BMA

Management Consulting Inc.

Municipal Study 2018

Table of Contents

EXECUTIVE SUMMARY

1 INTRODUCTION 1

2 SOCIO-ECONOMIC INDICATORS 6

3 FINANCIAL INDICATORS 62

4 REVENUE/EXPENDITURE ANALYSIS 125

5 SELECT USER FEES & REVENUE INFORMATION 241

6 TAX POLICIES 273

7 COMPARISON OF RELATIVE TAXES 283

8 COMPARISON OF WATER/SEWER COSTS 380

9 AVERAGE MUNICIPAL BURDEN AS A % OF INCOME 452

10 ECONOMIC DEVELOPMENT PROGRAMS 467

Executive Summary—Region of Waterloo

Socio-Economic Factors

Socio-economic indicators describe and quantify a municipality's wealth and economic conditions and provide insight into a municipality's collective ability to generate revenue relative to the municipality's demand for public services. An evaluation of socio-economic factors contributes to the development of sound financial policies. An examination of local economic and demographic characteristics can identify the following situations:

- Changes in the tax base as measured by population, property value, employment, or business activity
- A need to shift public service priorities because of demographic changes in the municipality
- A need to shift public policies because of changes in economic conditions

Socio-Economic Factors	2018 Pop Density per sq. km.	2011-2016 Pop Increase %	2017 Building Construction $ per Capita	2018 Estimated Avg Household Income	2018 Weighted Median Value of Dwelling	2018 Unweighted Assessment per Capita	2018 Weighted Assessment per Capita
Cambridge	1,207	2.5%	$ 2,838	$ 97,643	$ 309,945	$ 121,506	$ 147,676
Kitchener	1,818	6.4%	$ 2,004	$ 90,901	$ 310,307	$ 116,058	$ 136,243
North Dumfries	59	9.4%	$ 4,573	$ 133,048	$ 426,526	$ 188,250	$ 198,361
Waterloo	1,747	6.3%	$ 2,860	$ 114,438	$ 375,470	$ 164,531	$ 194,966
Wellesley	43	5.1%	$ 2,834	$ 127,485	$ 407,534	$ 167,265	$ 136,354
Wilmot	83	6.9%	$ 3,030	$ 120,075	$ 398,301	$ 159,381	$ 150,091
Woolwich	82	8.0%	$ 3,109	$ 128,111	$ 400,196	$ 165,349	$ 166,951
Total Survey Avg	547	4.8%	$ 3,028	$ 102,194	$ 340,734	$ 154,140	$ 156,898
Southwest	439	3.8%	$ 2,974	$ 102,001	$ 302,609	$ 152,484	$ 143,624

Financial Indicators

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

Key financial indicators have been included to help evaluate each municipality's existing financial condition and to identify future challenges and opportunities. A number of Industry recognized indicators that are used by credit rating agencies and/or recommended by Government Finance Officers' Association (GFOA) and the Ministry of Municipal Affairs and Housing have been included. Indicators related to ***Sustainability, Flexibility*** and ***Vulnerability*** have been included. It should be noted that Water and Wastewater indicators have also been included in the Water/Wastewater section of the report.

The following tables provide highlights from this section of the report.

Sustainability

The ability to provide and maintain service and infrastructure levels without resorting to unplanned increases in rates or cuts to services.

2017 Sustainability Indicators	Financial Position per Capita	Tax Asset Consumption Ratio	Net Financial Liabilities Ratio
Cambridge	$ 650	43.3%	(0.5)
Kitchener	$ 888	32.9%	(0.6)
North Dumfries	$ 1,291	62.1%	(1.8)
Waterloo	$ 1,283	40.6%	(0.9)
Wellesley	$ 890	71.6%	(1.6)
Wilmot	$ 1,403	43.4%	(1.8)
Woolwich	$ 1,100	31.7%	(1.5)
Average	$ 435	43.8%	(0.4)

Vulnerability

Addresses a municipality's vulnerability to external sources of funding that it cannot control and its exposure to risks.

2017 Vulnerability Indicators	Tax Reserves as % of Taxation	Tax Reserves as % of Own Source Revenues	Tax Reserves / Capita	Tax Debt Charges as % of OSR	Total Debt Out. / Capita	Tax Debt Out. / Capita	Debt Out. per Own Source Revenue	Debt to Reserve Ratio
Cambridge	63.1%	47.8%	$ 377	3.9%	$ 292	$ 198	23.6%	0.5
Kitchener	46.1%	19.3%	$ 222	4.2%	$ 313	$ 313	20.6%	1.3
North Dumfries	111.1%	68.7%	$ 490	0.1%	$ 139	$ 135	19.4%	0.3
Waterloo	54.3%	35.1%	$ 351	4.8%	$ 572	$ 527	41.1%	1.6
Wellesley	101.3%	67.9%	$ 384	1.8%	$ 60	$ 60	10.7%	0.2
Wilmot	44.8%	28.3%	$ 158	0.0%	$ -	$ -	0.0%	-
Woolwich	49.5%	31.6%	$ 188	2.5%	$ 135	$ 124	18.6%	0.3
Average	72.7%	52.3%	$ 684	4.4%	$ 731	$ 507	40.9%	1.0

Flexibility

The ability to issue debt responsibly without impacting the credit rating. Also, the ability to generate required revenues.

2017 Flexibility Indicators	Taxes Receivable as % of Taxes Levied	Rates Coverage Ratio
Cambridge	5.8%	102.2%
Kitchener	4.3%	104.7%
North Dumfries	6.3%	84.2%
Waterloo	4.7%	96.3%
Wellesley	3.7%	65.4%
Wilmot	2.6%	77.7%
Woolwich	3.8%	89.7%
Average	6.0%	92.1%

Analysis of Net Municipal Levy Per Capita and Per Assessment

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 and per $100,000 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

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 2018 municipal levy by-laws and the 2018 estimated populations.

2018	Net Municipal Levy per Capita	Net Municipal Levy per $100,000 Unweighted CVA
Cambridge	$ 1,527	$ 1,256
Kitchener	$ 1,303	$ 1,123
North Dumfries	$ 1,475	$ 783
Waterloo	$ 1,846	$ 1,122
Wellesley	$ 1,076	$ 643
Wilmot	$ 1,124	$ 705
Woolwich	$ 1,243	$ 752
Total Survey Average	$ 1,527	$ 1,111
Southwest	$ 1,497	$ 1,071

User Fees

A number of user fees have been included in the Study including the following:

2018 Fees	Development Charges - Single Detached	Residential Building Permit Fee
Cambridge	$ 35,322	$ 2,517
Kitchener	$ 35,422	$ 2,139
North Dumfries	$ 27,230	$ 2,301
Waterloo	$ 39,424	$ 1,438
Wellesley	$ 29,379	$ 2,084
Wilmot	$ 28,269	$ 2,157
Woolwich	$ 30,514	$ 2,103
Total Survey Average	$ 33,411	$ 2,270
Southwest	$ 20,235	$ 2,081

Comparison of Tax Ratios

Tax ratios reflect how a property class tax rate compares to the residential rate. Changes in tax ratios affect the relative tax burden between classes of properties. Tax ratios can be used to prevent large shifts of the tax burden caused by relative changes in assessment among property classes as well as to lower the tax rates on a particular class or classes.

2018 Tax Ratios	Waterloo Region	Total Survey Average
Multi-Residential	1.9500	1.7902
Commercial (Residual)	1.9500	1.6871
Industrial (Residual)	1.9500	2.1826

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 there are 12 property types in the residential, multi -residential, commercial and industrial classes. There are many reasons for differences in relative tax burdens across municipalities and across property classes including, but not limited to:

- Differences in values of like properties
- Differences in the tax ratios and the use of optional classes
- Non-uniform education tax rates in the non-residential classes
- Level of service provided and the associated costs
- Extent to which a municipality employs user fees
- Access to other sources of revenues such as dividends from hydro utilities and casino revenues

2018 Property Taxes	Cambridge	Kitchener	North Dumfries	Waterloo	Wellesley	Wilmot	Woolwich	Total Survey Average	Southwest
Detached Bungalow	$ 3,495	$ 3,478	$ 2,903	$ 3,411	$ 3,093	$ 2,805	$ 2,827	$ 3,397	$ 3,093
2 Storey Home	$ 4,543	$ 4,699	$ 3,594	$ 4,690	$ 3,670	$ 3,690	$ 3,630	$ 4,524	$ 4,322
Senior Executive Home	$ 6,002	$ 5,944	$ 6,069	$ 6,899	$ 5,588	$ 5,929	$ 5,144	$ 6,286	$ 6,004
Walk Up Apartment (per Unit)	$ 1,828	$ 1,715	$ 1,079	$ 1,970	$ 1,283	$ 1,256	$ 1,361	$ 1,382	$ 1,377
Mid/High Rise (per Unit)	$ 2,227	$ 1,888	N/A	$ 2,246	N/A	N/A	$ 1,684	$ 1,715	$ 1,771
Neigh. Shopping (per sq. ft.)	$ 4.87	$ 5.06	$ 3.96	$ 4.48	$ 2.33	$ 3.06	$ 3.79	$ 3.63	$ 3.33
Office Building (per sq. ft.)	$ 4.03	$ 3.54	$ 2.68	$ 4.32	N/A	N/A	$ 2.77	$ 3.04	$ 2.97
Hotels (per Suite)	$ 1,754	$ 1,162	N/A	$ 2,654	N/A	N/A	N/A	$ 1,602	$ 1,521
Motels (per Suite)	$ 1,459	$ 1,830	N/A	$ 2,715	N/A	N/A	N/A	$ 1,240	$ 1,296
Industrial Standard (per sq. ft.)	$ 1.90	$ 1.52	$ 1.78	$ 1.80	$ 1.33	$ 1.17	$ 2.12	$ 1.67	$ 1.42
Industrial Large (per sq. ft)	$ 0.89	$ 0.60	N/A	$ 1.31	N/A	N/A	$ 1.21	$ 1.11	$ 0.86
Industrial Vacant Land (per Acre)	$ 5,012	$ 4,729	$ 3,166	$ 7,572	N/A	$ 2,450	$ 2,990	$ 3,673	$ 2,007

Comparison of Water and Sewer User Costs

A comparison was made of water/sewer costs in each municipality. The following table summarizes the costs in the municipality for water and sewer on typical annual consumption against the overall survey average.

2018 Water/Sewer Cost of Service	Residential - 200 m^3	Commercial - 10,000 m^3	Industrial - 30,000 m^3	Industrial - 100,000 m^3	Industrial - 500,000 m^3
Cambridge	$ 1,086	$ 45,869	$ 136,330	$ 448,869	$ 2,227,138
Kitchener	$ 1,031	$ 51,567	$ 154,701	$ 515,670	$ 2,578,350
North Dumfries	$ 1,174	$ 49,292	$ 147,492	$ 491,192	$ 2,455,192
Waterloo	$ 870	$ 41,774	$ 125,163	$ 416,797	$ 2,081,169
Wellesley	$ 1,174	$ 49,292	$ 147,492	$ 491,192	$ 2,455,192
Wilmot	$ 1,060	$ 43,802	$ 130,860	$ 434,862	$ 2,171,170
Woolwich	$ 1,194	$ 45,612	$ 133,812	$ 447,060	$ 2,215,620
Total Survey Average	$ 1,074	$ 36,054	$ 102,824	$ 334,031	$ 1,647,471
Southwest	$ 1,135	$ 36,709	$ 104,178	$ 331,985	$ 1,676,956

2018 Property Taxes and Water/Wastewater Costs as a % of Income

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

2018 Affordability Indicators	Property Taxes as a % of Household Income	Water/Sewer + Taxes as a % of Household Income
Cambridge	3.8%	4.9%
Kitchener	3.9%	5.0%
North Dumfries	2.9%	3.8%
Waterloo	3.6%	4.4%
Wellesley	3.1%	4.0%
Wilmot	3.0%	3.9%
Woolwich	2.9%	3.8%
Total Survey Average	3.8%	4.9%
Southwest	3.6%	4.8%

Economic Development Programs

A summary was completed of programs that municipalities have implemented to promote economic development in the areas of retention and expansion, downtown development, and brownfield redevelopment.

Executive Summary

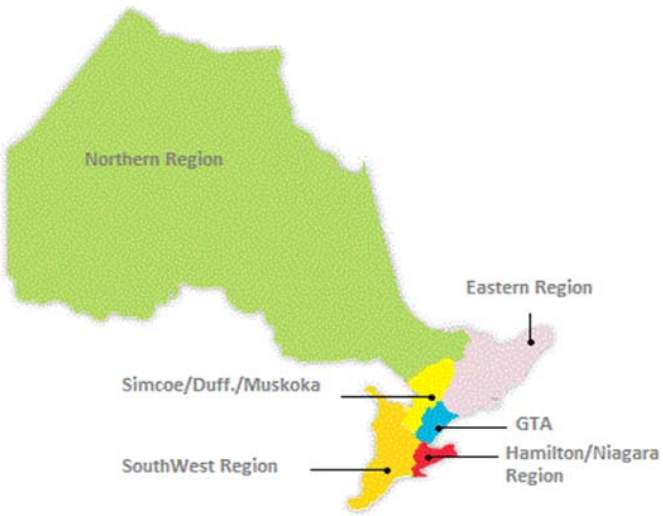
SECTION 1: Introduction

Since 2000, BMA Management Consulting Inc. has annually completed a municipal comparative study on behalf of participating Ontario municipalities. The ***Executive Summary*** provides an overview of the analysis contained in the comprehensive report.

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. In addition, context can be provided by comparing a municipality's own experience with the experience of other municipalities.

108 Ontario municipalities, representing in excess of 85% of the population.

Populations	Number of Municipalities
100,000 or greater	26
30,000 - 99,999	27
15,000 - 29,999	24
0 - 14,999	31
Total	**108**



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

- 2018 Current Value Assessment
- 2018 Tax Policies
- 2018 Levy By-laws
- 2018 Development Charges
- 2018 Water/Sewer Rates
- 2017 FIRs
- 2018 User Fees
- Economic Development Programs

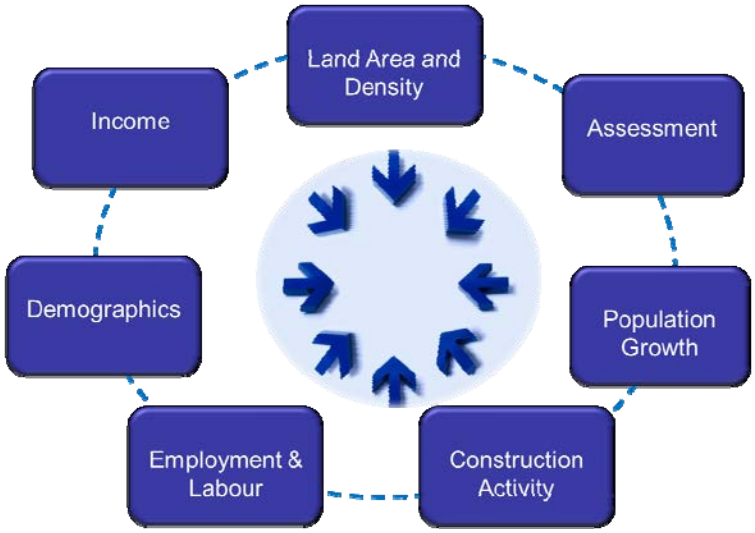
2018 Municipalities Included in the Study

The following provides a summary of the municipalities participating by population range:

Populations 15,000 or less	Populations 15,000 – 29,999	Populations 30,000 – 99,999	Populations >100,000
Bancroft	Bracebridge	Aurora	Barrie
Brock	Brockville	Belleville	Brampton
Brockton	Centre Wellington	Brant	Brantford
Central Elgin	Collingwood	Bruce County	Burlington
Elliot Lake	East Gwillimbury	Caledon	Cambridge
Erin	Grimsby	Clarington	Chatham-Kent
Espanola	Huntsville	Cornwall	Durham Region
Gravenhurst	Kenora	Fort Erie	Greater Sudbury
Greenstone	King	Georgina	Guelph
Grey Highlands	Lincoln	Grey County	Halton Region
Guelph-Eramosa	Middlesex Centre	Haldimand	Hamilton
Ingersoll	Midland	Halton Hills	Kingston
Kincardine	Niagara-on-the-Lake	Innisfil	Kitchener
Lambton Shores	Owen Sound	Muskoka District	London
Mapleton	Pelham	Newmarket	Markham
Meaford	Port Colborne	Niagara Falls	Milton
Minto	Prince Edward County	Norfolk	Mississauga
North Dumfries	Springwater	North Bay	Niagara Region
North Middlesex	Strathroy-Caradoc	Orangeville	Oakville
North Perth	Thorold	Orillia	Oshawa
North Stormont	Tillsonburg	Peterborough	Ottawa
Parry Sound	West Lincoln	Pickering	Peel Region
Penetanguishene	Wilmot	Quinte West	Richmond Hill
Puslinch	Woolwich	Sarnia	Simcoe County
Saugeen Shores		Sault Ste. Marie	St. Catharines
St. Marys		St. Thomas	Thunder Bay
Tay		Stratford	Toronto
Tiny		Timmins	Vaughan
Wainfleet		Welland	Waterloo Region
Wellesley		Wellington County	Waterloo
Wellington North		Whitchurch-Stouffville	Whitby
			Windsor
			York Region

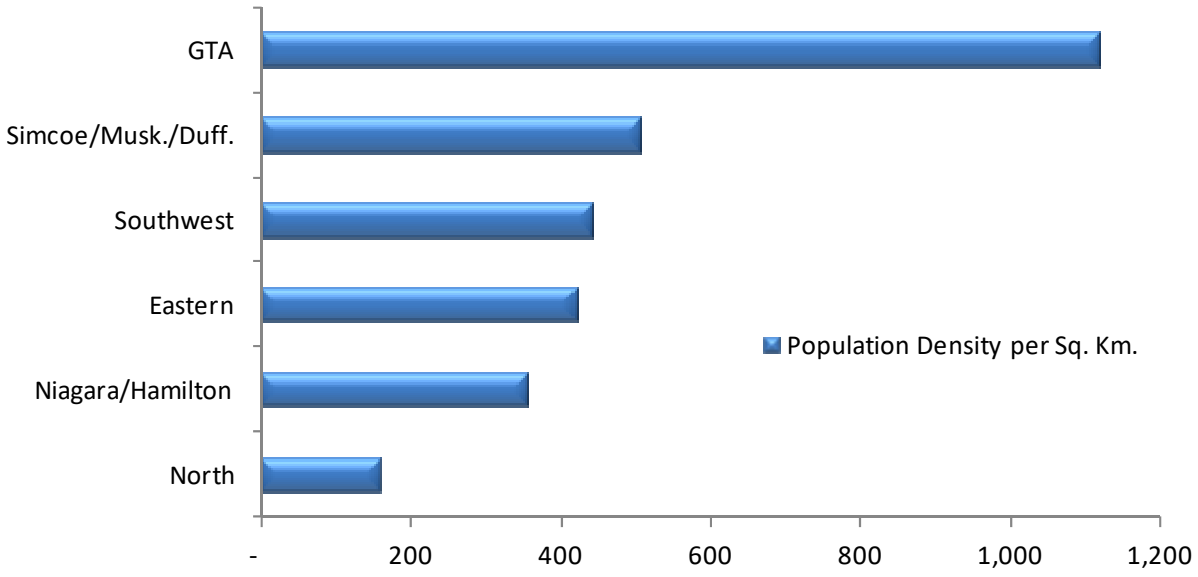
SECTION 2: Socio-Economic Indicators

A complete assessment of a municipality's financial condition should include consideration of socio-economic factors. Socio-economic indicators describe and quantify a municipality's wealth and economic conditions and provide insight into a municipality's ability to generate revenue relative to the municipality's demand for public services. An evaluation of socio-economic indicators contributes to the development of sound financial policies.



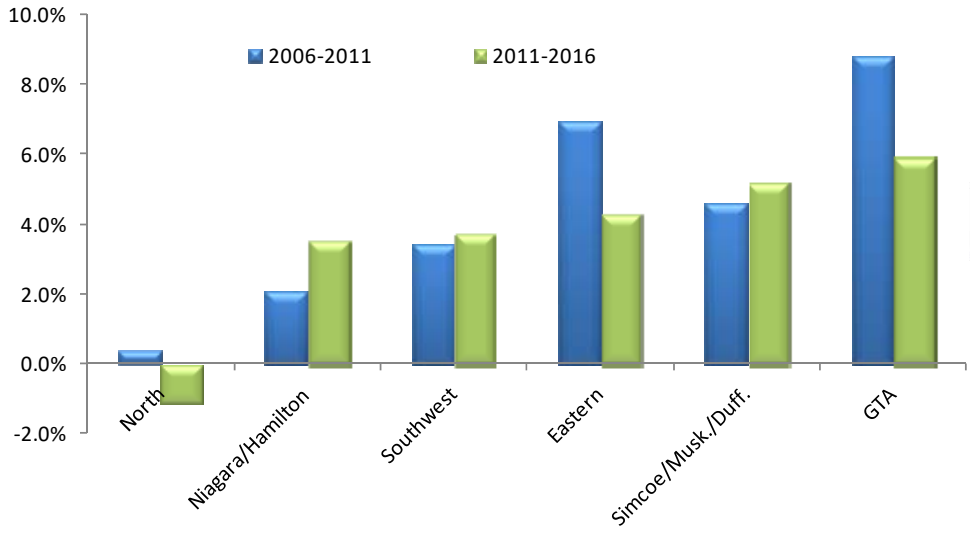
Land Density

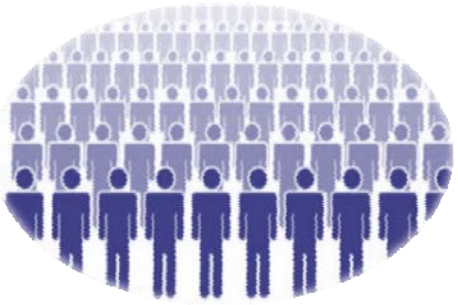
Population density indicates the number of residents living in an area (usually measured by square kilometre). Analysis of density can provide insight into the age of a city, growth patterns, zoning practices and new development opportunities. High population density can indicate whether a municipality may be reaching build-out, as well as service and infrastructure needs, such as additional public transit or street routes. The following graph provides a summary of average population density per square kilometre by geographic location.



Population Growth

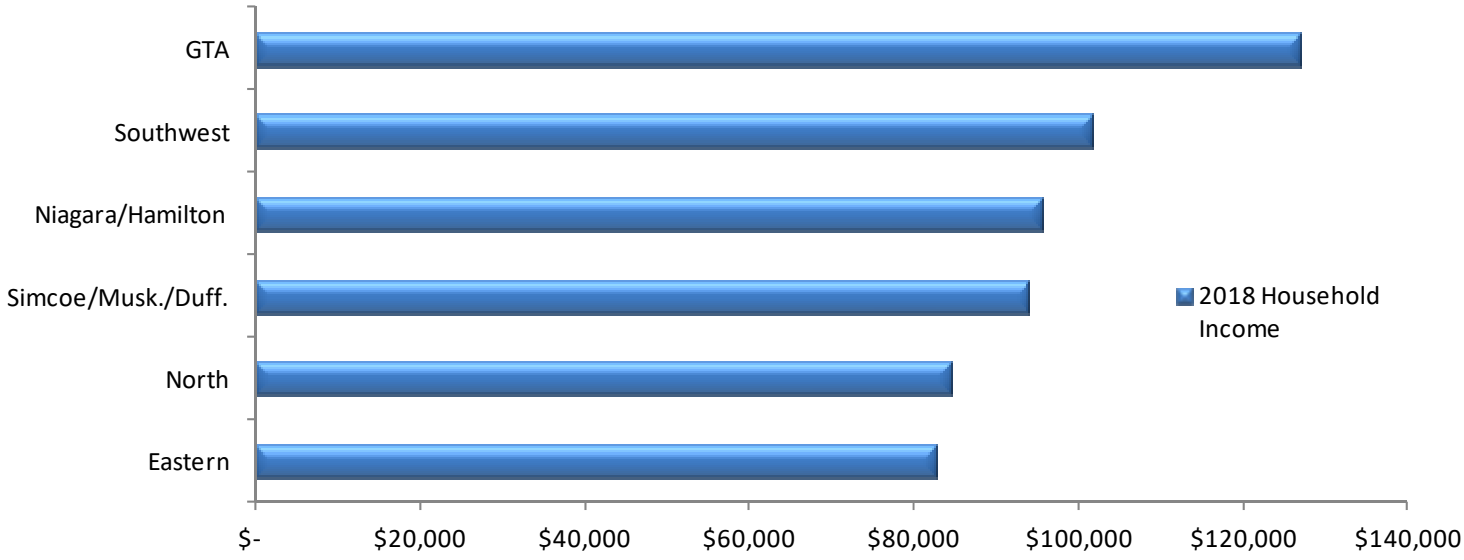
The following graph shows the change in population from 2006-2011 and from 2011-2016. As shown in the graph, the GTA municipalities experienced the largest population percentage growth in both periods. Northern municipalities experienced the lowest percentage of population growth.





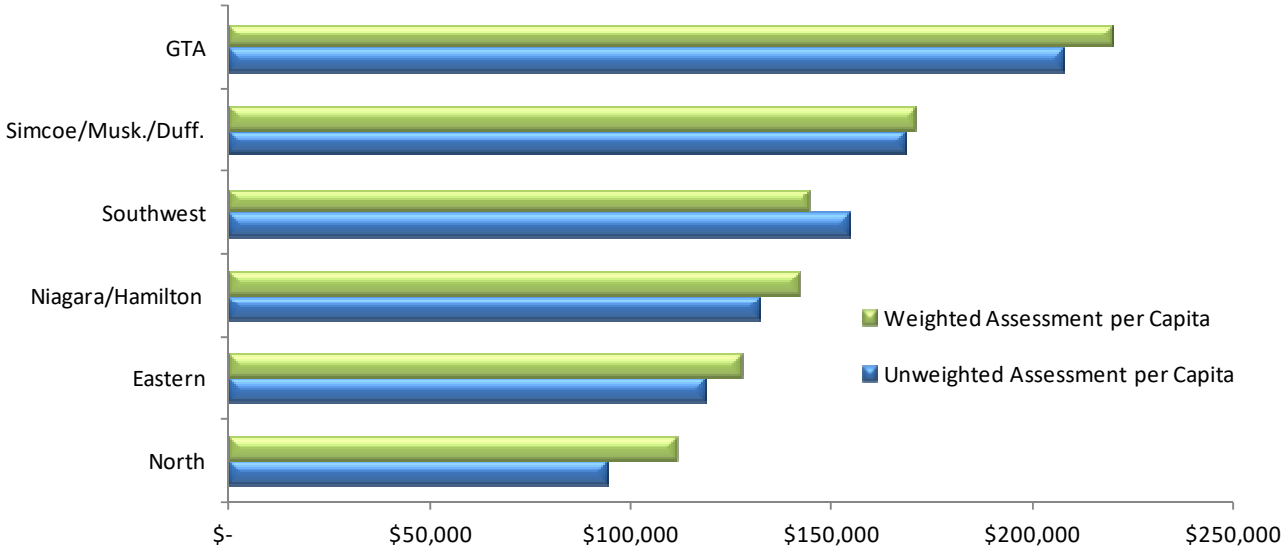
Household Income

Household income is one measure of a community's ability to pay. While a higher relative household income is a positive indicator of the overall local economy, it may lead to a greater expectation for quality programs and additional challenges in balancing desired levels of service with a willingness to pay for programs and services. The average household income varies by geographic location. The average household income in Northern municipalities was $84,288 compared with $115,474 in the GTA.

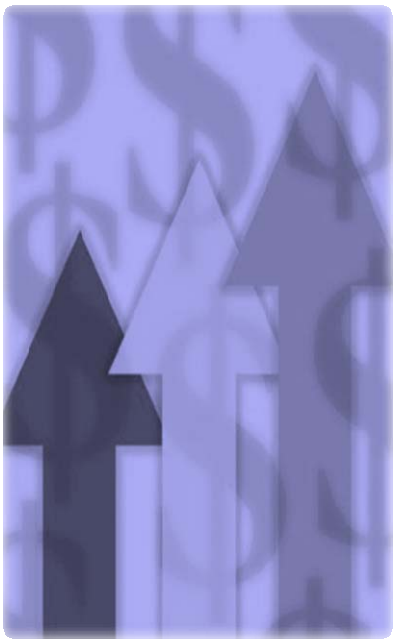


Assessment Per Capita

Property assessment is the basis upon which municipalities raise taxes. A strong assessment base is critical to a municipality's ability to generate revenues. Assessment per capita statistics have been compared to provide an indication of the "richness" of the assessment base in each municipality. Unweighted assessment provides the actual current value assessment of the properties. Weighted assessment reflects the basis upon which property taxes are levied, after applying the tax ratios to the various property classes to the unweighted assessment. The average assessment per capita is highest in the GTA and lowest in Northern municipalities.



Assessment Change

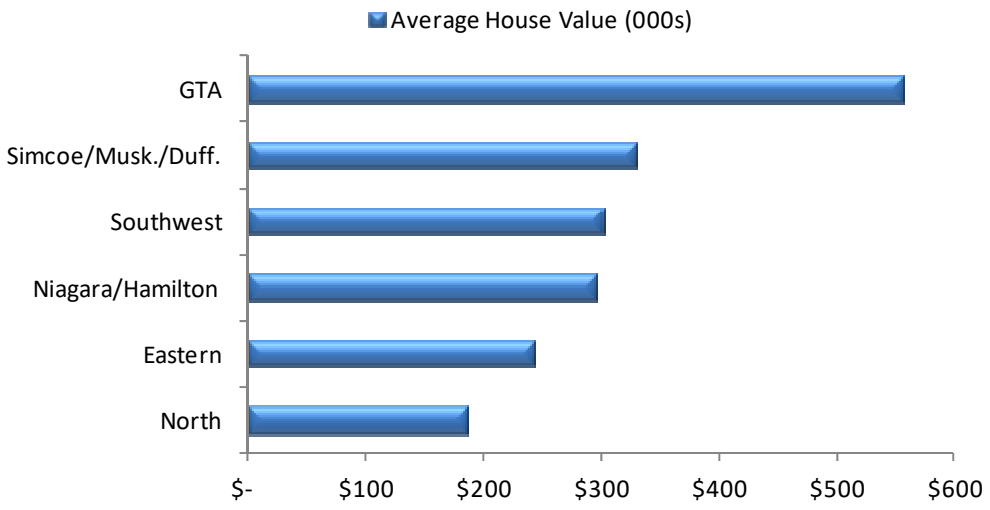


Assessment growth provides an indication of how the base upon which taxes are levied is changing over time. From 2017—2018, the assessment increased by 6.2% on average across the 108 Ontario municipalities. The GTA geographic area experienced the largest increase at 9.8%.

Municipalities Grouped by Location	2014-2015	2015-2016	2016-2017	2017-2018
Eastern	4.1%	4.8%	2.4%	3.9%
North	5.6%	5.0%	0.7%	4.1%
Southwest	4.8%	4.5%	5.1%	6.0%
Simcoe/Musk./Duff.	3.5%	3.5%	4.2%	6.5%
Niagara/Hamilton	4.2%	3.7%	4.4%	7.0%
GTA	6.4%	6.0%	8.7%	9.8%

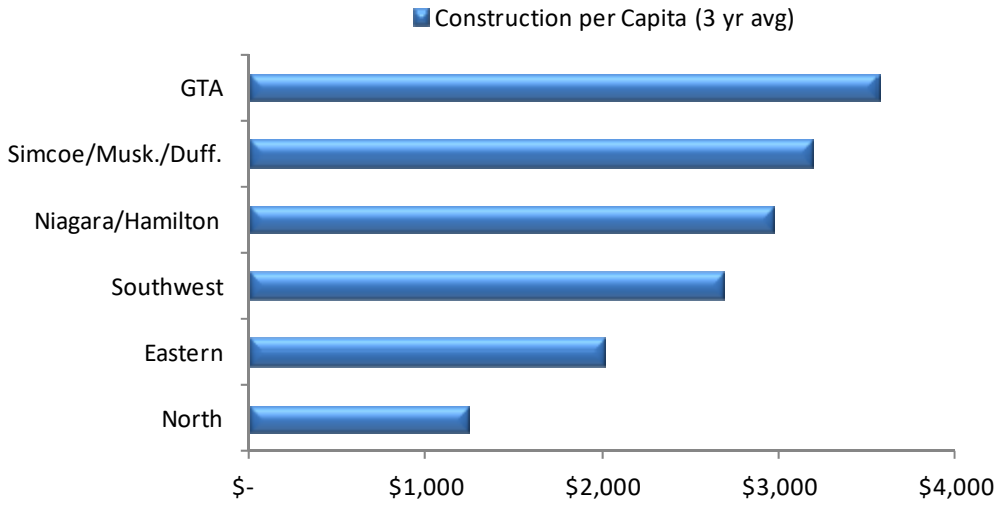
Residential Properties

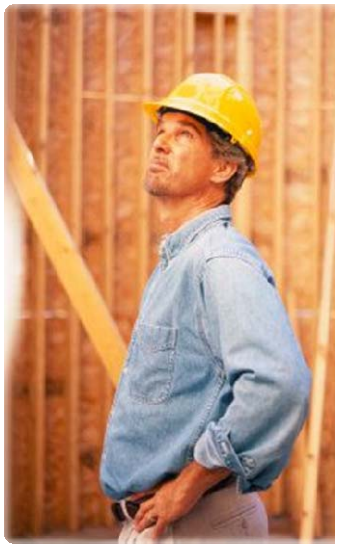
Residential properties were broken down by property type to provide an indication of the housing mix in each municipality. The following graph reflects the average assessed values for residential properties by geographic location.



Construction Activity

The three year average of building permits per capita were analyzed to provide a measure of relative building activity in each municipality and across the geographic locations. The following reflects the results from 2015-2017.

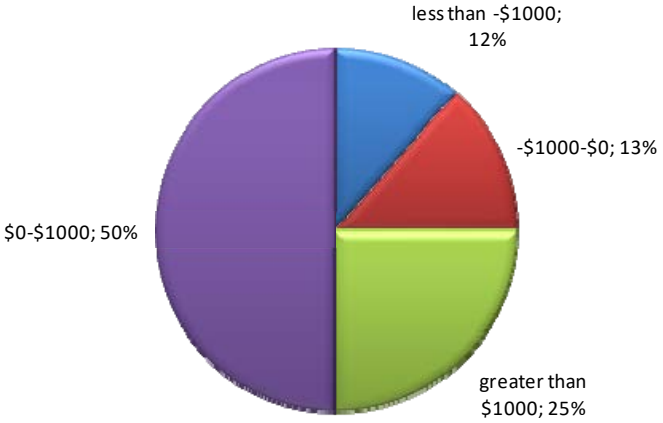




SECTION 3: Municipal Financial Sustainability Indicators

The ***Financial Indicators*** section of the report includes a number of indicators to assist municipalities in evaluating financial condition. 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). There is a significant range in municipal financial position per capita across Ontario from a low of negative ($2,460) to a high of $4,914 per capita. The following graph provides the percentage of municipalities that fall within each range.

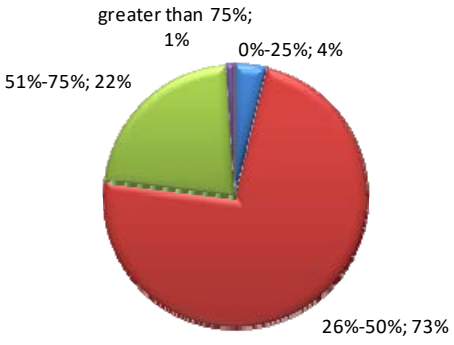
Financial Position Per Capita



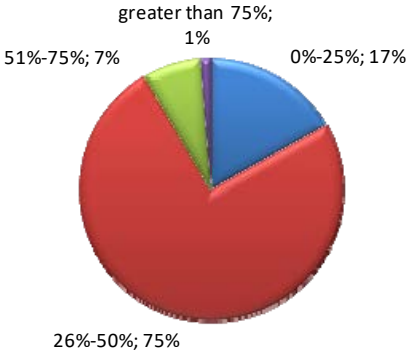
Asset Consumption Ratio

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

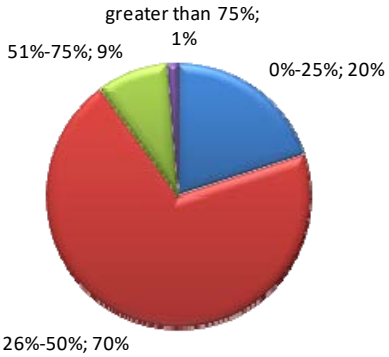
Tax



Water



Wastewater

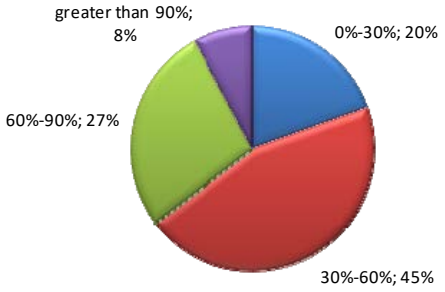


Reserves

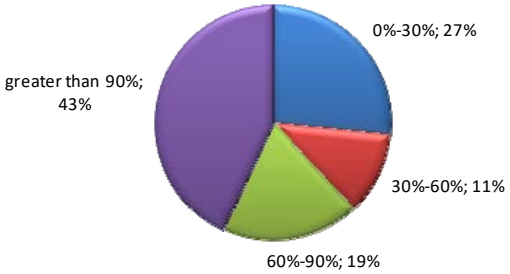
Reserves are a critical component of a municipality's long-term financing plan. The following graphs provide the range of reserves as a percentage of own source revenues for tax supported services, water and wastewater. The level of reserves required will vary for a number of reasons including:

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

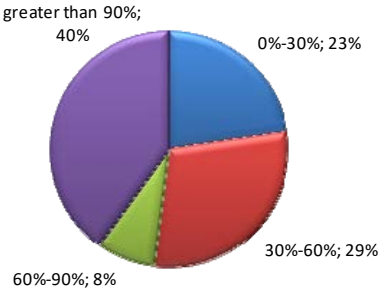
Tax % of OSR



Water % of OSR



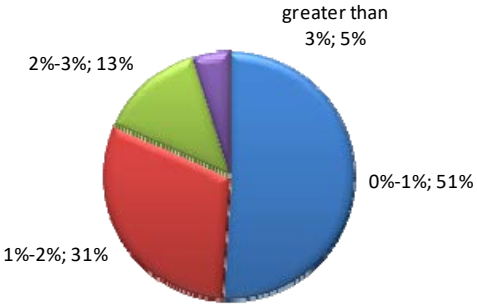
WW % of OSR



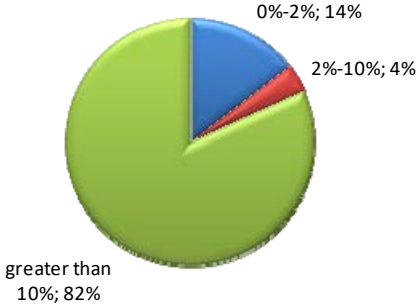
Debt Indicators

Debt indicators can reveal increasing reliance on debt, decreasing flexibility, sudden large increases or decreases in future debt service and the amount of debt that a community can absorb. The following graphs summarize the debt interest ratio for tax, water and wastewater to provide an understanding of the percentage of municipalities within various ranges of the **debt interest ratio**. This ratio indicates the extent to which a municipality's operating revenues are committed to interest expenses.

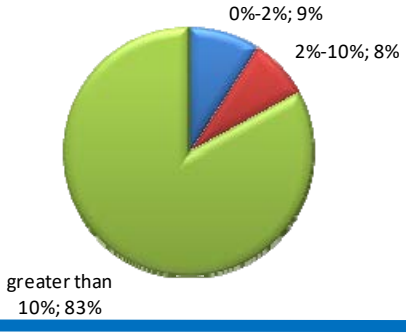
Tax



Water

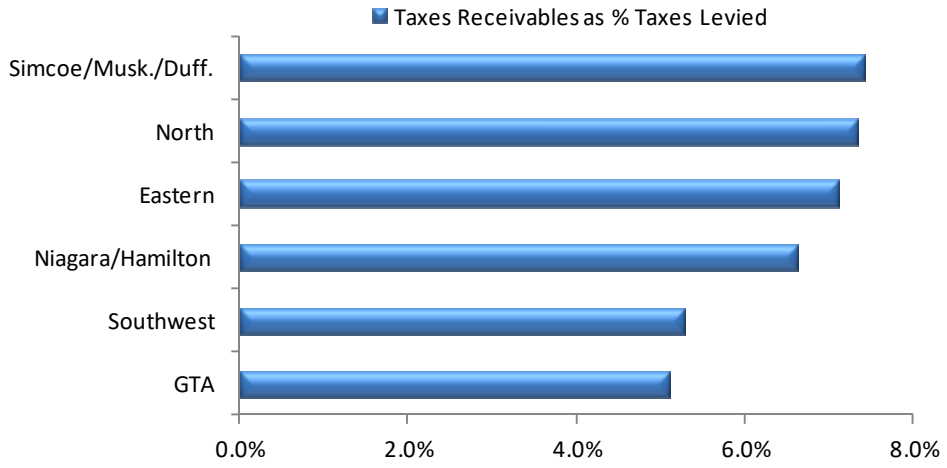


WW



Taxes Receivable as a % of Taxes Levied

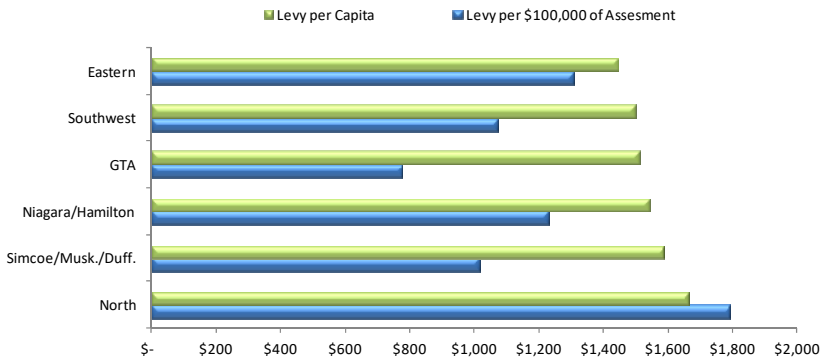
Every year, a percentage of property owners is unable to pay property taxes. If this percentage increases over time, it may indicate an overall decline in the municipality's economic health. Additionally, as uncollected property taxes rise, liquidity decreases. If the percentage of uncollected property taxes increases, over time, it may indicate an overall decline in the municipality's economic health. The following graph provides a summary of the 2017 taxes receivable as a percentage of taxes levied in each of the geographic areas.



SECTION 4: Revenue & Expenditure Analysis

Net Municipal Levy per Capita and per $100,000 of assessment

- Different service levels
- Variations in the types of services
- Different methods of providing services
- User fee policies
- Different assessment composition
- Varying demand for services
- Locational factors
- Demographic differences
- Socio-economic differences
- Urban/rural composition differences



An analysis of levy per capita and per $100,000 of assessment does not indicate value for money or the effectiveness in meeting community objectives. Municipal levies may vary as a result of:

Net municipal levy per capita was calculated using Manifold Data Mining 2018 estimated population and the 2018 municipal levies. The net levy on a per capita basis ranged from $1,006 to $3,038 (with an average of $1,527 per capita). Net levy per $100,000 of assessment is also provided. The net levy on a per $100,000 of unweighted assessment basis ranged across the municipalities from $538 to $2,328 (with an average of $1,111 per $100,000 of assessment).

SECTION 5: Select User Fee and Revenue Information

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

Development Charges

The 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. The following table summarizes the 2018 development charges. Note: some municipalities do not charge development charges.

2018 Development Charges	Residential	Multiples Dwelling 3+	Apartment units >=2 (per unit)	Apartment units < 2 (per unit)	Non-Residential Commercial (per sq.ft.)	Non-Residential Industrial (per sq.ft.)
North	$ 13,789	$ 7,645	$ 6,624	$ 6,624	$ 7.61	$ 4.63
Eastern	$ 15,360	$ 11,682	$ 9,562	$ 7,374	$ 9.17	$ 5.43
Southwest	$ 20,235	$ 15,639	$ 12,058	$ 10,239	$ 7.95	$ 6.27
Simcoe/Musk./Duff.	$ 25,843	$ 21,705	$ 16,842	$ 13,480	$ 9.20	$ 7.31
Niagara/Hamilton	$ 27,231	$ 19,513	$ 18,055	$ 11,481	$ 16.40	$ 8.54
GTA	$ 72,422	$ 59,269	$ 43,903	$ 32,204	$ 42.65	$ 21.32

SECTION 6: Tax Policies

The relative tax burden in each class of property will be impacted by the type of tax policies implemented in each municipality. As such, an analysis of the 2018 tax policies that impact the relative tax position was completed. The following table summarizes the range of 2018 tax ratios across the survey.

2018 Tax Ratios	Average	Median	Min.	Max.
Multi-Residential	1.7902	1.8831	1.0000	2.6342
Commercial	1.6871	1.6929	1.1000	2.8476
Industrial	2.1826	2.2150	1.1000	4.7186

SECTION 7: Comparison of Relative Taxes

Like property comparisons were undertaken on 12 property types that were of most interest to the participating municipalities. In order to calculate the relative tax burden of "like" properties, every effort was made to hold constant those factors deemed to be most critical in determining a property's assessed value. 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 ratios in each class and the use of optional classes
- Non-uniform education tax rates in the non-residential classes
- Tax burdens across municipalities also vary based on the level of service provided and the associated costs of providing these services
- Extent to which a municipality employs user fees or has access to other sources of revenues such as dividends from hydro utilities, gaming & casino revenues

Residential Properties	Detached Bungalow	2 Storey	Senior Executive
North	$ 3,153	$ 4,817	$ 6,570
Eastern	$ 3,185	$ 4,401	$ 6,273
Southwest	$ 3,093	$ 4,322	$ 6,004
Simcoe/Musk./Duff.	$ 3,014	$ 4,037	$ 5,703
Niagara/Hamilton	$ 3,518	$ 4,693	$ 6,328
GTA	$ 4,188	$ 4,955	$ 6,859
Survey Average	$ 3,397	$ 4,524	$ 6,286
Survey Median	$ 3,345	$ 4,636	$ 6,223

Industrial Properties	Standard per sq.ft.	Large per sq.ft.	Vacant Land per acre
North	$ 1.90	$ 1.00	$ 2,609
Eastern	$ 1.48	$ 1.19	$ 2,579
Southwest	$ 1.42	$ 0.86	$ 2,007
Simcoe/Musk./Duff.	$ 1.31	$ 1.03	$ 1,949
Niagara/Hamilton	$ 1.88	$ 0.90	$ 3,669
GTA	$ 2.19	$ 1.58	$ 8,602
Survey Average	$ 1.67	$ 1.11	$ 3,673
Survey Median	$ 1.69	$ 1.08	$ 2,106

Multi-Residential Properties	Walk-Up per Unit	High-Rise per Unit
North	$ 1,329	$ 1,636
Eastern	$ 1,561	$ 2,091
Southwest	$ 1,377	$ 1,771
Simcoe/Musk./Duff.	$ 1,026	$ 1,615
Niagara/Hamilton	$ 1,618	$ 1,752
GTA	$ 1,401	$ 1,544
Survey Average	$ 1,382	$ 1,715
Survey Median	$ 1,365	$ 1,744

Commercial Properties	Office per sq.ft.	Neigh. Shopping per sq.ft.	Hotel per suite	Motel per suite
North	$ 3.01	$ 3.35	$ 1,417	$ 1,270
Eastern	$ 3.18	$ 3.99	$ 1,902	$ 1,420
Southwest	$ 2.97	$ 3.33	$ 1,521	$ 1,296
Simcoe/Musk./Duff.	$ 2.78	$ 3.28	$ 1,848	$ 1,094
Niagara/Hamilton	$ 2.80	$ 3.87	$ 1,870	$ 1,117
GTA	$ 3.41	$ 4.21	$ 1,417	$ 1,208
Survey Average	$ 3.04	$ 3.63	$ 1,602	$ 1,240
Survey Median	$ 3.05	$ 3.74	$ 1,467	$ 1,208

SECTION 8: Comparison of Water/Sewer Costs

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

Volume Meter Size	Residential 200 m^3 5/8"	Commercial 10,000 m^3 2"	Industrial 30,000 m^3 3"	Industrial 100,000 m^3 4"	Industrial 500,000 m^3 6"
Average	$ 1,074	$ 36,054	$ 102,824	$ 334,031	$ 1,647,471
Median	$ 1,038	$ 33,087	$ 96,928	$ 313,040	$ 1,541,796
Min	$ 463	$ 9,626	$ 22,026	$ 89,898	$ 370,994
Max	$ 2,090	$ 86,527	$ 186,000	$ 620,000	$ 3,100,000

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

A comparison was made of relative property tax burdens and water/sewer costs on comparable properties against the median household incomes. The report also calculates the total municipal tax burden as a percentage of income available on an average household.

Total Municipal Burden as a % of Household Income	
GTA	4.5%
Southwest	4.8%
North	4.9%
Niagara/Hamilton	5.1%
Simcoe/Musk./Duff.	5.4%
Eastern	5.5%

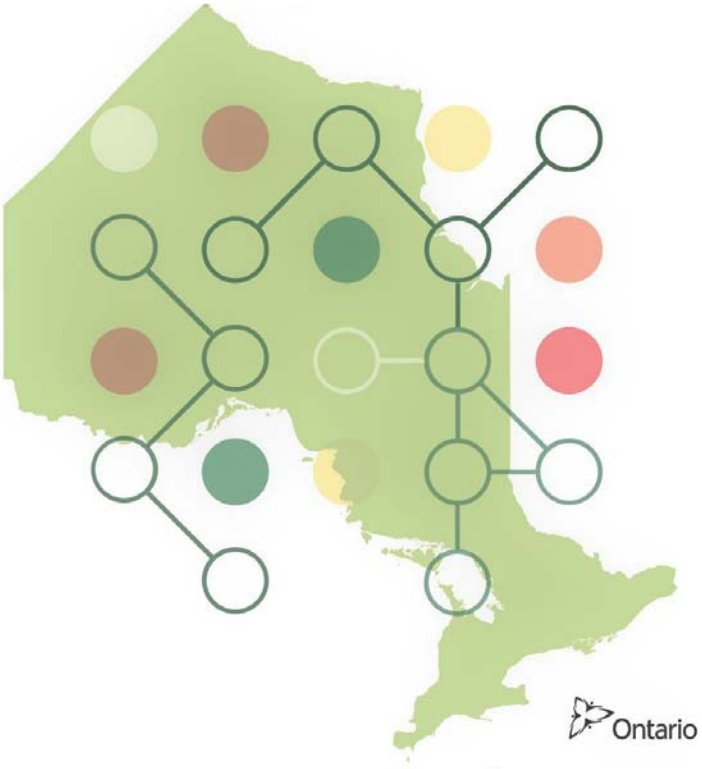
SECTION 10: Economic Development Programs

Business Retention & Expansion Programs

Downtown/Area Specific Programs

Brownfield Redevelopment

Introduction—Municipal Study 2018



Introduction

For the past seventeen years, BMA Management Consulting Inc. has annually completed a municipal comparative study on behalf of participating Ontario municipalities. This report brings together a group of indicators to give an overall snapshot for each municipality. The analysis was completed using the most recent information available as provided by the participating municipalities including:

- 2018 current value assessment
- 2018 tax policies
- 2018 levy by-laws
- 2018 development charges
- 2018 water/sewer rates
- 2017 FIRs (as available)
- 2018 user fees
- Economic development programs

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 over a five year period. The database can be accessed from the BMA website: **www.bmaconsult.com.** This information can be downloaded from the website into Excel to allow municipalities the ability to track their progress over time and to focus their analysis on specific comparators which can be incorporated into reports and presentations.

