in its growth, while increasing employment and investment within the City.</p> <p>The Kawartha Lakes Economic Development Department offers services in the sectors of business, agriculture and tourism which include visitation programs, investment network services, business consultations, opportunity alert services, and government liaison services.</p> <p>In an effort to provide maximum municipal assistance to community groups and organizations, the Economic Development Office has an Economic Development Partnership Fund Program. This loan repayment program is available to groups and organizations that have secured other financing but require assistance with start-up cash flow. Applications from the smallest event to those requiring the maximum loan of \$80,000 will be considered.</p> <p>Based on recently completed Premier-ranked Tourist Destinations Project and the new Strategic Tourism Plan, tourism initiatives include development of a three-year marketing plan with emphasis on a dedicated website, implementation of an event strategy with the support of special event taskforce and influence on a renewed culture of tourism. An ongoing mandate focuses on product development through partnerships, regional marketing and promotion of the municipality through consumer show participation, marketing vehicles including travel guide, maps and brochures, tourism website management and tourist inquiry fulfillment.</p> <p>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.</p> <p>There are numerous programs to stimulate agriculture business including those resulting from recently completed Agriculture Economic Impact and Development Study including, but not limited to the following:</p> <ul style="list-style-type: none"> Agricultural Services Directory of local agriculturally-related businesses Kawartha Choice FarmFresh – an initiative promoting local food and local agrifood businesses Kawartha FarmFest – a two day self-guided agricultural tour advancing agricultural awareness Fostering partnerships through government programs, creation of linkages to increase economic activity and opportunities