For more information please feel free to contact:

BMA Management Consulting Inc.

139 Markland St., Hamilton, L8P 2K3

Phone (905) 528-3206

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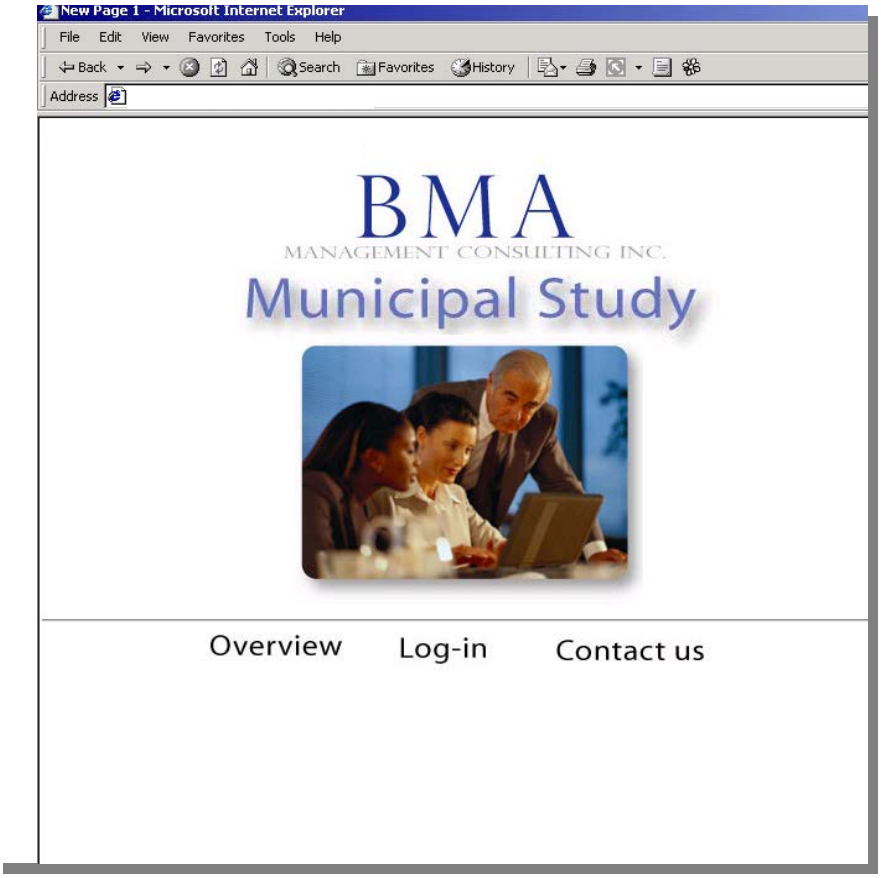
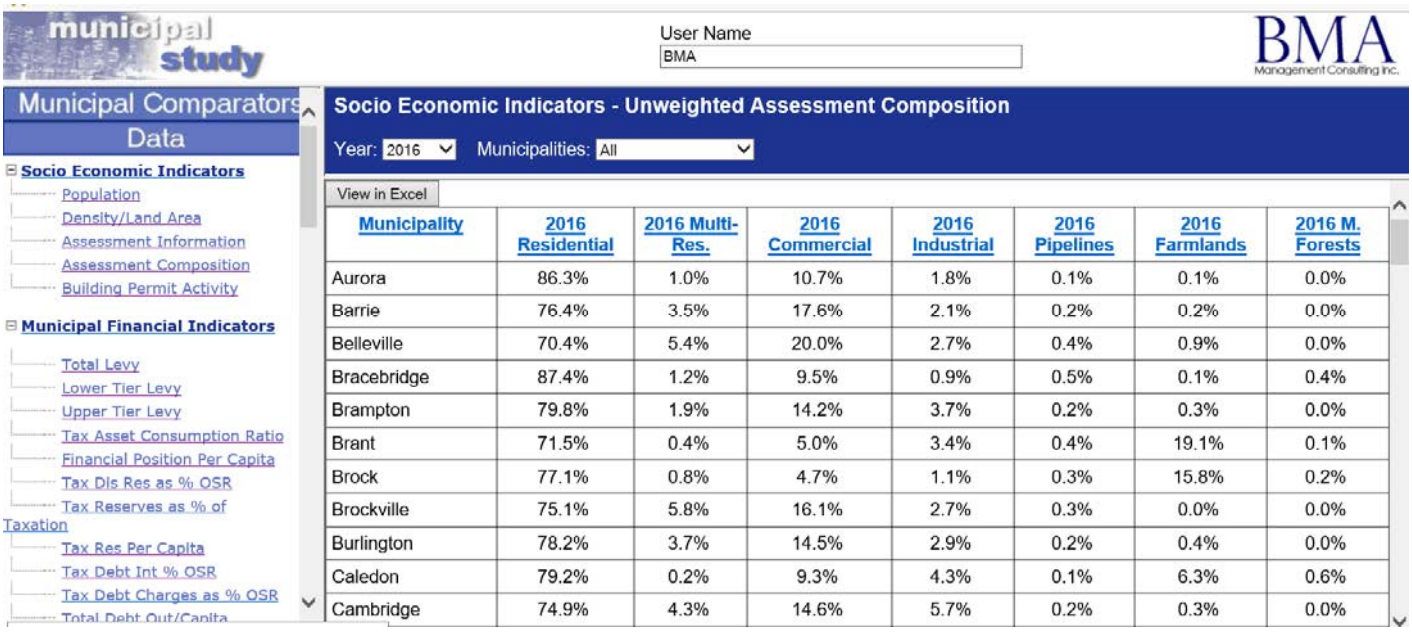
bma@on.aibn.com

Contacts: Jim Bruzzese or Catherine Minshull

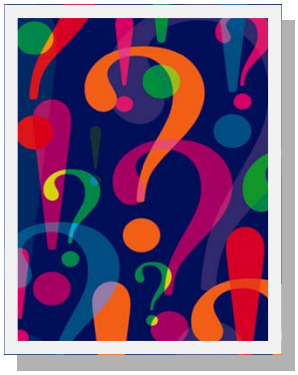
Municipal Study Database





Municipality	2016 Residential	2016 Multi-Res.	2016 Commercial	2016 Industrial	2016 Pipelines	2016 Farmlands	2016 M. Forests
Aurora	86.3%	1.0%	10.7%	1.8%	0.1%	0.1%	0.0%
Barrie	76.4%	3.5%	17.6%	2.1%	0.2%	0.2%	0.0%
Belleville	70.4%	5.4%	20.0%	2.7%	0.4%	0.9%	0.0%
Bracebridge	87.4%	1.2%	9.5%	0.9%	0.5%	0.1%	0.4%
Brampton	79.8%	1.9%	14.2%	3.7%	0.2%	0.3%	0.0%
Brant	71.5%	0.4%	5.0%	3.4%	0.4%	19.1%	0.1%
Brock	77.1%	0.8%	4.7%	1.1%	0.3%	15.8%	0.2%
Brockville	75.1%	5.8%	16.1%	2.7%	0.3%	0.0%	0.0%
Burlington	78.2%	3.7%	14.5%	2.9%	0.2%	0.4%	0.0%
Caledon	79.2%	0.2%	9.3%	4.3%	0.1%	6.3%	0.6%
Cambridge	74.9%	4.3%	14.6%	5.7%	0.2%	0.3%	0.0%

Why Participate in a Study?



The study identifies key financial and economic indicators and factors that should be considered as part of a comprehensive evaluation of a 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 108 municipalities, it is recommended that the users take advantage of the online database to focus on similar municipalities.

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

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

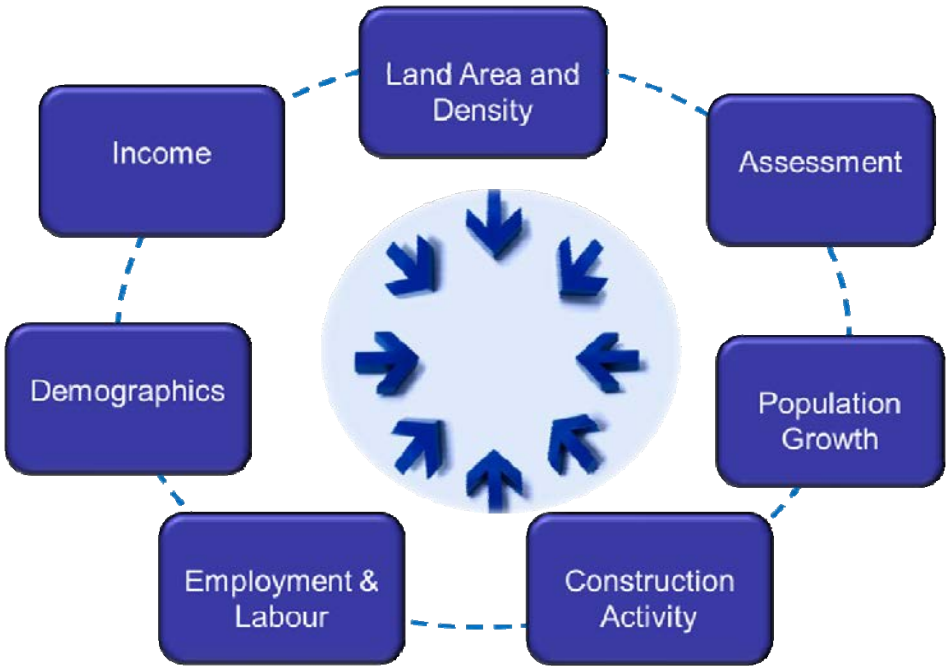
- To help municipal decision-makers in assessing market conditions
- To understand the unique characteristics of each municipality
- To understand the relationship between various controllable and uncontrollable factors in addressing a municipality's competitive opportunities and challenges
- To develop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

Municipalities Represented in the Study

The following summarizes the municipalities by population range:

Populations 15,000 or less	Populations 15,000 – 29,999	Populations 30,000 – 99,999	Populations >100,000
Bancroft	Bracebridge	Aurora	Barrie
Brock	Brockville	Belleville	Brampton
Brockton	Centre Wellington	Brant	Brantford
Central Elgin	Collingwood	Bruce County	Burlington
Elliot Lake	East Gwillimbury	Caledon	Cambridge
Erin	Grimsby	Clarington	Chatham-Kent
Espanola	Huntsville	Cornwall	Durham Region
Gravenhurst	Kenora	Fort Erie	Greater Sudbury
Greenstone	King	Georgina	Guelph
Grey Highlands	Lincoln	Grey County	Halton Region
Guelph-Eramosa	Middlesex Centre	Haldimand	Hamilton
Ingersoll	Midland	Halton Hills	Kingston
Kincardine	Niagara-on-the-Lake	Innisfil	Kitchener
Lambton Shores	Owen Sound	Muskoka District	London
Mapleton	Pelham	Newmarket	Markham
Meaford	Port Colborne	Niagara Falls	Milton
Minto	Prince Edward County	Norfolk	Mississauga
North Dumfries	Springwater	North Bay	Niagara Region
North Middlesex	Strathroy-Caradoc	Orangeville	Oakville
North Perth	Thorold	Orillia	Oshawa
North Stormont	Tillsonburg	Peterborough	Ottawa
Parry Sound	West Lincoln	Pickering	Peel Region
Penetanguishene	Wilmot	Quinte West	Richmond Hill
Puslinch	Woolwich	Sarnia	Simcoe County
Saugeen Shores		Sault Ste. Marie	St. Catharines
St. Marys		St. Thomas	Thunder Bay
Tay		Stratford	Toronto
Tiny		Timmins	Vaughan
Wainfleet		Welland	Waterloo Region
Wellesley		Wellington County	Waterloo
Wellington North		Whitchurch-Stouffville	Whitby
			Windsor
			York Region

Socio-Economic Indicators

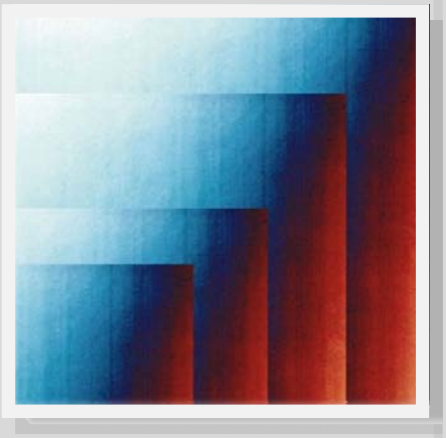


Socio-Economic Indicators

A complete assessment of local government's financial condition should include socio-economic factors. Socio-economic indicators describe and quantify a municipality's wealth and economic conditions and provide insight into a municipality's collective ability to generate revenue relative to the municipality's demand for public services. An examination of local economic and demographic characteristics can identify the following situations:

- A decline in the tax base as measured by population, property value, employment, or business activity
- A need to shift public service priorities because demographic changes in the municipality
- A need to shift public policies because of changes in economic conditions

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



- ***Population Statistics (2006-2018)***
    - ***Note: Manifold Data Mining estimates for 2018 includes the undercount, normally 3-5% of population***
- ***Age Demographics***
- ***Average Household Income***
- ***Land Area and Density***
- ***Labour Statistics***
- ***Assessment Per Capita***
- ***Change in Unweighted Assessment (2013-2018)***
- ***Assessment Composition By Class***
- ***Consolidated Unweighted and Weighted Assessment (Residential vs. Non-Residential)***
- ***Shift in Tax Burden—Unweighted to Weighted Residential Assessment***
- ***Residential Properties by Type***
- ***Building Construction Activity (Residential, Non-Residential)***

Population Statistics 2006-2018 (sorted highest to lowest population)

Municipality	2006 Stats Canada	2011 Stats Canada	2016 Stats Canada	2018 Manifold Data Mining	% Change 2006-2011	% Change 2011-2016
Toronto	2,503,281	2,615,060	2,731,571	2,890,660	4.5%	4.5%
Ottawa	812,129	883,391	934,243	993,556	8.8%	5.8%
Mississauga	668,549	713,443	721,599	772,000	6.7%	1.1%
Brampton	433,806	523,911	593,638	648,883	20.8%	13.3%
Hamilton	504,559	519,949	536,917	565,591	3.1%	3.3%
London	352,395	366,151	383,822	406,751	3.9%	4.8%
Markham	261,573	301,709	328,966	354,135	15.3%	9.0%
Vaughan	238,866	288,301	306,233	334,499	20.7%	6.2%
Kitchener	204,668	219,153	233,222	248,635	7.1%	6.4%
Windsor	216,473	210,891	217,188	228,533	-2.6%	3.0%
Richmond Hill	162,704	185,541	195,022	206,889	14.0%	5.1%
Oakville	165,613	182,520	193,832	206,478	10.2%	6.2%
Burlington	164,415	175,779	183,314	193,853	6.9%	4.3%
Oshawa	141,590	149,607	159,458	170,096	5.7%	6.6%
Greater Sudbury	157,857	160,274	161,531	168,518	1.5%	0.8%
Barrie	128,430	135,711	141,434	149,374	5.7%	4.2%
Guelph	114,943	121,688	131,794	141,485	5.9%	8.3%
St. Catharines	131,989	131,400	133,113	139,152	-0.4%	1.3%
Cambridge	120,371	126,748	129,920	136,454	5.3%	2.5%
Whitby	111,184	122,022	128,377	136,235	9.7%	5.2%
Kingston	117,207	123,363	123,798	128,937	5.3%	0.4%
Milton	53,889	84,362	110,128	119,498	56.5%	30.5%
Thunder Bay	109,140	108,359	107,909	112,042	-0.7%	-0.4%
Waterloo	97,475	98,780	104,986	111,868	1.3%	6.3%
Chatham-Kent	108,177	103,671	101,647	104,889	-4.2%	-2.0%
Brantford	90,192	93,650	97,496	103,036	3.8%	4.1%
Clarington	77,820	84,548	92,013	98,976	8.6%	8.8%
Pickering	87,838	88,721	91,771	96,747	1.0%	3.4%
Niagara Falls	82,184	82,997	88,071	93,786	1.0%	6.1%
Newmarket	74,295	79,978	84,224	89,420	7.6%	5.3%
Peterborough	74,898	78,698	81,032	85,227	5.1%	3.0%
Sault Ste. Marie	74,948	75,141	73,368	75,584	0.3%	-2.4%

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

Municipality	2006 Stats Canada	2011 Stats Canada	2016 Stats Canada	2018 Manifold Data Mining	% Change 2006-2011	% Change 2011-2016
Sarnia	71,419	72,366	71,594	74,143	1.3%	-1.1%
Caledon	57,050	59,460	66,502	72,326	4.2%	11.8%
Norfolk	62,563	63,175	64,044	66,969	1.0%	1.4%
Halton Hills	55,289	59,008	61,161	64,522	6.7%	3.6%
Aurora	47,629	53,203	55,445	58,618	11.7%	4.2%
Welland	50,331	50,631	52,293	55,088	0.6%	3.3%
Belleville	48,821	49,454	50,716	53,277	1.3%	2.6%
North Bay	53,966	53,651	51,553	52,773	-0.6%	-3.9%
Whitchurch-Stouffville	24,390	37,628	45,837	51,571	54.3%	21.8%
Cornwall	45,965	46,340	46,589	48,556	0.8%	0.5%
Georgina	42,346	43,517	45,418	48,045	2.8%	4.4%
Haldimand	45,212	44,876	45,608	47,738	-0.7%	1.6%
Quinte West	42,697	43,086	43,577	45,533	0.9%	1.1%
Timmins	42,997	43,165	41,788	42,904	0.4%	-3.2%
St. Thomas	36,110	37,905	38,909	40,889	5.0%	2.6%
Innisfil	31,175	33,079	36,566	39,745	6.1%	10.5%
Brant	34,415	35,638	36,707	38,626	3.6%	3.0%
Stratford	30,461	30,886	31,465	32,959	1.4%	1.9%
Orillia	30,259	30,586	31,166	32,656	1.1%	1.9%
Fort Erie	29,925	29,960	30,710	32,254	0.1%	2.5%
Orangeville	26,925	27,975	28,900	30,450	3.9%	3.3%
Centre Wellington	26,049	26,693	28,191	29,963	2.5%	5.6%
Grimsby	23,937	25,325	27,314	29,274	5.8%	7.9%
King	19,487	19,899	24,512	27,703	2.1%	23.2%
Woolwich	19,658	23,145	25,006	26,819	17.7%	8.0%
East Gwillimbury	21,069	22,473	23,991	25,610	6.7%	6.8%
Prince Edward County	25,496	25,258	24,735	25,512	-0.9%	-2.1%
Lincoln	21,722	22,487	23,787	25,297	3.5%	5.8%
Collingwood	17,290	19,241	21,793	23,815	11.3%	13.3%
Owen Sound	21,753	21,688	21,341	22,053	-0.3%	-1.6%
Brockville	21,957	21,870	21,346	21,987	-0.4%	-2.4%
Wilmot	17,097	19,223	20,545	21,939	12.4%	6.9%

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

Municipality	2006 Stats Canada	2011 Stats Canada	2016 Stats Canada	2018 Manifold Data Mining	% Change 2006-2011	% Change 2011-2016
Strathroy-Caradoc	19,977	20,978	20,867	21,656	5.0%	-0.5%
Huntsville	18,280	19,056	19,816	20,931	4.2%	4.0%
Springwater	17,456	18,223	19,059	20,178	4.4%	4.6%
Thorold	18,224	17,931	18,801	19,925	-1.6%	4.9%
Niagara-on-the-Lake	14,587	15,400	17,511	19,166	5.6%	13.7%
Port Colborne	18,599	18,424	18,306	18,990	-0.9%	-0.6%
Middlesex Centre	15,589	16,487	17,262	18,283	5.8%	4.7%
Pelham	16,155	16,598	17,110	18,010	2.7%	3.1%
Midland	16,330	16,572	16,864	17,661	1.5%	1.8%
Bracebridge	15,652	15,409	16,010	16,903	-1.6%	3.9%
Tillsonburg	14,822	15,301	15,872	16,749	3.2%	3.7%
Kenora	15,177	15,348	15,096	15,597	1.1%	-1.6%
West Lincoln	13,167	13,837	14,500	15,363	5.1%	4.8%
Saugeen Shores	11,720	12,661	13,715	14,724	8.0%	8.3%
North Perth	12,254	12,631	13,130	13,867	3.1%	4.0%
Guelph-Eramosa	12,066	13,458	12,854	13,569	11.5%	-4.5%
Ingersoll	11,760	12,146	12,757	13,529	3.3%	5.0%
Gravenhurst	11,046	11,640	12,311	13,094	5.4%	5.8%
Central Elgin	12,723	12,743	12,607	13,056	0.2%	-1.1%
Wellington North	11,175	11,477	11,914	12,576	2.7%	3.8%
Tiny	10,754	11,232	11,787	12,495	4.4%	4.9%
Brock	11,979	11,341	11,642	12,234	-5.3%	2.7%
Erin	11,148	10,770	11,439	12,185	-3.4%	6.2%
Wellesley	9,789	10,713	11,260	11,944	9.4%	5.1%
Kincardine	11,173	11,174	11,389	11,935	0.0%	1.9%
Meaford	10,948	11,100	10,991	11,386	1.4%	-1.0%
Mapleton	9,851	9,989	10,527	11,179	1.4%	5.4%
Lambton Shores	11,150	10,656	10,631	11,049	-4.4%	-0.2%
North Dumfries	9,063	9,334	10,215	11,012	3.0%	9.4%
Elliot Lake	11,549	11,348	10,741	10,930	-1.7%	-5.3%
Tay	9,748	9,736	10,033	10,560	-0.1%	3.1%
Grey Highlands	9,480	9,520	9,804	10,316	0.4%	3.0%

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

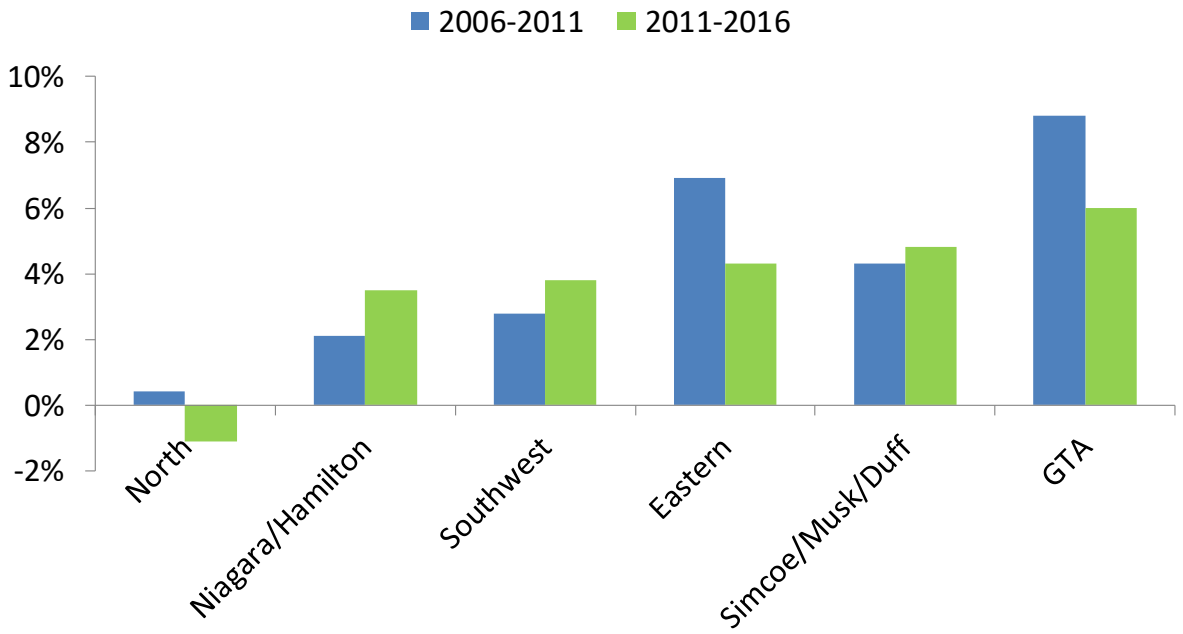
Municipality	2006 Stats Canada	2011 Stats Canada	2016 Stats Canada	2018 Manifold Data Mining	% Change 2006-2011	% Change 2011-2016
Brockton	9,641	9,432	9,461	9,852	-2.2%	0.3%
Penetanguishene	9,354	9,111	8,962	9,260	-2.6%	-1.6%
Minto	8,504	8,334	8,671	9,161	-2.0%	4.0%
St. Marys	6,617	6,655	7,265	7,823	0.6%	9.2%
Puslinch	6,689	7,029	7,336	7,760	5.1%	4.4%
North Stormont	6,769	6,775	6,873	7,189	0.1%	1.4%
Parry Sound	5,818	6,191	6,408	6,756	6.4%	3.5%
Wainfleet	6,601	6,356	6,372	6,633	-3.7%	0.3%
North Middlesex	6,740	6,658	6,352	6,484	-1.2%	-4.6%
Espanola	5,314	5,364	4,996	5,051	0.9%	-6.9%
Greenstone	4,906	4,724	4,636	4,786	-3.7%	-1.9%
Bancroft	3,838	3,880	3,881	4,037	1.1%	0.0%
Survey Total	10,293,100	10,942,150	11,468,780	12,177,245	6.3%	4.8%
Provincial Total	12,851,821	13,366,300	13,792,052	14,125,923	4.0%	3.2%

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

Municipality	2006 Stats Canada	2011 Stats Canada	2016 Stats Canada	2018 Manifold Data Mining	% Change 2006-2011	% Change 2011-2016
Peel Region	1,159,405	1,296,814	1,381,739	1,493,209	11.9%	6.5%
York Region	892,712	1,032,249	1,109,909	1,188,226	15.6%	7.5%
Durham Region	561,258	608,124	645,862	688,082	8.4%	6.2%
Halton Region	439,256	501,669	548,435	584,351	14.2%	9.3%
Waterloo Region	478,121	507,096	535,154	568,671	6.1%	5.5%
Niagara Region	427,421	431,346	447,888	472,938	0.9%	3.8%
Simcoe County	263,515	279,766	307,050	315,744	6.2%	9.8%
Wellington County	85,482	86,672	90,932	96,393	1.4%	4.9%
Bruce County	60,310	60,264	68,147	71,733	-0.1%	13.1%
Muskoka District	57,563	58,047	60,599	64,144	0.8%	4.4%
Grey County	89,073	92,568	93,830	N/A	3.9%	1.4%

Summary of Population Change by Geographic Area

The following table summarizes the average population change in percentage each of the geographic areas:



GTA Municipalities—% change in population 2006-2018

Municipality	2006 Stats Canada	2011 Stats Canada	2016 Stats Canada	2018 Manifold Data Mining	% Change 2006-2011	% Change 2011-2016
Mississauga	668,549	713,443	721,599	772,000	6.7%	1.1%
Brock	11,979	11,341	11,642	12,234	-5.3%	2.7%
Pickering	87,838	88,721	91,771	96,747	1.0%	3.4%
Halton Hills	55,289	59,008	61,161	64,522	6.7%	3.6%
Aurora	47,629	53,203	55,445	58,618	11.7%	4.2%
Burlington	164,415	175,779	183,314	193,853	6.9%	4.3%
Georgina	42,346	43,517	45,418	48,045	2.8%	4.4%
Toronto	2,503,281	2,615,060	2,731,571	2,890,660	4.5%	4.5%
Richmond Hill	162,704	185,541	195,022	206,889	14.0%	5.1%
Whitby	111,184	122,022	128,377	136,235	9.7%	5.2%
Newmarket	74,295	79,978	84,224	89,420	7.6%	5.3%
Oakville	165,613	182,520	193,832	206,478	10.2%	6.2%
Vaughan	238,866	288,301	306,233	334,499	20.7%	6.2%
Oshawa	141,590	149,607	159,458	170,096	5.7%	6.6%
East Gwillimbury	21,069	22,473	23,991	25,610	6.7%	6.8%
Clarington	77,820	84,548	92,013	98,976	8.6%	8.8%
Markham	261,573	301,709	328,966	354,135	15.3%	9.0%
Caledon	57,050	59,460	66,502	72,326	4.2%	11.8%
Brampton	433,806	523,911	593,638	648,883	20.8%	13.3%
Whitchurch-Stouffville	24,390	37,628	45,837	51,571	54.3%	21.8%
King	19,487	19,899	24,512	27,703	2.1%	23.2%
Milton	53,889	84,362	110,128	119,498	56.5%	30.5%
GTA Average	5,424,662	5,902,031	6,254,654	6,678,998	8.8%	6.0%
Survey Total	10,293,100	10,942,150	11,468,780	12,177,245	6.3%	4.8%

Southwest—% change in population 2006-2018

Municipality	2006 Stats Canada	2011 Stats Canada	2016 Stats Canada	2018 Manifold Data Mining	% Change 2006-2011	% Change 2011-2016
North Middlesex	6,740	6,658	6,352	6,484	-1.2%	-4.6%
Guelph-Eramosa	12,066	13,458	12,854	13,569	11.5%	-4.5%
Chatham-Kent	108,177	103,671	101,647	104,889	-4.2%	-2.0%
Owen Sound	21,753	21,688	21,341	22,053	-0.3%	-1.6%
Central Elgin	12,723	12,743	12,607	13,056	0.2%	-1.1%
Sarnia	71,419	72,366	71,594	74,143	1.3%	-1.1%
Meaford	10,948	11,100	10,991	11,386	1.4%	-1.0%
Strathroy-Caradoc	19,977	20,978	20,867	21,656	5.0%	-0.5%
Lambton Shores	11,150	10,656	10,631	11,049	-4.4%	-0.2%
Brockton	9,641	9,432	9,461	9,852	-2.2%	0.3%
Norfolk	62,563	63,175	64,044	66,969	1.0%	1.4%
Haldimand	45,212	44,876	45,608	47,738	-0.7%	1.6%
Stratford	30,461	30,886	31,465	32,959	1.4%	1.9%
Kincardine	11,173	11,174	11,389	11,935	0.0%	1.9%
Cambridge	120,371	126,748	129,920	136,454	5.3%	2.5%
St. Thomas	36,110	37,905	38,909	40,889	5.0%	2.6%
Grey Highlands	9,480	9,520	9,804	10,316	0.4%	3.0%
Windsor	216,473	210,891	217,188	228,533	-2.6%	3.0%
Brant	34,415	35,638	36,707	38,626	3.6%	3.0%
Tillsonburg	14,822	15,301	15,872	16,749	3.2%	3.7%
Wellington North	11,175	11,477	11,914	12,576	2.7%	3.8%
North Perth	12,254	12,631	13,130	13,867	3.1%	4.0%
Minto	8,504	8,334	8,671	9,161	-2.0%	4.0%
Brantford	90,192	93,650	97,496	103,036	3.8%	4.1%
Puslinch	6,689	7,029	7,336	7,760	5.1%	4.4%
Middlesex Centre	15,589	16,487	17,262	18,283	5.8%	4.7%
London	352,395	366,151	383,822	406,751	3.9%	4.8%
Ingersoll	11,760	12,146	12,757	13,529	3.3%	5.0%
Wellesley	9,789	10,713	11,260	11,944	9.4%	5.1%
Mapleton	9,851	9,989	10,527	11,179	1.4%	5.4%
Centre Wellington	26,049	26,693	28,191	29,963	2.5%	5.6%
Erin	11,148	10,770	11,439	12,185	-3.4%	6.2%
Waterloo	97,475	98,780	104,986	111,868	1.3%	6.3%
Kitchener	204,668	219,153	233,222	248,635	7.1%	6.4%
Wilmot	17,097	19,223	20,545	21,939	12.4%	6.9%
Woolwich	19,658	23,145	25,006	26,819	17.7%	8.0%
Guelph	114,943	121,688	131,794	141,485	5.9%	8.3%
Saugeen Shores	11,720	12,661	13,715	14,724	8.0%	8.3%
St. Marys	6,617	6,655	7,265	7,823	0.6%	9.2%
North Dumfries	9,063	9,334	10,215	11,012	3.0%	9.4%
Southwest Average	1,912,310	1,965,573	2,039,804	2,153,844	2.8%	3.8%
Survey Total	10,293,100	10,942,150	11,468,780	12,168,981	6.3%	4.8%

Eastern—% change in population 2006-2018

Municipality	2006 Stats Canada	2011 Stats Canada	2016 Stats Canada	2018 Manifold Data Mining	% Change 2006-2011	% Change 2011-2016
Brockville	21,957	21,870	21,346	21,987	-0.4%	-2.4%
Prince Edward County	25,496	25,258	24,735	25,512	-0.9%	-2.1%
Bancroft	3,838	3,880	3,881	4,037	1.1%	0.0%
Kingston	117,207	123,363	123,798	128,937	5.3%	0.4%
Cornwall	45,965	46,340	46,589	48,556	0.8%	0.5%
Quinte West	42,697	43,086	43,577	45,533	0.9%	1.1%
North Stormont	6,769	6,775	6,873	7,189	0.1%	1.4%
Belleville	48,821	49,454	50,716	53,277	1.3%	2.6%
Peterborough	74,898	78,698	81,032	85,227	5.1%	3.0%
Ottawa	812,129	883,391	934,243	993,556	8.8%	5.8%
Eastern Average	1,199,777	1,282,115	1,336,790	1,413,811	6.9%	4.3%
Survey Total	10,293,100	10,942,150	11,468,780	12,168,981	6.3%	4.8%

Niagara/Hamilton—% change in population 2006-2018

Municipality	2006 Stats Canada	2011 Stats Canada	2016 Stats Canada	2018 Manifold Data Mining	% Change 2006-2011	% Change 2011-2016
Port Colborne	18,599	18,424	18,306	18,990	-0.9%	-0.6%
Wainfleet	6,601	6,356	6,372	6,633	-3.7%	0.3%
St. Catharines	131,989	131,400	133,113	139,152	-0.4%	1.3%
Fort Erie	29,925	29,960	30,710	32,254	0.1%	2.5%
Pelham	16,155	16,598	17,110	18,010	2.7%	3.1%
Hamilton	504,559	519,949	536,917	565,591	3.1%	3.3%
Welland	50,331	50,631	52,293	55,088	0.6%	3.3%
West Lincoln	13,167	13,837	14,500	15,363	5.1%	4.8%
Thorold	18,224	17,931	18,801	19,925	-1.6%	4.9%
Lincoln	21,722	22,487	23,787	25,297	3.5%	5.8%
Niagara Falls	82,184	82,997	88,071	93,786	1.0%	6.1%
Grimsby	23,937	25,325	27,314	29,274	5.8%	7.9%
Niagara-on-the-Lake	14,587	15,400	17,511	19,166	5.6%	13.7%
Niagara/Hamilton Average	931,980	951,295	984,805	1,038,529	2.1%	3.5%
Survey Total	10,293,100	10,942,150	11,468,780	12,168,981	6.3%	4.8%

North—% change in population 2006-2018

Municipality	2006 Stats Canada	2011 Stats Canada	2016 Stats Canada	2018 Manifold Data Mining	% Change 2006-2011	% Change 2011-2016
Espanola	5,314	5,364	4,996	5,051	0.9%	-6.9%
Elliot Lake	11,549	11,348	10,741	10,930	-1.7%	-5.3%
North Bay	53,966	53,651	51,553	52,773	-0.6%	-3.9%
Timmins	42,997	43,165	41,788	42,904	0.4%	-3.2%
Sault Ste. Marie	74,948	75,141	73,368	75,584	0.3%	-2.4%
Greenstone	4,906	4,724	4,636	4,786	-3.7%	-1.9%
Kenora	15,177	15,348	15,096	15,597	1.1%	-1.6%
Thunder Bay	109,140	108,359	107,909	112,042	-0.7%	-0.4%
Greater Sudbury	157,857	160,274	161,531	168,518	1.5%	0.8%
Parry Sound	5,818	6,191	6,408	6,756	6.4%	3.5%
North Average	481,672	483,565	478,026	494,941	0.4%	-1.1%
Survey Total	10,293,100	10,942,150	11,468,780	12,168,981	6.3%	4.8%

Simcoe/Muskoka/Dufferin—% change in population 2006-2018

Municipality	2006 Stats Canada	2011 Stats Canada	2016 Stats Canada	2018 Manifold Data Mining	% Change 2006-2011	% Change 2011-2016
Penetanguishene	9,354	9,111	8,962	9,260	-2.6%	-1.6%
Midland	16,330	16,572	16,864	17,661	1.5%	1.8%
Orillia	30,259	30,586	31,166	32,656	1.1%	1.9%
Tay	9,748	9,736	10,033	10,560	-0.1%	3.1%
Orangeville	26,925	27,975	28,900	30,450	3.9%	3.3%
Bracebridge	15,652	15,409	16,010	16,903	-1.6%	3.9%
Huntsville	18,280	19,056	19,816	20,931	4.2%	4.0%
Barrie	128,430	135,711	141,434	149,374	5.7%	4.2%
Springwater	17,456	18,223	19,059	20,178	4.4%	4.6%
Tiny	10,754	11,232	11,787	12,495	4.4%	4.9%
Gravenhurst	11,046	11,640	12,311	13,094	5.4%	5.8%
Innisfil	31,175	33,079	36,566	39,745	6.1%	10.5%
Collingwood	17,290	19,241	21,793	23,815	11.3%	13.3%
Simcoe/Musk./Duff. Avg	342,699	357,571	374,701	397,122	4.3%	4.8%
Survey Total	10,293,100	10,942,150	11,468,780	12,168,981	6.3%	4.8%

Population of Ontario Regions, 2017 and 2041

The ***Ministry of Finance*** produces an updated set of population projections every year to provide a demographic outlook reflecting the most up-to-date trends and historical data.

- Ontario's population is projected to grow by 30.2%, or almost 4.3 million, over the next 24 years, from an estimated 14.2 million on July 1, 2017 to almost 18.5 million by July 1, 2041.

- The annual rate of growth of Ontario's population is projected to ease gradually from 1.8% to 0.9% over the projection period.

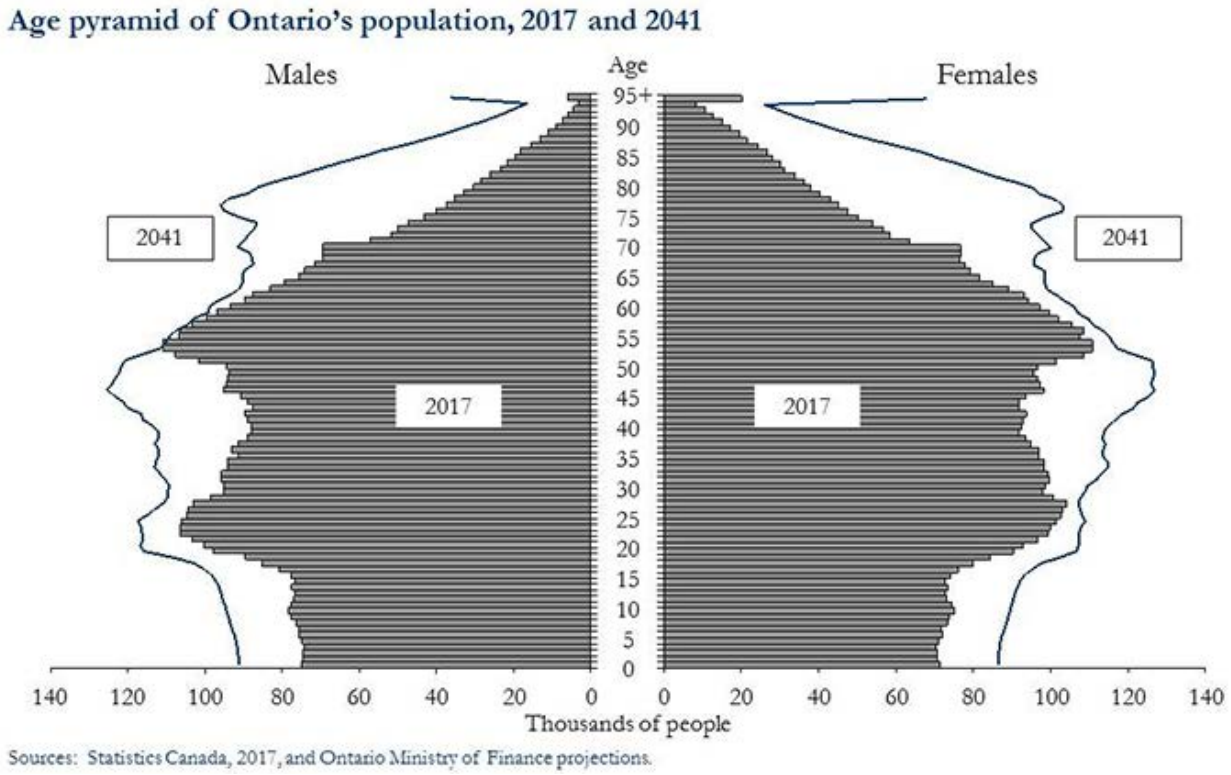
- Net migration is projected to account for 76% of all population growth in the province over the 2017–2041 period, with natural increase accounting for the remaining 24%. In the second half of the projections, the contribution of natural increase moderates as baby boomers increasingly reach senior years and the number of deaths increases more rapidly.

- The number of children aged 0–14 is projected to increase gradually over the projection period, from 2.2 million in 2017 to 2.7 million by 2041. The children's share of population is projected to decrease gradually from 15.7% in 2017 to 14.8% by 2041.

- The Greater Toronto Area (GTA) is projected to be the fastest growing region of the province, with its population increasing by 2.8 million, or 40.8%, to reach almost 9.7 million by 2041. The GTA's share of provincial population is projected to rise from 48.3% in 2017 to 52.3% in 2041.

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.



- By 2041, there will be more people in every age group in Ontario compared to 2017, with a sharp increase in the number of seniors. Baby boomers will have swelled the ranks of seniors; children of the baby boom echo generation will be of school-age; and the baby boom echo cohorts, along with a new generation of immigrants, will have bolstered the population aged 15–64.
- The number of seniors aged 65 and over is projected to almost double from about 2.4 million, or 16.7% of population in 2017, to almost 4.6 million, or 24.8%, by 2041. In 2015, for the first time, seniors accounted for a larger share of population than children aged 0–14.
- The number of Ontarians aged 15–64 is projected to increase from 9.6 million in 2017 to 11.2 million by 2041. This age group is projected to decline as a share of total population, from 67.6% in 2017 to 60.4% by 2041. As baby boomers continue to turn age 65, the growth in population aged 15–64 slows until 2027–28 and then accelerates over the remainder of the projection.
- The median age of Ontario's population is projected to rise from 41 years in 2017 to 44 years in 2041. The median age for women climbs from 42 to 45 years over the projection period while for men it is projected to increase from 40 to 43 years.
- All regions see a shift to an older age structure. The GTA is expected to remain the region with the youngest age structure as a result of strong international migration and positive natural increase.

Age Demographics 2016 Stats Canada

Municipality	0-19	20-44	45-64	65+
Bancroft	18%	22%	29%	31%
Belleville	21%	29%	28%	21%
Brockville	18%	26%	30%	26%
Cornwall	21%	28%	28%	23%
Kingston	20%	33%	27%	19%
North Stormont	24%	30%	31%	14%
Ottawa	23%	34%	28%	15%
Peterborough	20%	31%	26%	22%
Prince Edward County	16%	21%	33%	30%
Quinte West	22%	28%	30%	19%
Eastern Avg	20%	28%	29%	22%
Provincial Average	22%	32%	28%	17%

Municipality	0-19	20-44	45-64	65+
Fort Erie	19%	24%	33%	24%
Grimsby	23%	29%	29%	19%
Hamilton	22%	32%	28%	17%
Lincoln	23%	27%	28%	21%
Niagara Falls	21%	29%	30%	20%
Niagara-on-the-Lake	16%	21%	32%	31%
Pelham	21%	23%	32%	24%
Port Colborne	19%	25%	32%	25%
St. Catharines	20%	31%	28%	22%
Thorold	22%	33%	29%	16%
Wainfleet	22%	25%	34%	18%
Welland	20%	29%	29%	21%
West Lincoln	27%	29%	29%	15%
Niagara/Hamilton Avg	21%	27%	30%	21%
Provincial Average	22%	32%	28%	17%

Municipality	0-19	20-44	45-64	65+
Aurora	25%	30%	32%	13%
Brampton	27%	36%	25%	11%
Brock	22%	27%	31%	21%
Burlington	23%	30%	28%	19%
Caledon	26%	29%	31%	13%
Clarington	25%	33%	28%	14%
East Gwillimbury	23%	30%	32%	15%
Georgina	23%	31%	32%	15%
Halton Hills	26%	29%	31%	13%
King	25%	29%	31%	15%
Markham	23%	32%	29%	15%
Milton	32%	37%	22%	9%
Mississauga	24%	33%	29%	14%
Newmarket	25%	31%	31%	14%
Oakville	27%	29%	30%	15%
Oshawa	22%	32%	29%	17%
Pickering	23%	31%	31%	15%
Richmond Hill	24%	31%	31%	15%
Toronto	20%	38%	27%	16%
Vaughan	26%	32%	28%	14%
Whitby	27%	32%	29%	13%
Whitchurch-Stouffville	26%	32%	26%	16%
GTA Avg	25%	31%	29%	15%
Provincial Average	22%	32%	28%	17%

Source—Stats Canada Census 2016

Age Demographics (cont'd)

Municipality	0-19	20-44	45-64	65+
Elliot Lake	14%	18%	30%	38%
Espanola	19%	27%	32%	22%
Greater Sudbury	21%	31%	29%	18%
Greenstone	22%	27%	33%	18%
Kenora	21%	29%	31%	19%
North Bay	21%	31%	29%	20%
Parry Sound	18%	26%	29%	27%
Sault Ste. Marie	19%	28%	30%	22%
Thunder Bay	20%	31%	29%	20%
Timmins	23%	31%	30%	15%
North Avg	20%	28%	30%	22%
Provincial Average	22%	32%	28%	17%

Municipality	0-19	20-44	45-64	65+
Barrie	25%	34%	27%	14%
Bracebridge	19%	25%	31%	25%
Collingwood	19%	26%	28%	26%
Gravenhurst	16%	24%	33%	28%
Huntsville	20%	27%	32%	22%
Innisfil	24%	30%	31%	15%
Midland	19%	26%	31%	25%
Orangeville	26%	33%	27%	14%
Orillia	19%	29%	28%	24%
Penetanguishene	18%	26%	32%	24%
Springwater	25%	28%	33%	15%
Tay	19%	26%	34%	21%
Tiny	17%	22%	35%	26%
Simcoe/Musk./Duff. Avg	20%	27%	31%	21%
Provincial Average	22%	32%	28%	17%

Municipality	0-19	20-44	45-64	65+
Brant	23%	27%	31%	19%
Brantford	24%	31%	28%	17%
Brockton	22%	26%	30%	21%
Cambridge	25%	33%	28%	15%
Central Elgin	22%	25%	34%	20%
Centre Wellington	24%	27%	29%	20%
Chatham-Kent	22%	27%	30%	21%
Erin	23%	25%	37%	15%
Grey Highlands	22%	25%	31%	22%
Guelph	23%	36%	26%	15%
Guelph-Eramosa	23%	26%	33%	17%
Haldimand	23%	27%	31%	18%
Ingersoll	25%	30%	29%	16%
Kincardine	21%	27%	30%	22%
Kitchener	23%	36%	27%	14%
Lambton Shores	16%	21%	33%	29%
London	22%	34%	27%	17%
Mapleton	36%	30%	24%	10%
Meaford	18%	22%	32%	28%
Middlesex Centre	26%	26%	30%	17%
Minto	24%	27%	28%	20%
Norfolk	21%	26%	31%	22%
North Dumfries	26%	28%	31%	14%
North Middlesex	25%	27%	29%	19%
North Perth	27%	30%	25%	18%
Owen Sound	20%	27%	28%	25%
Puslinch	21%	23%	35%	22%
Sarnia	20%	29%	29%	22%
Saugeen Shores	19%	27%	30%	24%
St. Marys	22%	28%	27%	23%
St. Thomas	23%	29%	28%	19%
Stratford	21%	29%	30%	21%
Strathroy-Caradoc	23%	28%	29%	20%
Tillsonburg	20%	26%	26%	28%
Waterloo	23%	36%	27%	14%
Wellesley	35%	29%	25%	12%
Wellington North	25%	27%	28%	21%
Wilmot	26%	29%	27%	19%
Windsor	22%	32%	28%	18%
Woolwich	28%	30%	26%	17%
Southwest Avg	23%	28%	29%	19%
Provincial Average	22%	32%	28%	17%

Source—Stats Canada Census 2016

2018 Estimated Average Household Income

Household income is one measure of a community's ability to pay for services. While a higher relative household income is a positive indicator of the overall local economy, it may lead to a greater expectation for quality programs and additional challenges in balancing desired levels of service with a willingness to pay for programs and services.

Municipality	
Elliot Lake	$ 62,158
Cornwall	$ 62,750
Bancroft	$ 65,292
Parry Sound	$ 67,600
Owen Sound	$ 70,778
Brockville	$ 71,084
Midland	$ 72,919
Welland	$ 73,910
Windsor	$ 74,671
St. Thomas	$ 74,793
Orillia	$ 74,970
Port Colborne	$ 76,517
Chatham-Kent	$ 77,014
Tillsonburg	$ 77,240
Belleville	$ 77,388
Peterborough	$ 79,479
Niagara Falls	$ 79,768
St. Catharines	$ 80,012
Wellington North	$ 80,639
Brantford	$ 80,735
Fort Erie	$ 81,046
North Bay	$ 82,320
Quinte West	$ 82,770
Sault Ste. Marie	$ 82,955
Minto	$ 83,431
Thorold	$ 83,547
Tay	$ 83,731
Penetanguishene	$ 83,774
Gravenhurst	$ 83,879
Stratford	$ 84,065
Espanola	$ 84,143
Norfolk	$ 84,393
Greenstone	$ 86,104
London	$ 86,126
Thunder Bay	$ 87,350
Meaford	$ 87,359

Municipality	
St. Marys	$ 88,756
Strathroy-Caradoc	$ 88,913
Lambton Shores	$ 88,976
Collingwood	$ 89,612
Oshawa	$ 90,192
Ingersoll	$ 90,487
North Perth	$ 90,553
Kitchener	$ 90,901
North Stormont	$ 91,502
Kingston	$ 91,580
Brockton	$ 92,228
Bracebridge	$ 92,397
Prince Edward County	$ 92,682
Brock	$ 92,943
Hamilton	$ 93,423
Huntsville	$ 94,047
North Middlesex	$ 94,212
Sarnia	$ 94,588
Kenora	$ 96,224
Timmins	$ 96,423
Haldimand	$ 96,891
Barrie	$ 97,290
Greater Sudbury	$ 97,604
Cambridge	$ 97,643
Georgina	$ 98,312
Guelph	$ 100,108
Tiny	$ 100,784
Orangeville	$ 101,444
Brampton	$ 102,663
Grey Highlands	$ 102,808
Wainfleet	$ 103,485
Centre Wellington	$ 106,318
Mapleton	$ 107,206
Innisfil	$ 107,643
West Lincoln	$ 107,846
Toronto	$ 107,968

Municipality	
Mississauga	$ 109,999
Central Elgin	$ 110,954
Ottawa	$ 111,599
Brant	$ 111,853
Lincoln	$ 113,606
Waterloo	$ 114,438
Clarington	$ 116,511
Grimsby	$ 116,929
Markham	$ 118,152
Niagara-on-the-Lake	$ 118,156
Wilmot	$ 120,075
Saugeen Shores	$ 120,585
Richmond Hill	$ 121,671
Kincardine	$ 122,567
Newmarket	$ 123,590
Pickering	$ 124,559
Burlington	$ 125,873
Pelham	$ 126,655
Wellesley	$ 127,485
Woolwich	$ 128,111
Milton	$ 128,664
Whitby	$ 128,665
North Dumfries	$ 133,048
East Gwillimbury	$ 135,968
Halton Hills	$ 136,293
Guelph-Eramosa	$ 136,490
Springwater	$ 139,363
Vaughan	$ 139,474
Middlesex Centre	$ 141,189
Whitchurch-Stouffville	$ 142,060
Erin	$ 142,361
Caledon	$ 145,664
Aurora	$ 155,457
Puslinch	$ 179,036
Oakville	$ 179,132
King	$ 187,349
Average	$ 102,194
Median	$ 95,406

Source—Manifold Data Mining

2018 Average Household Income by Geographic Location

The following table provides the estimated average household income in 2018 for each of the municipalities. Source—Manifold Data Mining, summarized by geographic area.

Municipality	2018 Est. Avg. Household Income	2018 Income Ranking
Cornwall	$ 62,750	low
Bancroft	$ 65,292	low
Brockville	$ 71,084	low
Belleville	$ 77,388	low
Peterborough	$ 79,479	low
Quinte West	$ 82,770	low
North Stormont	$ 91,502	mid
Kingston	$ 91,580	mid
Prince Edward County	$ 92,682	mid
Ottawa	$ 111,599	high
Eastern Avg	$ 82,613	

Municipality	2018 Est. Avg. Household Income	2018 Income Ranking
Midland	$ 72,919	low
Orillia	$ 74,970	low
Tay	$ 83,731	low
Penetanguishene	$ 83,774	low
Gravenhurst	$ 83,879	low
Collingwood	$ 89,612	mid
Bracebridge	$ 92,397	mid
Huntsville	$ 94,047	mid
Barrie	$ 97,290	mid
Tiny	$ 100,784	mid
Orangeville	$ 101,444	mid
Innisfil	$ 107,643	mid
Springwater	$ 139,363	high
Simcoe/Musk./Duff. Avg	$ 93,989	

Municipality	2018 Est. Avg. Household Income	2018 Income Ranking
Oshawa	$ 90,192	mid
Brock	$ 92,943	mid
Georgina	$ 98,312	mid
Brampton	$ 102,663	mid
Toronto	$ 107,968	mid
Mississauga	$ 109,999	high
Clarington	$ 116,511	high
Markham	$ 118,152	high
Richmond Hill	$ 121,671	high
Newmarket	$ 123,590	high
Pickering	$ 124,559	high
Burlington	$ 125,873	high
Milton	$ 128,664	high
Whitby	$ 128,665	high
East Gwillimbury	$ 135,968	high
Halton Hills	$ 136,293	high
Vaughan	$ 139,474	high
Whitchurch-Stouffville	$ 142,060	high
Caledon	$ 145,664	high
Aurora	$ 155,457	high
Oakville	$ 179,132	high
King	$ 187,349	high
GTA Avg	$ 127,780	

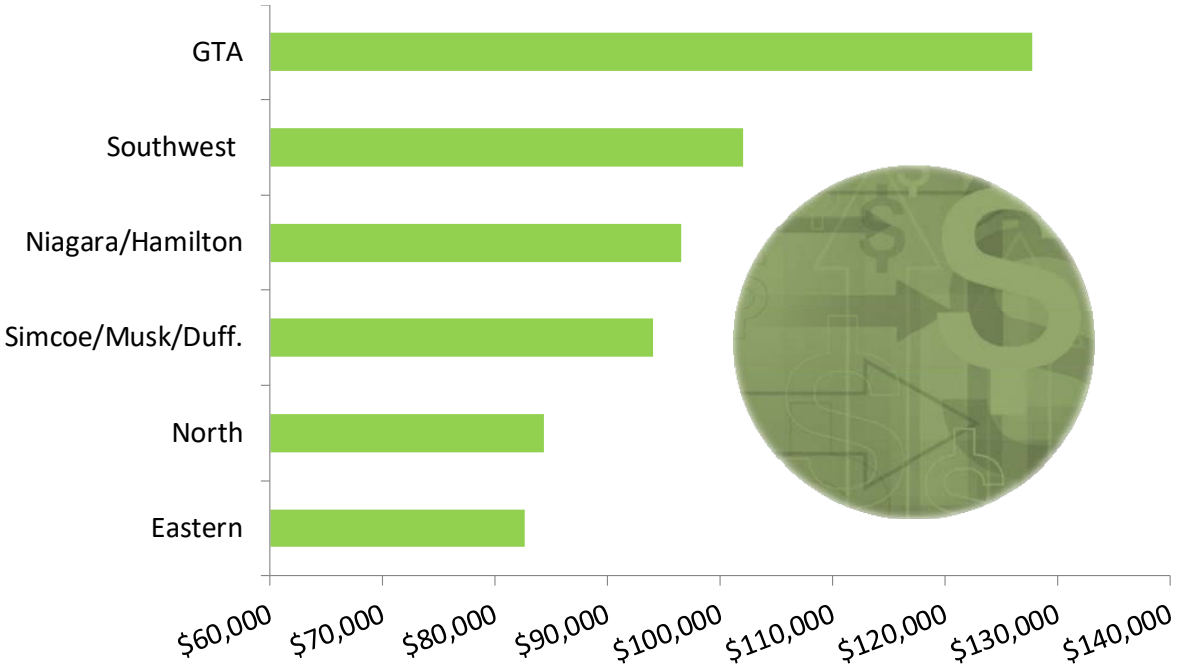
Average Household Income by Geographic Location (cont'd)

Municipality	2018 Est. Avg. Household Income	2018 Income Ranking
Welland	$ 73,910	low
Port Colborne	$ 76,517	low
Niagara Falls	$ 79,768	low
St. Catharines	$ 80,012	low
Fort Erie	$ 81,046	low
Thorold	$ 83,547	low
Hamilton	$ 93,423	mid
Wainfleet	$ 103,485	mid
West Lincoln	$ 107,846	mid
Lincoln	$ 113,606	high
Grimsby	$ 116,929	high
Niagara-on-the-Lake	$ 118,156	high
Pelham	$ 126,655	high
Niagara/Hamilton Avg	$ 96,531	

Municipality	2018 Est. Avg. Household Income	2018 Income Ranking
Elliot Lake	$ 62,158	low
Parry Sound	$ 67,600	low
North Bay	$ 82,320	low
Sault Ste. Marie	$ 82,955	low
Espanola	$ 84,143	low
Greenstone	$ 86,104	low
Thunder Bay	$ 87,350	low
Kenora	$ 96,224	mid
Timmins	$ 96,423	mid
Greater Sudbury	$ 97,604	mid
North Avg	$ 84,288	

Municipality	2018 Est. Avg. Household Income	2018 Income Ranking
Owen Sound	$ 70,778	low
Windsor	$ 74,671	low
St. Thomas	$ 74,793	low
Chatham-Kent	$ 77,014	low
Tillsonburg	$ 77,240	low
Wellington North	$ 80,639	low
Brantford	$ 80,735	low
Minto	$ 83,431	low
Stratford	$ 84,065	low
Norfolk	$ 84,393	low
London	$ 86,126	low
Meaford	$ 87,359	low
St. Marys	$ 88,756	mid
Strathroy-Caradoc	$ 88,913	mid
Lambton Shores	$ 88,976	mid
Ingersoll	$ 90,487	mid
North Perth	$ 90,553	mid
Kitchener	$ 90,901	mid
Brockton	$ 92,228	mid
North Middlesex	$ 94,212	mid
Sarnia	$ 94,588	mid
Haldimand	$ 96,891	mid
Cambridge	$ 97,643	mid
Guelph	$ 100,108	mid
Grey Highlands	$ 102,808	mid
Centre Wellington	$ 106,318	mid
Mapleton	$ 107,206	mid
Central Elgin	$ 110,954	high
Brant	$ 111,853	high
Waterloo	$ 114,438	high
Wilmot	$ 120,075	high
Saugeen Shores	$ 120,585	high
Kincardine	$ 122,567	high
Wellesley	$ 127,485	high
Woolwich	$ 128,111	high
North Dumfries	$ 133,048	high
Guelph-Eramosa	$ 136,490	high
Middlesex Centre	$ 141,189	high
Erin	$ 142,361	high
Puslinch	$ 179,036	high
Southwest Avg	$ 102,001	

Summary 2018 Average Household Income by Geographic Location



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. As stated by the ***Province of Ontario*** in their InfoSheet: Planning for Intensification, some of the benefits of intensification include:

- ***Using resources such as lands, buildings and infrastructure more effectively***
- ***Protecting the natural environment and biodiversity by limiting urban expansion***
- ***Incorporating green features that offset and support new development***
- ***Creating active streets that promote healthier patterns of human activity***
- ***Creating economic opportunities***
- ***Reducing carbon footprint***
- ***Improving access to public transit***
- ***Enhancing community identity***
- ***Improving municipal fiscal performance***

Land Area and Density (sorted by population density)

Municipality	Land Area (Sq. Km)	2018 Pop. Density Per Sq.	Density Ranking
Greenstone	2,767	2	low
North Middlesex	598	11	low
Grey Highlands	883	12	low
North Stormont	516	14	low
Timmins	2,979	14	low
Elliot Lake	715	15	low
Brockton	565	17	low
Bancroft	230	18	low
Meaford	589	19	low
Mapleton	535	21	low
Kincardine	538	22	low
Wellington North	526	24	low
Prince Edward County	1,050	24	low
Gravenhurst	518	25	low
Bracebridge	628	27	low
North Perth	493	28	low
Brock	423	29	low
Huntsville	710	29	low
Minto	301	30	low
Wainfleet	217	31	low
Middlesex Centre	588	31	low
Lambton Shores	331	33	low
Puslinch	215	36	low
Tiny	337	37	low
Springwater	536	38	low
Haldimand	1,252	38	low
West Lincoln	388	40	low
Erin	298	41	low
Norfolk	1,608	42	low
Chatham-Kent	2,458	43	low
Wellesley	278	43	low
Brant	843	46	low
Guelph-Eramosa	292	47	low
Central Elgin	280	47	low
Greater Sudbury	3,228	52	low
North Dumfries	187	59	low

Municipality	Land Area (Sq. Km)	2018 Pop. Density Per Sq.	Density Ranking
Espanola	83	61	mid
Centre Wellington	408	74	mid
Kenora	212	74	mid
Tay	139	76	mid
Strathroy-Caradoc	271	80	mid
Woolwich	326	82	mid
King	333	83	mid
Wilmot	264	83	mid
Saugeen Shores	171	86	mid
Quinte West	494	92	mid
East Gwillimbury	245	105	mid
Caledon	688	105	mid
Pelham	126	142	mid
Niagara-on-the-Lake	133	144	mid
Innisfil	263	151	mid
Lincoln	163	155	mid
Port Colborne	122	156	mid
Clarington	611	162	mid
North Bay	319	165	mid
Georgina	288	167	mid
Fort Erie	166	194	mid
Belleville	247	215	mid
Halton Hills	276	234	mid
Thorold	83	240	mid
Whitchurch-Stouffville	206	250	mid
Kingston	415	311	mid
Milton	363	329	mid
Sault Ste. Marie	223	339	mid
Thunder Bay	328	341	mid
Ottawa	2,790	356	mid
Penetanguishene	26	362	mid
Pickering	232	418	mid
Grimsby	69	425	mid
Niagara Falls	210	447	mid
Sarnia	165	450	mid
Midland	35	500	mid

Land Area and Density (sorted by population density) (cont'd)

Municipality	Land Area (Sq. Km)	2018 Pop. Density Per Sq.	Density Ranking
Parry Sound	13	504	high
Hamilton	1,117	506	high
St. Marys	12	628	high
Welland	81	680	high
Collingwood	34	705	high
Tillsonburg	22	750	high
Cornwall	62	789	high
Owen Sound	24	909	high
Whitby	147	929	high
London	420	968	high
Burlington	186	1,044	high
Brockville	21	1,055	high
Ingersoll	13	1,061	high
Orillia	29	1,143	high
St. Thomas	36	1,148	high
Stratford	28	1,165	high
Oshawa	146	1,168	high
Aurora	50	1,176	high
Vaughan	274	1,193	high
Cambridge	113	1,207	high
Peterborough	64	1,326	high
Brantford	72	1,422	high
St. Catharines	96	1,448	high
Oakville	139	1,487	high
Barrie	99	1,508	high
Windsor	146	1,561	high
Guelph	87	1,622	high
Markham	212	1,668	high
Waterloo	64	1,747	high
Kitchener	137	1,818	high
Orangeville	16	1,951	high
Richmond Hill	101	2,046	high
Newmarket	38	2,326	high
Brampton	266	2,436	high
Mississauga	292	2,640	high
Toronto	630	4,587	high
Average	423	547	
Median	255	164	

Land Area and Density by Geographic Location

	Land Area (Sq. Km)	2018 Population Density Per Sq. Km	Density Ranking
North Stormont	516	14	low
Bancroft	230	18	low
Prince Edward County	1,050	24	low
Quinte West	494	92	mid
Belleville	247	215	mid
Kingston	415	311	mid
Ottawa	2,790	356	mid
Cornwall	62	789	high
Brockville	21	1,055	high
Peterborough	64	1,326	high
Eastern Avg	589	420	
Median	331	263	

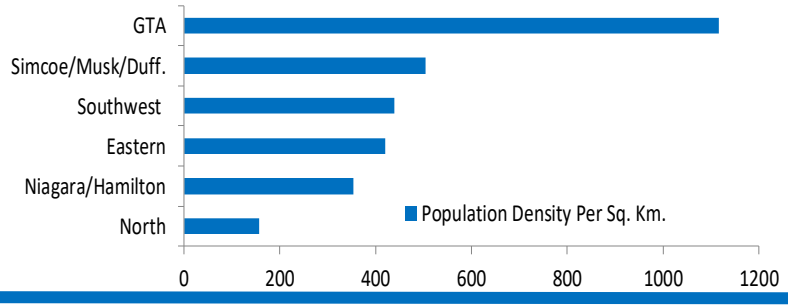
Municipality	Land Area (Sq. Km)	2018 Population Density Per Sq. Km	Density Ranking
Wainfleet	217	31	low
West Lincoln	388	40	low
Pelham	126	142	mid
Niagara-on-the-Lake	133	144	mid
Lincoln	163	155	mid
Port Colborne	122	156	mid
Fort Erie	166	194	mid
Thorold	83	240	mid
Grimsby	69	425	mid
Niagara Falls	210	447	mid
Hamilton	1,117	506	high
Welland	81	680	high
St. Catharines	96	1,448	high
Niagara/Hamilton Avg	229	354	
Median	133	194	

Municipality	Land Area (Sq. Km)	2018 Population Density Per Sq. Km	Density Ranking
Brock	423	29	low
King	333	83	mid
East Gwillimbury	245	105	mid
Caledon	688	105	mid
Clarington	611	162	mid
Georgina	288	167	mid
Halton Hills	276	234	mid
Whitchurch-Stouffville	206	250	mid
Milton	363	329	mid
Pickering	232	418	mid
Whitby	147	929	high
Burlington	186	1,044	high
Oshawa	146	1,168	high
Aurora	50	1,176	high
Vaughan	274	1,193	high
Oakville	139	1,487	high
Markham	212	1,668	high
Richmond Hill	101	2,046	high
Newmarket	38	2,326	high
Brampton	266	2,436	high
Mississauga	292	2,640	high
Toronto	630	4,587	high
GTA Avg	279	1,117	
Median	256	987	

Land Area and Density by Geographic Location (cont'd)

Municipality	Land Area (Sq. Km)	2018 Population Density Per Sq. Km	Density Ranking
Greenstone	2,767	2	low
Timmins	2,979	14	low
Elliot Lake	715	15	low
Greater Sudbury	3,228	52	low
Espanola	83	61	mid
Kenora	212	74	mid
North Bay	319	165	mid
Sault Ste. Marie	223	339	mid
Thunder Bay	328	341	mid
Parry Sound	13	504	high
North Avg	1,087	157	
Median	324	67	

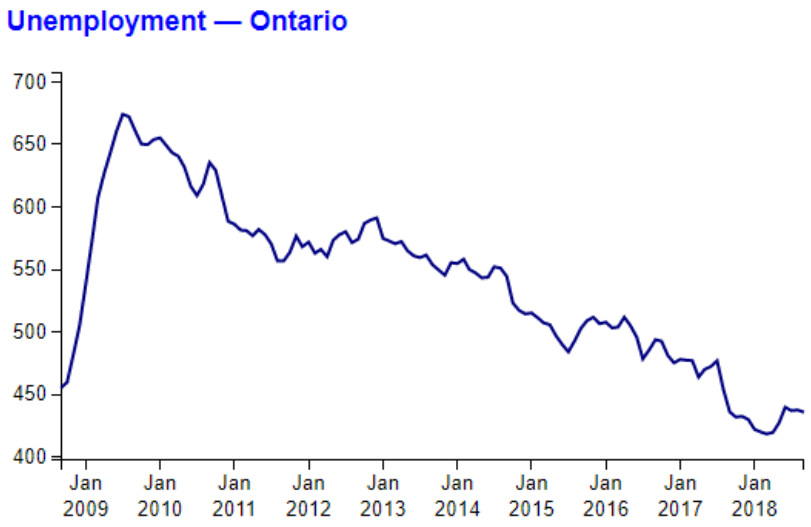
Municipality	Land Area (Sq. Km)	2018 Population Density Per Sq. Km	Density Ranking
Gravenhurst	518	25	low
Bracebridge	628	27	low
Huntsville	710	29	low
Tiny	337	37	low
Springwater	536	38	low
Tay	139	76	mid
Innisfil	263	151	mid
Penetanguishene	26	362	mid
Midland	35	500	mid
Collingwood	34	705	high
Orillia	29	1,143	high
Barrie	99	1,508	high
Orangeville	16	1,951	high
Simcoe/Musk./Duff. Avg	259	504	
Median	139	151	

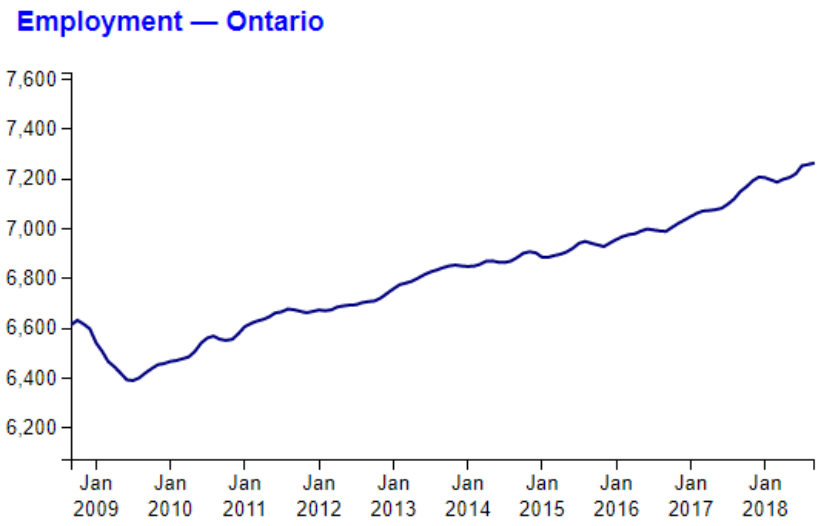


Municipality	Land Area (Sq. Km)	2018 Population Density Per Sq. Km	Density Ranking
North Middlesex	598	11	low
Grey Highlands	883	12	low
Brockton	565	17	low
Meaford	589	19	low
Mapleton	535	21	low
Kincardine	538	22	low
Wellington North	526	24	low
North Perth	493	28	low
Minto	301	30	low
Middlesex Centre	588	31	low
Lambton Shores	331	33	low
Puslinch	215	36	low
Haldimand	1,252	38	low
Erin	298	41	low
Norfolk	1,608	42	low
Chatham-Kent	2,458	43	low
Wellesley	278	43	low
Brant	843	46	low
Guelph-Eramosa	292	47	low
Central Elgin	280	47	low
North Dumfries	187	59	low
Centre Wellington	408	74	mid
Strathroy-Caradoc	271	80	mid
Woolwich	326	82	mid
Wilmot	264	83	mid
Saugeen Shores	171	86	mid
Sarnia	165	450	mid
St. Marys	12	628	high
Tillsonburg	22	750	high
Owen Sound	24	909	high
London	420	968	high
Ingersoll	13	1,061	high
St. Thomas	36	1,148	high
Stratford	28	1,165	high
Cambridge	113	1,207	high
Brantford	72	1,422	high
Windsor	146	1,561	high
Guelph	87	1,622	high
Waterloo	64	1,747	high
Kitchener	137	1,818	high
Southwest Avg	411	439	
Median	286	53	

Labour Statistics

The labour force is defined as the number of people aged 15 and over who are employed and unemployed. Labour force statistics are an important measure of the economy's potential. The larger the percentage of the population that enters the labour force, the larger the potential output and standard of living. Growth in the labour force implies expansion potential. The rate of employment of the community's citizens is a measure of and an influence on the community's ability to support its local business sector. A decline in employment base or higher than average rates of unemployment can be a warning signal that overall economic activity may be declining. Unemployment does not capture working age residents who are unemployed and are no longer actively seeking employment. The employment rate provides a fuller picture of employment in the community.





Labour Statistics CMA

CMA	Employment Rate Sept 2018	Employment % Change 2017-2018	Participation Rate	Participation Rate % Change 2017-2018	Unemployment Rate Sept 2018	Unemployment Rate % Change 2017-2018
Barrie	67.0%	-0.9%	71.2%	-1.1%	5.8%	-0.2%
Brantford	58.3%	-3.8%	61.9%	-3.8%	5.8%	0.4%
Greater Sudbury	57.4%	-0.5%	61.3%	-0.3%	6.4%	0.4%
Guelph	65.2%	-3.7%	67.7%	-5.5%	3.6%	-2.3%
Hamilton	61.1%	-4.2%	64.4%	-3.8%	5.2%	1.0%
Kingston	60.6%	-1.1%	64.2%	-1.1%	5.5%	0.1%
Kitchener/Cambridge/ Waterloo	68.0%	0.7%	71.7%	1.0%	5.1%	0.3%
London	58.3%	2.5%	61.4%	2.4%	5.2%	-0.2%
Oshawa	65.2%	1.5%	69.1%	2.2%	5.6%	0.8%
Ottawa-Gatineau	64.1%	0.6%	67.1%	-0.3%	4.5%	-1.3%
Peterborough	61.5%	1.5%	65.2%	1.1%	5.6%	-1.2%
St Catharines-Niagara	56.9%	0.3%	61.5%	1.0%	7.5%	1.0%
Thunder Bay	61.4%	1.5%	64.8%	1.7%	5.3%	0.2%
Toronto	61.4%	-0.6%	65.4%	-0.6%	6.1%	0.0%
Windsor	55.4%	-2.2%	59.7%	-1.4%	7.3%	1.6%
Ontario	60.9%	-0.2%	64.5%	-0.3%	5.7%	0.0%

Source: Stats Canada

Assessment Per Capita (Sorted by Unweighted Assessment)

Property assessment is the basis upon which municipalities raise taxes. A strong assessment base is critical to a municipality's ability to generate revenues. Assessment per capita statistics have been compared to provide an indication of the "richness" of the assessment base in each municipality.

Unweighted assessment provides the actual current value assessment of the properties.

Weighted assessment reflects the basis upon which property taxes are levied after applying the tax ratios to the various property classes to the unweighted assessment.

Municipality	2018 Unweighted Assessment per Capita	2018 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Elliot Lake	$ 49,556	$ 55,809	low	low
Windsor	$ 70,740	$ 89,181	low	low
Espanola	$ 74,662	$ 95,740	low	low
Cornwall	$ 77,046	$ 101,758	low	low
St. Thomas	$ 79,492	$ 94,092	low	low
Timmins	$ 80,049	$ 96,701	low	low
Welland	$ 82,100	$ 91,809	low	low
Sault Ste. Marie	$ 87,701	$ 112,497	low	low
Owen Sound	$ 90,150	$ 109,736	low	low
Thunder Bay	$ 92,226	$ 114,994	low	low
Ingersoll	$ 92,868	$ 113,347	low	low
Bancroft	$ 94,650	$ 95,422	low	low
Port Colborne	$ 96,242	$ 107,878	low	low
Quinte West	$ 96,974	$ 106,167	low	low
Sarnia	$ 97,322	$ 112,509	low	low
Tillsonburg	$ 98,390	$ 116,633	low	low
Brockville	$ 99,130	$ 121,702	low	low
Belleville	$ 99,663	$ 126,825	low	mid
Brantford	$ 102,171	$ 122,952	low	low
St. Catharines	$ 103,081	$ 119,650	low	low
Greater Sudbury	$ 104,015	$ 127,985	low	mid
North Bay	$ 104,307	$ 124,452	low	mid
Peterborough	$ 104,810	$ 118,983	low	low
London	$ 105,144	$ 120,661	low	low
Parry Sound	$ 105,525	$ 122,599	low	low
St. Marys	$ 105,921	$ 120,810	low	low
Penetanguishene	$ 108,151	$ 111,153	low	low
Thorold	$ 109,101	$ 121,396	low	low
Midland	$ 110,881	$ 117,659	low	low
Kenora	$ 111,838	$ 132,512	low	mid
Fort Erie	$ 111,853	$ 119,871	low	low
Kitchener	$ 116,058	$ 136,243	low	mid
Minto	$ 116,637	$ 99,007	low	low
Oshawa	$ 116,675	$ 131,036	low	mid
Stratford	$ 117,383	$ 142,680	low	mid
Orillia	$ 118,401	$ 140,299	low	mid

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

Municipality	2018 Unweighted Assessment per Capita	2018 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Niagara Falls	$ 119,136	$ 145,134	mid	mid
Chatham-Kent	$ 119,182	$ 95,494	mid	low
Strathroy-Caradoc	$ 120,420	$ 112,270	mid	low
Cambridge	$ 121,506	$ 147,676	mid	mid
Hamilton	$ 123,694	$ 146,819	mid	mid
Tay	$ 124,259	$ 122,533	mid	low
Orangeville	$ 127,343	$ 136,426	mid	mid
Kingston	$ 128,262	$ 146,747	mid	mid
Barrie	$ 129,721	$ 139,665	mid	mid
Greenstone	$ 130,518	$ 127,794	mid	mid
West Lincoln	$ 130,985	$ 121,413	mid	low
Haldimand	$ 131,748	$ 125,004	mid	mid
Clarington	$ 133,155	$ 136,930	mid	mid
Guelph	$ 139,291	$ 165,252	mid	high
Norfolk	$ 139,339	$ 123,997	mid	low
Brockton	$ 139,798	$ 106,270	mid	low
Brampton	$ 140,308	$ 149,135	mid	mid
Lincoln	$ 141,793	$ 142,067	mid	mid
Pelham	$ 142,156	$ 141,412	mid	mid
Grimsby	$ 143,810	$ 153,059	mid	mid
Wellington North	$ 147,042	$ 114,949	mid	low
Central Elgin	$ 148,557	$ 128,634	mid	mid
Whitby	$ 150,288	$ 161,449	mid	mid
Centre Wellington	$ 152,007	$ 144,000	mid	mid
Wainfleet	$ 153,135	$ 138,714	mid	mid
Georgina	$ 154,729	$ 153,478	mid	mid
Brock	$ 155,114	$ 137,843	mid	mid
North Stormont	$ 157,983	$ 105,544	mid	low
Wilmot	$ 159,381	$ 150,091	mid	mid
Meaford	$ 161,150	$ 146,718	mid	mid
Brant	$ 161,479	$ 154,147	mid	mid
Ottawa	$ 164,103	$ 194,028	mid	high
Waterloo	$ 164,531	$ 194,966	mid	high
Woolwich	$ 165,349	$ 166,951	mid	high
Prince Edward County	$ 165,730	$ 157,062	mid	mid
Wellesley	$ 167,265	$ 136,354	mid	mid

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

Municipality	2018 Unweighted Assessment per Capita	2018 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Collingwood	$ 170,793	$ 177,145	high	high
Pickering	$ 175,091	$ 187,269	high	high
Springwater	$ 177,271	$ 165,762	high	high
Saugeen Shores	$ 177,948	$ 174,964	high	high
Innisfil	$ 179,107	$ 175,252	high	high
Milton	$ 183,143	$ 197,531	high	high
Huntsville	$ 184,033	$ 184,555	high	high
Bracebridge	$ 186,068	$ 186,348	high	high
North Perth	$ 187,449	$ 127,259	high	mid
North Dumfries	$ 188,250	$ 198,361	high	high
Newmarket	$ 190,605	$ 197,521	high	high
Halton Hills	$ 191,864	$ 202,944	high	high
Mississauga	$ 195,204	$ 220,161	high	high
Kincardine	$ 196,159	$ 175,934	high	high
Guelph-Eramosa	$ 201,118	$ 181,487	high	high
Erin	$ 202,247	$ 186,496	high	high
Middlesex Centre	$ 205,689	$ 155,170	high	mid
Burlington	$ 207,355	$ 234,312	high	high
Grey Highlands	$ 209,673	$ 176,167	high	high
Mapleton	$ 213,981	$ 135,649	high	mid
Whitchurch-Stouffvill	$ 220,586	$ 220,377	high	high
Toronto	$ 222,667	$ 320,682	high	high
Caledon	$ 236,060	$ 235,797	high	high
East Gwillimbury	$ 240,312	$ 235,891	high	high
Markham	$ 241,816	$ 249,067	high	high
Aurora	$ 244,870	$ 250,861	high	high
Lambton Shores	$ 245,964	$ 216,573	high	high
Niagara-on-the-Lake	$ 259,936	$ 274,476	high	high
Gravenhurst	$ 261,645	$ 262,220	high	high
North Middlesex	$ 263,607	$ 135,367	high	mid
Richmond Hill	$ 264,402	$ 270,035	high	high
Oakville	$ 272,192	$ 296,552	high	high
Vaughan	$ 272,434	$ 286,894	high	high
Puslinch	$ 276,942	$ 290,895	high	high
Tiny	$ 305,257	$ 298,534	high	high
King	$ 310,146	$ 297,667	high	high
Average	**$ 154,140**	**$ 156,898**		
Median	**$ 141,974**	**$ 139,982**		

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

Eastern Municipalities

Municipality	2018 Unweighted Assessment per Capita	2018 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Cornwall	$ 77,046	$ 101,758	low	low
Bancroft	$ 94,650	$ 95,422	low	low
Quinte West	$ 96,974	$ 106,167	low	low
Brockville	$ 99,130	$ 121,702	low	low
Belleville	$ 99,663	$ 126,825	low	mid
Peterborough	$ 104,810	$ 118,983	low	low
Kingston	$ 128,262	$ 146,747	mid	mid
North Stormont	$ 157,983	$ 105,544	mid	low
Ottawa	$ 164,103	$ 194,028	mid	high
Prince Edward County	$ 165,730	$ 157,062	mid	mid
Eastern Avg	$ 118,835	$ 127,424		
Median	$ 102,236	$ 120,342		

Niagara/Hamilton Municipalities

Municipality	2018 Unweighted Assessment per Capita	2018 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Welland	$ 82,100	$ 91,809	low	low
Port Colborne	$ 96,242	$ 107,878	low	low
St. Catharines	$ 103,081	$ 119,650	low	low
Thorold	$ 109,101	$ 121,396	low	low
Fort Erie	$ 111,853	$ 119,871	low	low
Niagara Falls	$ 119,136	$ 145,134	mid	mid
Hamilton	$ 123,694	$ 146,819	mid	mid
West Lincoln	$ 130,985	$ 121,413	mid	low
Lincoln	$ 141,793	$ 142,067	mid	mid
Pelham	$ 142,156	$ 141,412	mid	mid
Grimsby	$ 143,810	$ 153,059	mid	mid
Wainfleet	$ 153,135	$ 138,714	mid	mid
Niagara-on-the-Lake	$ 259,936	$ 274,476	high	high
Niagara/Hamilton Avg	$ 132,079	$ 140,285		
Median	$ 123,694	$ 138,714		

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

GTA Municipalities

Municipality	2018 Unweighted Assessment per Capita	2018 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Oshawa	$ 116,675	$ 131,036	low	mid
Clarington	$ 133,155	$ 136,930	mid	mid
Brampton	$ 140,308	$ 149,135	mid	mid
Whitby	$ 150,288	$ 161,449	mid	mid
Georgina	$ 154,729	$ 153,478	mid	mid
Brock	$ 155,114	$ 137,843	mid	mid
Pickering	$ 175,091	$ 187,269	high	high
Milton	$ 183,143	$ 197,531	high	high
Newmarket	$ 190,605	$ 197,521	high	high
Halton Hills	$ 191,864	$ 202,944	high	high
Mississauga	$ 195,204	$ 220,161	high	high
Burlington	$ 207,355	$ 234,312	high	high
Whitchurch-Stouffville	$ 220,586	$ 220,377	high	high
Toronto	$ 222,667	$ 320,682	high	high
Caledon	$ 236,060	$ 235,797	high	high
East Gwillimbury	$ 240,312	$ 235,891	high	high
Markham	$ 241,816	$ 249,067	high	high
Aurora	$ 244,870	$ 250,861	high	high
Richmond Hill	$ 264,402	$ 270,035	high	high
Oakville	$ 272,192	$ 296,552	high	high
Vaughan	$ 272,434	$ 286,894	high	high
King	$ 310,146	$ 297,667	high	high
GTA Avg	$ 205,410	$ 216,974		
Median	$ 201,279	$ 220,269		

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

Northern Municipalities

Municipality	2018 Unweighted Assessment per Capita	2018 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Elliot Lake	$ 49,556	$ 55,809	low	low
Espanola	$ 74,662	$ 95,740	low	low
Timmins	$ 80,049	$ 96,701	low	low
Sault Ste. Marie	$ 87,701	$ 112,497	low	low
Thunder Bay	$ 92,226	$ 114,994	low	low
Greater Sudbury	$ 104,015	$ 127,985	low	mid
North Bay	$ 104,307	$ 124,452	low	mid
Parry Sound	$ 105,525	$ 122,599	low	low
Kenora	$ 111,838	$ 132,512	low	mid
Greenstone	$ 130,518	$ 127,794	mid	mid
North Avg	$ 94,040	$ 111,108		
Median	$ 98,121	$ 118,797		

Simcoe/Muskoka/Dufferin Municipalities

Municipality	2018 Unweighted Assessment per Capita	2018 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Penetanguishene	$ 108,151	$ 111,153	low	low
Midland	$ 110,881	$ 117,659	low	low
Orillia	$ 118,401	$ 140,299	low	mid
Tay	$ 124,259	$ 122,533	mid	low
Orangeville	$ 127,343	$ 136,426	mid	mid
Barrie	$ 129,721	$ 139,665	mid	mid
Collingwood	$ 170,793	$ 177,145	high	high
Springwater	$ 177,271	$ 165,762	high	high
Innisfil	$ 179,107	$ 175,252	high	high
Huntsville	$ 184,033	$ 184,555	high	high
Bracebridge	$ 186,068	$ 186,348	high	high
Gravenhurst	$ 261,645	$ 262,220	high	high
Tiny	$ 305,257	$ 298,534	high	high
Simcoe/Musk./Duff. Avg	$ 167,918	$ 170,581		
Median	$ 170,793	$ 165,762		

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

Municipality	2018 Unweighted Assessment per Capita	2018 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Windsor	$ 70,740	$ 89,181	low	low
St. Thomas	$ 79,492	$ 94,092	low	low
Owen Sound	$ 90,150	$ 109,736	low	low
Ingersoll	$ 92,868	$ 113,347	low	low
Sarnia	$ 97,322	$ 112,509	low	low
Tillsonburg	$ 98,390	$ 116,633	low	low
Brantford	$ 102,171	$ 122,952	low	low
London	$ 105,144	$ 120,661	low	low
St. Marys	$ 105,921	$ 120,810	low	low
Kitchener	$ 116,058	$ 136,243	low	mid
Minto	$ 116,637	$ 99,007	low	low
Stratford	$ 117,383	$ 142,680	low	mid
Chatham-Kent	$ 119,182	$ 95,494	mid	low
Strathroy-Caradoc	$ 120,420	$ 112,270	mid	low
Cambridge	$ 121,506	$ 147,676	mid	mid
Haldimand	$ 131,748	$ 125,004	mid	mid
Guelph	$ 139,291	$ 165,252	mid	high
Norfolk	$ 139,339	$ 123,997	mid	low
Brockton	$ 139,798	$ 106,270	mid	low
Wellington North	$ 147,042	$ 114,949	mid	low
Central Elgin	$ 148,557	$ 128,634	mid	mid
Centre Wellington	$ 152,007	$ 144,000	mid	mid
Wilmot	$ 159,381	$ 150,091	mid	mid
Meaford	$ 161,150	$ 146,718	mid	mid
Brant	$ 161,479	$ 154,147	mid	mid
Waterloo	$ 164,531	$ 194,966	mid	high
Woolwich	$ 165,349	$ 166,951	mid	high
Wellesley	$ 167,265	$ 136,354	mid	mid
Saugeen Shores	$ 177,948	$ 174,964	high	high
North Perth	$ 187,449	$ 127,259	high	mid
North Dumfries	$ 188,250	$ 198,361	high	high
Kincardine	$ 196,159	$ 175,934	high	high
Guelph-Eramosa	$ 201,118	$ 181,487	high	high
Erin	$ 202,247	$ 186,496	high	high
Middlesex Centre	$ 205,689	$ 155,170	high	mid
Grey Highlands	$ 209,673	$ 176,167	high	high
Mapleton	$ 213,981	$ 135,649	high	mid
Lambton Shores	$ 245,964	$ 216,573	high	high
North Middlesex	$ 263,607	$ 135,367	high	mid
Puslinch	$ 276,942	$ 290,895	high	high
Southwest Avg	$ 152,484	$ 143,624		
Median	$ 147,800	$ 135,946		

Unweighted Assessment—Trend

The tables on the next several pages reflect the change in unweighted assessment from 2013-2018. The changes in assessment trends are related to new growth as well as changes in market value of existing properties. The changes include the impact of reassessment as well as growth. The table has been sorted from low to high for the 2017-2018 % change in assessment.

	2013 - 2014	2014 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	Ranking 2017 - 2018
Meaford	5.6%	5.2%	4.5%	0.4%	0.3%	low
Owen Sound	3.3%	2.5%	2.0%	-0.9%	1.4%	low
Brockville	4.7%	3.6%	6.2%	-2.5%	1.5%	low
North Bay	6.1%	4.9%	5.1%	-1.1%	2.3%	low
Elliot Lake	N/A	5.1%	4.7%	-1.0%	2.3%	low
St. Marys	N/A	N/A	3.0%	3.1%	2.7%	low
Windsor	1.4%	1.2%	1.4%	2.9%	2.7%	low
Timmins	7.1%	6.5%	5.8%	-1.0%	2.9%	low
Bracebridge	2.9%	2.5%	2.6%	0.9%	3.0%	low
Peterborough	3.3%	2.9%	3.0%	4.5%	3.0%	low
Brant	5.9%	5.2%	5.9%	6.3%	3.1%	low
Gravenhurst	2.7%	3.1%	3.0%	1.7%	3.3%	low
Belleville	3.3%	3.9%	2.9%	1.5%	3.6%	low
Saugeen Shores	5.9%	6.0%	5.1%	-0.3%	3.6%	low
Huntsville	2.2%	2.8%	2.4%	1.4%	3.7%	low
Ottawa	7.8%	6.5%	7.2%	5.8%	3.8%	low
Fort Erie	2.0%	1.9%	1.8%	-0.2%	3.8%	low
Sarnia	2.1%	2.0%	2.3%	2.5%	3.8%	low
London	3.7%	4.6%	3.5%	4.7%	4.0%	low
Greater Sudbury	8.3%	6.3%	4.9%	-1.0%	4.1%	low
Port Colborne	2.7%	3.0%	2.2%	1.5%	4.3%	low
Parry Sound	N/A	N/A	2.7%	-5.0%	4.5%	low
St. Thomas	2.1%	3.1%	3.0%	2.3%	4.5%	low
Sault Ste. Marie	7.3%	6.3%	6.2%	2.2%	4.5%	low
Prince Edward County	5.8%	4.2%	4.4%	5.0%	4.6%	low
Quinte West	3.5%	4.1%	3.1%	2.8%	4.6%	low
Stratford	5.8%	4.0%	3.8%	3.3%	4.7%	low
Kingston	5.9%	1.3%	4.8%	3.7%	4.7%	low
Greenstone	2.3%	2.2%	1.9%	3.4%	4.7%	low
Ingersoll	0.9%	5.4%	3.2%	2.3%	4.8%	low
Welland	2.8%	3.0%	1.9%	3.4%	4.9%	low
Tillsonburg	3.6%	3.3%	2.6%	1.5%	5.0%	low

Unweighted Assessment—Trend (cont'd)

	2013 - 2014	2014 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	Ranking 2017 - 2018
Cambridge	4.1%	3.8%	3.7%	4.3%	5.1%	mid
Kenora	6.7%	6.5%	6.1%	3.8%	5.1%	mid
St. Catharines	3.2%	2.8%	2.4%	2.7%	5.1%	mid
Kitchener	5.5%	6.1%	5.3%	5.3%	5.3%	mid
Central Elgin	N/A	N/A	N/A	3.6%	5.4%	mid
Collingwood	N/A	3.6%	3.9%	4.6%	5.6%	mid
Kincardine	N/A	N/A	5.4%	2.0%	5.6%	mid
Cornwall	10.6%	6.4%	6.7%	-1.4%	5.7%	mid
Strathroy-Caradoc	N/A	4.5%	4.2%	6.2%	5.7%	mid
Orillia	2.7%	2.6%	2.3%	3.0%	5.7%	mid
Wilmot	5.6%	5.3%	5.2%	4.9%	5.8%	mid
Erin	N/A	N/A	4.9%	4.8%	5.9%	mid
Brock	3.7%	4.1%	3.7%	4.9%	5.9%	mid
Thunder Bay	7.2%	7.1%	7.5%	5.6%	6.1%	mid
Brantford	N/A	N/A	N/A	N/A	6.1%	mid
Thorold	3.6%	3.7%	3.9%	3.4%	6.2%	mid
Grey Highlands	N/A	6.9%	6.4%	3.7%	6.3%	mid
Orangeville	4.3%	4.1%	4.3%	4.6%	6.4%	mid
Lambton Shores	6.4%	5.7%	5.7%	5.3%	6.5%	mid
Wainfleet	3.1%	2.8%	2.9%	6.3%	6.5%	mid
Woolwich	4.8%	5.3%	4.2%	6.4%	6.5%	mid
Pelham	3.4%	3.3%	4.0%	4.3%	6.5%	mid
Centre Wellington	N/A	N/A	4.8%	5.9%	6.6%	mid
North Dumfries	3.8%	3.6%	3.9%	6.0%	6.7%	mid
Mississauga	5.7%	5.5%	5.1%	6.6%	6.7%	mid
Barrie	3.0%	3.3%	2.8%	7.5%	6.7%	mid
Guelph	4.3%	6.4%	3.8%	8.6%	6.7%	mid
Chatham-Kent	N/A	N/A	4.8%	5.3%	6.8%	mid
Puslinch	N/A	N/A	4.3%	2.0%	7.1%	mid
Guelph-Eramosa	N/A	N/A	4.6%	6.2%	7.2%	mid
Halton Hills	8.5%	6.2%	4.8%	6.4%	7.2%	mid
Minto	N/A	N/A	4.6%	7.5%	7.3%	mid
Hamilton	4.3%	4.5%	4.8%	6.3%	7.3%	mid
Haldimand	N/A	N/A	N/A	5.1%	7.3%	mid

Unweighted Assessment—Trend (cont'd)

	2013 - 2014	2014 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	Ranking 2017 - 2018
Lincoln	3.9%	4.5%	3.7%	5.2%	7.6%	high
Middlesex Centre	7.3%	7.4%	6.6%	6.6%	7.8%	high
Burlington	5.4%	6.2%	5.3%	6.9%	7.8%	high
Waterloo	6.6%	6.0%	5.8%	5.6%	8.1%	high
Caledon	7.4%	7.1%	6.3%	7.3%	8.4%	high
Toronto	6.5%	6.7%	6.7%	8.8%	8.7%	high
Grimsby	3.2%	4.8%	4.3%	7.9%	8.8%	high
Brampton	7.7%	7.4%	7.3%	8.4%	8.8%	high
Wellesley	6.5%	5.8%	5.0%	8.7%	8.9%	high
Niagara-on-the-Lake	5.8%	9.7%	6.4%	7.4%	9.0%	high
Wellington North	N/A	N/A	5.5%	9.3%	9.1%	high
Vaughan	7.7%	7.5%	6.3%	9.0%	9.1%	high
Whitby	5.1%	4.3%	4.1%	9.6%	9.2%	high
Clarington	7.3%	4.7%	4.4%	8.6%	9.3%	high
Georgina	4.9%	4.6%	5.1%	8.7%	9.8%	high
Milton	8.5%	9.1%	7.6%	7.6%	9.8%	high
Oakville	6.8%	7.7%	6.9%	7.5%	10.0%	high
Oshawa	3.8%	3.2%	3.8%	10.6%	10.2%	high
West Lincoln	4.9%	3.6%	4.5%	9.4%	10.2%	high
Newmarket	8.0%	6.3%	5.6%	9.3%	10.4%	high
Whitchurch-Stouffville	8.4%	6.6%	5.7%	10.4%	10.6%	high
Markham	9.3%	8.5%	7.9%	11.5%	10.6%	high
King	11.7%	10.3%	10.1%	8.4%	10.7%	high
Mapleton	N/A	N/A	8.4%	11.5%	10.9%	high
Niagara Falls	3.7%	7.2%	5.0%	-0.9%	11.2%	high
Aurora	7.6%	7.3%	8.8%	11.5%	11.5%	high
Richmond Hill	8.7%	8.1%	7.5%	13.0%	11.7%	high
North Middlesex	N/A	N/A	N/A	12.6%	11.8%	high
Springwater	4.0%	4.8%	4.4%	6.3%	12.1%	high
North Perth	N/A	N/A	N/A	12.6%	12.2%	high
Innisfil	4.9%	4.7%	6.1%	8.0%	12.5%	high
Pickering	5.8%	4.5%	4.6%	3.8%	13.7%	high
East Gwillimbury	8.8%	5.5%	4.6%	13.4%	15.9%	high
Average	5.3%	5.0%	4.7%	5.1%	6.7%	
Median	5.1%	4.8%	4.6%	5.2%	6.4%	

Unweighted Assessment—Trend (Grouped by Location, sorted by 2017-2018)

Eastern	2013 - 2014	2014 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	Ranking 2017 - 2018
Brockville	4.7%	3.6%	6.2%	-2.5%	1.5%	low
Peterborough	3.3%	2.9%	3.0%	4.5%	3.0%	low
Belleville	3.3%	3.9%	2.9%	1.5%	3.6%	low
Ottawa	7.8%	6.5%	7.2%	5.8%	3.8%	low
Prince Edward County	5.8%	4.2%	4.4%	5.0%	4.6%	low
Quinte West	3.5%	4.1%	3.1%	2.8%	4.6%	low
Kingston	5.9%	1.3%	4.8%	3.7%	4.7%	low
Cornwall	10.6%	6.4%	6.7%	-1.4%	5.7%	mid
Average	5.6%	4.1%	4.8%	2.4%	3.9%	
Median	5.3%	4.0%	4.6%	3.3%	4.2%	

Niagara/Hamilton	2013 - 2014	2014 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	Ranking 2017 - 2018
Fort Erie	2.0%	1.9%	1.8%	-0.2%	3.8%	low
Port Colborne	2.7%	3.0%	2.2%	1.5%	4.3%	low
Welland	2.8%	3.0%	1.9%	3.4%	4.9%	low
St. Catharines	3.2%	2.8%	2.4%	2.7%	5.1%	mid
Thorold	3.6%	3.7%	3.9%	3.4%	6.2%	mid
Wainfleet	3.1%	2.8%	2.9%	6.3%	6.5%	mid
Pelham	3.4%	3.3%	4.0%	4.3%	6.5%	mid
Hamilton	4.3%	4.5%	4.8%	6.3%	7.3%	mid
Lincoln	3.9%	4.5%	3.7%	5.2%	7.6%	high
Grimsby	3.2%	4.8%	4.3%	7.9%	8.8%	high
Niagara-on-the-Lake	5.8%	9.7%	6.4%	7.4%	9.0%	high
West Lincoln	4.9%	3.6%	4.5%	9.4%	10.2%	high
Niagara Falls	3.7%	7.2%	5.0%	-0.9%	11.2%	high
Average	3.6%	4.2%	3.7%	4.4%	7.0%	
Median	3.4%	3.6%	3.9%	4.3%	6.5%	

Unweighted Assessment—Trend (Grouped by Location, sorted by 2017-2018) (cont'd)

GTA	2013 - 2014	2014 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	Ranking 2017 - 2018
Brock	3.7%	4.1%	3.7%	4.9%	5.9%	mid
Mississauga	5.7%	5.5%	5.1%	6.6%	6.7%	mid
Halton Hills	8.5%	6.2%	4.8%	6.4%	7.2%	mid
Burlington	5.4%	6.2%	5.3%	6.9%	7.8%	high
Caledon	7.4%	7.1%	6.3%	7.3%	8.4%	high
Toronto	6.5%	6.7%	6.7%	8.8%	8.7%	high
Brampton	7.7%	7.4%	7.3%	8.4%	8.8%	high
Vaughan	7.7%	7.5%	6.3%	9.0%	9.1%	high
Whitby	5.1%	4.3%	4.1%	9.6%	9.2%	high
Clarington	5.6%	4.7%	4.4%	8.6%	9.3%	high
Georgina	4.9%	4.6%	5.1%	8.7%	9.8%	high
Milton	8.5%	9.1%	7.6%	7.6%	9.8%	high
Oakville	6.8%	7.7%	6.9%	7.5%	10.0%	high
Oshawa	3.8%	3.2%	3.8%	10.6%	10.2%	high
Newmarket	8.0%	6.3%	5.6%	9.3%	10.4%	high
Whitchurch-Stouffville	8.4%	6.6%	5.7%	10.4%	10.6%	high
Markham	9.3%	8.5%	7.9%	11.5%	10.6%	high
King	11.7%	10.3%	10.1%	8.4%	10.7%	high
Aurora	7.6%	7.3%	8.8%	11.5%	11.5%	high
Richmond Hill	8.7%	8.1%	7.5%	13.0%	11.7%	high
Pickering	5.8%	4.5%	4.6%	3.8%	13.7%	high
East Gwillimbury	8.8%	5.5%	4.6%	13.4%	15.9%	high
Average	7.1%	6.4%	6.0%	8.7%	9.8%	
Median	7.5%	6.5%	5.7%	8.6%	9.8%	