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
<p>Kingston</p>	<p>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.</p> <p>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.</p>
<p>Kitchener</p>	<p>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.</p> <p>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.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
<p>Leamington</p>	<p>The Leamington Economic Development Department's services to business include: customized information services, market information, networking/contact, and small business consulting.</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p>London</p>	<p>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.</p> <p>Business retention activities include providing site selection data, information on government programs, providing advice and assistance, acting as a liaison with the municipal government.</p> <p>The LEDC also partners with a host of local service providers to assist companies with financial, regulatory, taxation and legal issues.</p>
<p>Markham</p>	<p>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.</p> <p>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.</p>
<p>Middlesex Centre</p>	<p>Business Newsletter, Visitation Program, Small Business Help Centre</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Milton	<p>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.</p> <p>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.</p>
Mississauga	<p>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.</p> <p>Mississauga Business Enterprise Centre (MBEC) – assists entrepreneurs to start-up businesses and existing small businesses to grow and expand.</p> <p>Facilitation Services – site location assistance; industry and business networks; business and government contacts.</p> <p>In addition, the City supplies partnership options and offers seminars for small and medium sized companies.</p>
Muskoka	<p>Muskoka Enterprise Centre servicing all of Muskoka; it is funded from municipal contributions and grant from Province</p>
Niagara Falls	<p>The City operates a proactive Visitation Program.</p>
Norfolk	<p>Development Coordinating Committee – A monthly meeting of all Norfolk County departments provides a streamlined, proactive approach to processing and assisting key development applications.</p> <p>Business Visits Program – The Norfolk County Economic Development staff visit manufacturing, agricultural and tourism businesses on an ongoing basis and assist in facilitating any outstanding issues they may have, or connecting them with local, provincial and federal support programs.</p> <p>Site Selection – Norfolk County offers site location assistance for developers of industrial and commercial projects, including the maintenance of an inventory of available properties.</p> <p>Networking – Norfolk County offers networking opportunities for business through its Advisory Board, and networking teams for Industry, Agriculture and Tourism, through meetings, workshops, careers fairs and seminars</p> <p>Marketing Partner Program – Norfolk County works collaboratively with participating industrial, agricultural and tourism-related businesses on marketing campaigns and other initiatives, such as the annual Community Profile publication.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
<p>North Bay</p>	<p>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.</p> <p>North Bay's Business Retention & Expansion program was implemented for the first time in 2005 as a communication tool between the Mayor's Office of Economic Development in partnership with the North Bay & District Chamber of Commerce and the local business community. Phase one, now complete, was designed to gather empirical data from a wide cross section of firms in a variety of sectors through a confidential survey process. Results have provided the community with a better understanding of the benefits and challenges to doing business in North Bay as well as enabled firms and the City to capitalize on several value added and business expansion opportunities. Phase two, the ongoing company visitation program is now in place and continues to provide valuable feedback and facilitates issue resolution.</p> <p>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.</p> <p>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.</p>
<p>Oakville</p>	<p>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.</p>
<p>Orangeville</p>	<p>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.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Oshawa	<p>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.</p> <p>Business Advisory and Enterprise Centre run through the region of Durham - on behalf of the City of Oshawa.</p> <p>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.</p> <p>Advocacy – provide coordinating role to review and streamline approvals and provide connections with regional, provincial and federal organizations and agencies.</p> <p>Newsletter – publish a quarterly newsletter featuring local business expansions, openings, information which is mailed to over 6,000 businesses, federal and provincial departments, site selectors</p> <p>Outreach – organize quarterly information meetings on topics of interest to business community (i.e. automotive outlook, economic outlook, etc.)</p>
Ottawa	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Peterborough	<p>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:</p> <ul style="list-style-type: none"> -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 <p>The Business Advisory Centre has consultants to advise both prospective and established business owners on key aspects of start-up and maintaining successful businesses. The Centre provides information on government programs, library, trade show directory, internet access, personalized business consultations and seminars.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
Pickering	<p>Corporate Calling Program, connecting our office with:</p> <ul style="list-style-type: none"> • 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 <p>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.</p> <p>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.</p> <p>The City also maintains a business website providing statistics, news, economic development program details. Film permit access, land and space inventories with aerial mapping, development news and images, links to all manner of local and regional business interests and much more.</p> <p>Seminars and Business Start-Up Consultations are also offered to anyone interested in business matters.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Port Colborne	<p>Corporate Visitation Program. The Economic Development Office assists firms in developing new export markets and expanding existing companies.</p>
Prince Edward County	<p>Positioned itself as Canada's First Creative Rural Economy – an investment attraction program situated on www.buildanewlife.ca</p>
Richmond Hill	<p>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.</p> <p>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.</p> <p>Film and Conference Attraction</p>
Sault Ste. Marie	<p>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.</p> <p>Community Quality Initiative supports community quality improvements, professional development, training and best practices for public and private members.</p> <p>Safe Community Initiative public and private member driven advocating workplace and community safety initiatives.</p>
St Catharines	<ul style="list-style-type: none"> • Corporate Visitation Program • Physician Recruitment • Domestic and International Marketing • Event Planning • Business Recruitment and Site Selection • Small Business Development • Industry Seminars & Workshops
St. Thomas	<p>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.</p> <p>The St. Thomas E.D.C. has formed an association with Aylmer, Ingersoll, North Perth, 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.</p> <p>There are no Industrial Development Charges in the City of St. Thomas</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
<p>Sudbury</p>	<p>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.</p> <p>Physician Recruitment</p>
<p>Thunder Bay</p>	<p>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.</p> <p>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.</p>
<p>Tillsonburg</p>	<p>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.</p> <p>Corporate Visitation</p> <p>Physician Recruitment</p>
<p>Timmins</p>	<p>Services include site selection, exporting information, community statistics and demographics and assistance on government assistance programs</p> <p>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).</p> <p>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.</p> <p>Timmins and Area Business Self-Help Office offers a walk-in resource library of business information with a knowledgeable Business Consultant.</p> <p>Council has eliminated development charges in the City for all classes of development.</p> <p>The TEDC provides a full range of programs and services to support existing business and to attract new business to the City.</p>

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Toronto	<p>Economic Development assists small business, stimulating entrepreneurial development, and revitalizing commercial and industrial employment areas.</p> <p>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.</p> <p>Toronto cost-shares capital improvement in designated retail business districts and traditional employment areas.</p> <p>Toronto's Economic Development team provides specialized business knowledge and information on Toronto's <u>key industry clusters</u> including:</p> <ul style="list-style-type: none"> • information technology and digital media; • biotechnology and pharmaceuticals; • tourism; • financial and business services; • call centres; • fashion and apparel; and • food, beverage and packaging.
Vaughan	<p>Corporate Calling Program Partnerships and International Partnerships Business Link Newsletter, complimentary to all Vaughan businesses Online Business Directory, complimentary basic listing Vaughan Corporate Centre Vaughan Business Enterprise Centre Ambassador Program</p>
Wasaga Beach	<p>The EDO is involved in a number of programs:</p> <ul style="list-style-type: none"> • Marketing the community to attract tourists and other new businesses by attending trade shows, advertising and promotion initiatives • Supporting existing businesses by having regular contact with the business community • Providing an annual operating grant to our local Chamber of Commerce. This includes the facility and financial support for part time summer students for the visitors' centres. • Working closely with developers to market their properties • Assisting with an annual Business Show