Unweighted Assessment—Trend (Grouped by Location, sorted by 2017-18) (cont'd)

Southwest	2013 - 2014	2014 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	Ranking 2017 - 2018
Meaford	5.6%	5.2%	4.5%	0.4%	0.3%	low
Owen Sound	3.3%	2.5%	2.0%	-0.9%	1.4%	low
St. Marys	N/A	N/A	3.0%	3.1%	2.7%	low
Windsor	1.4%	1.2%	1.4%	2.9%	2.7%	low
Brant	5.9%	5.2%	5.9%	6.3%	3.1%	low
Saugeen Shores	5.9%	6.0%	5.1%	-0.3%	3.6%	low
Sarnia	2.1%	2.0%	2.3%	2.5%	3.8%	low
London	3.7%	4.6%	3.5%	4.7%	4.0%	low
St. Thomas	2.1%	3.1%	3.0%	2.3%	4.5%	low
Stratford	5.8%	4.0%	3.8%	3.3%	4.7%	low
Ingersoll	0.9%	5.4%	3.2%	2.3%	4.8%	low
Tillsonburg	3.6%	3.3%	2.6%	1.5%	5.0%	low
Cambridge	4.1%	3.8%	3.7%	4.3%	5.1%	mid
Kitchener	5.5%	6.1%	5.3%	5.3%	5.3%	mid
Central Elgin	N/A	N/A	N/A	3.6%	5.4%	mid
Kincardine	N/A	N/A	5.4%	2.0%	5.6%	mid
Strathroy-Caradoc	N/A	4.5%	4.2%	6.2%	5.7%	mid
Wilmot	5.6%	5.3%	5.2%	4.9%	5.8%	mid
Erin	N/A	N/A	4.9%	4.8%	5.9%	mid
Brantford	N/A	N/A	N/A	N/A	6.1%	mid
Grey Highlands	N/A	6.9%	6.4%	3.7%	6.3%	mid
Lambton Shores	6.4%	5.7%	5.7%	5.3%	6.5%	mid
Woolwich	4.8%	5.3%	4.2%	6.4%	6.5%	mid
Centre Wellington	N/A	N/A	4.8%	5.9%	6.6%	mid
North Dumfries	3.8%	3.6%	3.9%	6.0%	6.7%	mid
Guelph	4.3%	6.4%	3.8%	8.6%	6.7%	mid
Chatham-Kent	N/A	N/A	4.8%	5.3%	6.8%	mid
Puslinch	N/A	N/A	4.3%	2.0%	7.1%	mid
Guelph-Eramosa	N/A	N/A	4.6%	6.2%	7.2%	mid
Minto	N/A	N/A	4.6%	7.5%	7.3%	mid
Haldimand	N/A	N/A	N/A	5.1%	7.3%	mid
Middlesex Centre	7.3%	7.4%	6.6%	6.6%	7.8%	high
Waterloo	6.6%	6.0%	5.8%	5.6%	8.1%	high
Wellesley	6.5%	5.8%	5.0%	8.7%	8.9%	high
Wellington North	N/A	N/A	5.5%	9.3%	9.1%	high
Mapleton	N/A	N/A	8.4%	11.5%	10.9%	high
North Middlesex	N/A	N/A	N/A	12.6%	11.8%	high
North Perth	N/A	N/A	N/A	12.6%	12.2%	high
Average	4.5%	4.8%	4.5%	5.1%	6.0%	
Median	4.8%	5.2%	4.6%	5.1%	6.0%	

Unweighted Assessment—Trend (Grouped by Location, sorted by 2017-18) (cont'd)

North	2013 - 2014	2014 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	Ranking 2017 - 2018
North Bay	6.1%	4.9%	5.1%	-1.1%	2.3%	low
Elliot Lake	N/A	5.1%	4.7%	-1.0%	2.3%	low
Timmins	7.1%	6.5%	5.8%	-1.0%	2.9%	low
Greater Sudbury	8.3%	6.3%	4.9%	-1.0%	4.1%	low
Parry Sound	N/A	N/A	2.7%	-5.0%	4.5%	low
Sault Ste. Marie	7.3%	6.3%	6.2%	2.2%	4.5%	low
Greenstone	2.3%	2.2%	1.9%	3.4%	4.7%	low
Kenora	6.7%	6.5%	6.1%	3.8%	5.1%	mid
Thunder Bay	7.2%	7.1%	7.5%	5.6%	6.1%	mid
Average	6.4%	5.6%	5.0%	0.7%	4.1%	
Median	7.1%	6.3%	5.1%	-1.0%	4.5%	

Simcoe/Musk./Duff.	2013 - 2014	2014 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	Ranking 2017 - 2018
Bracebridge	2.9%	2.5%	2.6%	0.9%	3.0%	low
Gravenhurst	2.7%	3.1%	3.0%	1.7%	3.3%	low
Huntsville	2.2%	2.8%	2.4%	1.4%	3.7%	low
Collingwood	N/A	3.6%	3.9%	4.6%	5.6%	mid
Orillia	2.7%	2.6%	2.3%	3.0%	5.7%	mid
Orangeville	4.3%	4.1%	4.3%	4.6%	6.4%	mid
Barrie	3.0%	3.3%	2.8%	7.5%	6.7%	mid
Springwater	4.0%	4.8%	4.4%	6.3%	12.1%	high
Innisfil	4.9%	4.7%	6.1%	8.0%	12.5%	high
Average	3.3%	3.5%	3.5%	4.2%	6.5%	
Median	2.9%	3.3%	3.0%	4.6%	5.7%	

2018 Unweighted Assessment Composition (Sorted Alphabetically)

Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests
Aurora	87.6%	0.9%	9.5%	1.8%	0.1%	0.1%	0.0%
Bancroft	74.6%	4.6%	18.1%	0.7%	0.0%	0.5%	1.5%
Barrie	76.4%	4.1%	17.0%	2.1%	0.2%	0.2%	0.0%
Belleville	70.8%	5.5%	19.2%	2.7%	0.4%	1.4%	0.0%
Bracebridge	87.7%	1.4%	8.7%	1.1%	0.5%	0.1%	0.5%
Brampton	80.9%	1.9%	13.5%	3.3%	0.2%	0.2%	0.0%
Brant	70.2%	0.4%	4.9%	4.0%	0.4%	20.0%	0.1%
Brantford	75.7%	4.3%	15.0%	4.3%	0.2%	0.4%	0.0%
Brock	75.4%	0.8%	4.0%	1.0%	0.2%	18.2%	0.3%
Brockton	57.1%	1.9%	5.7%	0.7%	0.2%	34.1%	0.2%
Brockville	76.1%	6.5%	14.5%	2.5%	0.4%	0.0%	0.0%
Burlington	78.9%	3.7%	14.0%	2.7%	0.2%	0.4%	0.0%
Caledon	79.3%	0.2%	10.5%	3.5%	0.1%	5.7%	0.7%
Cambridge	75.2%	4.4%	14.9%	5.1%	0.2%	0.3%	0.0%
Central Elgin	73.2%	0.1%	3.6%	0.5%	0.3%	22.0%	0.1%
Centre Wellington	77.4%	1.0%	5.1%	1.6%	0.2%	14.5%	0.2%
Chatham-Kent	50.8%	1.4%	7.0%	1.5%	0.8%	38.4%	0.0%
Clarington	85.8%	0.9%	6.7%	2.1%	0.4%	3.9%	0.2%
Collingwood	84.2%	1.8%	12.2%	1.6%	0.1%	0.1%	0.0%
Cornwall	68.4%	5.5%	23.6%	2.0%	0.3%	0.2%	0.0%
East Gwillimbury	86.7%	0.3%	6.8%	1.2%	0.2%	4.6%	0.2%
Elliot Lake	80.5%	7.6%	10.5%	0.6%	0.8%	0.0%	0.0%
Erin	80.4%	0.2%	3.2%	1.2%	0.1%	14.4%	0.6%
Espanola	83.6%	1.6%	11.1%	3.0%	0.5%	0.1%	0.2%
Fort Erie	88.5%	1.1%	7.2%	1.3%	0.4%	1.5%	0.0%
Georgina	90.3%	1.2%	5.5%	0.3%	0.2%	2.5%	0.1%
Gravenhurst	90.8%	0.9%	7.1%	0.3%	0.7%	0.1%	0.2%
Greater Sudbury	80.1%	4.0%	13.0%	2.3%	0.3%	0.1%	0.0%
Greenstone	26.4%	0.6%	15.9%	1.1%	55.9%	0.0%	0.0%
Grey Highlands	70.3%	0.3%	2.3%	2.2%	0.1%	23.5%	1.4%
Grimsby	88.4%	0.7%	7.8%	1.1%	0.2%	1.8%	0.0%
Guelph	78.6%	4.6%	12.4%	4.2%	0.2%	0.0%	0.0%
Guelph-Eramosa	75.7%	0.2%	4.2%	1.1%	0.2%	18.4%	0.1%
Haldimand	73.9%	0.7%	4.6%	2.7%	1.1%	16.9%	0.1%
Halton Hills	83.4%	0.9%	9.4%	3.0%	0.1%	3.0%	0.1%
Hamilton	82.0%	4.1%	10.0%	1.6%	0.4%	1.9%	0.0%

2018 Unweighted Assessment Composition (Sorted Alphabetically) (cont'd)

Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests
Huntsville	86.0%	0.9%	10.4%	1.2%	0.9%	0.1%	0.5%
Ingersoll	81.0%	1.9%	10.1%	6.6%	0.3%	0.1%	0.0%
Innisfil	87.1%	0.2%	6.4%	0.8%	0.4%	5.1%	0.1%
Kenora	82.3%	1.7%	11.9%	2.1%	2.0%	0.1%	0.0%
Kincardine	62.8%	0.9%	10.4%	4.6%	0.0%	21.2%	0.2%
King	88.6%	0.2%	3.5%	0.8%	0.3%	6.4%	0.3%
Kingston	76.4%	8.0%	13.8%	1.1%	0.3%	0.4%	0.0%
Kitchener	79.4%	6.7%	12.4%	1.4%	0.0%	0.1%	0.0%
Lambton Shores	71.5%	0.7%	5.5%	0.7%	0.2%	21.3%	0.0%
Lincoln	77.5%	0.6%	6.1%	2.8%	0.5%	12.4%	0.0%
London	81.5%	3.7%	12.4%	1.2%	0.2%	0.9%	0.0%
Mapleton	41.5%	0.1%	1.8%	1.9%	0.5%	54.0%	0.3%
Markham	84.8%	1.0%	12.3%	1.6%	0.1%	0.2%	0.0%
Meaford	80.6%	1.8%	2.8%	0.2%	0.5%	13.3%	0.9%
Middlesex Centre	59.4%	0.3%	2.8%	0.3%	3.1%	34.0%	0.1%
Midland	75.8%	4.0%	16.8%	2.9%	0.2%	0.2%	0.0%
Milton	81.9%	0.7%	11.5%	3.5%	0.5%	1.8%	0.2%
Minto	60.8%	0.5%	6.6%	2.3%	0.2%	29.5%	0.1%
Mississauga	72.7%	3.7%	19.8%	3.7%	0.1%	0.0%	0.0%
Newmarket	84.0%	1.5%	12.2%	2.1%	0.1%	0.0%	0.0%
Niagara Falls	69.5%	2.7%	25.6%	1.1%	0.4%	0.7%	0.0%
Niagara-on-the-Lake	74.7%	0.3%	14.7%	0.9%	0.3%	8.9%	0.0%
Norfolk	70.0%	0.7%	5.7%	1.2%	0.6%	21.5%	0.4%
North Bay	76.6%	4.6%	15.6%	1.8%	1.3%	0.0%	0.0%
North Dumfries	70.2%	0.2%	8.7%	5.4%	4.2%	11.1%	0.1%
North Middlesex	30.3%	0.4%	1.8%	0.7%	0.7%	65.8%	0.4%
North Perth	44.1%	0.6%	5.7%	1.9%	0.2%	47.5%	0.0%
North Stormont	49.4%	0.4%	2.6%	0.5%	0.2%	46.8%	0.2%
Oakville	84.5%	1.9%	11.5%	1.8%	0.1%	0.1%	0.0%
Orangeville	83.4%	2.0%	12.9%	1.6%	0.1%	0.0%	0.0%
Orillia	75.5%	5.5%	17.1%	1.6%	0.2%	0.0%	0.0%
Oshawa	79.2%	5.8%	12.5%	1.9%	0.2%	0.4%	0.0%
Ottawa	75.6%	5.4%	17.0%	1.0%	0.2%	0.8%	0.0%
Owen Sound	75.0%	7.0%	16.2%	1.4%	0.3%	0.1%	0.0%
Parry Sound	72.7%	3.7%	22.2%	1.1%	0.2%	0.1%	0.0%
Pelham	89.5%	0.7%	3.4%	0.1%	0.6%	5.6%	0.1%

2018 Unweighted Assessment Composition (Sorted Alphabetically) (cont'd)

Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests
Penetanguishene	89.5%	2.2%	5.9%	2.0%	0.3%	0.1%	0.1%
Peterborough	78.3%	7.3%	12.9%	1.3%	0.2%	0.1%	0.0%
Pickering	82.9%	0.8%	12.2%	2.1%	0.2%	1.8%	0.0%
Port Colborne	82.9%	2.1%	7.3%	4.3%	0.5%	2.8%	0.0%
Prince Edward County	84.7%	1.4%	4.6%	0.6%	0.1%	8.4%	0.2%
Puslinch	79.1%	0.1%	7.8%	4.8%	0.3%	7.3%	0.6%
Quinte West	76.7%	2.6%	14.6%	1.6%	0.8%	3.7%	0.1%
Richmond Hill	89.2%	1.2%	8.3%	1.2%	0.1%	0.1%	0.0%
Sarnia	77.4%	3.9%	12.5%	3.2%	0.7%	2.3%	0.0%
Saugeen Shores	88.5%	1.6%	5.6%	0.1%	0.2%	3.9%	0.1%
Sault Ste. Marie	78.0%	5.4%	14.5%	1.6%	0.4%	0.0%	0.0%
Springwater	84.2%	0.2%	3.6%	0.9%	0.6%	9.9%	0.5%
St. Catharines	78.9%	5.1%	13.6%	1.4%	0.2%	0.8%	0.0%
St. Marys	82.8%	1.6%	7.9%	6.8%	0.3%	0.7%	0.0%
St. Thomas	82.7%	4.0%	9.4%	3.1%	0.3%	0.4%	0.0%
Stratford	79.2%	4.6%	12.3%	3.2%	0.2%	0.4%	0.0%
Strathroy-Caradoc	70.6%	2.3%	7.1%	2.5%	2.2%	15.1%	0.1%
Tay	92.0%	0.0%	4.0%	0.5%	0.3%	2.7%	0.5%
Thorold	80.3%	4.7%	8.2%	3.3%	1.1%	2.3%	0.0%
Thunder Bay	79.1%	4.0%	15.3%	1.3%	0.3%	0.0%	0.0%
Tillsonburg	82.4%	3.3%	10.0%	3.5%	0.3%	0.6%	0.0%
Timmins	80.1%	2.0%	14.7%	2.6%	0.5%	0.2%	0.0%
Tiny	94.5%	0.2%	1.2%	0.1%	0.3%	3.1%	0.5%
Toronto	74.5%	6.7%	17.5%	1.3%	0.1%	0.0%	0.0%
Vaughan	78.7%	0.3%	15.5%	5.2%	0.1%	0.2%	0.0%
Wainfleet	81.3%	0.0%	2.0%	0.4%	0.5%	15.6%	0.1%
Waterloo	74.6%	9.4%	13.7%	2.0%	0.1%	0.0%	0.0%
Welland	85.4%	3.7%	8.5%	1.5%	0.4%	0.4%	0.0%
Wellesley	59.5%	0.1%	2.4%	4.4%	0.2%	33.2%	0.2%
Wellington North	52.4%	1.1%	5.4%	2.3%	0.2%	38.4%	0.2%
West Lincoln	75.1%	0.3%	3.5%	1.6%	1.3%	18.1%	0.1%
Whitby	86.0%	2.1%	9.7%	1.6%	0.2%	0.4%	0.0%
Whitchurch-Stouffville	88.8%	0.6%	6.5%	1.7%	0.1%	2.2%	0.2%
Wilmot	78.6%	0.8%	4.0%	1.1%	0.3%	15.0%	0.1%
Windsor	75.8%	4.0%	15.8%	3.9%	0.4%	0.2%	0.0%
Woolwich	69.7%	0.9%	9.9%	3.3%	0.3%	15.8%	0.1%
Average	**76.6%**	**2.3%**	**9.9%**	**2.0%**	**0.9%**	**8.0%**	**0.1%**
Median	**78.9%**	**1.6%**	**9.8%**	**1.6%**	**0.3%**	**1.4%**	**0.0%**
Min	**26.4%**	**0.0%**	**1.2%**	**0.1%**	**0.0%**	**0.0%**	**0.0%**
Max	**94.5%**	**9.4%**	**25.6%**	**6.8%**	**55.9%**	**65.8%**	**1.5%**

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

Municipality	Residential
Tiny	94.5%
Tay	92.0%
Gravenhurst	90.8%
Georgina	90.3%
Pelham	89.5%
Penetanguishene	89.5%
Richmond Hill	89.2%
Whitchurch-Stouffville	88.8%
King	88.6%
Saugeen Shores	88.5%

Municipality	Industrial
St. Marys	6.8%
Ingersoll	6.6%
North Dumfries	5.4%
Vaughan	5.2%
Cambridge	5.1%
Puslinch	4.8%
Kincardine	4.6%
Wellesley	4.4%
Port Colborne	4.3%
Brantford	4.3%

Municipality	Multi-Residential
Waterloo	9.4%
Kingston	8.0%
Elliot Lake	7.6%
Peterborough	7.3%
Owen Sound	7.0%
Toronto	6.7%
Kitchener	6.7%
Brockville	6.5%
Oshawa	5.8%
Orillia	5.5%

Municipality	Pipelines
Greenstone	55.9%
North Dumfries	4.2%
Middlesex Centre	3.1%
Strathroy-Caradoc	2.2%
Kenora	2.0%
West Lincoln	1.3%
North Bay	1.3%
Thorold	1.1%
Haldimand	1.1%
Huntsville	0.9%

Municipality	Commercial
Niagara Falls	25.6%
Cornwall	23.6%
Parry Sound	22.2%
Mississauga	19.8%
Belleville	19.2%
Bancroft	18.1%
Toronto	17.5%
Orillia	17.1%
Barrie	17.0%
Ottawa	17.0%

Municipality	Farmlands
North Middlesex	65.8%
Mapleton	54.0%
North Perth	47.5%
North Stormont	46.8%
Chatham-Kent	38.4%
Wellington North	38.4%
Brockton	34.1%
Middlesex Centre	34.0%
Wellesley	33.2%
Minto	29.5%

2018 Weighted Assessment Composition (Sorted Alphabetically)

Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests
Aurora	85.5%	0.9%	11.2%	2.3%	0.1%	0.0%	0.0%
Bancroft	74.0%	5.2%	19.5%	0.8%	0.0%	0.1%	0.4%
Barrie	70.9%	3.8%	22.4%	2.6%	0.2%	0.0%	0.0%
Belleville	55.6%	10.2%	28.6%	4.9%	0.4%	0.3%	0.0%
Bracebridge	87.6%	1.4%	9.4%	1.0%	0.4%	0.0%	0.1%
Brampton	76.1%	3.0%	16.3%	4.4%	0.2%	0.0%	0.0%
Brant	73.5%	0.7%	9.6%	10.3%	0.7%	5.0%	0.0%
Brantford	62.9%	6.5%	22.3%	7.9%	0.3%	0.1%	0.0%
Brock	84.8%	1.8%	6.4%	2.4%	0.3%	4.1%	0.1%
Brockton	75.1%	2.5%	9.2%	1.6%	0.2%	11.2%	0.1%
Brockville	62.0%	9.4%	22.8%	5.3%	0.5%	0.0%	0.0%
Burlington	69.8%	6.5%	17.9%	5.5%	0.2%	0.1%	0.0%
Caledon	79.4%	0.4%	13.9%	5.1%	0.1%	1.0%	0.2%
Cambridge	61.9%	6.2%	23.7%	8.0%	0.2%	0.1%	0.0%
Central Elgin	84.6%	0.3%	6.9%	1.4%	0.5%	6.4%	0.0%
Centre Wellington	81.7%	2.0%	7.9%	4.0%	0.4%	3.8%	0.0%
Chatham-Kent	63.3%	3.6%	17.2%	4.0%	1.2%	10.6%	0.0%
Clarington	83.4%	1.7%	9.3%	4.3%	0.5%	0.8%	0.1%
Collingwood	81.2%	2.2%	14.4%	2.0%	0.2%	0.0%	0.0%
Cornwall	51.8%	9.6%	34.3%	3.9%	0.4%	0.0%	0.0%
East Gwillimbury	88.3%	0.3%	8.3%	1.7%	0.1%	1.2%	0.1%
Elliot Lake	71.5%	13.5%	13.8%	0.7%	0.5%	0.0%	0.0%
Erin	87.2%	0.4%	5.1%	3.0%	0.2%	3.9%	0.2%
Espanola	65.2%	2.5%	16.6%	15.3%	0.4%	0.0%	0.0%
Fort Erie	82.6%	2.0%	11.3%	3.1%	0.6%	0.4%	0.0%
Georgina	91.0%	1.2%	6.6%	0.4%	0.1%	0.6%	0.0%
Gravenhurst	90.6%	0.9%	7.7%	0.3%	0.5%	0.0%	0.0%
Greater Sudbury	65.1%	6.1%	20.7%	7.5%	0.5%	0.0%	0.0%
Greenstone	27.0%	1.2%	22.7%	2.8%	46.3%	0.0%	0.0%
Grey Highlands	83.6%	0.5%	3.5%	4.9%	0.1%	7.0%	0.4%
Grimsby	83.1%	1.2%	12.4%	2.6%	0.3%	0.4%	0.0%
Guelph	66.3%	6.9%	19.1%	7.5%	0.3%	0.0%	0.0%
Guelph-Eramosa	83.9%	0.5%	6.9%	2.9%	0.6%	5.1%	0.0%
Haldimand	77.9%	1.4%	8.1%	6.4%	1.7%	4.4%	0.0%
Halton Hills	78.9%	1.7%	12.8%	5.9%	0.1%	0.6%	0.0%
Hamilton	69.1%	8.6%	16.5%	4.8%	0.7%	0.3%	0.0%
Huntsville	85.8%	0.9%	11.2%	1.3%	0.6%	0.0%	0.1%

2018 Weighted Assessment Composition (Sorted Alphabetically) (cont'd)

Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests
Ingersoll	66.4%	3.7%	15.6%	14.0%	0.3%	0.0%	0.0%
Innisfil	89.0%	0.3%	7.9%	1.0%	0.5%	1.3%	0.0%
Kenora	69.5%	2.2%	21.4%	4.4%	2.5%	0.0%	0.0%
Kincardine	70.0%	1.0%	14.2%	8.9%	0.0%	5.9%	0.0%
King	92.3%	0.2%	4.4%	1.1%	0.3%	1.7%	0.1%
Kingston	66.8%	7.0%	23.6%	2.3%	0.3%	0.1%	0.0%
Kitchener	67.6%	9.7%	20.4%	2.2%	0.0%	0.0%	0.0%
Lambton Shores	81.2%	1.3%	10.0%	1.7%	0.4%	5.5%	0.0%
Lincoln	77.4%	1.1%	10.3%	7.1%	0.9%	3.1%	0.0%
London	71.0%	5.8%	20.7%	2.0%	0.4%	0.1%	0.0%
Mapleton	65.5%	0.3%	4.1%	7.0%	1.6%	21.3%	0.1%
Markham	82.3%	1.0%	14.5%	2.1%	0.1%	0.1%	0.0%
Meaford	88.5%	2.8%	3.9%	0.4%	0.5%	3.6%	0.3%
Middlesex Centre	78.8%	0.6%	4.3%	0.8%	4.4%	11.3%	0.0%
Midland	71.4%	4.8%	19.6%	3.8%	0.3%	0.0%	0.0%
Milton	76.0%	1.2%	15.3%	6.6%	0.5%	0.3%	0.0%
Minto	71.6%	1.1%	11.5%	6.4%	0.6%	8.7%	0.0%
Mississauga	64.5%	4.7%	25.6%	5.1%	0.1%	0.0%	0.0%
Newmarket	81.1%	1.5%	14.4%	2.9%	0.1%	0.0%	0.0%
Niagara Falls	57.1%	4.3%	35.6%	2.3%	0.5%	0.1%	0.0%
Niagara-on-the-Lake	70.8%	0.6%	23.9%	2.0%	0.6%	2.1%	0.0%
Norfolk	78.7%	1.4%	10.7%	2.2%	1.0%	6.0%	0.1%
North Bay	64.2%	8.0%	24.4%	2.1%	1.2%	0.0%	0.0%
North Dumfries	66.6%	0.5%	15.9%	9.7%	4.7%	2.6%	0.0%
North Middlesex	59.0%	1.2%	3.9%	2.2%	1.5%	32.1%	0.2%
North Perth	64.8%	1.5%	10.4%	5.2%	0.5%	17.5%	0.0%
North Stormont	74.0%	0.6%	6.0%	1.5%	0.4%	17.5%	0.1%
Oakville	77.6%	3.5%	15.1%	3.6%	0.1%	0.0%	0.0%
Orangeville	77.9%	4.5%	14.6%	3.0%	0.1%	0.0%	0.0%
Orillia	63.7%	6.6%	26.9%	2.2%	0.6%	0.0%	0.0%
Oshawa	70.6%	9.6%	16.0%	3.5%	0.2%	0.1%	0.0%
Ottawa	64.0%	6.3%	27.5%	1.9%	0.3%	0.1%	0.0%
Owen Sound	61.6%	10.4%	24.8%	2.4%	0.7%	0.0%	0.0%
Parry Sound	62.6%	4.7%	31.2%	1.3%	0.2%	0.0%	0.0%
Pelham	90.0%	1.4%	5.9%	0.3%	1.1%	1.4%	0.0%
Penetanguishene	87.1%	2.7%	7.1%	2.7%	0.4%	0.0%	0.0%
Peterborough	69.0%	11.6%	17.3%	1.9%	0.2%	0.0%	0.0%

2018 Weighted Assessment Composition (Sorted Alphabetically) (cont'd)

Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests
Pickering	77.5%	1.4%	16.4%	4.1%	0.2%	0.3%	0.0%
Port Colborne	73.9%	3.7%	11.2%	9.6%	0.8%	0.6%	0.0%
Prince Edward County	89.3%	2.1%	5.3%	0.9%	0.1%	2.2%	0.0%
Puslinch	75.3%	0.2%	11.1%	11.0%	0.6%	1.7%	0.1%
Quinte West	70.0%	4.8%	20.2%	3.4%	0.7%	0.8%	0.0%
Richmond Hill	87.3%	1.2%	9.9%	1.5%	0.1%	0.0%	0.0%
Sarnia	66.9%	6.7%	18.6%	6.6%	0.8%	0.4%	0.0%
Saugeen Shores	90.0%	1.6%	7.0%	0.2%	0.2%	1.0%	0.0%
Sault Ste. Marie	60.8%	4.6%	25.3%	8.5%	0.6%	0.0%	0.0%
Springwater	90.1%	0.2%	4.7%	1.3%	0.9%	2.6%	0.1%
St. Catharines	68.0%	8.3%	20.2%	3.0%	0.3%	0.2%	0.0%
St. Marys	72.6%	1.5%	10.6%	14.7%	0.5%	0.2%	0.0%
St. Thomas	69.8%	7.9%	15.4%	6.5%	0.3%	0.1%	0.0%
Stratford	65.1%	7.4%	20.0%	7.0%	0.3%	0.1%	0.0%
Strathroy-Caradoc	75.7%	4.4%	8.6%	4.7%	2.5%	4.1%	0.0%
Tay	93.3%	0.0%	4.8%	0.7%	0.4%	0.7%	0.1%
Thorold	72.2%	5.8%	12.6%	7.1%	1.7%	0.5%	0.0%
Thunder Bay	63.4%	7.5%	25.8%	2.5%	0.7%	0.0%	0.0%
Tillsonburg	69.5%	6.5%	15.9%	7.6%	0.3%	0.1%	0.0%
Timmins	66.3%	2.9%	24.6%	5.2%	0.9%	0.0%	0.0%
Tiny	96.6%	0.3%	1.6%	0.2%	0.4%	0.8%	0.1%
Toronto	51.7%	11.4%	34.3%	2.5%	0.1%	0.0%	0.0%
Vaughan	74.7%	0.3%	17.8%	7.0%	0.1%	0.0%	0.0%
Wainfleet	89.8%	0.1%	3.7%	1.1%	1.0%	4.3%	0.0%
Waterloo	63.0%	11.2%	22.3%	3.2%	0.1%	0.0%	0.0%
Welland	76.4%	6.4%	12.9%	3.5%	0.7%	0.1%	0.0%
Wellesley	72.9%	0.3%	5.8%	10.5%	0.3%	10.2%	0.0%
Wellington North	67.1%	2.7%	10.3%	7.0%	0.7%	12.3%	0.1%
West Lincoln	81.0%	0.7%	6.4%	4.4%	2.5%	4.9%	0.0%
Whitby	80.1%	3.6%	13.0%	3.0%	0.2%	0.1%	0.0%
Whitchurch-Stouffville	88.9%	0.6%	7.6%	2.2%	0.1%	0.5%	0.0%
Wilmot	83.5%	1.6%	8.2%	2.3%	0.4%	4.0%	0.0%
Windsor	60.1%	6.3%	24.8%	8.2%	0.6%	0.0%	0.0%
Woolwich	69.0%	1.4%	19.0%	6.3%	0.4%	3.9%	0.0%
Average	**74.1%**	**3.5%**	**14.6%**	**4.2%**	**1.0%**	**2.5%**	**0.0%**
Median	**73.7%**	**2.1%**	**14.1%**	**3.1%**	**0.4%**	**0.3%**	**0.0%**
Min	**27.0%**	**0.0%**	**1.6%**	**0.2%**	**0.0%**	**0.0%**	**0.0%**
Max	**96.6%**	**13.5%**	**35.6%**	**15.3%**	**46.3%**	**32.1%**	**0.4%**

2018 Shift In Tax Burden—Unweighted to Weighted Residential Assessment

As shown in the table, tax ratios typically shift the burden from residential to non-residential properties. Approximately 64% 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.

Municipality	Residential Unweighted Assessment	Residential Weighted Assessment	Change % Unweighted to Weighted
Toronto	74.5%	51.7%	-30.6%
Cornwall	68.4%	51.8%	-24.3%
Sault Ste. Marie	78.0%	60.8%	-22.0%
Espanola	83.6%	65.2%	-22.0%
Belleville	70.8%	55.6%	-21.4%
Windsor	75.8%	60.1%	-20.7%
Thunder Bay	79.1%	63.4%	-19.8%
Greater Sudbury	80.1%	65.1%	-18.7%
Brockville	76.1%	62.0%	-18.5%
Ingersoll	81.0%	66.4%	-18.1%
Niagara Falls	69.5%	57.1%	-17.9%
Owen Sound	75.0%	61.6%	-17.8%
Stratford	79.2%	65.1%	-17.7%
Cambridge	75.2%	61.9%	-17.7%
Timmins	80.1%	66.3%	-17.2%
Brantford	75.7%	62.9%	-16.9%
North Bay	76.6%	64.2%	-16.2%
Hamilton	82.0%	69.1%	-15.8%
Guelph	78.6%	66.3%	-15.7%
Tillsonburg	82.4%	69.5%	-15.7%
St. Thomas	82.7%	69.8%	-15.7%
Waterloo	74.6%	63.0%	-15.6%
Orillia	75.5%	63.7%	-15.6%
Kenora	82.3%	69.5%	-15.6%
Ottawa	75.6%	64.0%	-15.4%
Kitchener	79.4%	67.6%	-14.8%
Parry Sound	72.7%	62.6%	-13.9%
St. Catharines	78.9%	68.0%	-13.8%
Sarnia	77.4%	66.9%	-13.5%
London	81.5%	71.0%	-12.9%
Kingston	76.4%	66.8%	-12.6%
St. Marys	82.8%	72.6%	-12.3%
Peterborough	78.3%	69.0%	-11.9%
Burlington	78.9%	69.8%	-11.5%
Mississauga	72.7%	64.5%	-11.3%
Elliot Lake	80.5%	71.5%	-11.2%

Municipality	Residential Unweighted Assessment	Residential Weighted Assessment	Change % Unweighted to Weighted
Oshawa	79.2%	70.6%	-11.0%
Port Colborne	82.9%	73.9%	-10.8%
Welland	85.4%	76.4%	-10.6%
Thorold	80.3%	72.2%	-10.1%
Quinte West	76.7%	70.0%	-8.7%
Oakville	84.5%	77.6%	-8.2%
Milton	81.9%	76.0%	-7.3%
Barrie	76.4%	70.9%	-7.1%
Whitby	86.0%	80.1%	-6.9%
Fort Erie	88.5%	82.6%	-6.7%
Orangeville	83.4%	77.9%	-6.7%
Pickering	82.9%	77.5%	-6.5%
Grimsby	88.4%	83.1%	-6.0%
Brampton	80.9%	76.1%	-5.9%
Midland	75.8%	71.4%	-5.8%
Halton Hills	83.4%	78.9%	-5.5%
Niagara-on-the-Lake	74.7%	70.8%	-5.3%
North Dumfries	70.2%	66.6%	-5.1%
Vaughan	78.7%	74.7%	-5.0%
Puslinch	79.1%	75.3%	-4.8%
Collingwood	84.2%	81.2%	-3.6%
Newmarket	84.0%	81.1%	-3.5%
Markham	84.8%	82.3%	-2.9%
Clarington	85.8%	83.4%	-2.8%
Penetanguishene	89.5%	87.1%	-2.7%
Aurora	87.6%	85.5%	-2.4%
Richmond Hill	89.2%	87.3%	-2.1%
Woolwich	69.7%	69.0%	-1.0%
Bancroft	74.6%	74.0%	-0.8%
Huntsville	86.0%	85.8%	-0.3%
Gravenhurst	90.8%	90.6%	-0.2%
Lincoln	77.5%	77.4%	-0.2%
Bracebridge	87.7%	87.6%	-0.2%
Whitchurch-Stouffville	88.8%	88.9%	0.1%
Caledon	79.3%	79.4%	0.1%
Pelham	89.5%	90.0%	0.5%

2018 Shift In Tax Burden—Unweighted to Weighted Residential Assessment (cont'd)

Municipality	Residential Unweighted Assessment	Residential Weighted Assessment	Change % Unweighted to Weighted
Georgina	90.3%	91.0%	0.8%
Tay	92.0%	93.3%	1.4%
Saugeen Shores	88.5%	90.0%	1.7%
East Gwillimbury	86.7%	88.3%	1.9%
Greenstone	26.4%	27.0%	2.1%
Innisfil	87.1%	89.0%	2.2%
Tiny	94.5%	96.6%	2.3%
King	88.6%	92.3%	4.2%
Brant	70.2%	73.5%	4.7%
Haldimand	73.9%	77.9%	5.4%
Prince Edward County	84.7%	89.3%	5.5%
Centre Wellington	77.4%	81.7%	5.6%
Wilmot	78.6%	83.5%	6.2%
Springwater	84.2%	90.1%	6.9%
Strathroy-Caradoc	70.6%	75.7%	7.3%
West Lincoln	75.1%	81.0%	7.9%
Erin	80.4%	87.2%	8.4%
Meaford	80.6%	88.5%	9.8%
Wainfleet	81.3%	89.8%	10.4%
Guelph-Eramosa	75.7%	83.9%	10.8%
Kincardine	62.8%	70.0%	11.5%
Norfolk	70.0%	78.7%	12.4%
Brock	75.4%	84.8%	12.5%
Lambton Shores	71.5%	81.2%	13.6%
Central Elgin	73.2%	84.6%	15.5%
Minto	60.8%	71.6%	17.8%
Grey Highlands	70.3%	83.6%	19.0%
Wellesley	59.5%	72.9%	22.6%
Chatham-Kent	50.8%	63.3%	24.8%
Wellington North	52.4%	67.1%	27.9%
Brockton	57.1%	75.1%	31.5%
Middlesex Centre	59.4%	78.8%	32.6%
North Perth	44.1%	64.8%	47.1%
North Stormont	49.4%	74.0%	49.7%
Mapleton	41.5%	65.5%	57.7%
North Middlesex	30.3%	59.0%	94.7%
Average	**76.6%**	**74.1%**	**-1.6%**
Median	**78.9%**	**73.7%**	**-5.1%**
Min	**26.4%**	**27.0%**	**-30.6%**
Max	**94.5%**	**96.6%**	**94.7%**

Residential Property Types Summary

Residential properties were broken down by the main property types to provide an indication of the housing mix and the median assessment values in each of the area.

(*000's)*

Area	Single Family Detached	Home Link	Freehold Town.	Semi-Detached	Single on Water	Condo	Seasonal	Weighted Median Assessed Values
Total Average	$ 357	$ 300	$ 285	$ 253	$ 673	$ 228	$ 405	$ 342
Total Median	$ 281	$ 256	$ 264	$ 208	$ 550	$ 216	$ 362	$ 306
GTA Average	$ 636	$ 452	$ 424	$ 422	$ 1,181	$ 322	$ 506	$ 556
GTA Median	$ 600	$ 450	$ 410	$ 426	$ 718	$ 321	$ 486	$ 538
Niagara/Hamilton Average	$ 305	$ 270	$ 280	$ 214	$ 598	$ 208	$ 449	$ 299
Niagara/Hamilton Median	$ 279	$ 278	$ 277	$ 202	$ 538	$ 204	$ 510	$ 309
Eastern Average	$ 252	$ 236	$ 234	$ 189	$ 449	$ 202	$ 264	$ 248
Eastern Median	$ 224	$ 238	$ 227	$ 169	$ 343	$ 203	$ 242	$ 220
North Average	$ 180	$ 184	$ 163	$ 134	$ 330	$ 184	$ 233	$ 185
North Median	$ 197	$ 192	$ 168	$ 130	$ 303	$ 196	$ 200	$ 203
Southwest Average	$ 308	$ 240	$ 231	$ 227	$ 627	$ 190	$ 401	$ 301
Southwest Median	$ 264	$ 221	$ 231	$ 198	$ 551	$ 184	$ 362	$ 272
Simcoe/Musk./Duff. Average	$ 293	$ 238	$ 271	$ 214	$ 661	$ 244	$ 581	$ 330
Simcoe/Musk./Duff. Median	$ 272	$ 230	$ 266	$ 200	$ 655	$ 244	$ 528	$ 326

The weighted median assessed value for residential properties range from an average of $185,000 in northern municipalities to $556,000 in the GTA.

Building Construction Activity (sorted from lowest to highest 2017 activity per capita)

The table summarizes the 2017 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 lowest to highest based on building permit value per capita for 2017.

Municipality	% Res. 2017	% Non-Res. 2017	2017 per Capita
East Gwillimbury	98%	2%	$ 223
Chatham-Kent	94%	6%	$ 374
Greenstone	76%	24%	$ 482
Elliot Lake	78%	22%	$ 486
Cornwall	52%	48%	$ 621
Espanola	68%	32%	$ 814
Georgina	87%	13%	$ 1,174
Haldimand	0%	100%	$ 1,175
Thunder Bay	32%	68%	$ 1,280
Bancroft	57%	43%	$ 1,285
Timmins	22%	78%	$ 1,287
Sault Ste. Marie	37%	63%	$ 1,365
St. Catharines	N/A	N/A	$ 1,411
Port Colborne	82%	18%	$ 1,447
Grimsby	82%	18%	$ 1,451
Sarnia	40%	60%	$ 1,454
Whitby	52%	48%	$ 1,459
Tillsonburg	84%	16%	$ 1,476
Parry Sound	73%	27%	$ 1,506
Windsor	39%	61%	$ 1,549
Hamilton	64%	36%	$ 1,550
North Bay	36%	64%	$ 1,603
Kenora	58%	42%	$ 1,625
Mississauga	41%	59%	$ 1,636
Markham	41%	59%	$ 1,644
Richmond Hill	0%	0%	$ 1,756
Peterborough	53%	47%	$ 1,758
Brockton	0%	100%	$ 1,776
Mapleton	57%	43%	$ 1,857
Owen Sound	33%	67%	$ 1,966
Brantford	53%	47%	$ 1,968
Kitchener	66%	34%	$ 2,004
Norfolk	65%	35%	$ 2,087
Brant	53%	47%	$ 2,133
Ingersoll	91%	9%	$ 2,144
Brampton	88%	12%	$ 2,231

Municipality	% Res. 2017	% Non-Res. 2017	2017 per Capita
Greater Sudbury	25%	75%	$ 2,279
Belleville	0%	100%	$ 2,290
Caledon	75%	25%	$ 2,298
Lincoln	61%	39%	$ 2,309
St. Marys	N/A	N/A	$ 2,366
North Stormont	71%	29%	$ 2,392
Guelph-Eramosa	78%	22%	$ 2,444
St. Thomas	80%	20%	$ 2,550
Orillia	77%	23%	$ 2,560
Penetanguishene	98%	2%	$ 2,601
Stratford	50%	50%	$ 2,646
Quinte West	76%	24%	$ 2,684
Whitchurch-Stouffville	78%	22%	$ 2,695
Ottawa	66%	34%	$ 2,723
Wainfleet	80%	20%	$ 2,724
Fort Erie	70%	30%	$ 2,731
London	74%	26%	$ 2,763
North Middlesex	23%	77%	$ 2,790
Barrie	68%	32%	$ 2,826
Wellesley	37%	63%	$ 2,834
Cambridge	44%	56%	$ 2,838
Waterloo	69%	31%	$ 2,860
Bracebridge	43%	57%	$ 2,879
Welland	39%	61%	$ 2,942
Newmarket	70%	30%	$ 2,943
Wellington North	29%	71%	$ 3,001
Wilmot	60%	40%	$ 3,030
Burlington	60%	40%	$ 3,031
Tay	95%	5%	$ 3,043
Guelph	57%	43%	$ 3,066
Strathroy-Caradoc	100%	0%	$ 3,072
Pickering	N/A	N/A	$ 3,085
Kingston	31%	69%	$ 3,105
Woolwich	52%	48%	$ 3,109
Minto	59%	41%	$ 3,140
Orangeville	40%	60%	$ 3,232

Building Construction Activity (sorted from lowest to highest 2017 activity per capita) (cont'd)

Municipality	% Res. 2017	% Non-Res. 2017	2017 per Capita
Erin	78%	22%	$ 3,233
Tiny	100%	0%	$ 3,570
Oshawa	N/A	N/A	$ 3,612
Meaford	66%	34%	$ 3,822
Huntsville	85%	15%	$ 3,833
Clarington	87%	13%	$ 3,835
Lambton Shores	66%	34%	$ 4,197
Middlesex Centre	72%	28%	$ 4,246
Grey Highlands	54%	46%	$ 4,431
Brockville	6%	94%	$ 4,443
Thorold	96%	4%	$ 4,554
Collingwood	94%	6%	$ 4,567
North Dumfries	51%	49%	$ 4,573
Centre Wellington	78%	22%	$ 4,646
Toronto	45%	55%	$ 4,957
Kincardine	39%	61%	$ 5,155
Saugeen Shores	93%	7%	$ 5,209
Brock	92%	8%	$ 5,278
Gravenhurst	92%	8%	$ 5,279
West Lincoln	36%	64%	$ 5,544
Halton Hills	46%	54%	$ 5,633
Vaughan	48%	52%	$ 5,705
Pelham	87%	13%	$ 5,788
North Perth	53%	47%	$ 5,842
Oakville	74%	26%	$ 5,984
Puslinch	95%	5%	$ 6,175
Niagara-on-the-Lake	50%	50%	$ 6,989
Innisfil	89%	11%	$ 6,997
Springwater	90%	10%	$ 7,164
King	18%	82%	$ 7,317
Milton	78%	22%	$ 7,857
Average	**58%**	**36%**	**$ 3,033**
Median	**60%**	**34%**	**$ 2,731**

Building Construction Activity Trend (Grouped by Location)

Eastern Municipality	Building Construction Value (000's) 2015	2016	2017	3 Year Per Capita Avg
Cornwall	$ 37,426	$ 16,405	$ 30,149	$ 585
Bancroft	$ 4,537	$ 5,644	$ 5,186	$ 1,269
Peterborough	$ 108,954	$ 108,954	$ 149,806	$ 1,470
Brockville	$ 13,202	$ 17,010	$ 97,688	$ 1,943
Belleville	$ 63,472	$ 121,538	$ 122,013	$ 1,975
Kingston	$ 160,298	$ 218,600	$ 400,313	$ 2,030
North Stormont	$ 12,129	$ 18,723	$ 17,196	$ 2,228
Ottawa	$ 2,138,273	$ 2,646,159	$ 2,705,350	$ 2,590
Quinte West	$ 113,611	$ 141,395	$ 122,200	$ 2,827
Prince Edward County	$ 77,834	$ 83,204	N/A	$ 3,194
Eastern Average	**$ 294,656**	**$ 366,048**	**$ 405,545**	**$ 1,880**
Eastern Median	**$ 63,472**	**$ 108,954**	**$ 122,013**	**$ 1,975**

GTA Municipality	Building Construction Value (000's) 2015	2016	2017	3 Year Per Capita Avg
East Gwillimbury	$ 71,000	N/A	$ 5,706	$ 1,578
Whitby	$ 173,069	$ 280,107	$ 198,721	$ 1,643
Mississauga	$ 1,285,935	$ 1,455,510	$ 1,262,657	$ 1,775
Richmond Hill	$ 284,097	$ 613,200	$ 363,325	$ 2,084
Markham	$ 818,093	$ 883,308	$ 582,098	$ 2,234
Georgina	$ 150,765	$ 104,777	$ 56,405	$ 2,263
Pickering	$ 141,842	$ 210,728	$ 298,448	$ 2,290
Whitchurch-Stouffville	$ 80,000	$ 140,000	$ 139,000	$ 2,440
Brock	$ 15,712	$ 16,485	$ 64,569	$ 2,700
Burlington	$ 525,815	$ 431,921	$ 587,588	$ 2,720
Newmarket	$ 275,695	$ 262,628	$ 263,195	$ 3,080
Brampton	$ 2,731,791	$ 1,961,496	$ 1,447,772	$ 3,314
Oshawa	$ 558,703	$ 454,975	$ 614,344	$ 3,319
Toronto	$ 7,134,639	$ 10,297,233	$ 14,329,509	$ 3,766
Clarington	$ 361,916	$ 340,630	$ 379,537	$ 3,818
Halton Hills	$ 147,541	$ 248,173	$ 363,426	$ 4,003
Caledon	$ 421,729	$ 262,630	$ 166,235	$ 4,315
Vaughan	$ 1,405,075	$ 1,148,939	$ 1,908,214	$ 4,526
Aurora	$ 276,058	$ 278,362	N/A	$ 4,836
Oakville	$ 825,811	$ 913,947	$ 1,235,513	$ 4,932
Milton	$ 334,740	$ 596,372	$ 938,908	$ 5,494
King	$ 254,374	$ 334,595	$ 202,693	$ 11,076
GTA Average	**$ 830,655**	**$ 1,011,239**	**$ 1,209,898**	**$ 3,555**
GTA Median	**$ 309,418**	**$ 340,630**	**$ 363,426**	**$ 3,197**

Building Construction Activity Trend (cont'd) (Grouped by Location)

Niagara/Hamilton Municipality	Building Construction Value (000's) 2015	2016	2017	3 Year Per Capita Avg
St. Catharines	$ 114,141	$ 149,549	$ 196,370	$ 1,128
Hamilton	$ 722,412	$ 613,665	$ 876,475	$ 1,339
Port Colborne	$ 18,130	$ 32,494	$ 27,480	$ 1,396
Lincoln	$ 31,382	$ 40,333	$ 58,422	$ 1,777
Welland	$ 70,323	$ 81,772	$ 162,077	$ 1,951
Grimsby	$ 38,517	$ 120,100	$ 42,479	$ 2,423
Wainfleet	$ 15,495	$ 15,687	$ 18,069	$ 2,543
Fort Erie	$ 74,083	$ 94,804	$ 88,075	$ 2,742
Niagara Falls	$ 215,200	$ 279,671	N/A	$ 2,842
Thorold	$ 40,898	$ 55,860	$ 90,748	$ 3,259
West Lincoln	$ 83,334	$ 50,382	$ 85,170	$ 4,890
Pelham	$ 33,367	$ 126,873	$ 104,245	$ 5,041
Niagara-on-the-Lake	$ 126,932	N/A	$ 133,956	$ 7,350
Niagara/Hamilton Avg	**$ 121,863**	**$ 138,433**	**$ 156,964**	**$ 2,975**
Niagara/Hamilton Med	**$ 70,323**	**$ 88,288**	**$ 89,412**	**$ 2,543**

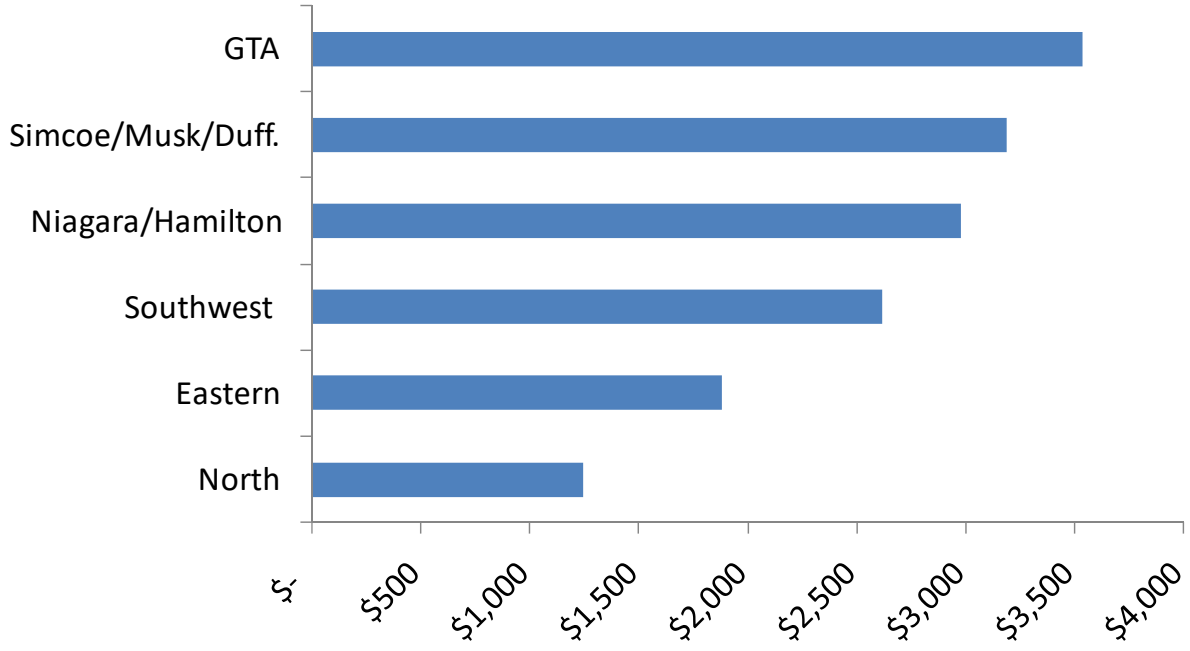
North Municipality	Building Construction Value (000's) 2015	2016	2017	3 Year Per Capita Avg
Elliot Lake	$ 10,010	$ 5,976	$ 5,313	$ 638
Greenstone	$ 3,716	$ 4,058	$ 2,306	$ 715
Timmins	$ 45,103	$ 32,653	$ 55,231	$ 1,028
Espanola	$ 6,226	$ 6,860	$ 4,112	$ 1,098
Thunder Bay	$ 157,549	$ 93,789	$ 143,390	$ 1,191
Sault Ste. Marie	$ 125,556	$ 75,822	$ 103,149	$ 1,341
North Bay	$ 66,006	$ 76,258	$ 84,620	$ 1,429
Parry Sound	$ 8,045	$ 12,431	$ 10,173	$ 1,551
Kenora	$ 20,236	$ 32,201	$ 25,352	$ 1,677
Greater Sudbury	$ 237,362	$ 254,506	$ 384,024	$ 1,760
North Average	**$ 67,981**	**$ 59,456**	**$ 81,767**	**$ 1,243**
North Median	**$ 32,670**	**$ 32,427**	**$ 40,292**	**$ 1,266**

Simcoe/Musk./Duff. Municipality	Building Construction Value (000's) 2015	2016	2017	3 Year Per Capita Avg
Barrie	$ 198,452	$ 151,050	$ 422,093	$ 1,754
Midland	$ 15,435	$ 48,610	N/A	$ 1,813
Penetanguishene	$ 8,779	$ 21,372	$ 24,087	$ 1,952
Bracebridge	$ 24,677	$ 31,752	$ 48,659	$ 2,147
Tay	$ 8,114	$ 31,324	$ 32,139	$ 2,259
Orangeville	N/A	$ 66,469	$ 98,403	$ 2,766
Tiny	$ 24,944	$ 36,816	$ 44,613	$ 2,838
Orillia	$ 47,585	$ 167,310	$ 83,595	$ 3,144
Huntsville	$ 64,944	$ 80,513	$ 80,226	$ 3,705
Collingwood	$ 36,760	$ 106,381	$ 108,753	$ 3,722
Gravenhurst	$ 36,867	$ 40,225	$ 69,127	$ 3,838
Innisfil	$ 123,878	$ 158,593	$ 278,101	$ 4,941
Springwater	$ 106,828	$ 133,712	$ 144,558	$ 6,570
Simcoe/Musk./Duff. Av	**$ 58,105**	**$ 82,625**	**$ 119,529**	**$ 3,188**
Simcoe/Musk./Duff. M	**$ 36,814**	**$ 66,469**	**$ 81,910**	**$ 2,838**

Building Construction Activity Trend (cont'd) (Grouped by Location)

Southwest Municipality	Building Construction Value (000's) 2015	2016	2017	3 Year Per Capita Avg
Chatham-Kent	$ 85,229	$ 26,626	$ 39,186	$ 488
Owen Sound	$ 24,945	$ 15,350	$ 43,365	$ 1,270
Sarnia	$ 73,574	$ 103,399	$ 107,784	$ 1,293
Windsor	$ 294,220	$ 317,281	$ 354,014	$ 1,466
Brantford	$ 103,685	$ 184,084	$ 202,748	$ 1,587
Tillsonburg	$ 19,570	$ 35,819	$ 24,726	$ 1,650
Haldimand	$ 90,517	$ 91,619	$ 56,097	$ 1,721
Norfolk	$ 94,216	$ 109,958	$ 139,762	$ 1,723
Central Elgin	$ 15,447	$ 28,752	N/A	$ 1,730
Ingersoll	$ 15,784	$ 25,444	$ 29,010	$ 1,792
Brockton	$ 17,861	$ 18,023	$ 17,500	$ 1,806
St. Marys	$ 12,395	$ 14,205	$ 18,506	$ 2,043
Brant	$ 85,858	$ 72,248	$ 82,372	$ 2,129
Meaford	$ 12,270	$ 18,152	$ 43,521	$ 2,180
Wilmot	$ 35,146	$ 39,777	$ 66,481	$ 2,199
Strathroy-Caradoc	$ 37,498	$ 38,239	$ 66,530	$ 2,234
Cambridge	$ 169,299	$ 356,417	$ 387,236	$ 2,278
Wellington North	$ 18,509	$ 30,497	$ 37,736	$ 2,367
St. Thomas	$ 125,821	$ 60,878	$ 104,249	$ 2,411
Kitchener	$ 565,081	$ 739,739	$ 498,219	$ 2,521
North Middlesex	$ 11,844	$ 20,377	$ 18,089	$ 2,584
Stratford	$ 80,627	$ 85,170	$ 87,198	$ 2,624
Woolwich	$ 56,640	$ 70,121	$ 83,376	$ 2,674
Erin	$ 27,464	$ 30,580	$ 39,400	$ 2,718
London	$ 708,800	$ 1,410,120	$ 1,123,805	$ 2,756
Minto	$ 23,854	$ 21,292	$ 28,762	$ 2,809
Guelph-Eramosa	$ 39,893	$ 40,780	$ 33,167	$ 2,899
Middlesex Centre	$ 48,749	$ 46,806	$ 77,635	$ 3,240
Wellesley	$ 48,246	$ 34,777	$ 33,855	$ 3,341
Guelph	$ 500,014	$ 463,247	$ 433,798	$ 3,472
Mapleton	$ 57,602	$ 34,254	$ 20,755	$ 3,557
Lambton Shores	$ 30,581	$ 38,932	$ 46,370	$ 3,584
Saugeen Shores	$ 36,987	$ 43,620	$ 76,696	$ 3,692
Grey Highlands	$ 40,402	$ 25,731	$ 45,711	$ 3,726
Waterloo	$ 340,127	$ 529,025	$ 319,979	$ 3,740
North Dumfries	$ 24,265	$ 49,783	$ 50,355	$ 3,975
Centre Wellington	$ 96,634	$ 151,126	$ 139,196	$ 4,490
North Perth	$ 43,089	$ 61,682	$ 81,008	$ 4,591
Kincardine	$ 77,331	$ 26,981	$ 61,522	$ 4,756
Puslinch	$ 31,828	$ 44,020	$ 47,920	$ 5,475
Southwest Average	**$ 107,438**	**$ 141,305**	**$ 134,729**	**$ 2,618**
Southwest Median	**$ 48,246**	**$ 40,780**	**$ 64,002**	**$ 2,521**

Summary—3 Year Average Building Construction Activity Per Capita (2015, 2016, 2017) — Total Survey by Location



Financial Indicators

Financial Sustainability Indicators

As described by the Canadian Institute of Chartered Accountants (CICA), the intent of providing an evaluation of a municipality's financial condition is to evaluate a municipality's financial outlook and performance. This will help form the foundation for the establishment of a long range financial plan.