Business Retention & Expansion Programs

Municipality	Business Expansion and Retention Programs
Waterloo (Region)	The Region co-ordinates an annual survey of all businesses in the community. This is done in conjunction with the lower tiers.
Welland Whitby	Site Location Business Facilitation Venture Niagara Club 2000 Whitby First Promotion Program Entrepreneurship & Small Business Support Program, including Business Seminar 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
Whitchurch-Stouffville	<p>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.</p> <p>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.</p>
Windsor	The City has a Corporate Visitation Program and a Business Self-help Centre

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 Grants DC Exemptions Tax Incremental Financing	The City of Barrie has implemented incentive programs in the City centre Planning Area to encourage development and redevelopment in the Downtown and Allandale communities. The historic downtown core and former Village of Allandale together form two focal points at either end of Kempenfelt Bay. The long term vision is to see the entire City centre area grow and offer more opportunities for business, residents and lifestyle/culture. The Downtown Community Improvement Plan and the Allandale Community Improvement Plan complement each other and offer a range of programs in the form of loans, grants and tax incremental financing. A development charge exemption is also in place in certain areas within the Downtown Community Improvement Plan and the Allandale Community Improvement Plan.
	Financial Incentives – reduction in building permit fees, planning fees and Tax Incremental Financing	Georgian College Neighbourhood Strategy and Community Improvement Plan – applies to an area located within a reasonable walking distance of the College and the strategy consists of 4 key elements: Safety and Enforcement Communication and Information Sharing Land Use Financial Incentives

Downtown/Area Specific Programs

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

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
<p>Caledon (continued)</p>	<p>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 allocated \$100,000, as approved in the 2009 budget 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

Municipality	Type of Program	Downtown/Area Specific Programs
Cambridge	Interest Free Loan With grant Option Grants Tax Rebate No Fee No Fee	<p>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).</p> <p>Instead of entering into a loan arrangement with the City, the program can also be arranged so that the partially forgivable portion can be given as a grant.</p> <p>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.</p> <p>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.</p> <p>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</p> <p>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</p>
Clarington	Grant Grant Grant	<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>

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
Clarington (continued)	Grant Grant	<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>
Cornwall	Loans, Rebates	Heart of the City Program initiatives including: Tax rebates Tipping fee relief Façade improvements Planning, permit and development fee relief
Guelph		Downtown Investment Action Plan: A program to promote investment in and growth of Downtown Guelph.
Haldimand		<p>Tax Increase-based Equivalent Rebate (TIER) Program for Large Scale capital Projects within CIP areas.</p> <ul style="list-style-type: none"> • Offered to eligible applicants whose property tax has increased as a result of the development/redevelopment of property within the Downtown Revitalization areas • Grants back 50% of the increase in taxation resulting from re-development (may be increased up to 90% subject to additional criteria) • Provides a municipal property tax grant to eligible applicants whose tax has increased as a result of development/redevelopment of a property <p>Application and Permit Fees Refund program – provides refunds to eligible applicants for County planning application/building permit/development charge fees as a result of development / redevelopment of a property</p> <p>Downtown Housing Grant Program – offers grants to eligible applicants for the rehabilitation of existing residential space or the conversion of non residential space to residential space</p> <p>Heritage Improvement Grant Program – offers grants to eligible applicants for the preservation, restoration, and/or enhancement of heritage properties (those currently on Heritage Haldimand's Designated Properties List or have been listed or otherwise identified by the County's heritage and Culture Division or Heritage Committee)</p> <p>Façade Improvement Grant Program – offers grants to eligible commercial or mixed use property owners for front, rear, or sidewall façade improvements, or for the improvement or restoration of buildings</p>

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
Kitchener	Grant/Loan	<p>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 Restoration 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>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>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 MainStreet London Program that provides grant money for building and business owners who want to improve the façade of their building.</p>

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
Newmarket	Grants	<p>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. 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. 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.</p> <p>This program will function as an annual grant for up to 10 years equivalent to a portion of the tax increase the property will experience as a result of the improvement/redevelopment.</p>