Key financial and socio-economic indicators have been included to help evaluate each municipality's existing financial condition and to identify future challenges and opportunities. Industry recognized indicators that are used by credit rating agencies and/or recommended by Government Finance Officers' Association (GFOA) and the Ministry of Municipal Affairs and Housing have been included. A number of indicators have been included

S ***Sustainability***

The ability to provide and maintain service and infrastructure levels without resorting to unplanned increases in rates or cuts to services

V ***Vulnerability***

Addresses a municipality's vulnerability to external sources of funding that it cannot control and its exposure to risks.

F ***Flexibility***

The ability to issue debt responsibly without impacting the credit rating. Also, the ability to generate required revenues.

"The usefulness of indicators is not in the numbers themselves, but the analysis of what is driving the indicator. It may, therefore, be more useful to consider the combined results of several broad indicators in assessing performance rather than any one indicator on its own."

Source: Local Government Financial Sustainability, Nationally Consistent Frameworks, published by Local Government and Planning Ministers' Council (Australia), May 2007

Net Financial Position Indicators

Financial position is a key indicator of a municipality's financial health. Two key financial position indicators have been included to illustrate a municipality's financial position. The net financial position is a broader measure of a municipality's indebtedness than debenture debt as it includes all of a municipality's financial assets and liabilities. Net Financial Liabilities Ratio is total liabilities minus assets as a percentage of own source revenues. This ratio indicates the extent to which financial liabilities could be met by its operating revenue. A ratio greater than zero indicates that total liabilities exceed the total assets.

Formula

Schedule 70 in the Financial Information Return is used in these calculations of Financial Position as well as Own Source Revenues which is taken from Schedule 81.

$$\text{Net Financial Position per Capita} = \frac{\text{Net Financial Position}}{\text{Population}}$$

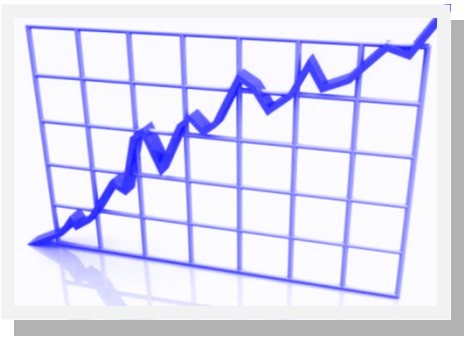
$$\text{Net Financial Liabilities Ratio} = \frac{\text{Net Financial Position}}{\text{Own Source Revenues}}$$

Target

There is no optimal number or range for these indicators, it varies according to a municipality's financial position.

Interpretation

It is important that a municipality understands what is driving these indicators and monitors their trends. The financial position provides an indication of the affordability of future municipal spending.



Financial Indicators

The ***Financial Indicators*** section of the report includes a number of indicators to assist municipalities in evaluating financial condition. Indicators related to Sustainability, Vulnerability and Flexibility have been included. It should be noted that Water and Wastewater indicators have also been included in the Water/Wastewater section of the report.

When the information is plotted over time, these trends 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.

Sustainability

- ***Financial Position Per Capita***
- ***Net Financial Liabilities Ratio***
- ***Asset Consumption Ratio***

Flexibility

- ***Reserves***
  - ***Tax Discretionary Reserves as a % of Taxation***
  - ***Discretionary Reserves as a % of Own Source Revenues***
  - ***Reserves per Capita***
- ***Debt***
  - ***Tax Debt Interest as a % of Own Source Revenues***
  - ***Debt Charges as a % of Own Source Revenues***
  - ***Total Debt Outstanding Per Capita***
  - ***Debt Outstanding Per Own Source Revenues***
  - ***Debt to Reserve Ratio***
  - ***Tax Debt Outstanding per $100,000 of Unweighted Assessment***

Vulnerability

- ***Taxes Receivable as a % of Tax Levied***
- ***Rates Coverage Ratio***

Financial Position Per Capita—Trend

A comparison was made of each municipality's overall financial position (financial assets less liabilities) over time on a per capita basis.

Municipality	2013	2014	2015	2016	2017
Toronto	$ (1,668)	$ (1,962)	$ (2,192)	$ (2,379)	$ (2,460)
Ottawa	$ (1,448)	$ (1,634)	$ (1,736)	$ (1,998)	$ (2,299)
Greenstone	$ (3,734)	$ (3,669)	$ (3,082)	$ (2,610)	$ (2,117)
Bancroft					$ (2,053)
Pelham	$ (133)	$ (432)	$ (531)	$ (803)	$ (1,764)
Quinte West	$ (383)	$ (583)	$ (1,170)	$ (1,657)	$ (1,575)
Kingston	$ (1,060)	$ (1,341)	$ (1,283)	$ (1,365)	$ (1,434)
Port Colborne		$ (498)	$ (343)	$ (741)	$ (1,404)
Owen Sound	$ (774)	$ (700)	$ (1,099)	$ (1,288)	$ (1,379)
Prince Edward County	$ (1,184)	$ (1,239)	$ (1,209)	$ (1,446)	$ (1,366)
Brockville	$ (1,238)	$ (1,234)	$ (1,201)	$ (1,271)	$ (1,334)
Thunder Bay	$ (954)	$ (1,349)	$ (1,447)	$ (1,572)	$ (1,301)
Timmins	$ (482)	$ (677)	$ (923)	$ (990)	$ (961)
North Perth	$ (1,171)		$ (856)	$ (899)	$ (959)
Barrie	$ (1,538)	$ (1,396)	$ (1,492)	$ (1,329)	$ (938)
Stratford	$ (1,621)	$ (1,581)	$ (1,267)	$ (1,002)	$ (773)
Belleville	$ 386	$ 179	$ (308)	$ (456)	$ (639)
Gravenhurst	$ (1,197)	$ (1,134)	$ (1,066)	$ (829)	$ (520)
Penetanguishene					$ (399)
St. Thomas	$ 814	$ 653	$ 434	$ 128	$ (275)
Norfolk				$ (132)	$ (267)
Whitchurch - Stouffville	$ (329)	$ (150)	$ (63)	$ (166)	$ (212)
Middlesex Centre	$ (847)	$ (766)	$ (633)	$ (408)	$ (152)
Guelph-Eramosa		$ (50)	$ (53)	$ (205)	$ (74)
Oshawa	$ (393)	$ (340)	$ (272)	$ (170)	$ (23)
Orangeville	$ (363)	$ (202)	$ (60)	$ (198)	$ (21)
North Stormont	$ 223	$ (91)	$ (119)	$ (62)	$ 11
Meaford	$ (521)	$ (372)	$ (304)	$ (95)	$ 73
St. Catharines	$ 178	$ (35)	$ (87)	$ (19)	$ 88
Minto		$ 196	$ 113	$ (11)	$ 98
King	$ (766)	$ (718)	$ (364)	$ (201)	$ 100
Cornwall	$ 292	$ 154	$ 175	$ 36	$ 126
Brant County	$ (485)	$ (309)	$ (187)	$ (373)	$ 142
Erin		$ 79	$ 174	$ 172	$ 146
Mapleton		$ 383	$ 384		$ 178
St. Marys		$ (91)	$ 247	$ 269	$ 183

Financial Position Per Capita—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Tillsonburg	$ (21)	$ 10	$ 60	$ 52	$ 230
Georgina	$ 132	$ 192	$ 205	$ 246	$ 243
Brockton					$ 277
Wainfleet	$ 319	$ 512	$ 539	$ 424	$ 347
Welland	$ 28	$ 25	$ 68	$ 220	$ 365
Tay					$ 379
Grey Highlands	$ 275	$ 401	$ 320	$ 398	$ 384
Huntsville	$ (6)	$ 133	$ 206	$ 282	$ 425
Hamilton	$ 315	$ 259	$ 154	$ 263	$ 435
Collingwood	$ (369)	$ (146)	$ (244)	$ 241	$ 448
Caledon	$ 517	$ 359	$ 355	$ 460	$ 462
North Bay	$ 39	$ 176	$ 122	$ 323	$ 464
Puslinch		$ 395	$ 448	$ 492	$ 528
Saugeen Shores	$ 358	$ 360	$ 358	$ 518	$ 590
Springwater	$ 434	$ 458	$ 498	$ 581	$ 649
Cambridge	$ 707	$ 717	$ 722	$ 726	$ 650
Sarnia	$ 152	$ 94	$ 213	$ 376	$ 652
Lambton Shores	$ (889)	$ (606)	$ (262)	$ 222	$ 655
Tiny					$ 656
Brampton	$ 866	$ 672	$ 731	$ 688	$ 661
London	$ 294	$ 334	$ 508	$ 613	$ 670
Clarington	$ 648	$ 600	$ 596	$ 655	$ 677
Windsor	$ 510	$ 618	$ 653	$ 731	$ 715
Milton	$ 774	$ 774	$ 856	$ 970	$ 717
Guelph	$ 247	$ 405	$ 572	$ 658	$ 719
Peterborough	$ 1,235	$ 1,157	$ 981	$ 915	$ 758
Centre Wellington		$ 580	$ 571	$ 836	$ 817
Strathroy-Caradoc	$ (130)	$ 28	$ 248	$ 638	$ 832
Ingersoll	$ 43	$ 242	$ 431	$ 640	$ 856
North Middlesex			$ 383	$ 685	$ 887
Kitchener	$ 764	$ 802	$ 872	$ 918	$ 888
Wellesley	$ 915	$ 854	$ 861	$ 904	$ 890
Fort Erie	$ 530	$ 654	$ 759	$ 829	$ 890
Elliot Lake	$ 228	$ 335	$ 510	$ 748	$ 892
East Gwillimbury	$ 333	$ 421	$ 459	$ 522	$ 894
Burlington	$ 889	$ 880	$ 920	$ 905	$ 927

Financial Position Per Capita—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Newmarket	$ 719	$ 716	$ 708	$ 881	$ 927
Espanola			$ 444		$ 934
Mississauga	$ 604	$ 495	$ 640	$ 691	$ 948
Chatham-Kent		$ 241	$ 440	$ 704	$ 948
Sault Ste. Marie	$ 675	$ 693	$ 772	$ 727	$ 983
Parry Sound		$ 1,347	$ 1,245	$ 1,228	$ 995
Brock	$ 601	$ 766	$ 868	$ 953	$ 1,039
Whitby	$ 994	$ 994	$ 999	$ 1,097	$ 1,051
Woolwich	$ 912	$ 915	$ 1,000	$ 1,169	$ 1,100
Halton Hills	$ 682	$ 771	$ 737	$ 992	$ 1,117
Brantford				$ 1,132	$ 1,132
Greater Sudbury	$ 1,126	$ 906	$ 1,042	$ 1,226	$ 1,162
Grimsby		$ 1,314	$ 1,276	$ 1,444	$ 1,174
Lincoln	$ 1,212	$ 1,154	$ 1,279	$ 1,313	$ 1,197
Thorold	$ 832	$ 961	$ 1,052	$ 1,196	$ 1,213
Markham	$ 1,327	$ 1,285	$ 1,247	$ 1,223	$ 1,262
Waterloo	$ 1,190	$ 1,253	$ 1,238	$ 1,259	$ 1,283
North Dumfries		$ 1,010	$ 1,151	$ 1,238	$ 1,291
Orillia	$ 817	$ 776	$ 1,271	$ 1,357	$ 1,310
West Lincoln	$ 1,224	$ 1,104	$ 1,056	$ 1,068	$ 1,343
Richmond Hill				$ 1,421	$ 1,350
Wilmot	$ 1,051	$ 1,091	$ 1,111	$ 1,249	$ 1,403
Pickering	$ 940	$ 1,134	$ 1,205	$ 1,288	$ 1,454
Niagara-on-the-Lake	$ 1,462	$ 1,607	$ 1,421	$ 1,541	$ 1,456
Oakville	$ 1,620	$ 1,884	$ 1,328	$ 1,522	$ 1,486
Wellington North		$ 950	$ 1,177	$ 1,493	$ 1,589
Bracebridge	$ 1,376	$ 1,555	$ 1,680	$ 1,839	$ 1,666
Vaughan	$ 957	$ 1,029	$ 1,007	$ 1,124	$ 1,688
Haldimand			$ 1,461	$ 1,513	$ 1,688
Kincardine		$ 2,280	$ 2,570	$ 2,366	$ 2,578
Kenora	$ 1,740	$ 1,861	$ 4,555	$ 4,799	$ 4,634
Innisfil	$ 413	$ 378	$ 412	$ 4,983	$ 4,914
Average	**$ 166**	**$ 251**	**$ 320**	**$ 438**	**$ 435**
Median	**$ 317**	**$ 378**	**$ 437**	**$ 613**	**$ 651**

Financial Position Per Capita—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Region Waterloo	$ (744)	$ (987)	$ (1,044)	$ (1,229)	$ (1,272)
Region York	$ (1,218)	$ (1,362)	$ (1,215)	$ (1,209)	$ (1,052)
Region Niagara	$ (1)	$ (65)	$ (155)	$ (223)	$ (180)
Region Peel	$ (37)	$ (69)	$ (101)	$ 8	$ 71
District Muskoka	$ (332)	$ (204)	$ 38	$ 303	$ 600
Region Durham	$ 1,121	$ 1,203	$ 1,327	$ 1,579	$ 1,799
Region Halton	$ 1,444	$ 1,600	$ 1,965	$ 2,097	$ 2,108
Average	**$ 33**	**$ 17**	**$ 116**	**$ 189**	**$ 296**
Median	**$ (37)**	**$ (69)**	**$ (101)**	**$ 8**	**$ 71**
Simcoe County			$ (133)	$ (137)	$ (67)
Bruce County			$ (161)	$ (90)	$ (58)
Dufferin County			$ (1)	$ 65	$ 83
Wellington County		$ 304	$ 371	$ 442	$ 186
Grey County			$ 395	$ 378	$ 326
Elgin County			$ 235	$ 262	$ 339
Average		**$ 304**	**$ 118**	**$ 153**	**$ 135**
Median		**$ 304**	**$ 117**	**$ 163**	**$ 134**

Financial Position Per Capita By Geographic Location—Trend

Municipality	2013	2014	2015	2016	2017
Ottawa	$ (1,448)	$ (1,634)	$ (1,736)	$ (1,998)	$ (2,299)
Bancroft					$ (2,053)
Quinte West	$ (383)	$ (583)	$ (1,170)	$ (1,657)	$ (1,575)
Kingston	$ (1,060)	$ (1,341)	$ (1,283)	$ (1,365)	$ (1,434)
Prince Edward County	$ (1,184)	$ (1,239)	$ (1,209)	$ (1,446)	$ (1,366)
Brockville	$ (1,238)	$ (1,234)	$ (1,201)	$ (1,271)	$ (1,334)
Belleville	$ 386	$ 179	$ (308)	$ (456)	$ (639)
North Stormont	$ 223	$ (91)	$ (119)	$ (62)	$ 11
Cornwall	$ 292	$ 154	$ 175	$ 36	$ 126
Peterborough	$ 1,235	$ 1,157	$ 981	$ 915	$ 758
Eastern Average	**$ (353)**	**$ (515)**	**$ (652)**	**$ (812)**	**$ (980)**
Eastern Median	**$ (383)**	**$ (583)**	**$ (1,170)**	**$ (1,271)**	**$ (1,350)**

Municipality	2013	2014	2015	2016	2017
Toronto	$ (1,668)	$ (1,962)	$ (2,192)	$ (2,379)	$ (2,460)
Whitchurch - Stouffville	$ (329)	$ (150)	$ (63)	$ (166)	$ (212)
Oshawa	$ (393)	$ (340)	$ (272)	$ (170)	$ (23)
King	$ (766)	$ (718)	$ (364)	$ (201)	$ 100
Georgina	$ 132	$ 192	$ 205	$ 246	$ 243
Caledon	$ 517	$ 359	$ 355	$ 460	$ 462
Brampton	$ 866	$ 672	$ 731	$ 688	$ 661
Clarington	$ 648	$ 600	$ 596	$ 655	$ 677
Milton	$ 774	$ 774	$ 856	$ 970	$ 717
East Gwillimbury	$ 333	$ 421	$ 459	$ 522	$ 894
Burlington	$ 889	$ 880	$ 920	$ 905	$ 927
Newmarket	$ 719	$ 716	$ 708	$ 881	$ 927
Mississauga	$ 604	$ 495	$ 640	$ 691	$ 948
Brock	$ 601	$ 766	$ 868	$ 953	$ 1,039
Whitby	$ 994	$ 994	$ 999	$ 1,097	$ 1,051
Halton Hills	$ 682	$ 771	$ 737	$ 992	$ 1,117
Markham	$ 1,327	$ 1,285	$ 1,247	$ 1,223	$ 1,262
Richmond Hill				$ 1,421	$ 1,350
Pickering	$ 940	$ 1,134	$ 1,205	$ 1,288	$ 1,454
Oakville	$ 1,620	$ 1,884	$ 1,328	$ 1,522	$ 1,486
Vaughan	$ 957	$ 1,029	$ 1,007	$ 1,124	$ 1,688
GTA Average	**$ 500**	**$ 520**	**$ 517**	**$ 641**	**$ 681**
GTA Median	**$ 682**	**$ 716**	**$ 731**	**$ 893**	**$ 927**

Financial Position Per Capita By Geographic Location—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Greenstone	$ (3,734)	$ (3,669)	$ (3,082)	$ (2,610)	$ (2,117)
Thunder Bay	$ (954)	$ (1,349)	$ (1,447)	$ (1,572)	$ (1,301)
Timmins	$ (482)	$ (677)	$ (923)	$ (990)	$ (961)
North Bay	$ 39	$ 176	$ 122	$ 323	$ 464
Elliot Lake	$ 228	$ 335	$ 510	$ 748	$ 892
Espanola			$ 444		$ 934
Sault Ste. Marie	$ 675	$ 693	$ 772	$ 727	$ 983
Parry Sound	$ -	$ 1,347	$ 1,245	$ 1,228	$ 995
Greater Sudbury	$ 1,126	$ 906	$ 1,042	$ 1,226	$ 1,162
Kenora	$ 1,740	$ 1,861	$ 4,555	$ 4,799	$ 4,634
North Average	**$ (151)**	**$ (42)**	**$ 324**	**$ 431**	**$ 568**
North Median	**$ 39**	**$ 335**	**$ 477**	**$ 727**	**$ 913**

Municipality	2013	2014	2015	2016	2017
Barrie	$ (1,538)	$ (1,396)	$ (1,492)	$ (1,329)	$ (938)
Gravenhurst	$ (1,197)	$ (1,134)	$ (1,066)	$ (829)	$ (520)
Penetanguishene					$ (399)
Orangeville	$ (363)	$ (202)	$ (60)	$ (198)	$ (21)
Tay					$ 379
Huntsville	$ (6)	$ 133	$ 206	$ 282	$ 425
Collingwood	$ (369)	$ (146)	$ (244)	$ 241	$ 448
Springwater	$ 434	$ 458	$ 498	$ 581	$ 649
Tiny					$ 656
Orillia	$ 817	$ 776	$ 1,271	$ 1,357	$ 1,310
Bracebridge	$ 1,376	$ 1,555	$ 1,680	$ 1,839	$ 1,666
Innisfil	$ 413	$ 378	$ 412	$ 4,983	$ 4,914
Simcoe/Musk./Duff. Average	**$ (48)**	**$ 47**	**$ 134**	**$ 770**	**$ 714**
Simcoe/Musk./Duff. Median	**$ (6)**	**$ 133**	**$ 206**	**$ 282**	**$ 437**

Financial Position Per Capita By Geographic Location—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Owen Sound	$ (774)	$ (700)	$ (1,099)	$ (1,288)	$ (1,379)
North Perth	$ (1,171)		$ (856)	$ (899)	$ (959)
Stratford	$ (1,621)	$ (1,581)	$ (1,267)	$ (1,002)	$ (773)
St. Thomas	$ 814	$ 653	$ 434	$ 128	$ (275)
Norfolk				$ (132)	$ (267)
Middlesex Centre	$ (847)	$ (766)	$ (633)	$ (408)	$ (152)
Guelph-Eramosa		$ (50)	$ (53)	$ (205)	$ (74)
Meaford	$ (521)	$ (372)	$ (304)	$ (95)	$ 73
Minto		$ 196	$ 113	$ (11)	$ 98
Brant County	$ (485)	$ (309)	$ (187)	$ (373)	$ 142
Erin		$ 79	$ 174	$ 172	$ 146
Mapleton		$ 383	$ 384		$ 178
St. Marys		$ (91)	$ 247	$ 269	$ 183
Tillsonburg	$ (21)	$ 10	$ 60	$ 52	$ 230
Brockton					$ 277
Grey Highlands	$ 275	$ 401	$ 320	$ 398	$ 384
Puslinch		$ 395	$ 448	$ 492	$ 528
Saugeen Shores	$ 358	$ 360	$ 358	$ 518	$ 590
Cambridge	$ 707	$ 717	$ 722	$ 726	$ 650
Sarnia	$ 152	$ 94	$ 213	$ 376	$ 652
Lambton Shores	$ (889)	$ (606)	$ (262)	$ 222	$ 655
London	$ 294	$ 334	$ 508	$ 613	$ 670
Windsor	$ 510	$ 618	$ 653	$ 731	$ 715
Guelph	$ 247	$ 405	$ 572	$ 658	$ 719
Centre Wellington		$ 580	$ 571	$ 836	$ 817
Strathroy-Caradoc	$ (130)	$ 28	$ 248	$ 638	$ 832
Ingersoll	$ 43	$ 242	$ 431	$ 640	$ 856
North Middlesex			$ 383	$ 685	$ 887
Kitchener	$ 764	$ 802	$ 872	$ 918	$ 888
Wellesley	$ 915	$ 854	$ 861	$ 904	$ 890
Chatham-Kent		$ 241	$ 440	$ 704	$ 948
Woolwich	$ 912	$ 915	$ 1,000	$ 1,169	$ 1,100
Brantford				$ 1,132	$ 1,132
Waterloo	$ 1,190	$ 1,253	$ 1,238	$ 1,259	$ 1,283
North Dumfries		$ 1,010	$ 1,151	$ 1,238	$ 1,291
Wilmot	$ 1,051	$ 1,091	$ 1,111	$ 1,249	$ 1,403
Wellington North		$ 950	$ 1,177	$ 1,493	$ 1,589
Haldimand			$ 1,461	$ 1,513	$ 1,688
Kincardine		$ 2,280	$ 2,570	$ 2,366	$ 2,578
Southwest Average	**$ 49**	**$ 315**	**$ 391**	**$ 478**	**$ 543**
Southwest Median	**$ 200**	**$ 360**	**$ 408**	**$ 613**	**$ 652**

Financial Position Per Capita By Geographic Location—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Pelham	$ (133)	$ (432)	$ (531)	$ (803)	$ (1,764)
Port Colborne		$ (498)	$ (343)	$ (741)	$ (1,404)
St. Catharines	$ 178	$ (35)	$ (87)	$ (19)	$ 88
Wainfleet	$ 319	$ 512	$ 539	$ 424	$ 347
Welland	$ 28	$ 25	$ 68	$ 220	$ 365
Hamilton	$ 315	$ 259	$ 154	$ 263	$ 435
Fort Erie	$ 530	$ 654	$ 759	$ 829	$ 890
Grimsby		$ 1,314	$ 1,276	$ 1,444	$ 1,174
Lincoln	$ 1,212	$ 1,154	$ 1,279	$ 1,313	$ 1,197
Thorold	$ 832	$ 961	$ 1,052	$ 1,196	$ 1,213
West Lincoln	$ 1,224	$ 1,104	$ 1,056	$ 1,068	$ 1,343
Niagara-on-the-Lake	$ 1,462	$ 1,607	$ 1,421	$ 1,541	$ 1,456
Niagara/Hamilton Average	**$ 629**	**$ 552**	**$ 604**	**$ 619**	**$ 445**
Niagara/Hamilton Median	**$ 530**	**$ 583**	**$ 759**	**$ 829**	**$ 663**

Municipality	2013	2014	2015	2016	2017
Region Waterloo	$ (744)	$ (987)	$ (1,044)	$ (1,229)	$ (1,272)
Region York	$ (1,218)	$ (1,362)	$ (1,215)	$ (1,209)	$ (1,052)
Region Niagara	$ (1)	$ (65)	$ (155)	$ (223)	$ (180)
Region Peel	$ (37)	$ (69)	$ (101)	$ 8	$ 71
District Muskoka	$ (332)	$ (204)	$ 38	$ 303	$ 600
Region Durham	$ 1,121	$ 1,203	$ 1,327	$ 1,579	$ 1,799
Region Halton	$ 1,444	$ 1,600	$ 1,965	$ 2,097	$ 2,108
Average	**$ 33**	**$ 17**	**$ 116**	**$ 189**	**$ 296**
Median	**$ (37)**	**$ (69)**	**$ (101)**	**$ 8**	**$ 71**
Simcoe County			$ (133)	$ (137)	$ (67)
Bruce County			$ (161)	$ (90)	$ (58)
Dufferin County			$ (1)	$ 65	$ 83
Wellington County		$ 304	$ 371	$ 442	$ 186
Grey County			$ 395	$ 378	$ 326
Elgin County			$ 235	$ 262	$ 339
Average	**$ -**	**$ 304**	**$ 118**	**$ 153**	**$ 135**
Median	**$ -**	**$ 304**	**$ 117**	**$ 163**	**$ 134**

Net Financial Liabilities Ratio—Trend

Municipality	2013	2014	2015	2016	2017
Innisfil	(0.26)	(0.24)	(0.23)	(3.08)	(3.15)
North Dumfries		(1.59)	(1.69)	(1.71)	(1.81)
Wilmot	(1.44)	(1.52)	(1.52)	(1.57)	(1.77)
Kenora	(0.75)	(0.76)	(1.84)	(1.81)	(1.76)
Pickering	(1.21)	(1.41)	(1.40)	(1.45)	(1.66)
Wellesley	(1.92)	(1.61)	(1.57)	(1.52)	(1.57)
Bracebridge	(1.49)	(1.62)	(1.62)	(1.69)	(1.52)
Woolwich	(1.46)	(1.42)	(1.54)	(1.41)	(1.51)
Wellington North		(0.83)	(1.03)	(1.24)	(1.37)
Vaughan	(0.90)	(0.99)	(0.94)	(0.86)	(1.36)
Lincoln	(1.49)	(1.36)	(1.51)	(1.44)	(1.35)
Grimsby		(1.49)	(1.42)	(1.49)	(1.32)
Markham	(1.42)	(1.35)	(1.29)	(1.16)	(1.25)
Kincardine		(1.08)	(1.18)	(1.08)	(1.17)
Brock	(0.73)	(0.88)	(0.99)	(1.08)	(1.16)
Halton Hills	(0.83)	(0.87)	(0.80)	(1.00)	(1.15)
Richmond Hill				(1.20)	(1.14)
West Lincoln	(1.85)	(1.69)	(1.46)	(1.40)	(1.12)
Oakville	(1.37)	(1.56)	(1.10)	(1.16)	(1.12)
Whitby	(1.18)	(1.19)	(1.17)	(1.12)	(0.98)
Mississauga	(0.71)	(0.56)	(0.71)	(0.66)	(0.93)
Waterloo	(0.87)	(0.89)	(0.88)	(0.87)	(0.92)
Thorold	(0.63)	(0.76)	(0.82)	(0.87)	(0.91)
Niagara-on-the-Lake	(1.04)	(1.09)	(0.92)	(0.97)	(0.90)
Milton	(0.94)	(0.91)	(0.99)	(1.14)	(0.85)
Clarington	(0.89)	(0.80)	(0.77)	(0.79)	(0.85)
Burlington	(0.83)	(0.82)	(0.84)	(0.79)	(0.80)
Centre Wellington		(0.57)	(0.57)	(0.71)	(0.79)
Puslinch		(0.61)	(0.70)	(0.68)	(0.76)
Newmarket	(0.63)	(0.63)	(0.60)	(0.68)	(0.74)
Haldimand			(0.53)	(0.67)	(0.74)
Ingersoll	(0.04)	(0.20)	(0.35)	(0.51)	(0.71)
Brampton	(1.22)	(0.77)	(0.80)	(0.67)	(0.68)
Springwater	(0.50)	(0.52)	(0.54)	(0.58)	(0.65)
Strathroy-Caradoc	0.12	(0.02)	(0.21)	(0.49)	(0.62)
Fort Erie	(0.39)	(0.48)	(0.53)	(0.53)	(0.59)

Net Financial Liabilities Ratio—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Kitchener	(0.52)	(0.54)	(0.60)	(0.61)	(0.58)
Tiny					(0.57)
Elliot Lake	(0.14)	(0.22)	(0.31)	(0.45)	(0.55)
Orillia	(0.38)	(0.35)	(0.54)	(0.55)	(0.54)
Cambridge	(0.62)	(0.63)	(0.63)	(0.58)	(0.53)
North Middlesex			(0.28)	(0.43)	(0.50)
East Gwillimbury	(0.31)	(0.37)	(0.40)	(0.26)	(0.49)
Brantford				(0.47)	(0.49)
Greater Sudbury	(0.49)	(0.39)	(0.45)	(0.50)	(0.47)
Huntsville	0.01	(0.15)	(0.24)	(0.32)	(0.45)
Sault Ste. Marie	(0.30)	(0.30)	(0.33)	(0.31)	(0.41)
Caledon	(0.49)	(0.33)	(0.31)	(0.38)	(0.40)
Chatham-Kent		(0.11)	(0.21)	(0.32)	(0.40)
Sarnia	(0.11)	(0.06)	(0.14)	(0.22)	(0.39)
Espanola					(0.36)
Parry Sound		(0.45)	(0.45)	(0.41)	(0.34)
Lambton Shores	0.52	0.31	0.12	(0.11)	(0.34)
Saugeen Shores	(0.22)	(0.22)	(0.21)	(0.28)	(0.33)
Wainfleet	(0.35)	(0.55)	(0.57)	(0.45)	(0.31)
Peterborough	(0.53)	(0.50)	(0.42)	(0.36)	(0.31)
London	(0.14)	(0.16)	(0.23)	(0.27)	(0.30)
Grey Highlands	(0.24)	(0.35)	(0.27)	(0.31)	(0.30)
Windsor	(0.23)	(0.27)	(0.27)	(0.30)	(0.30)
Guelph	(0.10)	(0.16)	(0.22)	(0.25)	(0.28)
Tay					(0.28)
Welland	(0.02)	(0.02)	(0.05)	(0.15)	(0.25)
Georgina	(0.14)	(0.18)	(0.18)	(0.21)	(0.21)
Mapleton		(0.60)	(0.52)		(0.21)
Collingwood	0.16	0.06	0.10	(0.10)	(0.20)
Brockton					(0.20)
Tillsonburg	0.02	(0.01)	(0.05)	(0.04)	(0.19)
North Bay	(0.02)	(0.08)	(0.05)	(0.13)	(0.19)
Hamilton	(0.14)	(0.12)	(0.07)	(0.11)	(0.18)
Erin		(0.10)	(0.20)	(0.20)	(0.18)
Minto		(0.16)	(0.09)	0.01	(0.08)
St. Catharines	(0.17)	0.03	0.08	0.02	(0.07)

Net Financial Liabilities Ratio—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
St. Marys		0.03	(0.09)	(0.10)	(0.07)
Brant County	0.30	0.12	0.11	0.20	(0.06)
King	0.42	0.37	0.18	0.12	(0.06)
Cornwall	(0.14)	(0.07)	(0.08)	(0.01)	(0.05)
Meaford	0.33	0.23	0.18	0.05	(0.04)
North Stormont	(0.21)	0.10	0.13	0.09	(0.02)
Orangeville	0.24	0.13	0.04	0.11	0.01
Oshawa	0.42	0.35	0.26	0.15	0.02
Guelph-Eramosa		0.07	0.07	0.25	0.09
Middlesex Centre	0.73	0.63	0.42	0.25	0.10
St. Thomas	(0.45)	(0.35)	(0.23)	(0.06)	0.13
Norfolk				0.07	0.15
Whitchurch - Stouffville	0.36	0.15	0.07	0.15	0.19
Penetanguishene					0.23
Belleville	(0.18)	(0.08)	0.13	0.19	0.26
Stratford	0.64	0.63	0.48	0.36	0.28
Thunder Bay	0.24	0.33	0.33	0.37	0.30
Timmins	0.21	0.29	0.38	0.38	0.36
Gravenhurst	1.09	0.99	0.85	0.61	0.38
Barrie	0.78	0.70	0.72	0.59	0.42
Kingston	0.39	0.48	0.46	0.45	0.47
Greenstone	0.96	0.90	0.73	0.59	0.48
North Perth		0.88	0.54	0.49	0.49
Brockville	0.58	0.58	0.52	0.52	0.55
Owen Sound	0.41	0.37	0.56	0.62	0.66
Prince Edward County	0.74	0.72	0.65	0.73	0.69
Toronto	0.56	0.65	0.68	0.70	0.76
Ottawa	0.56	0.62	0.66	0.71	0.84
Port Colborne		0.46	0.23	0.57	0.90
Quinte West	0.29	0.41	0.77	1.01	0.93
Bancroft					1.12
Pelham	0.15	0.47	0.57	0.74	1.63
Average	**(0.29)**	**(0.31)**	**(0.35)**	**(0.40)**	**(0.40)**
Median	**(0.22)**	**(0.22)**	**(0.27)**	**(0.32)**	**(0.34)**

Net Financial Liabilities Ratio—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Region Halton	(1.25)	(1.37)	(1.64)	(1.67)	(1.75)
Region Durham	(0.85)	(0.88)	(0.96)	(1.06)	(1.22)
District Muskoka	0.17	0.10	(0.02)	(0.15)	(0.30)
Region Peel	0.04	0.07	0.10	(0.01)	(0.07)
Region Niagara	0.00	0.05	0.12	0.17	0.14
Region York	1.02	1.11	0.93	0.86	0.75
Region Waterloo	0.62	0.80	0.83	0.91	0.97
Average	**(0.04)**	**(0.02)**	**(0.09)**	**(0.13)**	**(0.21)**
Median	**0.04**	**0.07**	**0.10**	**(0.01)**	**(0.07)**
Grey County			(0.51)	(0.51)	(0.43)
Elgin County			(0.28)	(0.31)	(0.39)
Wellington County		(0.27)	(0.32)	(0.36)	(0.38)
Dufferin County			0.00	(0.09)	(0.10)
Bruce County			0.19	0.11	0.07
Simcoe County			0.21	0.22	0.10
Average	**-**	**(0.27)**	**(0.12)**	**(0.16)**	**(0.19)**
Median	**-**	**(0.27)**	**(0.14)**	**(0.20)**	**(0.24)**

Total Asset Consumption Ratio

This indicator provides an estimate of the useful life left in the municipality's capital assets. Municipalities are facing significant infrastructure challenges. Therefore, it is important to keep informed of the age and condition of its capital assets to ensure they are making timely and appropriate investments. This is calculated using Schedule 51 of the Financial Information Return.

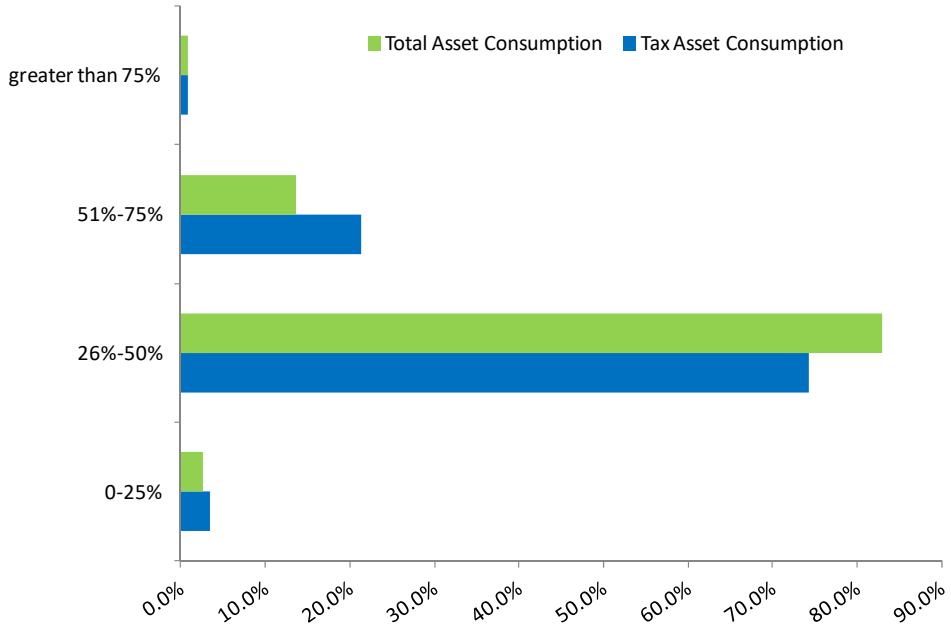
Formula

$$\frac{\text{Total Accumulated Amortization}}{\text{Total Gross Costs of Capital Assets}}$$

Interpretations

This ratio shows the value of the tangible capital assets that have been consumed. This ratio seeks to highlight the aged condition of the assets and the potential asset replacement needs. A higher ratio may indicate significant replacement needs. However, if assets are renewed and replaced in accordance with an asset management plan a high ratio should not be a cause for concern. The Ministry of Municipal Affairs and Housing considers a ratio of 25% or under to be relatively new; 26%-50% to be moderately new; 51%-75% to be moderately old and over 75% to be old.

Summary—2017 Asset Consumption Ratio—Total Survey



Total Asset Consumption Ratio Trend

Municipalities	2013	2014	2015	2016	2017
Vaughan	10.9%	11.2%	11.5%	12.0%	12.0%
Markham	18.3%	18.8%	19.4%	19.9%	19.8%
Mississauga	17.4%	18.2%	19.1%	19.6%	20.4%
Grimsby	24.4%	25.2%	26.2%	27.2%	27.1%
Penetanguishene					27.4%
Whitchurch - Stouffville	24.4%	25.4%	26.6%	26.9%	27.5%
Milton	28.6%	28.5%	26.9%	28.3%	29.0%
Ottawa	26.9%	26.8%	27.6%	28.4%	29.2%
Barrie	24.6%	26.1%	27.0%	28.1%	29.4%
Woolwich	25.6%	26.5%	27.5%	29.0%	29.8%
Niagara-on-the-Lake	26.8%	27.3%	28.0%	29.1%	30.2%
Brampton	27.4%	27.8%	27.9%	29.0%	30.2%
Lambton Shores	27.2%	28.3%	29.8%	29.4%	31.0%
Kitchener	33.8%	33.9%	30.7%	30.4%	31.4%
St. Marys	28.9%	30.0%	31.4%	31.7%	31.9%
Oakville	31.0%	31.9%	31.5%	32.0%	31.9%
Georgina	25.4%	27.1%	28.6%	30.3%	31.9%
Middlesex Centre	28.4%	30.3%	31.2%	32.1%	32.6%
Tay					33.1%
North Middlesex			30.4%	32.2%	33.7%
Innisfil	29.3%	29.8%	29.6%	33.4%	33.9%
North Perth			32.4%	32.7%	34.0%
Springwater	29.5%	31.0%	32.4%	33.8%	35.2%
Owen Sound	37.6%	38.2%	35.9%	35.0%	35.5%
Burlington	32.6%	33.5%	34.1%	34.9%	35.8%
London	33.9%	34.6%	35.3%	35.9%	36.2%
North Stormont	32.6%	32.5%	33.5%	35.1%	36.9%
Guelph-Eramosa	33.8%	34.4%	36.1%	37.6%	37.1%
King	44.7%	42.2%	39.4%	39.3%	37.7%
Newmarket	35.7%	36.2%	37.5%	37.3%	37.7%
East Gwillimbury	38.4%	39.2%	40.2%	37.5%	37.9%
Hamilton	36.2%	37.1%	36.8%	37.0%	37.9%
Port Colborne	35.4%	37.3%	38.4%	39.3%	38.0%
Kingston	35.8%	35.9%	36.9%	36.7%	38.0%
West Lincoln	36.0%	36.9%	37.6%	37.0%	38.0%
Whitby	34.1%	35.4%	36.8%	37.8%	38.4%

Total Asset Consumption Ratio (cont'd)

Municipalities	2013	2014	2015	2016	2017
Ingersoll	36.2%	36.2%	36.9%	37.1%	38.6%
Parry Sound	34.4%	36.2%	37.6%	38.1%	38.6%
Brockville	37.0%	38.2%	39.5%	39.7%	38.8%
Waterloo	35.1%	35.9%	36.9%	38.1%	38.9%
Stratford	35.7%	36.8%	37.8%	39.0%	38.9%
Orillia	35.7%	36.7%	38.2%	38.3%	39.0%
Centre Wellington	39.0%	37.2%	37.6%	38.7%	39.1%
Toronto	42.5%	42.5%	41.6%	40.9%	39.3%
Espanola			37.7%		39.3%
Brant County	39.4%	39.7%	39.5%	38.6%	39.5%
Collingwood	35.3%	36.8%	38.2%	38.1%	39.6%
Thorold	36.7%	36.5%	37.3%	39.2%	39.7%
Welland	34.6%	35.9%	37.5%	38.5%	39.7%
Clarington	37.4%	37.9%	38.0%	38.8%	40.0%
Wilmot	39.0%	41.0%	35.8%	38.3%	40.1%
Cambridge	40.4%	40.1%	39.7%	39.1%	40.4%
Oshawa	38.3%	38.6%	39.1%	39.9%	40.6%
Peterborough	38.6%	38.7%	39.5%	40.4%	40.8%
Norfolk				39.9%	41.0%
St. Catharines	40.3%	39.0%	38.8%	40.0%	41.0%
Belleville	40.7%	41.7%	42.6%	42.0%	41.1%
Saugeen Shores	35.4%	37.4%	38.7%	40.1%	41.3%
Sault Ste. Marie	38.0%	38.3%	39.4%	40.1%	41.6%
Fort Erie	36.6%	38.3%	39.4%	40.6%	41.9%
Richmond Hill	39.0%			41.5%	42.2%
Sarnia	37.6%	39.2%	40.7%	41.9%	42.3%
Lincoln	43.1%	40.1%	41.3%	41.6%	42.8%
Cornwall	45.2%	45.4%	42.0%	42.3%	42.8%
Strathroy-Caradoc	40.3%	40.3%	40.3%	42.3%	42.8%
Windsor	38.9%	39.2%	41.0%	42.3%	43.0%
Orangeville	39.7%	38.8%	40.2%	42.7%	43.7%
Pelham	39.8%	40.8%	41.3%	42.7%	43.7%
Tillsonburg	39.3%	41.3%	42.2%	43.9%	44.1%
North Bay	41.3%	41.3%	41.5%	42.8%	44.5%
Timmins	47.5%	48.6%	49.0%	42.2%	44.5%
St. Thomas	45.3%	45.9%	46.7%	46.6%	44.6%

Total Asset Consumption Ratio (cont'd)

Municipalities	2013	2014	2015	2016	2017
Prince Edward County	40.8%	42.4%	43.5%	43.6%	44.9%
Guelph	40.9%	42.1%	43.5%	44.0%	45.0%
Wainfleet	45.9%	47.7%	47.2%	47.8%	45.1%
Halton Hills	43.0%	43.4%	42.4%	43.6%	45.3%
Minto	44.1%	44.7%	44.7%	45.7%	46.3%
Kenora	36.8%	44.1%	38.9%	39.9%	46.8%
Erin	41.2%	42.9%	44.3%	45.5%	46.9%
Haldimand			47.0%	47.3%	47.5%
Bracebridge	43.6%	45.1%	45.2%	46.6%	47.7%
Chatham-Kent	43.9%	45.0%	46.0%	47.4%	47.9%
Brantford				47.5%	48.2%
Brockton					48.3%
Bancroft					49.0%
Pickering	50.7%	52.0%	50.3%	50.6%	50.2%
Greater Sudbury	49.1%	49.3%	48.6%	49.7%	50.3%
Kincardine	42.6%	43.9%	44.5%	44.6%	50.5%
Huntsville	41.2%	44.0%	46.8%	48.4%	50.7%
Meaford	49.5%	51.0%	51.3%	51.5%	51.2%
Caledon	52.6%	55.8%	54.9%	53.2%	51.2%
Brock	44.5%	46.5%	48.2%	49.8%	51.6%
Wellington North	49.5%	51.0%	52.6%	53.4%	54.2%
Grey Highlands	48.2%	50.5%	51.5%	53.3%	54.7%
Greenstone	49.0%	50.3%	52.6%	54.1%	55.1%
Tiny					55.1%
Thunder Bay	54.4%	55.1%	55.0%	55.2%	56.6%
Gravenhurst	34.1%	35.9%	38.1%	40.5%	57.1%
North Dumfries	19.7%	22.0%	33.8%	34.8%	62.1%
Mapleton	61.9%	62.8%	64.6%		63.9%
Quinte West	65.8%	66.7%	66.2%	66.8%	65.4%
Puslinch		63.2%	64.2%	65.1%	65.7%
Wellesley	62.1%	64.6%	67.1%	69.2%	71.6%
Elliot Lake	78.4%	78.8%	78.7%	79.3%	79.6%
Average	**38.0%**	**38.8%**	**39.6%**	**40.2%**	**41.8%**
Median	**37.6%**	**38.3%**	**38.7%**	**39.3%**	**40.5%**

Total Asset Consumption Ratio (cont'd)

Municipalities	2013	2014	2015	2016	2017
Region York	32.0%	32.2%	29.1%	27.9%	26.6%
Region Halton	25.7%	26.4%	25.8%	26.4%	27.1%
Region Peel	25.1%	25.5%	26.0%	27.0%	28.2%
Region Durham	31.6%	32.0%	33.0%	32.8%	33.6%
Region Waterloo	41.3%	42.1%	41.5%	42.4%	34.7%
Region Niagara	42.4%	42.7%	43.2%	41.6%	42.5%
District Muskoka	41.3%	43.3%	44.0%	46.0%	47.8%
Average	**34.2%**	**34.9%**	**34.7%**	**34.9%**	**34.4%**
Median	**32.0%**	**32.2%**	**33.0%**	**32.8%**	**33.6%**
Simcoe County			32.2%	33.0%	34.4%
Wellington County		39.1%	40.6%	41.9%	42.6%
Dufferin County			41.9%	42.2%	43.1%
Bruce County			41.7%	42.3%	43.6%
Elgin County			44.6%	45.7%	46.5%
Grey County			58.0%	59.3%	59.6%
Average		**39.1%**	**43.2%**	**44.1%**	**45.0%**
Median		**39.1%**	**41.8%**	**42.2%**	**43.4%**

Tax Asset Consumption Ratio

Municipalities	2017
Vaughan	10.7%
Markham	16.7%
Mississauga	20.4%
Grimsby	25.3%
Barrie	28.1%
Milton	29.0%
Ottawa	30.0%
Brampton	30.2%
Whitchurch - Stouffville	30.4%
Woolwich	31.7%
Oakville	31.9%
North Perth	32.8%
Kitchener	32.9%
Penetanguishene	33.4%
Innisfil	33.9%
Niagara-on-the-Lake	34.0%
East Gwillimbury	34.1%
St. Marys	34.4%
Collingwood	34.5%
London	35.0%
Burlington	35.8%
Georgina	35.9%
Owen Sound	36.7%
Tay	36.8%
Springwater	37.2%
Orillia	37.4%
Newmarket	37.7%
North Middlesex	38.0%
Port Colborne	38.2%
Middlesex Centre	38.4%
Whitby	38.4%
Ingersoll	38.6%
Stratford	38.6%
Lambton Shores	39.2%
Toronto	39.4%
St. Thomas	39.4%

Municipalities	2017
Hamilton	39.9%
Guelph-Eramosa	39.9%
Peterborough	40.0%
Clarington	40.0%
Kingston	40.5%
Waterloo	40.6%
Oshawa	40.6%
North Stormont	41.2%
Sault Ste. Marie	41.4%
Sarnia	41.7%
Welland	41.8%
Norfolk	41.9%
Brant County	42.5%
Espanola	42.6%
Parry Sound	42.8%
West Lincoln	42.9%
Cambridge	43.3%
Windsor	43.3%
Wilmot	43.4%
Pelham	43.7%
Centre Wellington	44.0%
Richmond Hill	44.0%
St. Catharines	44.3%
King	44.3%
Tillsonburg	44.4%
Guelph	44.8%
Wainfleet	45.1%
Halton Hills	45.3%
Thorold	45.7%
Brockville	45.7%
Belleville	45.7%
Cornwall	46.2%
Fort Erie	46.8%
Bracebridge	47.7%
Lincoln	47.9%
Orangeville	48.2%

Tax Asset Consumption Ratio

Municipalities	2017
North Bay	48.6%
Chatham-Kent	48.6%
Saugeen Shores	48.9%
Kenora	49.7%
Meaford	49.8%
Erin	50.1%
Pickering	50.2%
Prince Edward County	50.4%
Huntsville	50.7%
Caledon	51.2%
Haldimand	51.3%
Brock	51.6%
Brockton	51.9%
Kincardine	52.4%
Brantford	52.7%
Minto	53.9%
Timmins	54.8%
Grey Highlands	55.0%
Greater Sudbury	55.4%
Strathroy-Caradoc	56.8%
Tiny	56.9%
Thunder Bay	56.9%
Greenstone	57.1%
Gravenhurst	57.1%
Bancroft	61.5%
North Dumfries	62.1%
Wellington North	62.3%
Puslinch	65.7%
Mapleton	67.2%
Quinte West	70.1%
Wellesley	71.6%
Elliot Lake	78.4%
Average	**43.8%**
Median	**43.1%**

Municipalities	2017
Region Waterloo	29.8%
Region Halton	30.1%
Region York	33.4%
Region Peel	35.8%
Region Durham	38.0%
Region Niagara	38.7%
District Muskoka	52.0%
Average	**36.8%**
Median	**35.8%**
Simcoe County	34.4%
Wellington County	42.6%
Dufferin County	43.1%
Bruce County	43.6%
Elgin County	46.5%
Grey County	59.6%
Average	**45.0%**
Median	**43.4%**

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

Three financial indicators have been included for tax reserves. In each case, the water and wastewater reserves and reserve funds have been excluded as well as obligatory reserve funds.