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
Norfolk (continued)	Non-Financial	Norfolk County facilitates ongoing revitalization initiatives in its central business districts, such as Simcoe, Delhi and Port Dover.
	Grants & Interest Free Loans	Norfolk County has submitted a Community Improvement Plan to the Province of Ontario for approval. If approved, it is expected to include a Façade Improvement Program and other subsidies.
North Bay	Grants/Interest Free Loans	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.
Oshawa	Loan/Grant	<p>The City of Oshawa received Provincial approval for a central business district (18 blocks). The loan programs consist of Façade Improvement Loan Program, Upper Storey Conversion to Residential Loan Program and Upgrade to Building Code Loan Program. The grant programs consist of Residential Development Charge Grant Program, Increased Assessment Grant Program, Building Permit Grant Program and Parkland Dedication Fee Grant Program.</p> <p>The City has launched an aggressive 37 step Downtown Action Plan which includes establishing a Downtown Development Corporation, converting some one way streets to two way, attracting residential builders to the downtown core to realize intensification goals, the development of an Urban Design Master Plan, etc. Development charges are waived in the downtown</p>
	DC Exemptions	Shoulder Area CIP provides grants and loans similar to the downtown CIP as well as the Simcoe Street South CIP which provides a façade improvement loan program of up to \$15,000 per municipal address
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

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
Peterborough	DC Exemptions	All properties in the Downtown commercial core and the waterfront commercial sub areas. DC's are also waived for the re-development of existing buildings in the City's Central Area.
	Heritage Programs	Properties in the Central Area that are designated under the Ontario Heritage Act qualify, as of right, under the Heritage Tax Rebate Program (20% rebate for Commercial and 40% for Residential)
Pickering	Non-financial	Direct marketing to promote specific developments and targeted sectors.
Port Colborne	Residential and Commercial Tax refunds	The City approved a by-law in 2004 to provide tax assistance in the form of refunds of the taxes for up to 10 years for City municipal purposes on all improved residential and commercial properties in the Community Improvement Plan Areas that have been increased as a result of improvements.
	Commercial Façade Loans	Commencing in 2004, the City implemented a program to provide loans of up to \$1,000 per project for design projects and up to \$10,000 per project for improvement projects for commercial facades
	Exemptions	Exemptions for the creation of new residential or commercial units of building and planning fees as well as an exemption of parkland dedication fees and parking and loading space requirements

Downtown/Area Specific Programs

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

Downtown/Area Specific Programs

Municipality	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 Façade Loan	<p>The City provides grants to property owners who undertake renovations/rehabilitation to their properties that result in an increase in their assessment and a corresponding increase in their taxes. The grant is equal to any increase in taxes paid as a result of the work being done. The grant is available for a period of 10 years for non-heritage properties. The grant is 100% of actual tax increases as a result of increased assessment in years 1-8, decreasing to 75% in year 9 and 50% in year 10.</p> <p>Loans are available to a maximum of \$20,000 per storefront or the total cost per storefront of the proposed eligible improvements whichever is the less, to a maximum of \$60,000 per property. Interest will be charged at one half the prime rate of the City's banker at the time of the application. Term is open not to exceed 10 years</p>
Sault Ste. Marie St. Thomas	DC Exemption Grant	<p>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.</p> <p>The City operates a Community Improvement Program whereby grants, interest-free loans, financial aid for façade improvements and the waiving of building permit fees are offered to pre-approved applicants.</p>
Sudbury	Tax incremental financing DC Exemptions Parking Requirements	<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>

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
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.
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	<p>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.</p> <p>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.</p>
Tillsonburg		Approved Community Improvement Plan for the downtown core with tax increment financing, waiver of building and other fees.
Timmins		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.

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
Waterloo	Interest Free Loan	The City has a façade program that provides up to \$15,000 in interest free loans.
Welland	Loan	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.
	DC Exemptions	Residential DC exemptions in the downtown
	Fees waived	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.
	Interest Free Loans	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.
	Tax Incremental Grant Program	<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>

Downtown/Area Specific Programs

Municipality	Type of Program	Downtown/Area Specific Programs
Whitby	Grant	<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>