Reserve Financial Indicator One: Tax Discretionary Reserves as a % of Taxation

This provides the total tax discretionary reserves and reserve funds using Schedule 60 of the Financial Information Returns (columns 2 and 3) in relation to total taxation (Schedule 10 of the Financial Information Return).

Formula

$$\frac{\text{Tax Discretionary Reserves}}{\text{Taxation}}$$

Reserve Financial Indicator Two: Tax Discretionary Reserves per Capita

This provides the total tax discretionary reserves in relation to the population.

Formula

$$\frac{\text{Tax Discretionary Reserves}}{\text{Population}}$$

Reserve Financial Indicator Three: Tax Discretionary Reserves as a % of Own Source Revenues

This indicator shows the total value of funds held in reserves and reserve funds compared to a single year's own source revenue and is a strong indicator of financial stability. This provides the total tax discretionary reserves and reserve funds using Schedule 60 of the Financial Information Returns (columns 2 and 3) in relation to own source revenues (Schedule 81 of the Financial Information Return, less water and wastewater own source revenues which are on Schedule 12).

Formula

$$\frac{\text{Tax Discretionary Reserves}}{\text{Own Source Revenues}}$$

Interpretations

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

Tax Discretionary Reserves (less WWW) as % of Taxation—Trend

Municipality	2013	2014	2015	2016	2017
Orillia	-21%	-12%	-5%	-17%	-33%
Pelham	15%	9%	18%	25%	-7%
Newmarket	32%	15%	-3%	2%	3%
Brockville	12%	14%	13%	15%	17%
St. Thomas	27%	20%	18%	25%	21%
Strathroy-Caradoc	4%	3%	5%	21%	24%
Tillsonburg	31%	33%	26%	23%	28%
Markham	156%	111%	99%	80%	29%
Ottawa	23%	24%	22%	23%	29%
Barrie	31%	30%	31%	31%	30%
Guelph	41%	36%	33%	36%	30%
Sault Ste. Marie	28%	28%	30%	28%	32%
Prince Edward County	39%	38%	42%	39%	33%
Brantford				42%	36%
Timmins	31%	33%	32%	34%	36%
Greenstone	27%	28%	35%	38%	37%
Belleville	23%	24%	28%	33%	38%
Orangeville	20%	20%	25%	33%	38%
Tiny					39%
Quinte West	38%	34%	32%	35%	39%
North Bay	29%	29%	29%	38%	42%
Bancroft					42%
Sarnia	25%	26%	27%	32%	43%
Greater Sudbury	54%	54%	57%	52%	44%
Wilmot	51%	56%	56%	42%	45%
St. Catharines	56%	53%	41%	43%	45%
Kitchener	34%	36%	45%	45%	46%
Huntsville	51%	60%	39%	40%	47%
Toronto	53%	48%	45%	45%	47%
Whitchurch - Stouffville	89%	88%	87%	67%	49%
Woolwich	57%	47%	46%	53%	49%
Windsor	52%	53%	56%	56%	50%
Niagara-on-the-Lake	61%	60%	51%	63%	52%
Waterloo	77%	88%	76%	55%	54%
Stratford	50%	49%	52%	53%	55%
Caledon	79%	74%	54%	57%	55%

Tax Discretionary Reserves (less WWW) as % of Taxation—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Erin		48%	49%	57%	56%
Guelph-Eramosa		44%	48%	51%	56%
Grey Highlands	63%	48%	52%	58%	57%
Meaford	37%	45%	46%	48%	59%
Hamilton	62%	61%	58%	56%	59%
Thunder Bay	67%	59%	55%	52%	59%
Oshawa	38%	34%	46%	52%	59%
Espanola					60%
Grimsby		91%	82%	65%	61%
Collingwood	65%	59%	59%	53%	61%
Penetanguishene					62%
Lincoln	101%	78%	75%	70%	62%
Cornwall	64%	66%	66%	62%	63%
Peterborough	65%	63%	61%	64%	63%
Cambridge	54%	56%	64%	64%	63%
Minto		58%	60%	57%	68%
North Stormont	57%	50%	48%	64%	70%
Ingersoll	33%	30%	42%	55%	70%
Innisfil	82%	76%	70%	63%	71%
Georgina	54%	60%	62%	65%	71%
Centre Wellington		94%	92%	114%	71%
Wainfleet	66%	87%	90%	80%	75%
Fort Erie	56%	61%	69%	73%	77%
St. Marys		78%	87%	82%	78%
Bracebridge	77%	74%	52%	59%	80%
Mississauga	79%	79%	80%	85%	81%
Norfolk				86%	81%
Vaughan	85%	79%	70%	102%	83%
Brampton	68%	71%	73%	76%	83%
Burlington	79%	78%	80%	84%	84%
Welland	81%	76%	70%	80%	84%
Kincardine		137%	112%	93%	85%
Kingston	76%	73%	80%	80%	86%
King	59%	63%	82%	83%	86%
Gravenhurst	91%	83%	73%	76%	86%
London	61%	76%	78%	81%	88%

Tax Discretionary Reserves (less WWW) as % of Taxation—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Owen Sound	102%	103%	98%	91%	90%
Tay					90%
Brant County	30%	100%	94%	92%	92%
Lambton Shores	32%	45%	64%	77%	93%
Middlesex Centre	79%	76%	83%	93%	93%
Port Colborne		41%	89%	94%	94%
Chatham-Kent		86%	98%	94%	95%
North Perth			90%	91%	95%
Parry Sound		138%	123%	111%	95%
Halton Hills	62%	64%	71%	87%	96%
Brockton					96%
Kenora	110%	111%	117%	106%	98%
Wellington North		137%	132%	103%	98%
Wellesley	115%	100%	101%	105%	101%
Springwater	154%	156%	104%	101%	101%
Puslinch		82%	94%	93%	102%
Oakville	104%	132%	113%	112%	104%
Elliot Lake	65%	71%	70%	100%	105%
Pickering	53%	80%	75%	74%	110%
Whitby	112%	109%	110%	111%	111%
North Dumfries	0%	54%	50%	63%	111%
Clarington	139%	138%	129%	120%	119%
Milton	119%	112%	160%	171%	124%
Saugeen Shores	159%	144%	132%	129%	126%
Mapleton		55%	94%		131%
North Middlesex			125%	141%	154%
Brock	118%	127%	135%	150%	155%
Richmond Hill				189%	173%
Thorold	182%	193%	207%	192%	196%
West Lincoln	155%	157%	133%	124%	204%
East Gwillimbury	69%	74%	72%	156%	208%
Average	**65%**	**68%**	**70%**	**74%**	**73%**
Median	**61%**	**61%**	**69%**	**65%**	**68%**

Tax Discretionary Reserves (less WWW) as % of Taxation—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Region Waterloo	40%	48%	42%	44%	41%
Region Niagara	42%	43%	47%	45%	46%
District Muskoka	67%	67%	72%	79%	91%
Region Peel	119%	120%	119%	126%	127%
Region Durham	113%	122%	137%	150%	165%
Region Halton	155%	172%	208%	219%	214%
Region York	178%	191%	212%	223%	223%
Average	**102%**	**109%**	**120%**	**126%**	**130%**
Median	**113%**	**120%**	**119%**	**126%**	**127%**
Elgin County			21%	32%	48%
Bruce County			55%	57%	58%
Dufferin County			50%	59%	66%
Wellington County		80%	83%	75%	79%
Grey County			90%	87%	85%
Simcoe County			63%	69%	87%
Average		**80%**	**60%**	**63%**	**71%**
Median		**80%**	**59%**	**64%**	**73%**

Tax Discretionary Reserves as a % of Own Source Revenues—Trend

Municipality	2013	2014	2015	2016	2017
Orillia	-17%	-10%	-4%	-13%	-27%
Pelham	13%	7%	16%	20%	-6%
Newmarket	23%	11%	-2%	2%	2%
Brockville	10%	11%	11%	11%	13%
St. Thomas	21%	16%	15%	20%	17%
Markham	90%	65%	59%	49%	18%
Strathroy-Caradoc	3%	3%	4%	16%	18%
Kitchener	14%	15%	19%	20%	19%
Tillsonburg	23%	23%	18%	17%	20%
Ottawa	16%	17%	16%	16%	21%
Guelph	31%	27%	25%	28%	23%
Toronto	28%	25%	22%	22%	23%
Barrie	25%	24%	25%	25%	24%
Sault Ste. Marie	20%	21%	22%	21%	24%
Thunder Bay	27%	24%	22%	23%	24%
Timmins	23%	25%	25%	26%	26%
Brantford				30%	26%
Prince Edward County	31%	30%	34%	31%	27%
Greenstone	19%	21%	27%	29%	28%
Wilmot	31%	36%	37%	28%	28%
Niagara-on-the-Lake	38%	37%	32%	38%	29%
Orangeville	16%	16%	20%	28%	30%
Whitchurch - Stouffville	61%	56%	59%	47%	31%
Belleville	19%	20%	24%	28%	31%
Woolwich	40%	33%	32%	31%	32%
St. Catharines	42%	39%	29%	31%	32%
Huntsville	38%	40%	27%	29%	32%
North Bay	22%	22%	23%	30%	33%
Greater Sudbury	39%	39%	41%	38%	33%
Tiny					33%
Windsor	38%	38%	38%	36%	33%
Sarnia	20%	20%	21%	26%	34%
Quinte West	34%	30%	29%	32%	35%
Waterloo	49%	56%	50%	35%	35%
Bancroft					36%
Stratford	35%	34%	36%	37%	37%

Tax Discretionary Reserves as a % of Own Source Revenues—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Caledon	54%	53%	39%	40%	40%
Minto		36%	39%	37%	43%
Erin		36%	32%	45%	43%
Oshawa	29%	26%	33%	37%	43%
Centre Wellington		53%	56%	60%	44%
Hamilton	46%	46%	44%	42%	44%
Cornwall	44%	46%	47%	44%	44%
Guelph-Eramosa		33%	38%	40%	45%
Peterborough	43%	44%	43%	45%	45%
Innisfil	55%	53%	51%	41%	46%
Grey Highlands	45%	37%	42%	46%	47%
Espanola			34%		47%
North Stormont	0%	0%	0%	43%	47%
Cambridge	39%	42%	50%	49%	48%
Meaford	31%	38%	38%	40%	48%
Lincoln	74%	58%	60%	55%	48%
Penetanguishene					49%
Collingwood	52%	45%	46%	43%	50%
Grimsby	0%	74%	65%	51%	50%
Mississauga	48%	50%	51%	52%	50%
St. Marys		57%	64%	60%	51%
Wainfleet	52%	69%	73%	67%	53%
Vaughan	59%	57%	50%	70%	55%
Welland	51%	53%	48%	57%	56%
Brant County	25%	51%	78%	77%	57%
Kincardine		47%	70%	69%	58%
Kingston	52%	49%	55%	56%	58%
Burlington	53%	53%	56%	59%	58%
North Perth	58%		58%	56%	58%
Ingersoll	28%	24%	35%	46%	59%
Georgina	44%	45%	48%	52%	59%
Brampton	57%	50%	51%	53%	59%
Bracebridge	61%	58%	40%	45%	61%
Whitby	72%	72%	72%	70%	63%
Fort Erie	47%	51%	59%	62%	65%
Norfolk				70%	66%

Tax Discretionary Reserves as a % of Own Source Revenues—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Brockton					66%
King	34%	36%	50%	59%	66%
London	46%	57%	59%	60%	67%
Wellesley	82%	66%	65%	68%	68%
Middlesex Centre	59%	58%	51%	59%	68%
Milton	61%	59%	85%	94%	68%
North Dumfries		34%	33%	39%	69%
Chatham-Kent		66%	76%	73%	69%
Gravenhurst	73%	65%	58%	62%	69%
Lambton Shores	24%	31%	39%	54%	70%
Parry Sound		83%	88%	80%	71%
Oakville	71%	91%	80%	79%	72%
Halton Hills	45%	46%	52%	65%	72%
Puslinch		59%	72%	66%	72%
Owen Sound	77%	83%	78%	73%	72%
Wellington North		104%	103%	78%	74%
Port Colborne	0%	32%	50%	73%	74%
Kenora	81%	82%	87%	79%	76%
Tay					77%
Springwater	123%	124%	82%	78%	80%
Saugeen Shores	98%	92%	87%	84%	83%
Elliot Lake	43%	53%	49%	79%	86%
Pickering	41%	61%	56%	57%	86%
West Lincoln	113%	120%	95%	94%	90%
Clarington	102%	103%	96%	91%	91%
East Gwillimbury	46%	51%	51%	63%	101%
Mapleton		44%	73%		106%
Richmond Hill				122%	112%
North Middlesex			102%	112%	116%
Brock	95%	101%	110%	120%	119%
Haldimand			90%	139%	138%
Thorold	149%	160%	163%	158%	160%
Average	**45%**	**47%**	**49%**	**52%**	**52%**
Median	**43%**	**45%**	**48%**	**49%**	**48%**

Tax Discretionary Reserves as a % of Own Source Revenues—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Region Niagara	30%	30%	33%	32%	32%
Region Waterloo	32%	39%	34%	36%	34%
District Muskoka	57%	57%	61%	67%	77%
Region Peel	97%	98%	99%	105%	106%
Region Durham	99%	105%	117%	128%	135%
Region York	139%	147%	157%	175%	167%
Region Halton	118%	132%	159%	171%	170%
Average	**82%**	**87%**	**94%**	**102%**	**103%**
Median	**97%**	**98%**	**99%**	**105%**	**106%**
Elgin County			15%	25%	37%
Bruce County			42%	45%	46%
Dufferin County			38%	45%	49%
Wellington County		65%	67%	61%	64%
Grey County			65%	66%	65%
Simcoe County			50%	55%	67%
Average		**65%**	**46%**	**49%**	**55%**
Median		**65%**	**46%**	**50%**	**57%**

2017 Total and Tax Reserve Per Capita

Municipality	Total Reserves Per Capita	Tax Reserves Per Capita
Orillia	$ (97)	$ (538)
Pelham	$ 108	$ (50)
Newmarket	$ 593	$ 18
Markham	$ 325	$ 122
Wilmot	$ 378	$ 158
Strathroy-Caradoc	$ 924	$ 180
Woolwich	$ 467	$ 188
Kitchener	$ 244	$ 222
Tillsonburg	$ 237	$ 237
St. Thomas	$ 650	$ 254
North Stormont	$ 412	$ 264
Brockville	$ 490	$ 271
Whitchurch - Stouffville	$ 377	$ 280
Guelph-Eramosa	$ 485	$ 284
Erin	$ 493	$ 302
Huntsville	$ 305	$ 305
Niagara-on-the-Lake	$ 647	$ 318
Centre Wellington	$ 893	$ 322
St. Catharines	$ 417	$ 337
Grimsby	$ 642	$ 339
Waterloo	$ 351	$ 351
Lincoln	$ 874	$ 358
Minto	$ 980	$ 370
Cambridge	$ 545	$ 377
Wellesley	$ 384	$ 384
Tiny	$ 747	$ 384
Orangeville	$ 723	$ 421
Sarnia	$ 623	$ 427
Barrie	$ 767	$ 438
Prince Edward County	$ 539	$ 454
Caledon	$ 456	$ 456
Oshawa	$ 465	$ 465
Vaughan	$ 820	$ 478
Sault Ste. Marie	$ 481	$ 481
Quinte West	$ 721	$ 485
North Dumfries	$ 490	$ 490

Municipality	Total Reserves Per Capita	Tax Reserves Per Capita
Guelph	$ 1,388	$ 490
Ottawa	$ 560	$ 495
Brantford	$ 1,002	$ 502
Puslinch	$ 504	$ 504
Bancroft	$ 506	$ 506
Mississauga	$ 510	$ 510
Grey Highlands	$ 922	$ 518
Timmins	$ 564	$ 564
Milton	$ 575	$ 575
Welland	$ 602	$ 576
Wellington North	$ 1,308	$ 577
Brampton	$ 579	$ 579
Wainfleet	$ 590	$ 590
Georgina	$ 784	$ 612
Fort Erie	$ 754	$ 619
Belleville	$ 1,176	$ 641
Springwater	$ 1,061	$ 650
Penetanguishene		$ 662
North Bay	$ 883	$ 663
Bracebridge	$ 665	$ 665
Whitby	$ 672	$ 672
Burlington	$ 675	$ 675
Greater Sudbury	$ 865	$ 676
Toronto	$ 1,010	$ 678
Halton Hills	$ 695	$ 695
Ingersoll	$ 712	$ 712
Innisfil	$ 715	$ 715
Tay	$ 1,096	$ 715
Windsor	$ 760	$ 716
Clarington	$ 726	$ 726
Meaford	$ 975	$ 729
Pickering	$ 756	$ 756
Brockton	$ 992	$ 795
Middlesex Centre	$ 961	$ 796
Collingwood	$ 1,842	$ 801
Mapleton	$ 1,014	$ 802

2017 Total and Tax Reserve Per Capita (cont'd)

Municipality	Total Reserves Per Capita	Tax Reserves Per Capita
Port Colborne	$ 939	$ 817
Cornwall	$ 1,042	$ 881
North Perth	$ 1,005	$ 886
Hamilton	$ 1,312	$ 887
West Lincoln	$ 1,000	$ 913
Richmond Hill	$ 1,126	$ 921
Stratford	$ 940	$ 923
Peterborough	$ 1,379	$ 933
Thunder Bay	$ 989	$ 938
King	$ 966	$ 949
Oakville	$ 950	$ 950
Gravenhurst	$ 956	$ 956
Espanola	$ 1,316	$ 973
Lambton Shores	$ 1,811	$ 994
Norfolk	$ 1,330	$ 995
Brock	$ 1,069	$ 1,069
Elliot Lake	$ 1,418	$ 1,093
Kincardine	$ 2,740	$ 1,100
Greenstone	$ 1,125	$ 1,125
Saugeen Shores	$ 1,347	$ 1,138
Owen Sound	$ 1,312	$ 1,141
St. Marys	$ 1,426	$ 1,151
Brant County	$ 1,535	$ 1,178
London	$ 1,674	$ 1,262
Chatham-Kent	$ 1,429	$ 1,347
East Gwillimbury	$ 1,843	$ 1,482
Parry Sound	$ 2,577	$ 1,494
Kingston	$ 2,113	$ 1,522
Thorold	$ 2,056	$ 1,555
North Middlesex	$ 1,713	$ 1,569
Kenora	$ 1,929	$ 1,576
Haldimand	$ 3,127	$ 2,613
Average	**$ 931**	**$ 684**
Median	**$ 820**	**$ 645**

Municipality	Total Reserves Per Capita	Tax Reserves Per Capita
Region Niagara	$ 604	$ 337
Region Waterloo	$ 525	$ 371
Region Peel	$ 1,254	$ 865
District Muskoka	$ 1,823	$ 1,351
Region Halton	$ 1,837	$ 1,480
Region Durham	$ 1,934	$ 1,528
Region York	$ 2,159	$ 1,955
Average	**$ 1,448**	**$ 1,127**
Median	**$ 1,823**	**$ 1,351**
Wellington County	$ 311	$ 311
Elgin County	$ 326	$ 326
Bruce County	$ 361	$ 361
Dufferin County	$ 391	$ 391
Simcoe County	$ 429	$ 429
Grey County	$ 496	$ 496
Average	**$ 386**	**$ 386**
Median	**$ 376**	**$ 376**

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 Source 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

There are six financial debt indicators that have been included in the analysis to provide a clear understanding of the overall debt outstanding and the debt servicing costs.

Financial Debt Indicator One: Tax Debt Interest as % of Own Source Revenues

This ratio indicates the extent to which the municipality's own source revenues are committed to debt interest charges. This is calculated using Schedule 40 of the Financial Information Returns and the Own Source Revenues in Schedule 81 less Water/WW revenues in Schedule 12.

Formula

$$\frac{\text{Tax Debt Interest}}{\text{Own Source Revenues}}$$

Financial Debt Indicator Two: Debt Charges as a % of Own Source Revenues (Debt Service Ratio)

Debt Service is the amount of principal and interest that a municipality must pay each year to service the debt (principal and interest expenses). As debt service increases it reduces expenditure flexibility. This shows the % of total debt expenditures, including interest as a % of own source revenue. It is a measure of the municipality's ability to service its debt payments. Schedule 74C has been used for the total debt charges (line 3099) and the tax debt charges (line 3012).

Formula

$$\frac{\text{Debt Principal and Interest Payments}}{\text{Own Source Revenue}}$$

Target

Credit rating agencies consider that principal and interest should be below 10% of Own Source Revenues.

Interpretations

This indicator will trigger a warning if the increase in debt service consistently exceeds the increase in own source revenues.

Financial Debt Indicator Three: Debt Outstanding per Capita

This provides the debt outstanding as reflected on Schedule 74A divided by the population.

Formula

$$\frac{\text{Total Debt Outstanding}}{\text{Population}}$$

Financial Debt Indicator Four: Debt Outstanding Per Own Source Revenues

This provides the debt outstanding as reflected on Schedule 74A divided by the municipality's own source revenues as reflected in Schedule 81.

Formula

$$\frac{\text{Total Debt Outstanding}}{\text{Own Source Revenue}}$$

Financial Debt Indicator Five: Debt to Reserve Ratio

Formula

$$\frac{\text{Debt Outstanding}}{\text{Reserves and Reserve Funds (Excluding Obligatory Reserve Funds)}}$$

Financial Debt Indicator Six: Debt Outstanding as a % of Unweighted Assessment

This provides the debt outstanding as reflected on Schedule 74A divided by the municipality's own source revenues as reflected in Municipality's Levy by-laws.

Formula

$$\frac{\text{Total Debt Outstanding}}{\text{Unweighted Assessment}}$$

Target

This indicator provides a measure for financial prudence by comparing total debt to the total reserve balances. Generally, the benchmark suggested by credit rating agencies for this ratio is 1:1 or in other words, debt should not exceed total reserve and reserve fund balances. A 1:1 ratio reflects that for every dollar of debt there is a dollar of reserves.

Tax Debt Interest as a % of Own Source Revenue—Trend

Municipality	2013	2014	2015	2016	2017
Brampton	0.0%	0.0%	0.0%	0.0%	0.0%
East Gwillimbury	0.0%	0.0%	0.0%	0.0%	0.0%
Erin	0.0%	1.1%	0.8%	0.8%	0.0%
Espanola			0.3%		0.0%
Mapleton	0.0%	0.0%	0.0%	0.0%	0.0%
Richmond Hill	0.0%	0.0%	0.0%	0.0%	0.0%
Tiny					0.0%
West Lincoln	0.0%	0.0%	0.0%	0.0%	0.0%
Whitby	0.0%	0.0%	0.0%	0.0%	0.0%
Wilmot	1.5%	0.0%	0.0%	0.0%	0.0%
Kenora	0.7%	0.7%	0.0%	0.0%	0.0%
North Middlesex			0.2%	0.1%	0.1%
Wainfleet	0.3%	0.3%	0.3%	0.2%	0.1%
Grimsby	0.0%	0.2%	0.1%	0.0%	0.1%
Puslinch	0.0%	0.5%	0.4%	0.3%	0.2%
Markham	0.2%	0.2%	0.2%	0.2%	0.2%
Sarnia	0.7%	0.6%	0.5%	0.2%	0.2%
Wellesley	0.6%	0.4%	0.3%	0.1%	0.2%
Sault Ste. Marie	0.5%	0.4%	0.3%	0.3%	0.2%
Thorold	0.5%	0.5%	0.5%	0.3%	0.3%
Saugeen Shores	0.5%	0.5%	0.4%	0.4%	0.3%
Greater Sudbury	0.3%	0.3%	0.4%	0.3%	0.3%
Cambridge	0.4%	0.4%	0.3%	0.4%	0.3%
Niagara-on-the-Lake	0.5%	0.3%	0.3%	0.5%	0.4%
Penetanguishene					0.4%
Grey Highlands	0.1%	0.2%	0.2%	0.1%	0.4%
Mississauga	0.1%	0.2%	0.3%	0.4%	0.4%
Georgina	0.0%	0.0%	0.0%	0.3%	0.4%
Brock	0.7%	0.6%	0.6%	0.5%	0.4%
Vaughan	1.3%	1.2%	1.2%	1.0%	0.4%
Orillia	0.9%	0.8%	0.7%	0.5%	0.4%
Fort Erie	0.7%	0.7%	0.6%	0.6%	0.5%
Brantford				0.3%	0.5%
Kincardine	0.0%	0.4%	0.6%	0.9%	0.6%
Strathroy-Caradoc	0.7%	0.7%	0.6%	0.7%	0.7%
Thunder Bay	0.9%	0.8%	0.8%	0.7%	0.7%

Tax Debt Interest as a % of Own Source Revenue—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Timmins	1.1%	1.0%	0.9%	0.8%	0.8%
Clarington	1.3%	1.2%	1.1%	0.9%	0.8%
Tay					0.8%
Barrie	0.8%	0.8%	0.7%	0.8%	0.8%
Pickering	0.9%	0.9%	0.8%	0.8%	0.8%
Hamilton	1.3%	1.1%	1.1%	0.9%	0.9%
Cornwall	1.2%	1.2%	0.9%	1.0%	0.9%
Windsor	1.1%	1.1%	0.9%	0.9%	0.9%
Meaford	1.7%	1.3%	1.2%	1.0%	0.9%
Lincoln	0.5%	0.6%	0.6%	0.8%	0.9%
Springwater	0.9%	1.0%	1.2%	1.1%	0.9%
Elliot Lake	1.1%	0.3%	0.6%	1.0%	0.9%
North Dumfries	0.0%	1.5%	1.3%	1.1%	1.0%
Chatham-Kent	0.0%	1.6%	1.4%	1.3%	1.0%
Caledon	1.9%	1.9%	1.4%	1.2%	1.0%
Centre Wellington	0.0%	1.5%	1.4%	1.0%	1.0%
London	1.3%	1.3%	1.2%	1.1%	1.0%
St. Thomas	1.2%	1.3%	1.1%	1.0%	1.0%
North Bay	1.9%	1.9%	1.7%	1.1%	1.0%
Brockton					1.0%
Prince Edward County	1.7%	1.5%	1.3%	1.0%	1.1%
Woolwich	1.5%	1.4%	1.3%	1.0%	1.1%
Kitchener	1.5%	1.4%	1.4%	0.0%	1.1%
Norfolk				1.0%	1.1%
Greenstone	2.7%	2.6%	2.4%	2.0%	1.1%
Ingersoll	1.2%	1.7%	1.5%	1.3%	1.1%
Orangeville	2.3%	2.3%	2.1%	1.5%	1.1%
Halton Hills	1.3%	1.5%	1.5%	1.3%	1.2%
Burlington	1.4%	1.3%	1.2%	1.3%	1.2%
Owen Sound	1.6%	1.7%	1.5%	1.5%	1.2%
Guelph	1.5%	1.6%	1.2%	1.4%	1.2%
Brant County	1.3%	0.8%	1.9%	1.7%	1.3%
Bracebridge	2.1%	1.9%	1.7%	1.4%	1.3%
King	1.5%	1.4%	1.5%	1.4%	1.4%
Brockville	2.2%	2.0%	1.6%	1.4%	1.4%
Milton	1.5%	1.3%	1.5%	1.5%	1.5%

Tax Debt Interest as a % of Own Source Revenue—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Oakville	1.0%	0.9%	1.6%	1.7%	1.5%
Bancroft					1.6%
Middlesex Centre	2.5%	2.3%	1.6%	1.5%	1.6%
Haldimand			1.5%	1.7%	1.6%
Guelph-Eramosa	0.0%	2.4%	2.0%	1.7%	1.6%
Newmarket	2.6%	2.4%	2.2%	1.9%	1.7%
Parry Sound	0.0%	1.9%	2.0%	2.0%	1.7%
Wellington North	0.0%	3.1%	2.5%	2.0%	1.8%
Oshawa	2.2%	2.3%	2.1%	1.9%	1.8%
Peterborough	1.9%	1.9%	1.8%	1.9%	1.8%
Innisfil	3.3%	3.0%	2.8%	2.1%	1.9%
Lambton Shores	2.5%	2.1%	2.0%	2.0%	1.9%
Stratford	2.4%	2.3%	2.3%	2.2%	1.9%
Huntsville	3.4%	2.8%	2.6%	2.5%	2.0%
Tillsonburg	3.9%	2.9%	2.6%	2.4%	2.0%
St. Marys	0.0%	3.1%	2.7%	2.5%	2.1%
Quinte West	1.0%	1.2%	1.3%	1.9%	2.1%
Port Colborne	0.0%	1.9%	1.2%	1.5%	2.2%
St. Catharines	2.2%	2.1%	2.4%	2.4%	2.3%
North Stormont	0.0%	0.0%	0.0%	2.1%	2.3%
Collingwood	3.3%	2.8%	2.9%	2.6%	2.3%
Belleville	0.8%	1.4%	1.4%	2.1%	2.4%
Minto	0.0%	1.4%	1.3%	2.0%	2.5%
North Perth	4.7%		2.9%	2.9%	2.5%
Welland	2.2%	3.7%	3.2%	3.0%	2.7%
Whitchurch - Stouffville	4.3%	4.0%	3.9%	3.8%	2.9%
Kingston	2.3%	2.8%	2.7%	2.9%	2.9%
Ottawa	3.0%	3.2%	3.1%	3.1%	3.0%
Waterloo	4.2%	3.9%	3.9%	3.6%	3.3%
Toronto	4.1%	4.2%	3.9%	3.9%	3.8%
Pelham	1.0%	1.1%	1.4%	1.9%	4.6%
Gravenhurst	7.6%	6.9%	6.0%	5.4%	4.7%
Average	**1.3%**	**1.4%**	**1.3%**	**1.2%**	**1.2%**
Median	**1.0%**	**1.2%**	**1.2%**	**1.0%**	**1.0%**

Tax Debt Interest as a % of Own Source Revenue—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
District Muskoka	0.6%	0.5%	0.5%	0.5%	0.4%
Region Durham	0.9%	1.0%	0.9%	0.8%	0.6%
Region Halton	0.7%	0.6%	0.8%	0.8%	0.7%
Region Peel	1.4%	1.4%	1.2%	1.1%	0.9%
Region York	1.7%	1.9%	1.8%	2.0%	1.9%
Region Waterloo	1.8%	2.3%	2.3%	2.1%	2.4%
Region Niagara	1.6%	1.6%	1.7%	2.7%	2.6%
Average	**1.2%**	**1.3%**	**1.3%**	**1.4%**	**1.4%**
Median	**1.4%**	**1.4%**	**1.2%**	**1.1%**	**0.9%**
Grey County			0.1%	0.1%	0.0%
Elgin County			0.4%	0.4%	0.4%
Simcoe County			0.5%	0.6%	0.5%
Wellington County		1.6%	1.4%	1.3%	1.1%
Dufferin County			2.2%	1.9%	1.6%
Bruce County			3.0%	2.6%	2.2%
Average		**1.6%**	**1.3%**	**1.1%**	**1.0%**
Median		**1.6%**	**1.0%**	**0.9%**	**0.8%**

2017 Total and Tax Debt Charges as a % of Own Source Revenues

Municipality	2017 Total Debt Charges as a % of Own Source Revenues	2017 Tax Debt Charges as a % of Own Source Revenues
Brampton	0.0%	0.0%
East Gwillimbury	0.0%	0.0%
Kenora	0.0%	0.0%
Kingston	6.5%	0.0%
Markham	0.3%	0.0%
North Perth	4.8%	0.0%
Richmond Hill	0.0%	0.0%
Timmins	3.6%	0.0%
Tiny	0.0%	0.0%
West Lincoln	0.0%	0.0%
Whitby	0.0%	0.0%
Wilmot	0.0%	0.0%
North Dumfries	3.3%	0.1%
Grimsby	0.2%	0.2%
Caledon	4.0%	0.4%
Clarington	4.8%	0.4%
Windsor	2.0%	0.5%
Thorold	0.6%	0.8%
Brock	1.0%	1.0%
Wainfleet	1.2%	1.0%
Georgina	3.3%	1.1%
Sault Ste. Marie	1.5%	1.2%
Chatham-Kent	5.4%	1.4%
Strathroy-Caradoc	5.6%	1.5%
Tay	6.4%	1.5%
Innisfil	5.0%	1.7%
Wellesley	1.8%	1.8%
Whitchurch - Stouffville	5.8%	1.9%
Centre Wellington	8.0%	1.9%
Brantford	3.3%	2.3%
Puslinch	2.3%	2.3%
Oakville	4.7%	2.5%
Woolwich	2.1%	2.5%
Halton Hills	7.4%	2.5%
St. Thomas	3.0%	2.6%
Mississauga	2.6%	2.6%

Municipality	2017 Total Debt Charges as a % of Own Source Revenues	2017 Tax Debt Charges as a % of Own Source Revenues
Greater Sudbury	2.2%	2.6%
Penetanguishene	2.1%	2.7%
Elliot Lake	2.3%	2.9%
Thunder Bay	5.4%	3.1%
Vaughan	2.3%	3.1%
Brant County	4.4%	3.1%
Fort Erie	3.7%	3.3%
Kincardine	3.3%	3.4%
Niagara-on-the-Lake	2.4%	3.4%
Orillia	2.9%	3.5%
Springwater	6.6%	3.6%
Bracebridge	3.6%	3.6%
Prince Edward County	7.1%	3.6%
Erin	3.2%	3.7%
Parry Sound	8.0%	3.8%
Espanola	3.0%	3.8%
North Middlesex	4.5%	3.8%
Cambridge	2.5%	3.9%
Middlesex Centre	8.8%	3.9%
Barrie	8.5%	4.2%
Kitchener	3.8%	4.2%
Meaford	5.7%	4.3%
Milton	8.6%	4.3%
Pickering	4.4%	4.4%
Grey Highlands	3.8%	4.4%
Lincoln	4.1%	4.8%
Waterloo	4.8%	4.8%
Newmarket	4.3%	4.9%
Sarnia	3.7%	5.0%
Hamilton	5.1%	5.3%
Owen Sound	8.9%	5.5%
Cornwall	4.7%	5.5%
Huntsville	5.5%	5.5%
Ingersoll	5.6%	5.6%
Peterborough	9.4%	5.6%
Belleville	7.1%	5.6%

2017 Total and Tax Debt Charges as a % of Own Source Revenues (cont'd)

Municipality	2017 Total Debt Charges as a % of Own Source Revenues	2017 Tax Debt Charges as a % of Own Source Revenues
Oshawa	5.7%	5.7%
Norfolk	5.6%	5.7%
Brockton	5.7%	6.1%
Haldimand	5.3%	6.3%
Stratford	9.1%	6.4%
Orangeville	5.6%	6.4%
Ottawa	7.9%	6.6%
London	7.0%	6.7%
North Bay	9.0%	6.9%
Saugeen Shores	5.4%	7.0%
Burlington	7.1%	7.1%
St. Marys	6.0%	7.1%
Pelham	11.7%	7.2%
Brockville	6.1%	7.3%
Tillsonburg	7.6%	7.6%
Guelph	7.8%	7.8%
Quinte West	6.6%	8.1%
North Stormont	7.8%	8.4%
Toronto	7.8%	8.7%
Port Colborne	7.0%	9.5%
King	8.2%	9.6%
St. Catharines	8.6%	9.8%
Guelph-Eramosa	8.0%	10.1%
Gravenhurst	10.3%	10.3%
Greenstone	9.8%	10.7%
Collingwood	9.2%	11.2%
Lambton Shores	8.3%	11.4%
Bancroft	9.8%	12.9%
Wellington North	9.8%	13.0%
Welland	9.0%	13.2%
Minto	12.4%	16.5%
Average	**5.1%**	**4.4%**
Median	**5.1%**	**3.8%**

Municipality	2017 Total Debt Charges as a % of Own Source Revenues	2017 Tax Debt Charges as a % of Own Source Revenues
Region Peel	9.4%	0.6%
District Muskoka	6.1%	0.8%
Region York	23.1%	1.4%
Region Durham	6.3%	1.8%
Region Halton	5.5%	1.9%
Region Niagara	7.1%	8.7%
Region Waterloo	9.8%	8.9%
Average	**9.6%**	**3.4%**
Median	**7.1%**	**1.8%**
Grey County	0.0%	0.0%
Elgin County	0.4%	0.4%
Wellington County	4.0%	3.5%
Simcoe County	3.6%	3.6%
Dufferin County	6.0%	6.0%
Bruce County	7.0%	7.0%
Average	**3.5%**	**3.4%**
Median	**3.8%**	**3.5%**

2017 Total Debt Outstanding Per Capita

Municipality	Total Debt Outstanding Per Capita	Tax Debt Outstanding Per Capita
East Gwillimbury	$ -	$ -
Espanola	$ 1,112	$ -
Richmond Hill	$ -	$ -
Whitby	$ -	$ -
Wilmot	$ -	$ -
Kenora	$ -	$ -
Tiny	$ 3	$ 3
Puslinch	$ 15	$ 15
West Lincoln	$ 17	$ 17
Wainfleet	$ 27	$ 27
Markham	$ 35	$ 35
Georgina	$ 232	$ 44
Thorold	$ 59	$ 59
Wellesley	$ 60	$ 60
Sault Ste. Marie	$ 171	$ 83
Niagara-on-the-Lake	$ 157	$ 87
Saugeen Shores	$ 707	$ 88
Brock	$ 94	$ 94
Sarnia	$ 167	$ 98
Woolwich	$ 135	$ 124
Penetanguishene	$ 128	$ 128
Grimsby	$ 133	$ 133
North Dumfries	$ 139	$ 135
Brampton	$ 137	$ 137
Centre Wellington	$ 807	$ 145
Fort Erie	$ 261	$ 151
Vaughan	$ 179	$ 158
Clarington	$ 173	$ 173
Caledon	$ 175	$ 175
North Middlesex	$ 286	$ 185
Strathroy-Caradoc	$ 344	$ 191
Greater Sudbury	$ 460	$ 192
Wellington North	$ 407	$ 192
Lincoln	$ 195	$ 195
Cambridge	$ 292	$ 198
Mississauga	$ 202	$ 202

Municipality	Total Debt Outstanding Per Capita	Tax Debt Outstanding Per Capita
Springwater	$ 240	$ 240
Elliot Lake	$ 244	$ 244
Windsor	$ 373	$ 265
Newmarket	$ 377	$ 270
Tay	$ 980	$ 283
Meaford	$ 572	$ 288
Guelph-Eramosa	$ 559	$ 293
Orillia	$ 307	$ 307
Grey Highlands	$ 445	$ 312
Kincardine	$ 312	$ 312
Kitchener	$ 313	$ 313
Timmins	$ 1,234	$ 322
Pickering	$ 325	$ 325
Erin	$ 348	$ 348
Ingersoll	$ 358	$ 358
King	$ 551	$ 377
Owen Sound	$ 961	$ 380
Chatham-Kent	$ 847	$ 382
Huntsville	$ 382	$ 382
North Stormont	$ 382	$ 382
Milton	$ 412	$ 412
Halton Hills	$ 433	$ 433
Burlington	$ 459	$ 459
Oshawa	$ 472	$ 472
Norfolk	$ 895	$ 475
Minto	$ 992	$ 489
Brockton	$ 511	$ 511
Prince Edward County	$ 1,600	$ 518
Hamilton	$ 739	$ 523
Waterloo	$ 572	$ 527
Brantford	$ 771	$ 529
Barrie	$ 2,061	$ 531
Orangeville	$ 1,026	$ 533
Middlesex Centre	$ 1,178	$ 540
Oakville	$ 579	$ 579
Innisfil	$ 596	$ 596

2017 Total Debt Outstanding Per Capita (cont'd)

Municipality	Total Debt Outstanding Per Capita	Tax Debt Outstanding Per Capita
Tillsonburg	$ 601	$ 601
Whitchurch - Stouffville	$ 602	$ 602
London	$ 778	$ 616
Bracebridge	$ 641	$ 641
Haldimand	$ 1,000	$ 657
Lambton Shores	$ 1,059	$ 672
Cornwall	$ 910	$ 684
St. Thomas	$ 824	$ 693
Bancroft	$ 1,568	$ 717
Welland	$ 830	$ 730
St. Catharines	$ 783	$ 756
Mapleton	$ 900	$ 762
Guelph	$ 788	$ 769
North Bay	$ 1,110	$ 787
Collingwood	$ 1,176	$ 795
Brockville	$ 1,191	$ 818
Thunder Bay	$ 1,777	$ 868
Parry Sound	$ 2,076	$ 891
St. Marys	$ 1,223	$ 1,052
Brant County	$ 1,366	$ 1,068
North Perth	$ 1,163	$ 1,072
Port Colborne	$ 1,287	$ 1,117
Quinte West	$ 2,233	$ 1,136
Peterborough	$ 1,482	$ 1,175
Stratford	$ 2,082	$ 1,331
Belleville	$ 1,814	$ 1,377
Gravenhurst	$ 1,489	$ 1,489
Pelham	$ 1,772	$ 1,707
Ottawa	$ 2,417	$ 1,731
Kingston	$ 2,855	$ 1,913
Toronto	$ 2,168	$ 2,168
Greenstone	$ 3,335	$ 3,335
Average	**$ 731**	**$ 507**
Median	**$ 555**	**$ 379**

Municipality	Total Debt Outstanding Per Capita	Tax Debt Outstanding Per Capita
Region Durham	$ 167	$ 132
District Muskoka	$ 1,063	$ 157
Region Peel	$ 976	$ 176
Region Halton	$ 548	$ 189
Region Niagara	$ 733	$ 589
Region York	$ 2,911	$ 763
Region Waterloo	$ 1,224	$ 854
Average	**$ 1,089**	**$ 408**
Median	**$ 976**	**$ 189**
Grey County	$ 17	$ 17
Simcoe County	$ 58	$ 58
Elgin County	$ 94	$ 94
Wellington County	$ 114	$ 114
Dufferin County	$ 280	$ 280
Bruce County	$ 301	$ 301
Average	**$ 144**	**$ 144**
Median	**$ 104**	**$ 104**

2017 Debt Outstanding Per Own Source Revenues

Municipality	Debt Outstanding as a % of Own Source Revenues
East Gwillimbury	0.0%
Kenora	0.0%
Richmond Hill	0.0%
Whitby	0.0%
Wilmot	0.0%
Tiny	0.2%
West Lincoln	1.4%
Puslinch	2.2%
Wainfleet	2.4%
Markham	3.4%
Thorold	4.4%
Sault Ste. Marie	7.2%
Penetanguishene	7.3%
Niagara-on-the-Lake	9.8%
Sarnia	9.9%
Brock	10.4%
Wellesley	10.7%
Orillia	12.7%
Brampton	14.0%
Kincardine	14.1%
Vaughan	14.4%
Grimsby	14.9%
Elliot Lake	15.0%
Caledon	15.2%
Windsor	15.4%
North Middlesex	16.3%
Fort Erie	17.2%
Woolwich	18.6%
Greater Sudbury	18.7%
North Dumfries	19.4%
Mississauga	19.8%
Georgina	20.5%
Kitchener	20.6%
Clarington	21.6%
Lincoln	22.1%
Cambridge	23.6%

Municipality	Debt Outstanding as a % of Own Source Revenues
Springwater	24.2%
Strathroy-Caradoc	25.8%
Ingersoll	29.5%
Newmarket	30.1%
Guelph	30.6%
Meaford	30.8%
Hamilton	31.3%
King	33.0%
Brantford	33.5%
Grey Highlands	34.6%
London	35.0%
Wellington North	35.1%
Chatham-Kent	35.8%
Brockton	36.1%
Pickering	37.0%
Innisfil	38.2%
Cornwall	38.9%
Burlington	39.5%
St. Thomas	39.5%
Saugeen Shores	39.9%
Huntsville	40.2%
Waterloo	41.1%
Thunder Bay	41.2%
Espanola	42.5%
Erin	42.7%
Oakville	43.6%
Haldimand	43.8%
Oshawa	43.9%
Halton Hills	44.6%
St. Marys	45.4%
North Bay	45.6%
Owen Sound	45.8%
Timmins	46.3%
Milton	49.0%
Brockville	49.1%
Norfolk	49.3%

2017 Debt Outstanding Per Own Source Revenues (cont'd)

Municipality	Debt Outstanding as a % of Own Source Revenues
Tillsonburg	50.9%
Collingwood	52.6%
Whitchurch - Stouffville	53.8%
Lambton Shores	54.5%
Welland	55.7%
Orangeville	56.6%
North Stormont	56.8%
Brant County	58.7%
Bracebridge	58.7%
North Perth	59.6%
Peterborough	60.5%
St. Catharines	65.2%
Toronto	67.2%
Guelph-Eramosa	69.6%
Parry Sound	71.0%
Tay	71.6%
Belleville	72.9%
Stratford	74.7%
Greenstone	75.2%
Centre Wellington	78.4%
Prince Edward County	80.4%
Minto	80.8%
Middlesex Centre	80.9%
Port Colborne	82.7%
Bancroft	85.8%
Ottawa	88.8%
Barrie	92.8%
Kingston	93.2%
Mapleton	105.9%
Gravenhurst	108.2%
Quinte West	131.4%
Pelham	163.7%
Average	**40.9%**
Median	**38.5%**

Municipality	Debt Outstanding as a % of Own Source Revenues
Region Durham	11.4%
Region Halton	45.6%
District Muskoka	53.0%
Region Niagara	57.6%
Region Peel	91.1%
Region Waterloo	93.5%
Region York	206.9%
Average	**79.9%**
Median	**57.6%**
Grey County	2.2%
Simcoe County	9.0%
Elgin County	10.7%
Wellington County	23.5%
Dufferin County	35.4%
Bruce County	38.8%
Average	**19.9%**
Median	**17.1%**

Debt To Reserve Ratio—Trend

This includes discretionary reserves and all outstanding debt as reflected on Schedules 60 and 74A of the 2017 FIRs. Note Reserves excludes obligatory reserves.

Municipality	2013	2014	2015	2016	2017
Orillia	(3.3)	5.3	1.2	1.2	(3.1)
East Gwillimbury	0.0	0.0	0.0		-
Kenora	0.3	0.3			-
Richmond Hill					-
Whitby	0.0				-
Wilmot	0.0				-
Tiny					0.0
West Lincoln	0.0	0.0	0.0	0.0	0.0
Thorold	0.1	0.1	0.1	0.0	0.0
Puslinch		0.2	0.1	0.1	0.0
Wainfleet	0.1	0.1	0.1	0.0	0.0
Brock	0.2	0.1	0.1	0.1	0.1
Markham	0.0	0.1	0.1	0.1	0.1
Kincardine		0.1	0.2	0.1	0.1
Wellesley	0.1	0.1	0.1	0.2	0.2
Penetanguishene					0.2
North Middlesex			0.4	0.3	0.2
Elliot Lake	0.1	0.1	0.3	0.2	0.2
Grimsby				0.0	0.2
Vaughan	0.3	0.3	0.3	0.2	0.2
Lincoln	0.2	0.1	0.1	0.3	0.2
Springwater	0.3	0.4	0.3	0.3	0.2
Brampton	0.0	0.4	0.3	0.3	0.2
Clarington	0.3	0.3	0.3	0.3	0.2
Niagara-on-the-Lake	0.4	0.3	0.5	0.3	0.2
Sarnia	1.2	0.9	0.6	0.5	0.3
North Dumfries		1.0	0.9	0.6	0.3
Woolwich	0.5	0.5	0.4	0.3	0.3
Georgina	0.6	0.5	0.4	0.4	0.3
Wellington North		0.5	0.5	0.4	0.3
Haldimand			0.3	0.3	0.3
Fort Erie	0.8	0.5	0.4	0.4	0.3
Sault Ste. Marie	0.4	0.3	0.3	0.3	0.4
Strathroy-Caradoc	0.8	0.8	0.7	0.5	0.4
Caledon	0.5	0.5	0.5	0.5	0.4
Mississauga	0.2	0.2	0.3	0.3	0.4

Debt To Reserve Ratio—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Pickering	0.6	0.4	0.4	0.5	0.4
London	0.9	0.7	0.6	0.5	0.5
Grey Highlands	0.3	0.3	0.2	0.4	0.5
Windsor	0.6	0.6	0.5	0.5	0.5
Ingersoll	1.5	1.9	1.1	0.8	0.5
Brockton					0.5
Saugeen Shores	0.7	0.7	0.7	0.6	0.5
Greater Sudbury	0.2	0.2	0.5	0.5	0.5
Cambridge	0.3	0.3	0.3	0.4	0.5
Hamilton	0.6	0.6	0.6	0.7	0.6
Guelph	0.6	0.5	0.5	0.7	0.6
King	1.2	0.8	1.0	0.8	0.6
Lambton Shores	2.1	1.4	1.0	0.8	0.6
Meaford	1.6	1.3	1.1	0.8	0.6
Chatham-Kent		1.0	0.8	0.7	0.6
Oakville	0.3	0.2	0.7	0.6	0.6
Halton Hills	1.2	1.5	1.1	0.8	0.6
Newmarket	1.0	1.0	1.0	0.8	0.6
Collingwood	1.1	1.2	0.9	0.9	0.6
Norfolk				0.5	0.7
Burlington	0.7	0.7	0.6	0.8	0.7
Erin		0.6	0.5	0.8	0.7
Milton	0.7	0.6	0.6	0.4	0.7
Owen Sound	0.8	0.6	0.6	0.8	0.7
Brantford					0.8
Parry Sound		0.8	0.8	0.8	0.8
Innisfil	0.9	0.8	0.8	1.1	0.8
Espanola			1.2		0.8
St. Marys		1.1	0.8	0.8	0.9
Cornwall	0.5	0.5	0.5	0.8	0.9
Mapleton		0.5	0.6		0.9
Brant County	1.3	0.8	0.8	0.7	0.9
Tay					0.9
Centre Wellington		1.1	1.1	0.9	0.9
North Stormont				1.1	0.9
Bracebridge	0.7	0.6	0.8	0.6	1.0

Debt To Reserve Ratio—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Minto		0.8	0.9	1.3	1.0
Oshawa	2.0	2.2	1.5	1.3	1.0
Peterborough	0.8	0.9	1.0	1.0	1.1
Guelph-Eramosa			1.0	1.4	1.2
North Perth			2.0	1.4	1.2
Middlesex Centre	2.6	2.4	2.0	1.5	1.2
Huntsville	1.9	1.4	2.0	1.7	1.3
North Bay	2.8	2.3	2.3	1.6	1.3
St. Thomas	0.8	0.8	0.6	0.6	1.3
Kitchener	2.5	2.0	1.8	1.6	1.3
Kingston	1.3	1.3	1.3	1.2	1.4
Port Colborne		1.0	0.7	0.7	1.4
Welland	2.0	2.0	2.0	1.6	1.4
Orangeville	3.6	2.1	1.4	1.0	1.4
Belleville	2.0	1.5	1.9	1.8	1.5
Gravenhurst	2.4	2.4	2.4	2.0	1.6
Whitchurch - Stouffville	1.6	1.3	1.3	1.4	1.6
Waterloo	1.3	1.2	1.3	1.7	1.6
Thunder Bay	1.5	1.7	1.8	2.0	1.8
St. Catharines	1.3	1.3	2.1	1.8	1.9
Toronto	1.9	2.0	2.2	2.1	2.1
Timmins	0.9	0.7	1.6	2.3	2.2
Stratford	3.3	3.0	3.1	2.7	2.2
Brockville	2.2	2.3	2.1	2.6	2.4
Tillsonburg	3.0	2.5	3.0	3.1	2.5
Barrie	4.2	4.0	3.2	3.0	2.7
Greenstone	5.8	5.0	3.5	3.2	3.0
Prince Edward County	3.1	2.9	2.2	2.1	3.0
Bancroft					3.1
Quinte West	1.7	2.0	2.6	3.2	3.1
Ottawa	5.8	4.9	5.2	5.0	4.3
Pelham	1.3	1.7	1.8	3.7	16.4
Average	1.1	1.1	1.0	1.0	1.0
Median	0.8	0.8	0.8	0.7	0.6

Debt To Reserve Ratio—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Region Durham	0.3	0.3	0.2	0.1	0.1
Region Halton	0.4	0.4	0.4	0.3	0.3
District Muskoka	1.2	1.1	0.9	0.7	0.6
Region Peel	1.0	1.0	0.9	0.9	0.8
Region Niagara	0.8	1.0	1.1	1.2	1.2
Region York	1.7	1.7	1.5	1.4	1.3
Region Waterloo	2.0	2.3	2.5	2.4	2.3
Average	1.1	1.1	1.1	1.0	0.9
Median	1.0	1.0	0.9	0.9	0.8
Grey County			0.1	0.0	0.0
Simcoe County			0.3	0.2	0.1
Elgin County			0.8	0.5	0.3
Wellington County		0.5	0.4	0.5	0.4
Dufferin County			1.3	0.9	0.7
Bruce County			1.2	1.0	0.8
Average		**0.5**	**0.7**	**0.5**	**0.4**
Median		**0.5**	**0.6**	**0.5**	**0.3**

Debt Outstanding per $100,000 of Unweighted Assessment—Trend

Municipality	2013	2014	2015	2016	2017
East Gwillimbury	$ 1	$ 1	$ 0		$ -
Kenora	$ 555	$ 489			$ -
Richmond Hill					$ -
Whitby					$ -
Wilmot	$ 2				$ -
Tiny					$ 1
Puslinch		$ 24	$ 18	$ 12	$ 6
West Lincoln		$ 3	$ 22	$ 17	$ 13
Markham	$ 18	$ 22	$ 20	$ 17	$ 14
Wainfleet	$ 42	$ 35	$ 26	$ 17	$ 17
Wellesley	$ 38	$ 27	$ 16	$ 45	$ 36
Thorold	$ 108	$ 98	$ 88	$ 63	$ 54
Niagara-on-the-Lake	$ 103	$ 80	$ 98	$ 79	$ 60
Brock	$ 95	$ 86	$ 77	$ 68	$ 60
Vaughan	$ 113	$ 99	$ 75	$ 66	$ 66
North Dumfries		$ 116	$ 102	$ 88	$ 74
Caledon	$ 144	$ 119	$ 98	$ 95	$ 74
Woolwich	$ 125	$ 114	$ 104	$ 92	$ 82
Grimsby		$ 1	$ 0	$ 2	$ 92
Brampton			$ 119	$ 108	$ 97
Mississauga	$ 42	$ 64	$ 84	$ 95	$ 103
North Middlesex			$ 207	$ 152	$ 109
Penetanguishene					$ 118
Clarington	$ 190	$ 217	$ 181	$ 149	$ 130
Springwater	$ 207	$ 242	$ 216	$ 188	$ 135
Lincoln	$ 112	$ 91	$ 99	$ 170	$ 138
Georgina	$ 238	$ 208	$ 182	$ 182	$ 150
Kincardine		$ 170	$ 237	$ 201	$ 159
Sarnia	$ 420	$ 361	$ 283	$ 237	$ 172
Erin		$ 121	$ 100	$ 196	$ 172
King	$ 345	$ 274	$ 296	$ 233	$ 178
Pickering	$ 144	$ 149	$ 123	$ 144	$ 185
Sault Ste. Marie	$ 227	$ 175	$ 145	$ 122	$ 196
Newmarket	$ 362	$ 319	$ 281	$ 238	$ 198
Huntsville	$ 312	$ 283	$ 256	$ 234	$ 207
Grey Highlands	$ 13	$ 113	$ 93	$ 168	$ 212

Debt Outstanding per $100,000 of Unweighted Assessment—Trend (cont'd)

Municipality	2013	2014	2015	2016	2017
Oakville	$ 135	$ 108	$ 275	$ 238	$ 213
Burlington	$ 219	$ 212	$ 210	$ 252	$ 221
Milton	$ 212	$ 169	$ 234	$ 192	$ 225
Halton Hills	$ 279	$ 370	$ 321	$ 279	$ 226
Fort Erie	$ 347	$ 299	$ 257	$ 285	$ 233
Cambridge	$ 111	$ 97	$ 143	$ 166	$ 240
North Stormont				$ 259	$ 242
Orillia	$ 533	$ 462	$ 395	$ 329	$ 259
Kitchener	$ 481	$ 417	$ 360	$ 310	$ 270
Whitchurch - Stouffville	$ 427	$ 1,125	$ 376	$ 321	$ 273
Wellington North		$ 517	$ 468	$ 367	$ 277
Guelph-Eramosa		$ 221	$ 193	$ 324	$ 278
Strathroy-Caradoc	$ 475	$ 425	$ 367	$ 357	$ 286
Innisfil	$ 577	$ 515	$ 471	$ 405	$ 333
Bracebridge	$ 206	$ 188	$ 170	$ 156	$ 345
Waterloo	$ 445	$ 461	$ 416	$ 373	$ 348
Meaford	$ 598	$ 523	$ 455	$ 404	$ 355
Brockton					$ 365
Ingersoll	$ 547	$ 615	$ 536	$ 464	$ 385
Saugeen Shores	$ 625	$ 550	$ 487	$ 448	$ 397
Oshawa	$ 570	$ 563	$ 507	$ 485	$ 405
Mapleton		$ 147	$ 225		$ 421
Lambton Shores	$ 740	$ 656	$ 586	$ 509	$ 431
Greater Sudbury	$ 245	$ 201	$ 520	$ 491	$ 442
Elliot Lake	$ 197	$ 164	$ 618	$ 556	$ 492
Windsor	$ 735	$ 2,773	$ 642	$ 584	$ 527
Centre Wellington		$ 761	$ 688	$ 605	$ 531
Guelph	$ 659	$ 554	$ 480	$ 738	$ 566
Gravenhurst	$ 758	$ 707	$ 658	$ 618	$ 569
Middlesex Centre	$ 921	$ 808	$ 712	$ 624	$ 573
Hamilton	$ 677	$ 749	$ 637	$ 725	$ 598
Tillsonburg	$ 819	$ 725	$ 649	$ 618	$ 610
North Perth	$ 1,078		$ 855	$ 727	$ 620
Norfolk					$ 642
Collingwood	$ 1,077	$ 1,045	$ 915	$ 818	$ 688
Chatham-Kent	$ -	$ 1,110	$ 977	$ 845	$ 710

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

Municipality	2013	2014	2015	2016	2017
London	$ 1,052	$ 973	$ 910	$ 799	$ 740
Brantford					$ 755
Haldimand			$ 642	$ 676	$ 759
St. Catharines	$ 595	$ 573	$ 786	$ 771	$ 759
Tay					$ 789
Orangeville	$ 625	$ 636	$ 596	$ 511	$ 806
Brant County	$ 782	$ 865	$ 779	$ 700	$ 846
Minto		$ 686	$ 840	$ 1,018	$ 851
Prince Edward County	$ 1,110	$ 1,002	$ 889	$ 791	$ 966
Toronto	$ 935	$ 929	$ 957	$ 917	$ 974
Welland	$ 1,287	$ 1,217	$ 1,150	$ 1,092	$ 1,011
St. Thomas	$ 727	$ 659	$ 576	$ 586	$ 1,036
North Bay	$ 1,364	$ 1,214	$ 1,369	$ 1,189	$ 1,064
Owen Sound	$ 1,100	$ 953	$ 819	$ 1,214	$ 1,066
St. Marys		$ 1,426	$ 1,288	$ 1,153	$ 1,155
Cornwall	$ 802	$ 706	$ 729	$ 1,176	$ 1,181
Brockville	$ 978	$ 1,021	$ 875	$ 1,195	$ 1,202
Pelham	$ 234	$ 266	$ 364	$ 887	$ 1,246
Port Colborne		$ 559	$ 766	$ 670	$ 1,337
Peterborough	$ 1,199	$ 1,185	$ 1,296	$ 1,428	$ 1,414
Ottawa	$ 1,528	$ 1,362	$ 1,311	$ 1,307	$ 1,473
Espanola			$ 1,556		$ 1,490
Timmins	$ 555	$ 501	$ 1,027	$ 1,648	$ 1,542
Barrie	$ 1,807	$ 1,744	$ 1,666	$ 1,706	$ 1,589
Bancroft					$ 1,656
Stratford	$ 2,300	$ 2,061	$ 2,255	$ 2,019	$ 1,774
Belleville	$ 1,139	$ 1,028	$ 1,587	$ 2,003	$ 1,821
Thunder Bay	$ 2,109	$ 1,984	$ 1,941	$ 1,979	$ 1,926
Parry Sound		$ 2,078	$ 1,909	$ 2,111	$ 1,967
Kingston	$ 1,914	$ 1,813	$ 1,989	$ 1,791	$ 2,226
Quinte West	$ 936	$ 1,054	$ 1,505	$ 2,169	$ 2,303
Greenstone	$ 3,515	$ 3,242	$ 2,979	$ 2,913	$ 2,555
Average	**$ 616**	**$ 608**	**$ 590**	**$ 602**	**$ 579**
Median	**$ 507**	**$ 462**	**$ 461**	**$ 404**	**$ 351**

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

Municipality	2013	2014	2015	2016	2017
Region Durham	$ 291	$ 297	$ 249	$ 193	$ 119
Region Halton	$ 319	$ 307	$ 315	$ 292	$ 245
District Muskoka	$ 377		$ 315	$ 294	$ 266
Region Peel	$ 782	$ 710	$ 642	$ 633	$ 556
Region Niagara	$ 488	$ 552	$ 623	$ 607	$ 619
Region Waterloo	$ 698	$ 955	$ 926	$ 948	$ 918
Region York	$ 1,261	$ 1,339	$ 1,333	$ 1,261	$ 1,167
Average	**$ 602**	**$ 693**	**$ 629**	**$ 604**	**$ 556**
Median	**$ 488**	**$ 631**	**$ 623**	**$ 607**	**$ 556**
Elgin County			$ 79	$ 86	$ -
Dufferin County			$ 227	$ 201	$ -
Grey County			$ 20	$ 13	$ 10
Simcoe County			$ 48	$ 39	$ 32
Wellington County		$ 242	$ 208	$ 190	$ 158
Bruce County			$ 204	$ 190	$ 161
Average		**$ 242**	**$ 131**	**$ 120**	**$ 60**
Median		**$ 242**	**$ 141**	**$ 138**	**$ 21**

Taxes Receivable as a % of Taxes Levied

This ratio is a strong indicator of the strength of a local economy and the ability of residents to pay their annual taxes. This is calculated using Schedule 72A of the Financial Information Returns.

Formula

$$\frac{\text{Taxes Receivable}}{\text{Taxes Levied}}$$

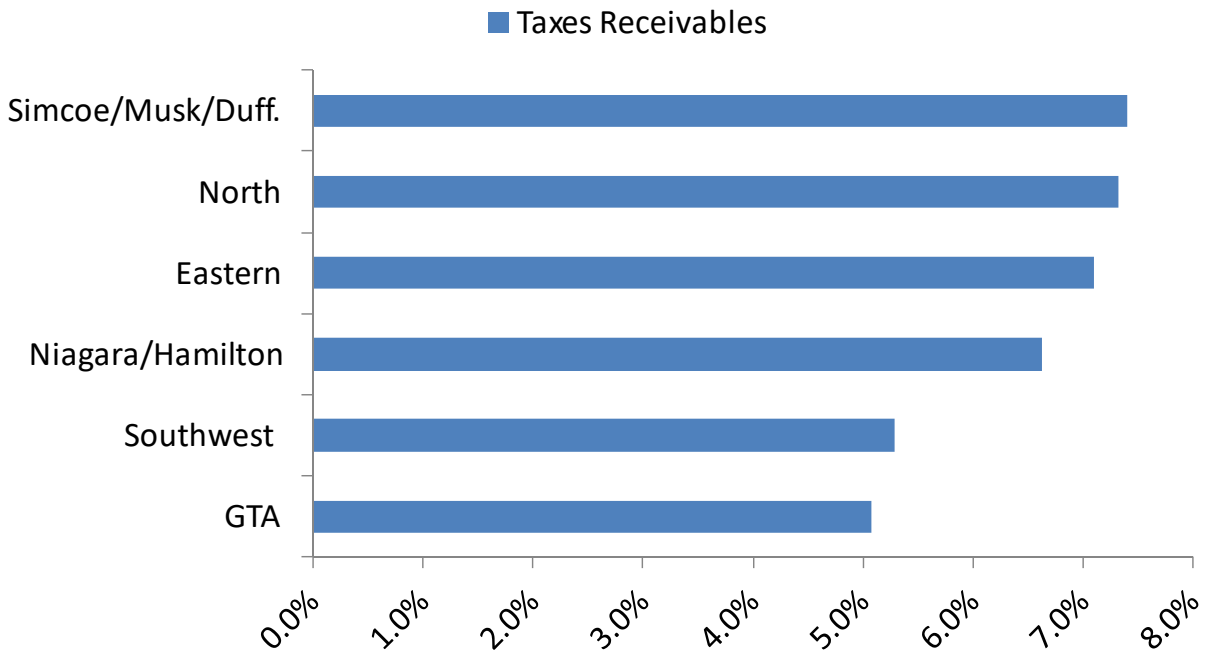
Target

Credit Rating agencies consider over 8% a negative factor.

Interpretations

If this percentage increases over time, it may indicate a decline in the municipality's economic health.

Taxes Receivable as a % of Tax Levied—By Location



Taxes Receivable as a % of Tax Levied—Trend By Location

Municipality	2013	2014	2015	2016	2017
Mississauga	2.6%	2.7%	2.7%	2.3%	2.1%
Newmarket	4.0%	3.4%	3.2%	2.7%	2.3%
Burlington	3.1%	3.3%	2.8%	2.8%	2.6%
Oshawa	2.6%	1.8%	2.2%	1.8%	2.8%
Milton	3.7%	4.5%	3.2%	3.4%	3.5%
Oakville	3.8%	3.5%	3.8%	3.7%	3.6%
Markham	5.4%	4.9%	4.6%	4.2%	3.8%
Halton Hills	6.0%	5.2%	4.6%	4.1%	4.0%
Toronto	4.1%	4.3%	4.0%	4.2%	4.0%
Clarington	5.4%	4.8%	4.6%	4.3%	4.5%
Whitby	4.8%	4.5%	4.4%	3.9%	4.6%
Brampton	6.0%	6.2%	5.1%	4.5%	5.0%
Vaughan	7.5%	5.1%	5.3%	4.7%	5.0%
Richmond Hill	0.0%			5.1%	5.4%
Caledon	7.9%	6.8%	5.3%	5.5%	5.5%
Brock	12.3%	10.6%	8.7%	7.4%	6.7%
East Gwillimbury	9.1%	7.5%	6.7%	5.8%	6.8%
Georgina	7.6%	7.9%	6.5%	6.2%	7.0%
Pickering	8.4%	7.3%	7.6%	7.5%	7.7%
Whitchurch - Stouffville	7.4%	7.5%	8.4%	8.2%	8.0%
King	14.3%	15.1%	15.1%	11.8%	11.9%
GTA Average	**6.0%**	**5.8%**	**5.5%**	**4.9%**	**5.1%**
GTA Median	**5.7%**	**5.1%**	**4.6%**	**4.4%**	**4.6%**

Taxes Receivable as a % of Tax Levied—Trend By Location (cont'd)

Municipality	2013	2014	2015	2016	2017
Kingston	3.6%	2.9%	2.9%	2.3%	2.1%
Peterborough	3.6%	3.7%	3.2%	2.3%	2.3%
Belleville	2.7%	3.5%	2.6%	2.8%	2.8%
Cornwall	4.0%	3.4%	3.6%	3.6%	4.2%
Ottawa	3.5%	4.3%	4.7%	5.0%	5.2%
Prince Edward County	11.7%	10.9%	9.8%	10.5%	8.6%
Quinte West	7.6%	7.9%	5.7%	6.5%	9.0%
North Stormont	0.0%	0.0%	0.0%	11.9%	9.9%
Brockville	4.9%	5.5%	7.5%	8.4%	10.4%
Bancroft					16.6%
Eastern Average	**4.6%**	**4.7%**	**4.4%**	**5.9%**	**7.1%**
Eastern Median	**3.6%**	**3.7%**	**3.6%**	**5.0%**	**6.9%**

Municipality	2013	2014	2015	2016	2017
Niagara-on-the-Lake	7.1%	5.8%	4.8%	3.1%	3.0%
St. Catharines	6.1%	6.2%	6.4%	5.5%	5.1%
Lincoln	9.2%	7.4%	8.2%	6.0%	5.2%
Pelham	8.1%	7.2%	7.7%	7.1%	5.5%
Fort Erie	10.9%	10.0%	9.1%	8.3%	6.0%
Grimsby	0.0%	6.6%	5.4%	6.1%	6.4%
Welland	12.5%	12.4%	14.0%	10.4%	6.4%
Port Colborne		5.8%	5.9%	5.8%	7.2%
Wainfleet	11.8%	11.4%	9.5%	7.6%	7.3%
Hamilton	8.5%	8.6%	8.4%	8.1%	7.4%
Thorold	8.5%	6.1%	7.3%	5.9%	9.9%
West Lincoln	14.1%	16.4%	14.8%	9.4%	10.2%
Niagara/Hamilton Average	**8.8%**	**8.0%**	**8.4%**	**6.9%**	**6.6%**
Niagara/Hamilton Median	**8.6%**	**7.2%**	**7.9%**	**6.4%**	**6.4%**

Taxes Receivable as a % of Tax Levied—Trend By Location (cont'd)

Municipality	2013	2014	2015	2016	2017
Kenora	1.9%	2.3%	1.5%	1.3%	1.0%
Greater Sudbury	2.8%	2.3%	2.5%	2.4%	3.0%
Parry Sound		6.8%	6.7%	4.6%	3.4%
North Bay	4.2%	4.8%	4.5%	4.0%	4.5%
Thunder Bay	6.3%	5.4%	7.1%	6.3%	5.8%
Espanola			5.2%		7.3%
Elliot Lake	3.4%	3.8%	4.2%	4.2%	7.9%
Timmins	6.6%	7.2%	6.5%	6.0%	7.9%
Greenstone	18.2%	18.3%	18.6%	16.2%	12.9%
Sault Ste. Marie	12.8%	11.7%	11.0%	15.0%	19.5%
North Average	**7.0%**	**6.9%**	**6.8%**	**6.7%**	**7.3%**
North Median	**5.3%**	**5.4%**	**5.8%**	**4.6%**	**6.5%**

Municipality	2013	2014	2015	2016	2017
Orangeville	5.2%	3.0%	1.9%	2.0%	1.1%
Barrie	6.0%	6.3%	5.9%	5.0%	5.0%
Penetanguishene					5.9%
Gravenhurst	13.7%	11.5%	8.8%	6.7%	6.5%
Collingwood	7.9%	8.5%	7.2%	6.1%	7.3%
Bracebridge	13.0%	12.2%	10.3%	7.9%	7.6%
Tiny					8.3%
Orillia	10.9%	11.4%	10.0%	8.1%	8.4%
Innisfil	9.0%	9.5%	10.2%	9.1%	8.5%
Springwater	12.5%	11.7%	10.2%	9.0%	8.6%
Tay					9.2%
Huntsville	14.1%	15.4%	15.7%	12.9%	12.5%
Simcoe/Musk./Duff. Average	**10.3%**	**9.9%**	**8.9%**	**7.4%**	**7.4%**
Simcoe/Musk./Duff. Median	**10.9%**	**11.4%**	**10.0%**	**7.9%**	**7.9%**

Taxes Receivable as a % of Tax Levied—Trend By Location (cont'd)

Municipality	2013	2014	2015	2016	2017
Sarnia	5.0%	2.3%	1.9%	1.5%	1.6%
North Perth	2.5%		2.6%	2.7%	1.8%
London	1.6%	2.1%	1.9%	2.6%	2.0%
Guelph	1.6%	1.9%	2.2%	2.5%	2.2%
Tillsonburg	3.9%	4.4%	3.9%	3.0%	2.6%
Wilmot	4.1%	4.7%	3.3%	2.8%	2.6%
Ingersoll	6.0%	5.1%	4.9%	4.5%	3.5%
Stratford	5.1%	4.8%	4.4%	4.1%	3.6%
Brantford				3.7%	3.7%
Wellesley	3.9%	3.8%	3.1%	2.6%	3.7%
Woolwich	5.4%	4.2%	4.6%	4.8%	3.8%
Brant County	7.0%	5.2%	4.5%	4.4%	3.8%
Centre Wellington		5.5%	4.8%	4.5%	4.0%
St. Marys		4.8%	4.9%	4.5%	4.0%
Puslinch		5.2%	4.6%	2.3%	4.3%
Kitchener	5.7%	6.2%	5.2%	5.5%	4.3%
Brockton					4.4%
Waterloo	6.7%	4.8%	4.9%	3.9%	4.7%
Chatham-Kent		6.8%	4.8%	4.7%	4.8%
North Middlesex			6.9%	6.0%	4.9%
Kincardine		6.7%	5.4%	6.3%	5.0%
Middlesex Centre	5.3%	5.4%	5.9%	6.1%	5.1%
Strathroy-Caradoc	8.3%	8.1%	5.7%	6.0%	5.3%
Saugeen Shores	4.8%	4.7%	4.5%	4.4%	5.4%
Owen Sound	4.7%	4.0%	2.6%	5.0%	5.5%
Cambridge	9.0%	9.1%	7.4%	7.3%	5.8%
St. Thomas	2.7%	2.1%	3.4%	6.7%	6.0%
Lambton Shores	8.5%	8.0%	8.2%	7.9%	6.1%
Meaford	6.2%	7.9%	8.1%	7.1%	6.1%
Guelph-Eramosa		7.2%	6.6%	6.7%	6.3%
North Dumfries		6.0%	6.3%	6.5%	6.3%
Wellington North		8.7%	7.5%	7.8%	7.9%
Windsor	9.8%	9.7%	8.6%	8.4%	8.3%
Norfolk				8.3%	8.5%
Erin		13.1%	10.8%	8.6%	8.6%
Minto		10.4%	9.8%	8.3%	8.7%
Mapleton		6.9%	6.3%		10.1%
Grey Highlands	14.2%	14.6%	15.9%	16.1%	15.8%
Southwest Average	**5.7%**	**6.2%**	**5.8%**	**5.8%**	**5.3%**
Southwest Median	**5.3%**	**5.4%**	**4.9%**	**5.0%**	**4.9%**

Rates Coverage Ratio

The Rates Coverage Ratio provides a measure of the municipality's ability to cover its costs through its own sources of revenue. According to the Ministry of Municipal Affairs and Housing, a basic target is 40%-60%; an intermediate is 60%-90% and an advanced target is 90% or greater.

Municipality	OSR as a % of Total Expenditures
Cornwall	62.0%
St. Thomas	62.6%
Parry Sound	63.1%
Wellesley	65.4%
Norfolk	65.9%
Milton	67.7%
Bancroft	69.2%
Peterborough	71.2%
Greater Sudbury	74.3%
Windsor	74.3%
Brantford	74.5%
Elliot Lake	75.7%
Gravenhurst	75.7%
North Stormont	77.6%
Wilmot	77.7%
Chatham-Kent	78.1%
Hamilton	79.1%
Stratford	80.5%
Tiny	80.8%
Ottawa	80.8%
Erin	81.4%
Timmins	81.6%
Toronto	82.5%
London	83.4%
Huntsville	83.6%
Grey Highlands	84.1%
North Dumfries	84.2%
Prince Edward County	84.4%
Tay	84.7%
Brockton	85.4%
Greenstone	85.4%
Minto	85.5%
Espanola	85.7%
Puslinch	86.6%
Kingston	87.4%
Port Colborne	87.8%

Municipality	OSR as a % of Total Expenditures
Brampton	88.2%
Guelph-Eramosa	88.3%
Halton Hills	89.0%
Woolwich	89.7%
Guelph	89.8%
Bracebridge	89.9%
Springwater	90.7%
Clarington	90.9%
Saugeen Shores	90.9%
Lambton Shores	91.1%
Kenora	91.2%
Thunder Bay	91.2%
Lincoln	91.3%
Haldimand	91.6%
Brock	91.9%
Centre Wellington	92.3%
Owen Sound	92.4%
Markham	92.4%
Vaughan	92.5%
Barrie	92.7%
Sault Ste. Marie	92.9%
North Bay	93.2%
Grimsby	93.6%
Pelham	93.8%
Oakville	94.2%
Mississauga	94.4%
North Middlesex	95.0%
Quinte West	95.6%
Wellington North	95.8%
Georgina	96.2%
Waterloo	96.3%
St. Catharines	96.7%
Newmarket	96.9%
Whitchurch - Stouffville	97.3%
Brockville	97.3%
Burlington	98.6%

Rates Coverage Ratio Cont'd

Municipality	OSR as a % of Total Expenditures
Pickering	98.7%
Richmond Hill	99.0%
Welland	99.8%
Tillsonburg	100.5%
Thorold	101.7%
Cambridge	102.2%
Mapleton	102.2%
St. Marys	102.3%
Belleville	102.4%
Penetanguishene	102.4%
Middlesex Centre	102.8%
Kincardine	103.2%
Sarnia	103.6%
Ingersoll	103.8%
Collingwood	104.4%
Oshawa	104.5%
Niagara-on-the-Lake	104.7%
Kitchener	104.7%
King	105.5%
Caledon	105.9%
Fort Erie	106.2%
Orillia	107.1%
Wainfleet	107.2%
Brant County	108.0%
Innisfil	109.2%
East Gwillimbury	109.3%
Orangeville	109.6%
Meaford	114.0%
Strathroy-Caradoc	114.6%
North Perth	117.2%
Whitby	118.1%
West Lincoln	149.7%
Average	**92.1%**
Median	**92.3%**

Municipality	OSR as a % of Total Expenditures
Region Niagara	67.8%
Region Peel	69.9%
Region Waterloo	74.4%
District Muskoka	81.1%
Region York	82.7%
Region Durham	84.4%
Region Halton	87.7%
Average	**78.3%**
Median	**81.1%**
Simcoe County	50.9%
Grey County	58.0%
Wellington County	58.1%
Dufferin County	64.7%
Bruce County	65.2%
Elgin County	65.4%
Average	**60.4%**
Median	**61.4%**

Revenue and Expenditure Analysis

Revenue and Expenditure Analysis

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

The following information has been included in this section of the report:

- ***Net Municipal Levy (2018 Levy Bylaw)***
  - ***Per Capita and sorted by Location***
  - ***Per $100,000 of Unweighted and Weighted Assessment***
- ***General Government***
- ***Protection Services***
  - ***Fire, Police***
  - ***Court Security and Prisoner Transportation***
  - ***Conservation Authority***
  - ***Protective Inspection and Control***
  - ***POA***
- ***Transportation Services***
  - ***Roads, Bridges and Culverts, Traffic Operations, Winter Control***
  - ***Transit, Parking***
  - ***Streetlights***
  - ***Air Transportation***

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

Analysis of Net Municipal Levy Per Capita

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

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

As such, this analysis is not an "apples to apples" comparison of services, but rather has been included to provide insight into the net cost of providing municipal services within each municipality. Further analysis would be required to determine the cause of the differences across each spending envelope and within each municipality. This analysis was completed using the most current information available - net municipal levies as per the 2018 municipal levy by-laws and the 2018 estimated populations.

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

Net Municipal Levy Per Capita

- Net levy on a per capita basis ranged across the municipalities from $1,006 to $3,038 (with an average of $1,527 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.

- 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 services provided, differentials in terms of service levels and the extent of user fees.

2018 Net Municipal Levy Per Capita

	2018 Levy per Capita	2018 Levy RankingPer Capita
North Stormont	$ 1,006	low
Quinte West	$ 1,007	low
Elliot Lake	$ 1,034	low
Milton	$ 1,044	low
Wellesley	$ 1,076	low
Springwater	$ 1,121	low
Wilmot	$ 1,124	low
Minto	$ 1,153	low
Strathroy-Caradoc	$ 1,158	low
West Lincoln	$ 1,160	low
Tay	$ 1,167	low
Brockton	$ 1,212	low
Woolwich	$ 1,243	low
Norfolk	$ 1,258	low
Wellington North	$ 1,286	low
Brampton	$ 1,286	low
Welland	$ 1,295	low
St. Thomas	$ 1,297	low
Markham	$ 1,302	low
Kitchener	$ 1,303	low
Halton Hills	$ 1,316	low
North Perth	$ 1,322	low
Brant	$ 1,326	low
Haldimand	$ 1,336	low
Tillsonburg	$ 1,351	low
Whitchurch-Stouffville	$ 1,353	low
Newmarket	$ 1,359	low
Centre Wellington	$ 1,365	low
Bancroft	$ 1,368	low
Georgina	$ 1,378	low
Prince Edward County	$ 1,389	low
Penetanguishene	$ 1,399	low
Clarington	$ 1,412	low
London	$ 1,425	low
Mississauga	$ 1,432	low
Brantford	$ 1,437	low

	2018 Levy per Capita	2018 Levy RankingPer Capita
Chatham-Kent	$ 1,439	mid
Midland	$ 1,450	mid
Thorold	$ 1,457	mid
Lincoln	$ 1,460	mid
Cornwall	$ 1,466	mid
Sault Ste. Marie	$ 1,469	mid
Toronto	$ 1,470	mid
North Dumfries	$ 1,475	mid
Richmond Hill	$ 1,476	mid
St. Catharines	$ 1,489	mid
Espanola	$ 1,493	mid
Peterborough	$ 1,495	mid
Burlington	$ 1,497	mid
Grimsby	$ 1,502	mid
Middlesex Centre	$ 1,502	mid
Windsor	$ 1,505	mid
Ingersoll	$ 1,506	mid
Mapleton	$ 1,510	mid
St. Marys	$ 1,510	mid
Sarnia	$ 1,516	mid
Hamilton	$ 1,517	mid
Huntsville	$ 1,521	mid
Cambridge	$ 1,527	mid
Barrie	$ 1,529	mid
Brock	$ 1,538	mid
Greater Sudbury	$ 1,546	mid
Parry Sound	$ 1,548	mid
Niagara Falls	$ 1,554	mid
Pelham	$ 1,561	mid
Kenora	$ 1,564	mid
Innisfil	$ 1,565	mid
Caledon	$ 1,566	mid
East Gwillimbury	$ 1,569	mid
Fort Erie	$ 1,582	mid
Vaughan	$ 1,598	mid
North Bay	$ 1,599	mid

2018 Net Municipal Levy Per Capita (cont'd)

	2018 Levy per Capita	2018 Levy RankingPer Capita
Grey Highlands	$ 1,599	high
Port Colborne	$ 1,600	high
Ottawa	$ 1,614	high
Brockville	$ 1,620	high
Guelph-Eramosa	$ 1,625	high
North Middlesex	$ 1,629	high
Aurora	$ 1,630	high
Whitby	$ 1,632	high
Saugeen Shores	$ 1,633	high
Oshawa	$ 1,636	high
Orangeville	$ 1,653	high
Guelph	$ 1,655	high
Timmins	$ 1,666	high
Wainfleet	$ 1,670	high
Owen Sound	$ 1,675	high
Tiny	$ 1,692	high
Thunder Bay	$ 1,693	high
Stratford	$ 1,701	high
Erin	$ 1,708	high
Orillia	$ 1,714	high
Kingston	$ 1,725	high
Bracebridge	$ 1,729	high
Meaford	$ 1,756	high
Central Elgin	$ 1,761	high
Oakville	$ 1,772	high
Pickering	$ 1,784	high
Belleville	$ 1,785	high
Collingwood	$ 1,816	high
Kincardine	$ 1,827	high
Waterloo	$ 1,846	high
Lambton Shores	$ 1,977	high
King	$ 2,149	high
Niagara-on-the-Lake	$ 2,215	high
Gravenhurst	$ 2,283	high
Puslinch	$ 2,319	high
Greenstone	$ 3,038	high
Average	$ 1,527	
Median	$ 1,510	

2018 Net Municipal Levy Per $100,000 Unweighted Assessment

Net levy on a per $100,000 of unweighted assessment ranged across the municipalities from $538 to $2,328 (with an average of $1,111). There is a strong relationship between the assessment per capita and net levy per $100,000 of assessment in that, for the most part, municipalities with a high assessment basis have a low net levy per $100,000 of assessment.

	2018 Net Levy Per $100,000 Unweighted Assessment	2018 Net Levy Per $100,000 Unweighted Assessment Ranking
Markham	$ 538	low
Tiny	$ 554	low
Richmond Hill	$ 558	low
Milton	$ 570	low
Vaughan	$ 587	low
Whitchurch-Stouffville	$ 613	low
North Middlesex	$ 618	low
Springwater	$ 632	low
North Stormont	$ 636	low
Wellesley	$ 643	low
Oakville	$ 651	low
East Gwillimbury	$ 653	low
Toronto	$ 660	low
Caledon	$ 663	low
Aurora	$ 666	low
Halton Hills	$ 686	low
King	$ 693	low
Wilmot	$ 705	low
North Perth	$ 706	low
Mapleton	$ 706	low
Newmarket	$ 713	low
Burlington	$ 722	low
Middlesex Centre	$ 730	low
Mississauga	$ 733	low
Woolwich	$ 752	low
Grey Highlands	$ 763	low
North Dumfries	$ 783	low
Lambton Shores	$ 804	low
Guelph-Eramosa	$ 808	low
Brant	$ 821	low
Huntsville	$ 827	low
Puslinch	$ 837	low
Prince Edward County	$ 838	low
Erin	$ 844	low
Niagara-on-the-Lake	$ 852	low
Brockton	$ 867	low

	2018 Net Levy Per $100,000 Unweighted Assessment	2018 Net Levy Per $100,000 Unweighted Assessment Ranking
Gravenhurst	$ 873	mid
Innisfil	$ 874	mid
Wellington North	$ 875	mid
West Lincoln	$ 885	mid
Georgina	$ 891	mid
Centre Wellington	$ 898	mid
Norfolk	$ 903	mid
Brampton	$ 917	mid
Saugeen Shores	$ 918	mid
Bracebridge	$ 929	mid
Kincardine	$ 931	mid
Tay	$ 939	mid
Strathroy-Caradoc	$ 961	mid
Ottawa	$ 984	mid
Minto	$ 989	mid
Brock	$ 992	mid
Haldimand	$ 1,014	mid
Pickering	$ 1,019	mid
Lincoln	$ 1,030	mid
Quinte West	$ 1,038	mid
Grimsby	$ 1,044	mid
Clarington	$ 1,060	mid
Collingwood	$ 1,063	mid
Whitby	$ 1,086	mid
Meaford	$ 1,090	mid
Wainfleet	$ 1,090	mid
Pelham	$ 1,098	mid
Waterloo	$ 1,122	mid
Kitchener	$ 1,123	mid
Barrie	$ 1,179	mid
Central Elgin	$ 1,186	mid
Guelph	$ 1,188	mid
Chatham-Kent	$ 1,207	mid
Hamilton	$ 1,226	mid
Cambridge	$ 1,256	mid
Penetanguishene	$ 1,294	mid

2018 Net Municipal Levy Per $100,000 Unweighted Assessment (cont'd)

	2018 Net Levy Per $100,000 Unweighted Assessment	2018 Net Levy Per $100,000 Unweighted Assessment Ranking
Orangeville	$ 1,298	high
Niagara Falls	$ 1,304	high
Midland	$ 1,308	high
Thorold	$ 1,336	high
Kingston	$ 1,345	high
London	$ 1,355	high
Tillsonburg	$ 1,374	high
Kenora	$ 1,398	high
Oshawa	$ 1,402	high
Brantford	$ 1,407	high
Fort Erie	$ 1,414	high
St. Marys	$ 1,426	high
Peterborough	$ 1,426	high
St. Catharines	$ 1,445	high
Bancroft	$ 1,445	high
Orillia	$ 1,447	high
Stratford	$ 1,449	high
Parry Sound	$ 1,467	high
Greater Sudbury	$ 1,486	high
North Bay	$ 1,533	high
Sarnia	$ 1,557	high
Welland	$ 1,578	high
Ingersoll	$ 1,621	high
St. Thomas	$ 1,632	high
Brockville	$ 1,634	high
Port Colborne	$ 1,662	high
Sault Ste. Marie	$ 1,675	high
Belleville	$ 1,791	high
Thunder Bay	$ 1,836	high
Owen Sound	$ 1,858	high
Cornwall	$ 1,902	high
Espanola	$ 2,000	high
Timmins	$ 2,081	high
Elliot Lake	$ 2,086	high
Windsor	$ 2,128	high
Greenstone	$ 2,328	high
Average	$ 1,111	
Median	$ 1,024	

2018 Net Municipal Levy Per $100,000 Weighted Assessment

Net levy on a per $100,000 of assessment ranged across the municipalities from $458 to $2,377 (with an average of $1,057). There is a strong relationship between the assessment per capita and net levy per $100,000 of assessment in that, for the most part, municipalities with a high assessment basis have a low net levy per $100,000 of assessment.

	2018 Net Levy Per $100,000 Weighted Assessment	Levy Per $100,000 Weighted Assessment Ranking
Toronto	$ 458	low
Markham	$ 523	low
Milton	$ 528	low
Richmond Hill	$ 547	low
Vaughan	$ 557	low
Tiny	$ 567	low
Oakville	$ 598	low
Whitchurch-Stouffville	$ 614	low
Burlington	$ 639	low
Halton Hills	$ 648	low
Aurora	$ 650	low
Mississauga	$ 650	low
Caledon	$ 664	low
East Gwillimbury	$ 665	low
Springwater	$ 676	low
Newmarket	$ 688	low
King	$ 722	low
North Dumfries	$ 743	low
Woolwich	$ 745	low
Wilmot	$ 749	low
Wellesley	$ 789	low
Puslinch	$ 797	low
Niagara-on-the-Lake	$ 807	low
Huntsville	$ 824	low
Ottawa	$ 832	low
Brant	$ 860	low
Brampton	$ 863	low
Gravenhurst	$ 871	low
Prince Edward County	$ 885	low
Innisfil	$ 893	low
Guelph-Eramosa	$ 896	low
Georgina	$ 898	low
Grey Highlands	$ 908	low
Lambton Shores	$ 913	low
Erin	$ 916	low
Bracebridge	$ 928	low

	2018 Net Levy Per $100,000 Weighted Assessment	Levy Per $100,000 Weighted Assessment Ranking
Saugeen Shores	$ 933	mid
Waterloo	$ 947	mid
Centre Wellington	$ 948	mid
Quinte West	$ 948	mid
Pickering	$ 952	mid
Tay	$ 952	mid
North Stormont	$ 953	mid
West Lincoln	$ 955	mid
Kitchener	$ 956	mid
Middlesex Centre	$ 968	mid
Grimsby	$ 981	mid
Guelph	$ 1,001	mid
Whitby	$ 1,011	mid
Norfolk	$ 1,015	mid
Collingwood	$ 1,025	mid
Lincoln	$ 1,028	mid
Clarington	$ 1,031	mid
Strathroy-Caradoc	$ 1,031	mid
Hamilton	$ 1,033	mid
Cambridge	$ 1,034	mid
Kincardine	$ 1,038	mid
North Perth	$ 1,039	mid
Haldimand	$ 1,068	mid
Niagara Falls	$ 1,071	mid
Barrie	$ 1,095	mid
Pelham	$ 1,104	mid
Mapleton	$ 1,113	mid
Brock	$ 1,116	mid
Wellington North	$ 1,119	mid
Brockton	$ 1,141	mid
Tillsonburg	$ 1,159	mid
Minto	$ 1,165	mid
Brantford	$ 1,169	mid
Kingston	$ 1,176	mid
Kenora	$ 1,180	mid
London	$ 1,181	mid

2018 Net Municipal Levy Per $100,000 Weighted Assessment (cont'd)

	2018 Net Levy Per $100,000 Weighted Assessment	Levy Per $100,000 Weighted Assessment Ranking
Stratford	$ 1,192	high
Meaford	$ 1,197	high
Thorold	$ 1,200	high
Wainfleet	$ 1,204	high
North Middlesex	$ 1,204	high
Greater Sudbury	$ 1,208	high
Orangeville	$ 1,212	high
Orillia	$ 1,221	high
Midland	$ 1,232	high
St. Catharines	$ 1,245	high
Oshawa	$ 1,249	high
St. Marys	$ 1,250	high
Peterborough	$ 1,256	high
Penetanguishene	$ 1,259	high
Parry Sound	$ 1,262	high
North Bay	$ 1,285	high
Sault Ste. Marie	$ 1,306	high
Fort Erie	$ 1,320	high
Ingersoll	$ 1,328	high
Brockville	$ 1,331	high
Sarnia	$ 1,347	high
Central Elgin	$ 1,369	high
St. Thomas	$ 1,379	high
Belleville	$ 1,407	high
Welland	$ 1,411	high
Bancroft	$ 1,433	high
Cornwall	$ 1,440	high
Thunder Bay	$ 1,473	high
Port Colborne	$ 1,483	high
Chatham-Kent	$ 1,507	high
Owen Sound	$ 1,526	high
Espanola	$ 1,560	high
Windsor	$ 1,688	high
Timmins	$ 1,723	high
Elliot Lake	$ 1,852	high
Greenstone	$ 2,377	high
Average	$ 1,056	
Median	$ 1,032	

2018 Net Municipal Levy Comparison per Capita vs. $100,000 Assessment - By Location

Eastern	2018 Levy per Capita	2018 Net Levy Per $100,000 Weighted Assessment	2018 Levy per Capita Ranking	2018 Net Levy Per $100,000 Weighted Assessment Ranking
Ottawa	$ 1,614	$ 832	high	low
Prince Edward County	$ 1,389	$ 885	low	low
Quinte West	$ 1,007	$ 948	low	mid
North Stormont	$ 1,006	$ 953	low	mid
Kingston	$ 1,725	$ 1,176	high	mid
Peterborough	$ 1,495	$ 1,256	mid	high
Brockville	$ 1,620	$ 1,331	high	high
Belleville	$ 1,785	$ 1,407	high	high
Bancroft	$ 1,368	$ 1,433	low	high
Cornwall	$ 1,466	$ 1,440	mid	high
Average	$ 1,447	$ 1,166		
Median	$ 1,480	$ 1,216		

Niagara/Hamilton	2018 Levy per Capita	2018 Net Levy Per $100,000 Weighted Assessment	2018 Levy per Capita Ranking	2018 Net Levy Per $100,000 Weighted Assessment Ranking
Niagara-on-the-Lake	$ 2,215	$ 807	high	low
West Lincoln	$ 1,160	$ 955	low	mid
Grimsby	$ 1,502	$ 981	mid	mid
Lincoln	$ 1,460	$ 1,028	mid	mid
Hamilton	$ 1,517	$ 1,033	mid	mid
Niagara Falls	$ 1,554	$ 1,071	mid	mid
Pelham	$ 1,561	$ 1,104	mid	mid
Thorold	$ 1,457	$ 1,200	mid	high
Wainfleet	$ 1,670	$ 1,204	high	high
St. Catharines	$ 1,489	$ 1,245	mid	high
Fort Erie	$ 1,582	$ 1,320	mid	high
Welland	$ 1,295	$ 1,411	low	high
Port Colborne	$ 1,600	$ 1,483	high	high
Average	$ 1,543	$ 1,142		
Median	$ 1,517	$ 1,104		

2018 Net Municipal Levy Comparison per Capita vs. $100,000 Assessment - Location (cont'd)

GTA	2018 Levy per Capita	2018 Net Levy Per $100,000 Weighted Assessment	2018 Levy per Capita Ranking	2018 Net Levy Per $100,000 Weighted Assessment Ranking
Toronto	$ 1,470	$ 458	mid	low
Markham	$ 1,302	$ 523	low	low
Milton	$ 1,044	$ 528	low	low
Richmond Hill	$ 1,476	$ 547	mid	low
Vaughan	$ 1,598	$ 557	mid	low
Oakville	$ 1,772	$ 598	high	low
Whitchurch-Stouffville	$ 1,353	$ 614	low	low
Burlington	$ 1,497	$ 639	mid	low
Halton Hills	$ 1,316	$ 648	low	low
Aurora	$ 1,630	$ 650	high	low
Mississauga	$ 1,432	$ 650	low	low
Caledon	$ 1,566	$ 664	mid	low
East Gwillimbury	$ 1,569	$ 665	mid	low
Newmarket	$ 1,359	$ 688	low	low
King	$ 2,149	$ 722	high	low
Brampton	$ 1,286	$ 863	low	low
Georgina	$ 1,378	$ 898	low	low
Pickering	$ 1,784	$ 952	high	mid
Whitby	$ 1,632	$ 1,011	high	mid
Clarington	$ 1,412	$ 1,031	low	mid
Brock	$ 1,538	$ 1,116	mid	mid
Oshawa	$ 1,636	$ 1,249	high	high
Average	$ 1,509	$ 740		
Median	$ 1,487	$ 657		