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

Municipality	Brownfield Development
<p>Brantford</p>	<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.</p> <p>The financial incentive program will allow successful applicants to obtain rebates on the municipal and school portion of the property taxes paid on rehabilitated brownfield properties. Up to 100% of the cost of environmental remediation may be eligible for rebates.</p> <p>The 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 from development charges payable for a project for the cost of environmental remediation work carried out on the property.</p> <p>Brantford is actively involved in assembling brownfield properties, carrying out environmental site assessments and removing encumbrances and then requesting proposals for the redevelopment of these lands.</p>

Brownfield Redevelopment

Municipality	Brownfield Development
Brockville	<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>
Caledon	<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.</p>

Brownfield Redevelopment

Municipality	Brownfield Development
Cambridge	<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>
Clarington	<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>
Cornwall	<p>Tax incentives and tipping fee relief for a development in an existing brownfield site</p>
Guelph	<p>The City has developed a preliminary inventory of approximately 175 potential brownfield sites.</p> <p>Tax Increment Financing ‘Tax Increment Equivalent Grants’ are a method of using the future increases in tax assessment and property tax revenues on a property associated with site assessment and remediation.</p> <p>Tax Arrears Cancellation Policy This program would apply to brownfield properties that are in tax arrears where a bona fide third party purchaser is interested in acquiring the site and remediating it. The approach promotes the redevelopment of brownfield sites without exposing the municipality to the risk of ownership.</p> <p>Taxation Assistance During Rehabilitation The Brownfields Statute Law Amendment Act established a new financial tool, which would allow municipalities to freeze or cancel all or a percentage of municipal and education taxes (with Ministry of Finance approval for the latter) during the rehabilitation and redevelopment time periods.</p> <p>Development Charge Related Incentives The Development Charges Act – a by-law that provides a development charge credit on contaminated properties equal to the site assessment and clean-up costs of the property.</p>

Brownfield Redevelopment

Municipality	Brownfield Development
<p>Hamilton</p>	<p>Brownfield Redevelopment.</p> <p>The City has prepared a Community Improvement Plan, known as the Environmental Remediation and Site Enhancement Plan or ERASE Plan that provides incentives in the City's 3,400 acre older industrial area</p> <p>ERASE Redevelopment Grants</p> <p>Grants are available to provide financial relief to property owners who undertake and complete brownfield redevelopment projects within the project area. Grants cover the following eligible program costs:</p> <ul style="list-style-type: none"> • Environmental remediation and environmental studies • Demolition • Site preparation including construction/improvement of on-site public works. <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</p> <p>Matching grants are available from the City to pay for up to one-half the cost of a Phase II and/or a Phase III Environmental Site Assessment (Remedial Action Plan). The maximum City contribution per study is \$10,000 to a maximum of two (2) studies per property.</p> <p>ERASE Planning and Development Fees Program</p> <p>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>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>

Brownfield Redevelopment

Municipality	Brownfield Development
Norfolk	<p>Norfolk County exempts approved brownfield developments from development charges.</p> <p>Further incentives for brownfield remediation are being studied as part of Norfolk County's Community Improvement Plan.</p>
North Bay	<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>
Oshawa	<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>
Peterborough	<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>
Thorold	<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>

Industrial Parks

Municipality	Industrial Park	Size Acres	Price Per Acre		Ownership
			High	Low	
Ajax	Carruthers Creek Employment	650	N/A	N/A	Public/Private
	Westney Road & Bayly Street	60	N/A	N/A	Public/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	1000	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	\$ 145,000	\$ 95,000	Public
	Jame Dick	143	\$ 150,000	\$ 130,000	Private
	King & Benton Oak Park East	330	N/A	N/A	Private
	Brant Business Park	84	N/A	N/A	Private
	Tillyard	30	N/A	N/A	Private
	Northwest Business Park	12	\$ 145,000	\$ 95,000	Public
Brockville	City owned	N/A	\$ 60,000	\$ 20,000	Public
	private	N/A	\$ 100,000	\$ 60,000	Private
Caledon	Bolton Industrial Park	340	\$ 450,000	\$ 280,000	Private
	Tullamore Industrial Park	148	N/A	N/A	Private
	Mayfield West - Kennedy Road	358	N/A	N/A	Private
	Victoria Business Park	83	N/A	N/A	Private
Cambridge	Cambridge Business Park	850	\$ 145,000	\$ 145,000	Public
	L. G. Lowell Park	1300	\$ 145,000	\$ 145,000	Public/Private
	Eastern Industrial Park	300	N/A	N/A	Private
Chatham-Kent	Bloomfield Industrial Park	120	\$ 70,000	\$ 55,000	Public
	Ridgetown Industrial	28	\$ 11,050	\$ 11,050	Public
	Blenheim Industrial	33	\$ 29,000	\$ 29,000	Public
	McGregor Industrial	5	\$ 41,400	\$ 41,400	Public
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
Cornwall	Cornwall Industrial Park (serviced)	200	N/A	N/A	Public
	Cornwall Industrial Park (not serviced)	1000	N/A	N/A	Public
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
Guelph	Hanlon Creek Business Park	380	\$ 350,000	\$ 300,000	Public/Private
	Southgate Business Park	180	\$ 375,000	\$ 350,000	Private
	Hanlon Business Park -East	50	\$ 375,000	\$ 350,000	Private
	Northwest Industrial Area	100	\$ 250,000	\$ 180,000	Private
Haldimand	Lake Erie Industrial Park	4500	\$ 50,000	\$ 40,000	Private
	Haldimand Industrial	43	\$ 50,000	\$ 50,000	Private
purchase of more than 1 acre may get a preferential rate for all locations	Bothwright Industrial Park (Caledonia)	100	\$ 59,000	\$ 59,000	Private
	Frank A. Marshall Business Park (Dunnville)	12	\$ 50,000	\$ 50,000	Public

Industrial Parks

Municipality	Industrial Park	Size Acres	Price Per Acre		Ownership
			High	Low	
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	Road 3 East, Ruthven	50	N/A	N/A	Private
	County Road 27, Cottam	30	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
Leamington	Seneca Road	250	\$ 80,000	\$ 50,000	Private
London	Innovation Park - Phases I & II	97.8	\$ 75,000	\$ 75,000	Public
	Trafalgar Industrial Park	28.7	up to .99 acres \$95,000		Public
	Skyway Industrial - Phase 1	3	1 to 3.99 acres \$75,000		Public
	Forest City	25	4 acres and up \$65,000		Public
	River Road	6.6			Public
Markham	Woodbine North	67	Commercial: \$800k -		Private
	Commerce Valley	15	\$950k Industrial: \$300k -		Private
	407/404	10	\$470k		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
	Wesyttern 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
Norfolk	Alfred W. Judd Industrial Park	93	\$ 26,500	\$ 26,500	Public
	Norfolk Industrial Park	27	\$ 30,000	\$ 23,000	Private
	Delhi Industrial Park	8	\$ 24,000	\$ 24,000	Public
North Bay	Gateway Business Park	68	\$ 20,000	\$ 8,000	Public
	North Bay Jack Garland Airport	30	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
Ottawa	Orleans Industrial Parks	1100	\$ 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

Industrial Parks

Municipality	Industrial Park	Size Acres	Price Per Acre		Ownership
			High	Low	
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	N/A	N/A	Public
	Chippewas of Sarnia Business Park	200	N/A	N/A	Private
	Sarnia Business & Research Park	200	N/A	N/A	Public
	University Western Ont. R & D	80	N/A	N/A	Public
	Vidal Industrial Park	33	N/A	N/A	Private
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
	Essar Steel Algoma	70	N/A	N/A	Private
St. Catharines	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. Thomas	Highbury Industrial Park	96	\$ 45,000	\$ 35,000	Public
	Other Lands	54	\$ 45,000	\$ 35,000	Public
Stratford	City owned	151.5	\$ 50,000	\$ 35,000	Public
	Privately owned	358.5	\$ 50,000	\$ 35,000	Private
	Wright Business Park	12	\$ 38,000	\$ 38,000	Public
	Crane Avenue	23	\$ 45,000	\$ 45,000	Public
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
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	10000	N/A	N/A	Private
Vaughan	Vaughan Enterprise Zone	1206	\$ 1,000,000	\$ 150,000	Private
	Vaughan Corporate Centre	112	\$ 1,000,000	\$ 300,000	Private
	Vaughan 400 North	139	\$ 1,000,000	\$ 300,000	Private
	Jane North	112	\$ 1,000,000	\$ 300,000	Private
	Weston 400 North	199	\$ 1,000,000	\$ 300,000	Private
Wasaga Beach	Wasaga Beach Business Park	40	\$ 150,000	\$ 100,000	Public/Private
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			\$ 188,047	\$ 123,612	
Median			\$ 80,000	\$ 75,000	