2018 Net Municipal Levy Comparison per Capita vs. $100,000 Assessment - Location (cont'd)

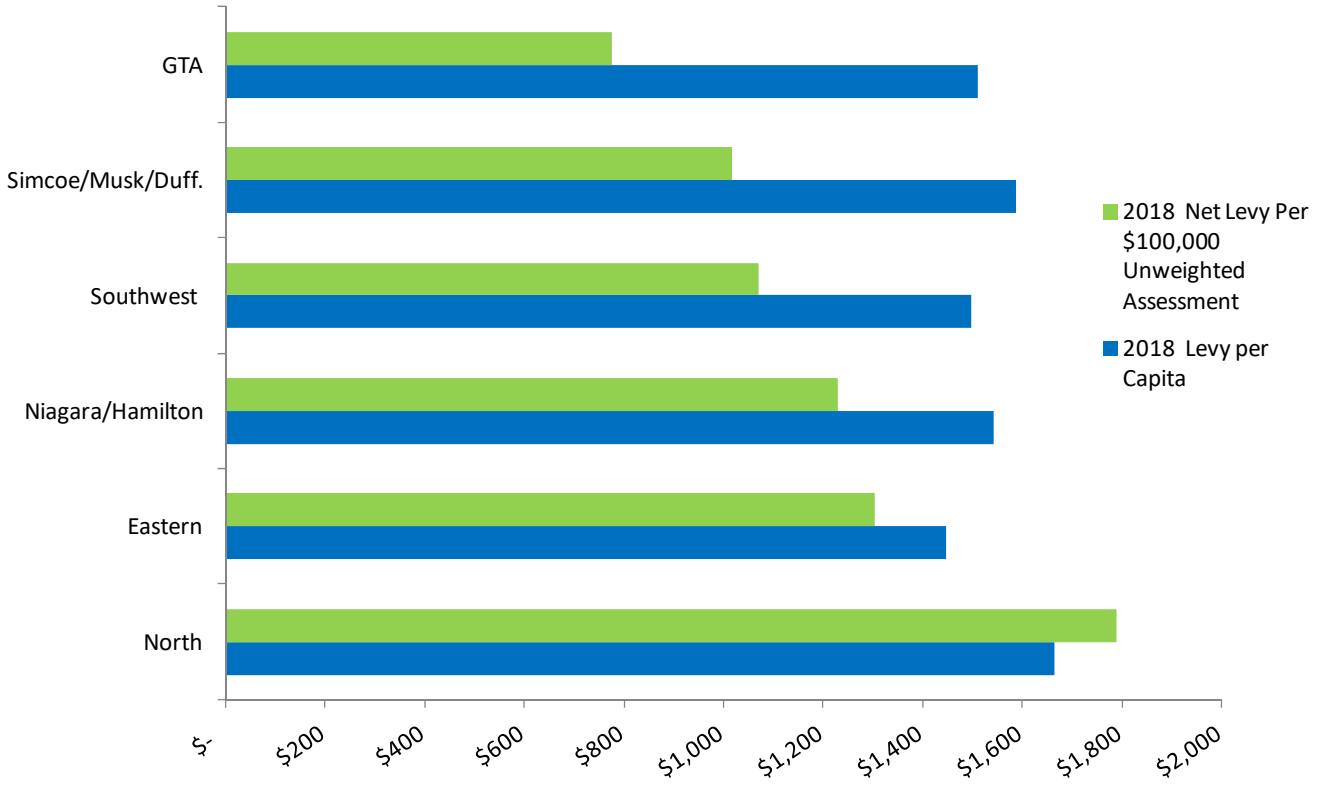
North	2018 Levy per Capita	2018 Net Levy Per $100,000 Weighted Assessment	2018 Levy per Capita Ranking	2018 Net Levy Per $100,000 Weighted Assessment Ranking
Kenora	$ 1,564	$ 1,180	mid	mid
Greater Sudbury	$ 1,546	$ 1,208	mid	high
Parry Sound	$ 1,548	$ 1,262	mid	high
North Bay	$ 1,599	$ 1,285	mid	high
Sault Ste. Marie	$ 1,469	$ 1,306	mid	high
Thunder Bay	$ 1,693	$ 1,473	high	high
Espanola	$ 1,493	$ 1,560	mid	high
Timmins	$ 1,666	$ 1,723	high	high
Elliot Lake	$ 1,034	$ 1,852	low	high
Greenstone	$ 3,038	$ 2,377	high	high
Average	$ 1,665	$ 1,523		
Median	$ 1,556	$ 1,389		

Simcoe/Musk./Duff.	2018 Levy per Capita	2018 Net Levy Per $100,000 Weighted Assessment	2018 Levy per Capita Ranking	2018 Net Levy Per $100,000 Weighted Assessment Ranking
Tiny	$ 1,692	$ 567	high	low
Springwater	$ 1,121	$ 676	low	low
Huntsville	$ 1,521	$ 824	mid	low
Gravenhurst	$ 2,283	$ 871	high	low
Innisfil	$ 1,565	$ 893	mid	low
Bracebridge	$ 1,729	$ 928	high	low
Tay	$ 1,167	$ 952	low	mid
Collingwood	$ 1,816	$ 1,025	high	mid
Barrie	$ 1,529	$ 1,095	mid	mid
Orangeville	$ 1,653	$ 1,212	high	high
Orillia	$ 1,714	$ 1,221	high	high
Midland	$ 1,450	$ 1,232	mid	high
Penetanguishene	$ 1,399	$ 1,259	low	high
Average	$ 1,588	$ 981		
Median	$ 1,565	$ 952		

2018 Net Municipal Levy Comparison per Capita vs. $100,000 Assessment - Location (cont'd)

Southwest	2018 Levy per Capita	2018 Net Levy Per $100,000 Weighted Assessment	2018 Levy per Capita Ranking	2018 Net Levy Per $100,000 Weighted Assessment Ranking
North Dumfries	$ 1,475	$ 743	mid	low
Woolwich	$ 1,243	$ 745	low	low
Wilmot	$ 1,124	$ 749	low	low
Wellesley	$ 1,076	$ 789	low	low
Puslinch	$ 2,319	$ 797	high	low
Brant	$ 1,326	$ 860	low	low
Guelph-Eramosa	$ 1,625	$ 896	high	low
Grey Highlands	$ 1,599	$ 908	mid	low
Lambton Shores	$ 1,977	$ 913	high	low
Erin	$ 1,708	$ 916	high	low
Saugeen Shores	$ 1,633	$ 933	high	mid
Waterloo	$ 1,846	$ 947	high	mid
Centre Wellington	$ 1,365	$ 948	low	mid
Kitchener	$ 1,303	$ 956	low	mid
Middlesex Centre	$ 1,502	$ 968	mid	mid
Guelph	$ 1,655	$ 1,001	high	mid
Norfolk	$ 1,258	$ 1,015	low	mid
Strathroy-Caradoc	$ 1,158	$ 1,031	low	mid
Cambridge	$ 1,527	$ 1,034	mid	mid
Kincardine	$ 1,827	$ 1,038	high	mid
North Perth	$ 1,322	$ 1,039	low	mid
Haldimand	$ 1,336	$ 1,068	low	mid
Mapleton	$ 1,510	$ 1,113	mid	mid
Wellington North	$ 1,286	$ 1,119	low	mid
Brockton	$ 1,212	$ 1,141	low	mid
Tillsonburg	$ 1,351	$ 1,159	low	mid
Minto	$ 1,153	$ 1,165	low	mid
Brantford	$ 1,437	$ 1,169	low	mid
London	$ 1,425	$ 1,181	low	mid
Stratford	$ 1,701	$ 1,192	high	high
Meaford	$ 1,756	$ 1,197	high	high
North Middlesex	$ 1,629	$ 1,204	high	high
St. Marys	$ 1,510	$ 1,250	mid	high
Ingersoll	$ 1,506	$ 1,328	mid	high
Sarnia	$ 1,516	$ 1,347	mid	high
Central Elgin	$ 1,761	$ 1,369	high	high
St. Thomas	$ 1,297	$ 1,379	low	high
Chatham-Kent	$ 1,439	$ 1,507	mid	high
Owen Sound	$ 1,675	$ 1,526	high	high
Windsor	$ 1,505	$ 1,688	mid	high
Average	$ 1,497	$ 1,083		
Median	$ 1,504	$ 1,039		

Summary—2018 Net Municipal Levy Comparison per Capita vs. $100,000 Unweighted Assessment - Location



General Government *(Sorted by Net Costs per $100,000 Assessment, Including Amortization)*

General government consists of three categories: governance, corporate management and program support. The costs for governance and corporate management can be influenced by the municipality's organizational structure and method of allocating costs.

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 Incl Amort
Saugeen Shores	$ 4	$ 10	$ 2	$ 6
Georgina	$ 3	$ 10	$ 2	$ 7
Grimsby	$ 6	$ 17	$ 4	$ 12
Timmins	$ 6	$ 12	$ 7	$ 15
Minto	$ 15	$ 19	$ 13	$ 16
St. Thomas	$ 3	$ 13	$ 4	$ 17
Richmond Hill	$ 35	$ 50	$ 13	$ 19
Newmarket	$ 32	$ 40	$ 17	$ 21
Wellesley	$ 32	$ 36	$ 19	$ 21
Wilmot	$ 28	$ 35	$ 18	$ 22
Tiny	$ 59	$ 68	$ 19	$ 22
Niagara-on-the-Lake	$ 46	$ 60	$ 18	$ 23
Vaughan	$ 51	$ 68	$ 19	$ 25
Pickering	$ 50	$ 56	$ 29	$ 32
Woolwich	$ 44	$ 53	$ 27	$ 32
Milton	$ 40	$ 60	$ 22	$ 33
Oakville	$ 78	$ 96	$ 29	$ 35
Clarington	$ 37	$ 47	$ 28	$ 36
Huntsville	$ 43	$ 66	$ 23	$ 36
Norfolk	$ 48	$ 54	$ 35	$ 39
Mississauga	$ 59	$ 80	$ 30	$ 41
St. Catharines	$ 36	$ 42	$ 35	$ 41
Cambridge	$ 45	$ 51	$ 37	$ 42
Innisfil	$ 62	$ 75	$ 35	$ 42
King	$ 127	$ 132	$ 41	$ 42
Chatham-Kent	$ 43	$ 51	$ 36	$ 43
Burlington	$ 85	$ 92	$ 41	$ 44
Mapleton	$ 94	$ 98	$ 44	$ 46
Toronto	$ 91	$ 102	$ 41	$ 46
Middlesex Centre	$ 90	$ 95	$ 44	$ 46
Quinte West	$ 36	$ 48	$ 37	$ 49
Lambton Shores	$ 115	$ 121	$ 47	$ 49
Whitchurch - Stouffville	$ 91	$ 111	$ 41	$ 50
Welland	$ 27	$ 42	$ 33	$ 51

General Government (cont'd) *(Sorted by Net Costs per $100,000 Assessment, Including Amortization)*

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 Incl Amort
Brock	$ 71	$ 80	$ 46	$ 51
Ottawa	$ 84	$ 85	$ 51	$ 52
Waterloo	$ 73	$ 86	$ 45	$ 52
Halton Hills	$ 95	$ 101	$ 50	$ 52
Brant	$ 77	$ 89	$ 48	$ 55
Lincoln	$ 66	$ 79	$ 47	$ 56
Puslinch	$ 154	$ 158	$ 56	$ 57
Caledon	$ 119	$ 135	$ 50	$ 57
Sarnia	$ 41	$ 56	$ 42	$ 58
Centre Wellington	$ 79	$ 90	$ 52	$ 59
Bracebridge	$ 97	$ 110	$ 52	$ 59
Kenora	$ 58	$ 66	$ 52	$ 59
Guelph-Eramosa	$ 115	$ 120	$ 57	$ 60
Hamilton	$ 61	$ 74	$ 49	$ 60
North Dumfries	$ 113	$ 119	$ 60	$ 63
Fort Erie	$ 63	$ 71	$ 56	$ 64
Prince Edward County	$ 100	$ 108	$ 61	$ 65
Thorold	$ 62	$ 71	$ 57	$ 66
Kitchener	$ 53	$ 76	$ 46	$ 66
Belleville	$ 61	$ 67	$ 61	$ 68
Barrie	$ 65	$ 90	$ 50	$ 69
North Perth	$ 119	$ 131	$ 64	$ 70
Whitby	$ 104	$ 106	$ 69	$ 71
Brampton	$ 85	$ 101	$ 61	$ 72
North Stormont	$ 114	$ 115	$ 72	$ 73
Strathroy-Caradoc	$ 83	$ 89	$ 69	$ 74
Wainfleet	$ 106	$ 118	$ 69	$ 77
West Lincoln	$ 94	$ 101	$ 71	$ 77
Erin	$ 158	$ 162	$ 78	$ 80
Springwater	$ 143	$ 143	$ 80	$ 80
Kingston	$ 73	$ 106	$ 57	$ 83
Orillia	$ 88	$ 101	$ 74	$ 86
North Middlesex	$ 217	$ 227	$ 82	$ 86
Peterborough	$ 71	$ 92	$ 68	$ 88
Gravenhurst	$ 203	$ 230	$ 78	$ 88
Cornwall	$ 63	$ 68	$ 82	$ 88

General Government (cont'd) *(Sorted by Net Costs per $100,000 Assessment, Including Amortization)*

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 Incl Amort
Grey Highlands	$ 186	$ 191	$ 89	$ 91
Wellington North	$ 106	$ 134	$ 72	$ 91
Guelph	$ 100	$ 128	$ 72	$ 92
Windsor	$ 60	$ 68	$ 85	$ 96
Haldimand	$ 123	$ 134	$ 93	$ 102
Orangeville	$ 122	$ 131	$ 96	$ 103
Collingwood	$ 166	$ 177	$ 97	$ 104
Tay	$ 120	$ 130	$ 96	$ 105
Brockton	$ 147	$ 149	$ 105	$ 107
Meaford	$ 164	$ 176	$ 102	$ 109
Pelham	$ 153	$ 159	$ 107	$ 112
North Bay	$ 115	$ 126	$ 110	$ 120
Oshawa	$ 127	$ 142	$ 109	$ 121
Kincardine	$ 226	$ 239	$ 115	$ 122
Markham	$ 89	$ 295	$ 37	$ 122
Stratford	$ 128	$ 144	$ 109	$ 123
Greater Sudbury	$ 123	$ 129	$ 118	$ 124
London	$ 107	$ 134	$ 101	$ 127
Owen Sound	$ 111	$ 118	$ 123	$ 131
East Gwillimbury	$ 310	$ 328	$ 129	$ 136
St. Marys	$ 140	$ 149	$ 132	$ 141
Tillsonburg	$ 106	$ 142	$ 108	$ 145
Ingersoll	$ 128	$ 140	$ 138	$ 151
Penetanguishene	$ 158	$ 165	$ 146	$ 153
Sault Ste. Marie	$ 134	$ 140	$ 153	$ 160
Brockville	$ 160	$ 169	$ 162	$ 170
Bancroft	$ 157	$ 164	$ 166	$ 173
Thunder Bay	$ 160	$ 167	$ 174	$ 182
Elliot Lake	$ 95	$ 102	$ 191	$ 206
Port Colborne	$ 192	$ 212	$ 200	$ 220
Espanola	$ 187	$ 189	$ 251	$ 253
Brantford	$ 272	$ 284	$ 266	$ 278
Parry Sound	$ 285	$ 306	$ 270	$ 290
Greenstone	$ 780	$ 836	$ 598	$ 641
Average	**$ 104**	**$ 118**	**$ 77**	**$ 86**
Median	**$ 91**	**$ 102**	**$ 57**	**$ 66**

General Government (cont'd)

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 Incl Amort
District Muskoka	$ 83	$ 105	$ 21	$ 26
Region Durham	$ 34	$ 40	$ 24	$ 28
Region Peel	$ 42	$ 51	$ 24	$ 29
Region Halton	$ 59	$ 68	$ 26	$ 30
Region Waterloo	$ 50	$ 62	$ 38	$ 47
Region York	$ 105	$ 118	$ 42	$ 47
Region Niagara	$ 70	$ 84	$ 59	$ 71
Region Average	**$ 63**	**$ 75**	**$ 33**	**$ 40**
Region Median	**$ 59**	**$ 68**	**$ 26**	**$ 30**
Simcoe County	$ 34	$ 39	$ 19	$ 22
Bruce County	$ 38	$ 44	$ 20	$ 23
Grey County	$ 67	$ 68	$ 38	$ 38
Dufferin County	$ 57	$ 68	$ 34	$ 40
Wellington County	$ 46	$ 51	$ 64	$ 70
Elgin County	$ 65	$ 73		
County Average	**$ 51**	**$ 57**	**$ 35**	**$ 39**
County Median	**$ 51**	**$ 59**	**$ 34**	**$ 38**

Fire

The goal of Fire Services is to protect the life and property of citizens and businesses from fire and other hazards. The three primary fire safety activities provided in communities in support of these objectives are:

- Public education and fire prevention
- Fire safety standards and enforcement
- Emergency response

Each municipality's results are influenced to varying degrees by a number of factors, including:

- The nature and extent of fire risks: The type of building construction, i.e. apartment dwellings vs. single family homes vs. institutions such as hospitals
- Geography: Topography, urban/rural mix, road congestion and fire station locations and travel distances from those stations
- Fire prevention and education efforts: Enforcement of the fire code, and the presence of working smoke alarms
- Collective agreements: Differences in what stage of multi-year agreements municipalities are at and also differences in agreements about how many staff are required on a fire vehicle
- Staffing model: Full-time firefighters or composite (full-time and part-time)

Fire (Sorted by Total Costs per Capita)

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort
St. Marys	$ 33	$ 42
Mapleton	$ 44	$ 52
Grey Highlands	$ 42	$ 53
Wellington North	$ 49	$ 60
Lambton Shores	$ 44	$ 62
Wellesley	$ 51	$ 65
Guelph-Eramosa	$ 55	$ 67
Saugeen Shores	$ 54	$ 67
Meaford	$ 60	$ 70
Tiny	$ 48	$ 71
Ingersoll	$ 63	$ 72
Espanola	$ 68	$ 73
North Stormont	$ 54	$ 73
North Perth	$ 60	$ 74
Brockton	$ 64	$ 77
Erin	$ 63	$ 81
North Middlesex	$ 75	$ 82
North Dumfries	$ 76	$ 89
Brock	$ 78	$ 95
Kincardine	$ 77	$ 95
Gravenhurst	$ 75	$ 96
Penetanguishene	$ 80	$ 97
Tay	$ 96	$ 112
Puslinch	$ 94	$ 113
Minto	$ 83	$ 113
Wainfleet	$ 95	$ 115
Parry Sound	$ 98	$ 118
Bancroft	$ 104	$ 129
Greenstone	$ 142	$ 155
Elliot Lake	$ 163	$ 166
Population < 15,000		
Average	**$ 73**	**$ 88**
Median	**$ 66**	**$ 79**

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort
Centre Wellington	$ 45	$ 53
Strathroy-Caradoc	$ 47	$ 57
West Lincoln	$ 49	$ 59
Woolwich	$ 47	$ 61
Bracebridge	$ 50	$ 62
Huntsville	$ 50	$ 63
Tillsonburg	$ 64	$ 67
Wilmot	$ 61	$ 70
Springwater	$ 66	$ 75
Pelham	$ 58	$ 77
Grimsby	$ 69	$ 79
Middlesex Centre	$ 67	$ 81
Lincoln	$ 71	$ 89
Niagara-on-the-Lake	$ 87	$ 111
King	$ 89	$ 111
Prince Edward County	$ 92	$ 112
Port Colborne	$ 142	$ 157
East Gwillimbury	$ 140	$ 168
Kenora	$ 146	$ 168
Thorold	$ 181	$ 194
Collingwood	$ 186	$ 208
Owen Sound	$ 207	$ 214
Brockville	$ 286	$ 294
Population 15,000 - 29,999		
Average	**$ 100**	**$ 114**
Median	**$ 69**	**$ 81**

Fire (Sorted by Total Costs per Capita) *(cont'd)*

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort
Haldimand	$ 59	$ 82
Brant	$ 78	$ 92
Fort Erie	$ 78	$ 92
Orangeville	$ 88	$ 95
Norfolk	$ 84	$ 97
Quinte West	$ 101	$ 110
Whitchurch - Stouffville	$ 114	$ 125
Halton Hills	$ 118	$ 134
Caledon	$ 119	$ 142
Clarington	$ 136	$ 145
Innisfil	$ 129	$ 146
Timmins	$ 156	$ 165
Welland	$ 160	$ 168
Newmarket	$ 166	$ 171
Georgina	$ 169	$ 176
Peterborough	$ 185	$ 191
Cornwall	$ 194	$ 202
Pickering	$ 197	$ 204
Sault Ste. Marie	$ 200	$ 206
Stratford	$ 215	$ 223
Orillia	$ 214	$ 229
St. Thomas	$ 225	$ 230
Belleville	$ 214	$ 231
North Bay	$ 246	$ 253
Sarnia	$ 255	$ 261
Population 30,000 - 99,999		
Average	**$ 156**	**$ 167**
Median	**$ 160**	**$ 168**

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort
Milton	$ 82	$ 95
Markham	$ 108	$ 108
Richmond Hill	$ 122	$ 122
Brampton	$ 117	$ 123
Kitchener	$ 141	$ 145
Mississauga	$ 144	$ 149
Whitby	$ 152	$ 161
Greater Sudbury	$ 150	$ 162
Chatham-Kent	$ 147	$ 164
Burlington	$ 156	$ 165
London	$ 161	$ 169
Hamilton	$ 162	$ 170
Ottawa	$ 164	$ 170
Waterloo	$ 169	$ 175
Toronto	$ 172	$ 177
Cambridge	$ 176	$ 179
Vaughan	$ 174	$ 179
Oshawa	$ 177	$ 184
Oakville	$ 181	$ 189
Brantford	$ 185	$ 192
St. Catharines	$ 186	$ 194
Barrie	$ 190	$ 200
Kingston	$ 196	$ 213
Guelph	$ 205	$ 214
Windsor	$ 219	$ 225
Thunder Bay	$ 277	$ 286
Population > 100,000		
Average	**$ 166**	**$ 173**
Median	**$ 166**	**$ 172**

Police

Under the Ontario Police Services Act, municipalities are responsible for the provision of adequate and effective Police services to ensure the safety and security of citizens, businesses and visitors. To fulfill this mandate, each municipality and police agency creates and implements strategies, policies and business models that meet the specific needs and priorities of their local communities.

The key objectives provided by Police Services include:

- Crime prevention
- Law enforcement
- Victims' assistance
- Maintenance of public order
- Emergency response services

Each municipality's results are influenced to varying degrees by a number of factors, including:

- Non-residents: Daily inflow and outflow of commuters and tourists, attendees at cultural, entertainment and sporting events, or seasonal residents (e.g. post-secondary students) who require police services and are not captured in population-based measures
- Specialized facilities: Airports, casinos, etc. that can require additional policing
- Demographic trends: Social and economic changes in the population

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

Police—(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
North Middlesex	$ 62	$ 62
Tiny	$ 78	$ 78
Grey Highlands	$ 81	$ 81
Lambton Shores	$ 92	$ 92
North Perth	$ 95	$ 95
Kincardine	$ 98	$ 98
Meaford	$ 98	$ 98
Tay	$ 129	$ 129
St. Marys	$ 143	$ 143
Brockton	$ 146	$ 146
Penetanguishene	$ 157	$ 157
Saugeen Shores	$ 160	$ 162
Ingersoll	$ 207	$ 207
Greenstone	$ 241	$ 241
Parry Sound	$ 254	$ 254
Bancroft	$ 307	$ 307
Elliot Lake	$ 571	$ 574
Espanola	$ 587	$ 608
Population < 15,000		
Average	**$ 195**	**$ 196**
Median	**$ 145**	**$ 145**

Municipality	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Middlesex Centre	$ 55	$ 55
Springwater	$ 70	$ 70
Prince Edward County	$ 115	$ 115
Collingwood	$ 123	$ 124
Tillsonburg	$ 192	$ 193
Strathroy-Caradoc	$ 195	$ 201
Brockville	$ 325	$ 331
Kenora	$ 332	$ 332
Owen Sound	$ 381	$ 401
Population 15,000 - 29,999		
Average	**$ 199**	**$ 203**
Median	**$ 192**	**$ 193**

Police——(Sorted by Net Costs per $100,000 Assessment, Including Amortization) (cont'd)

Municipality	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Brant	$ 91	$ 91
Haldimand	$ 115	$ 115
Innisfil	$ 127	$ 132
Norfolk	$ 136	$ 136
Orillia	$ 209	$ 210
Quinte West	$ 208	$ 210
Orangeville	$ 227	$ 234
Stratford	$ 280	$ 286
Peterborough	$ 280	$ 290
Sarnia	$ 298	$ 304
Belleville	$ 313	$ 323
North Bay	$ 319	$ 329
St. Thomas	$ 374	$ 380
Sault Ste. Marie	$ 394	$ 405
Timmins	$ 440	$ 454
Cornwall	$ 482	$ 492
Population 30,000 - 99,999		
Average	**$ 268**	**$ 274**
Median	**$ 280**	**$ 288**

Municipality	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Toronto	$ 166	$ 171
Ottawa	$ 169	$ 172
Guelph	$ 194	$ 201
Kingston	$ 216	$ 228
Hamilton	$ 227	$ 231
Chatham-Kent	$ 238	$ 244
London	$ 237	$ 248
Barrie	$ 260	$ 267
Greater Sudbury	$ 306	$ 322
Brantford	$ 318	$ 325
Thunder Bay	$ 403	$ 409
Windsor	$ 532	$ 549
Population > 100,000		
Average	**$ 272**	**$ 281**
Median	**$ 238**	**$ 246**

Municipality	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
District Muskoka	$ 61	$ 61
Region Halton	$ 96	$ 102
Region York	$ 99	$ 104
Region Peel	$ 141	$ 146
Region Durham	$ 186	$ 196
Region Waterloo	$ 212	$ 218
Region Niagara	$ 255	$ 273
Region Average	**$ 150**	**$ 157**
Region Median	**$ 141**	**$ 146**
Wellington County	$ 89	$ 94
County Average	**$ 89**	**$ 94**
County Median	**$ 89**	**$ 94**

Court Security Costs

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Net Costs per Capita Incl Amort	Net Costs per $100,000 Incl Amort
Chatham-Kent	$ 1	$ 1
Greater Sudbury	$ 1	$ 1
North Bay	$ 3	$ 3
Guelph	$ 5	$ 3
Ottawa	$ 5	$ 3
Kingston	$ 5	$ 4
Hamilton	$ 5	$ 4
Timmins	$ 4	$ 5
Brantford	$ 6	$ 6
Espanola	$ 6	$ 8
Belleville	$ 9	$ 9
Cornwall	$ 7	$ 9
London	$ 9	$ 9
Sarnia	$ 9	$ 9
St. Thomas	$ 9	$ 11
Peterborough	$ 12	$ 12
Windsor	$ 12	$ 17
Barrie	$ 25	$ 19
Brockville	$ 19	$ 19
Owen Sound	$ 19	$ 21
Average	**$ 9**	**$ 9**
Median	**$ 7**	**$ 8**
Region Halton	$ 2	$ 1
Region Peel	$ 1	$ 1
Region Durham	$ 3	$ 2
Region York	$ 6	$ 2
Region Waterloo	$ 5	$ 3
Region Average	**$ 3**	**$ 2**
Region Median	**$ 3**	**$ 2**
Dufferin County	$ 1	$ 1
County Average	**$ 1**	**$ 1**
County Median	**$ 1**	**$ 1**

Prisoner Transportation

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Net Costs per Capita Incl Amort	Net Costs per $100,000 Incl Amort
Guelph	$ 1	$ 0
London	$ 1	$ 1
Espanola	$ 1	$ 1
Chatham-Kent	$ 3	$ 2
Brantford	$ 3	$ 3
Timmins	$ 2	$ 3
Windsor	$ 2	$ 3
Greater Sudbury	$ 3	$ 3
North Bay	$ 3	$ 3
Belleville	$ 8	$ 8
Kingston	$ 10	$ 8
Average	**$ 3**	**$ 3**
Median	**$ 3**	**$ 3**
Region York	$ 1	$ 0
Region Halton	$ 3	$ 1
Region Peel	$ 6	$ 4
Region Average	**$ 3**	**$ 2**
Region Median	**$ 3**	**$ 1**

Conservation Authority—*(Sorted by Net Costs per $100,000 Assessment, Including Amortization)*

Municipality	Net Costs per Capita	Net Costs per $100,000 CVA
Barrie	$ 4	$ 3
North Stormont	$ 6	$ 4
Toronto	$ 8	$ 4
Greater Sudbury	$ 4	$ 4
Orangeville	$ 6	$ 5
Sarnia	$ 5	$ 5
Springwater	$ 10	$ 6
Innisfil	$ 11	$ 6
Erin	$ 13	$ 6
Guelph-Eramosa	$ 13	$ 6
Middlesex Centre	$ 14	$ 7
Ottawa	$ 11	$ 7
Strathroy-Caradoc	$ 8	$ 7
Centre Wellington	$ 10	$ 7
Brant	$ 12	$ 7
Puslinch	$ 21	$ 8
Hamilton	$ 10	$ 8
Peterborough	$ 9	$ 8
St. Thomas	$ 7	$ 9
Kingston	$ 11	$ 9
Brockville	$ 9	$ 9
Haldimand	$ 12	$ 9
London	$ 10	$ 9
Chatham-Kent	$ 11	$ 9
Prince Edward County	$ 15	$ 9
Meaford	$ 15	$ 10
Windsor	$ 7	$ 10
Grey Highlands	$ 21	$ 10
North Middlesex	$ 27	$ 10

Municipality	Net Costs per Capita	Net Costs per $100,000 CVA
Brockton	$ 14	$ 10
Collingwood	$ 17	$ 10
Lambton Shores	$ 28	$ 11
St. Marys	$ 12	$ 11
Minto	$ 15	$ 13
Cornwall	$ 10	$ 13
Quinte West	$ 13	$ 13
Kincardine	$ 26	$ 13
Belleville	$ 14	$ 14
Owen Sound	$ 13	$ 14
Thunder Bay	$ 13	$ 15
Saugeen Shores	$ 27	$ 15
Timmins	$ 13	$ 16
North Bay	$ 19	$ 18
Average	**$ 13**	**$ 9**
Median	**$ 12**	**$ 9**

Municipality	Net Costs per Capita	Net Costs per $100,000 CVA
Region York	$ 5	$ 2
Region Halton	$ 16	$ 7
Region Durham	$ 11	$ 8
Region Waterloo	$ 11	$ 8
Region Niagara	$ 16	$ 13
Region Peel	$ 29	$ 16
Region Average	**$ 15**	**$ 9**
Region Median	**$ 13**	**$ 8**

Protective Inspection and Control

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Net Costs per Capita	Net Costs per $100,000 CVA
Minto	$ (25)	$ (21)
Brockton	$ (14)	$ (10)
Ottawa	$ (2)	$ (1)
Mapleton	$ 2	$ 1
Erin	$ 2	$ 1
Ingersoll	$ 1	$ 1
Middlesex Centre	$ 4	$ 2
St. Marys	$ 2	$ 2
Guelph-Eramosa	$ 6	$ 3
Puslinch	$ 8	$ 3
Niagara-on-the-Lake	$ 9	$ 3
Quinte West	$ 3	$ 3
Bancroft	$ 4	$ 4
Strathroy-Caradoc	$ 5	$ 4
Markham	$ 9	$ 4
Kincardine	$ 8	$ 4
Centre Wellington	$ 6	$ 4
Oakville	$ 13	$ 5
Springwater	$ 8	$ 5
Brockville	$ 5	$ 5
Stratford	$ 6	$ 5
Caledon	$ 13	$ 6
Timmins	$ 4	$ 6
Milton	$ 10	$ 6
Waterloo	$ 9	$ 6
Woolwich	$ 10	$ 6
West Lincoln	$ 8	$ 6
East Gwillimbury	$ 15	$ 6
Wilmot	$ 10	$ 6
King	$ 19	$ 6
Burlington	$ 13	$ 6
Mississauga	$ 13	$ 7
Pelham	$ 10	$ 7
Whitby	$ 10	$ 7

Municipality	Net Costs per Capita	Net Costs per $100,000 CVA
Kingston	$ 9	$ 7
Innisfil	$ 12	$ 7
Gravenhurst	$ 18	$ 7
Grimsby	$ 10	$ 7
Belleville	$ 7	$ 7
North Middlesex	$ 20	$ 8
Prince Edward County	$ 13	$ 8
Cambridge	$ 9	$ 8
Lambton Shores	$ 19	$ 8
Whitchurch - Stouffville	$ 17	$ 8
St. Catharines	$ 9	$ 8
Owen Sound	$ 8	$ 8
Grey Highlands	$ 18	$ 8
Collingwood	$ 14	$ 8
Halton Hills	$ 17	$ 9
Chatham-Kent	$ 11	$ 9
Norfolk	$ 13	$ 9
Cornwall	$ 7	$ 9
Huntsville	$ 17	$ 9
Espanola	$ 7	$ 10
St. Thomas	$ 9	$ 11
Clarington	$ 15	$ 11
Bracebridge	$ 21	$ 11
Lincoln	$ 16	$ 11
Toronto	$ 26	$ 12
Tay	$ 15	$ 12
Newmarket	$ 23	$ 12
North Bay	$ 13	$ 12
Brock	$ 20	$ 13
Greater Sudbury	$ 14	$ 13
Brant	$ 21	$ 13
Brantford	$ 14	$ 14
North Dumfries	$ 27	$ 14
Peterborough	$ 15	$ 14

Protective Inspection and Control (cont'd)

Municipality	Net Costs per Capita	Net Costs per $100,000 CVA
Penetanguishene	$ 16	$ 15
Orangeville	$ 19	$ 15
Orillia	$ 17	$ 15
Tiny	$ 45	$ 15
Barrie	$ 19	$ 15
Tillsonburg	$ 15	$ 15
Elliot Lake	$ 7	$ 15
Brampton	$ 22	$ 16
Welland	$ 13	$ 16
Thunder Bay	$ 14	$ 16
Meaford	$ 27	$ 16
Richmond Hill	$ 44	$ 17
London	$ 18	$ 17
Vaughan	$ 46	$ 17
Guelph	$ 25	$ 18
Thorold	$ 20	$ 19
Kitchener	$ 22	$ 19
Hamilton	$ 26	$ 21
Fort Erie	$ 23	$ 21
Sault Ste. Marie	$ 21	$ 24
Georgina	$ 38	$ 24
Oshawa	$ 28	$ 24
Port Colborne	$ 24	$ 25
Kenora	$ 28	$ 25
Wellington North	$ 39	$ 27
Pickering	$ 49	$ 28
Windsor	$ 20	$ 28
North Perth	$ 53	$ 28
Wainfleet	$ 48	$ 31
Greenstone	$ 42	$ 32
Haldimand	$ 43	$ 33
Parry Sound	$ 35	$ 34
Average	**$ 16**	**$ 11**
Median	**$ 14**	**$ 9**

POA - *(Sorted by Net Costs per $100,000 Assessment, Including Amortization)*

Municipality	Net Costs per Capita	Net Costs per $100,000 CVA
Cornwall	$ (13)	$ (17)
Brockville	$ (12)	$ (12)
St. Thomas	$ (5)	$ (7)
Tay	$ (7)	$ (5)
Belleville	$ (5)	$ (5)
Innisfil	$ (9)	$ (5)
Springwater	$ (8)	$ (4)
Quinte West	$ (4)	$ (4)
Stratford	$ (5)	$ (4)
Collingwood	$ (6)	$ (4)
Brant	$ (5)	$ (3)
Cambridge	$ (4)	$ (3)
Middlesex Centre	$ (4)	$ (2)
Oakville	$ (4)	$ (1)
Milton	$ (3)	$ (1)
North Middlesex	$ (3)	$ (1)
Grimsby	$ (1)	$ (1)
Lincoln	$ (1)	$ (1)
Fort Erie	$ (1)	$ (1)
Niagara-on-the-Lake	$ (2)	$ (1)
Strathroy-Caradoc	$ (1)	$ (1)
West Lincoln	$ (1)	$ (1)
Oshawa	$ (1)	$ (1)
Wainfleet	$ (1)	$ (1)
Whitchurch - Stouffville	$ (1)	$ (1)
Brock	$ (1)	$ (0)
Mississauga	$ 8	$ 4
East Gwillimbury	$ 11	$ 5
Toronto	$ 10	$ 5
Haldimand	$ 8	$ 6
Hamilton	$ 8	$ 6
Ottawa	$ 10	$ 6
Prince Edward County	$ 12	$ 7
Norfolk	$ 11	$ 8
Greater Sudbury	$ 9	$ 9

Municipality	Net Costs per Capita	Net Costs per $100,000 CVA
Brampton	$ 13	$ 9
London	$ 11	$ 10
Kingston	$ 13	$ 11
Caledon	$ 27	$ 11
Chatham-Kent	$ 14	$ 11
Brantford	$ 13	$ 12
Sault Ste. Marie	$ 13	$ 15
Guelph	$ 21	$ 15
Timmins	$ 13	$ 16
Kenora	$ 19	$ 17
Thunder Bay	$ 17	$ 19
Peterborough	$ 20	$ 19
Burlington	$ 51	$ 24
North Bay	$ 26	$ 25
Windsor	$ 24	$ 34
Barrie	$ 55	$ 43
Parry Sound	$ 175	$ 166
Espanola	$ 163	$ 218
Average	**$ 13**	**$ 12**
Median	**$ 8**	**$ 4**

Municipality	Net Costs per Capita	Net Costs per $100,000 CVA
Region Halton	$ (3)	$ (1)
District Muskoka	$ 12	$ 3
Region York	$ 12	$ 5
Region Waterloo	$ 8	$ 6
Region Durham	$ 11	$ 8
Region Niagara	$ 13	$ 11
Region Average	**$ 9**	**$ 5**
Region Median	**$ 11**	**$ 5**
Bruce County	$ (4)	$ (2)
Wellington County	$ (1)	$ (1)
Grey County	$ 19	$ 10
Elgin County	$ 34	
County Average	**$ 12**	**$ 2**
County Median	**$ 9**	**$ (1)**

Roads Services

A municipality's transportation system affects the economic vitality and quality of life of its residents. The goal of Roads Services is to provide affordable, well-managed and safe traffic flow for pedestrians, cyclists, drivers, public transit and commercial traffic while contributing to the environment and the quality of community life.

Transportation infrastructure generally includes roads, bridges, culverts, sidewalks, traffic control systems, signage and boulevards. In addition to constructing and repairing infrastructure, roads services include clearing the transportation network of snow and debris to ensure that it is safe and convenient to use.

Single-tier municipalities are responsible for maintaining all types of roads, including arterial, collector and local roads and, in some cases, expressways and laneways. Upper-tier municipalities are not responsible for maintenance of local roads.

Each municipality's results are influenced to varying degrees by a number of factors, including:

- Municipal snow clearing standards, weather conditions, road types and snowfall
- Age and condition of the network
- The proportion of heavy trucks in the traffic stream
- The municipality's pavement standards
- Population density which affects usage and congestion, contributing to road maintenance and its cost
- Type of roads a municipality operates: i.e. arterial, collector or local roads and expressways
- Availability of public transit
- Average commute distances (e.g. from home to work or school)
- Volume of traffic coming from outside the municipality

Roadways—Paved *(Sorted by Net Costs per $100,000 Assessment, Including Amortization)*

Municipality	Per Ln Km Excl Amort	Per Ln Km Incl Amort	Per Capita Excl Amort	Per Capita Incl Amort	Per $100,000 CVA Excl Amort	Per $100,000 CVA Incl Amort
Markham	$ 1,794	$ 1,794	$ 11	$ 11	$ 5	$ 5
Richmond Hill	$ 2,796	$ 2,796	$ 20	$ 20	$ 8	$ 8
Springwater	$ 521	$ 521	$ 16	$ 16	$ 9	$ 9
Strathroy-Caradoc	$ (441)	$ 784	$ (12)	$ 22	$ (10)	$ 18
Pickering	$ 1,719	$ 5,357	$ 13	$ 41	$ 7	$ 23
Mississauga	$ 1,339	$ 6,930	$ 10	$ 51	$ 5	$ 26
Whitby	$ 5,168	$ 5,168	$ 42	$ 42	$ 28	$ 28
East Gwillimbury	$ 698	$ 3,864	$ 12	$ 68	$ 5	$ 28
Wellesley	$ 3,266	$ 3,266	$ 54	$ 54	$ 32	$ 32
Vaughan	$ 2,861	$ 14,087	$ 19	$ 95	$ 7	$ 35
Caledon	$ 866	$ 4,930	$ 15	$ 85	$ 6	$ 36
Grimsby	$ 1,273	$ 4,914	$ 15	$ 58	$ 10	$ 40
Tiny	$ 2,587	$ 4,531	$ 70	$ 123	$ 23	$ 40
Clarington	$ (402)	$ 3,432	$ (7)	$ 56	$ (5)	$ 42
Newmarket	$ 5,787	$ 13,744	$ 37	$ 88	$ 20	$ 46
Kitchener	$ 2,401	$ 8,658	$ 15	$ 54	$ 13	$ 47
Whitchurch - Stouffville	$ 7,013	$ 11,409	$ 66	$ 107	$ 30	$ 49
North Stormont	$ 1,841	$ 2,552	$ 58	$ 80	$ 37	$ 51
Oakville	$ 10,727	$ 19,191	$ 78	$ 139	$ 28	$ 51
Grey Highlands	$ 177	$ 2,424	$ 8	$ 109	$ 4	$ 52
Wainfleet	$ 235	$ 1,640	$ 11	$ 80	$ 8	$ 52
North Perth	$ 2,018	$ 3,916	$ 51	$ 99	$ 27	$ 53
Niagara-on-the-Lake	$ 3,335	$ 6,005	$ 77	$ 139	$ 30	$ 54
Brampton	$ 7,324	$ 15,897	$ 36	$ 78	$ 26	$ 56
Milton	$ 3,737	$ 11,098	$ 37	$ 109	$ 20	$ 60
Collingwood	$ 2,770	$ 8,559	$ 35	$ 109	$ 21	$ 64
Burlington	$ 9,729	$ 16,178	$ 81	$ 134	$ 39	$ 65
Waterloo	$ 4,807	$ 14,429	$ 36	$ 107	$ 22	$ 65
Oshawa	$ 2,928	$ 10,366	$ 22	$ 77	$ 19	$ 66
Guelph-Eramosa	$ 1,655	$ 6,026	$ 41	$ 147	$ 20	$ 73
Mapleton	$ (114)	$ 4,323	$ (4)	$ 160	$ (2)	$ 75
Puslinch	$ 1,718	$ 5,935	$ 61	$ 210	$ 22	$ 76
Cambridge	$ 8,569	$ 12,872	$ 63	$ 95	$ 52	$ 78
Woolwich	$ 2,424	$ 7,920	$ 40	$ 132	$ 24	$ 80
Lincoln	$ 1,832	$ 5,048	$ 42	$ 116	$ 30	$ 82
Kincardine	$ 1,307	$ 2,869	$ 73	$ 161	$ 37	$ 82
Georgina	$ 2,207	$ 9,713	$ 30	$ 131	$ 19	$ 85

Roadways—Paved *(Sorted by Net Costs per $100,000 Assessment, Including Amortization)* (cont'd)

Municipality	Per Ln Km Excl Amort	Per Ln Km Incl Amort	Per Capita Excl Amort	Per Capita Incl Amort	Per $100,000 CVA Excl Amort	Per $100,000 CVA Incl Amort
Penetanguishene	$ 4,454	$ 10,353	$ 39	$ 92	$ 36	$ 85
St. Catharines	$ 4,747	$ 10,638	$ 39	$ 88	$ 38	$ 85
Middlesex Centre	$ 3,281	$ 10,521	$ 56	$ 180	$ 27	$ 88
Bracebridge	$ 806	$ 7,551	$ 18	$ 170	$ 10	$ 91
Lambton Shores	$ 2,598	$ 6,253	$ 94	$ 227	$ 38	$ 92
Centre Wellington	$ 2,164	$ 8,846	$ 35	$ 142	$ 23	$ 93
Innisfil	$ 2,892	$ 8,782	$ 56	$ 170	$ 31	$ 95
Brock	$ 1,016	$ 8,168	$ 19	$ 149	$ 12	$ 96
Fort Erie	$ 1,296	$ 4,952	$ 29	$ 111	$ 26	$ 99
Thorold	$ 3,952	$ 7,604	$ 57	$ 110	$ 53	$ 101
Sarnia	$ 2,031	$ 7,963	$ 25	$ 99	$ 26	$ 102
West Lincoln	$ 2,296	$ 4,016	$ 79	$ 138	$ 60	$ 105
King	$ 25,807	$ 40,918	$ 209	$ 331	$ 67	$ 107
Saugeen Shores	$ 1,587	$ 7,035	$ 43	$ 192	$ 24	$ 108
Halton Hills	$ 5,077	$ 15,831	$ 70	$ 219	$ 37	$ 114
Meaford	$ 2,584	$ 5,428	$ 94	$ 196	$ 58	$ 122
Owen Sound	$ 4,698	$ 10,953	$ 50	$ 116	$ 55	$ 129
Wilmot	$ 3,810	$ 10,148	$ 79	$ 210	$ 50	$ 132
Tay	$ 2,727	$ 5,906	$ 85	$ 185	$ 69	$ 149
North Dumfries	$ 3,785	$ 12,617	$ 94	$ 314	$ 50	$ 167
Gravenhurst	$ 1,924	$ 14,247	$ 60	$ 444	$ 23	$ 170
Port Colborne	$ 4,657	$ 7,247	$ 107	$ 166	$ 111	$ 172
Ingersoll	$ 7,465	$ 14,779	$ 83	$ 165	$ 90	$ 178
Huntsville	$ 5,036	$ 12,322	$ 135	$ 330	$ 73	$ 179
North Middlesex	$ 12,153	$ 15,051	$ 382	$ 474	$ 145	$ 180
Orangeville	$ 13,204	$ 21,890	$ 139	$ 231	$ 109	$ 181
Tillsonburg	$ 7,993	$ 13,455	$ 110	$ 186	$ 112	$ 189
Brockton	$ 3,347	$ 5,786	$ 153	$ 264	$ 109	$ 189
Erin	$ 13,582	$ 21,069	$ 253	$ 393	$ 125	$ 194
Pelham	$ 4,047	$ 9,721	$ 116	$ 277	$ 81	$ 195
Minto	$ 4,544	$ 5,614	$ 186	$ 229	$ 159	$ 196
Welland	$ 14,722	$ 18,605	$ 158	$ 199	$ 192	$ 243
Wellington North	$ 8,682	$ 19,713	$ 199	$ 451	$ 135	$ 307
Bancroft	$ 9,775	$ 13,140	$ 329	$ 443	$ 348	$ 468
Lower Tier Average	**$ 4,243**	**$ 9,300**	**$ 70**	**$ 156**	**$ 46**	**$ 99**
Lower Tier Median	**$ 2,861**	**$ 7,963**	**$ 51**	**$ 132**	**$ 28**	**$ 82**

Roadways—Paved *(Sorted by Net Costs per $100,000 Assessment, Including Amortization)* **(cont'd)**

Municipality	Per Ln Km Excl Amort	Per Ln Km Incl Amort	Per Capita Excl Amort	Per Capita Incl Amort	Per $100,000 CVA Excl Amort	Per $100,000 CVA Incl Amort
Toronto	$ 15,025	$ 20,503	$ 78	$ 106	$ 35	$ 48
Ottawa	$ 3,035	$ 8,936	$ 35	$ 102	$ 21	$ 62
Guelph	$ 5,255	$ 13,136	$ 41	$ 102	$ 29	$ 73
Peterborough	$ 2,667	$ 7,227	$ 30	$ 82	$ 29	$ 78
Barrie	$ 4,414	$ 10,508	$ 47	$ 112	$ 36	$ 86
Sault Ste. Marie	$ 3,502	$ 4,784	$ 57	$ 77	$ 64	$ 88
Brantford	$ 4,487	$ 8,754	$ 50	$ 98	$ 49	$ 95
Cornwall	$ 1,080	$ 6,876	$ 13	$ 82	$ 17	$ 107
St. Thomas	$ 2,339	$ 7,448	$ 28	$ 88	$ 35	$ 111
Hamilton	$ 4,839	$ 12,170	$ 55	$ 139	$ 45	$ 112
Kingston	$ 5,520	$ 11,399	$ 76	$ 158	$ 60	$ 123
Brockville	$ 6,519	$ 8,757	$ 92	$ 123	$ 93	$ 125
London	$ 6,419	$ 14,712	$ 58	$ 132	$ 55	$ 126
Orillia	$ 1,119	$ 13,243	$ 13	$ 152	$ 11	$ 128
Chatham-Kent	$ 1,458	$ 4,748	$ 51	$ 166	$ 43	$ 139
Stratford	$ 13,075	$ 19,079	$ 118	$ 172	$ 100	$ 146
Brant	$ 2,447	$ 5,104	$ 114	$ 239	$ 71	$ 148
Windsor	$ 2,312	$ 11,329	$ 24	$ 116	$ 33	$ 164
St. Marys	$ 7,973	$ 12,660	$ 114	$ 181	$ 108	$ 171
Kenora	$ 4,218	$ 9,439	$ 89	$ 200	$ 80	$ 179
North Bay	$ 2,741	$ 13,312	$ 39	$ 191	$ 38	$ 183
Prince Edward County	$ 1,494	$ 4,429	$ 102	$ 304	$ 62	$ 183
Thunder Bay	$ 4,216	$ 12,067	$ 64	$ 182	$ 69	$ 197
Timmins	$ 6,666	$ 9,092	$ 120	$ 164	$ 150	$ 204
Norfolk	$ 2,108	$ 4,828	$ 131	$ 301	$ 94	$ 216
Espanola	$ 2,985	$ 7,031	$ 77	$ 182	$ 104	$ 244
Greater Sudbury	$ 5,909	$ 15,444	$ 101	$ 264	$ 97	$ 254
Quinte West	$ 2,005	$ 7,694	$ 66	$ 252	$ 68	$ 260
Belleville	$ 5,978	$ 16,780	$ 104	$ 293	$ 105	$ 294
Greenstone	$ 4,755	$ 10,951	$ 169	$ 389	$ 129	$ 298
Parry Sound	$ 8,983	$ 22,964	$ 138	$ 353	$ 131	$ 335
Haldimand	$ 4,617	$ 9,792	$ 230	$ 489	$ 175	$ 371
Elliot Lake	$ 14,505	$ 19,940	$ 252	$ 347	$ 509	$ 699
Single Tier Average	**$ 4,990**	**$ 11,065**	**$ 84**	**$ 192**	**$ 83**	**$ 183**
SingleTier Median	**$ 4,414**	**$ 10,508**	**$ 76**	**$ 166**	**$ 64**	**$ 148**

Roadways—Paved *(Sorted by Net Costs per $100,000 Assessment, Including Amortization)* (cont'd)

Municipality	Per Ln Km Excl Amort	Per Ln Km Incl Amort	Per Capita Excl Amort	Per Capita Incl Amort	Per $100,000 CVA Excl Amort	Per $100,000 CVA Incl Amort
Region York	$ 1,402	$ 12,462	$ 5	$ 44	$ 2	$ 18
Region Halton	$ 21,465	$ 32,787	$ 41	$ 62	$ 18	$ 28
Region Niagara	$ 1,009	$ 11,681	$ 4	$ 43	$ 3	$ 36
Region Peel	$ 38,396	$ 65,643	$ 43	$ 74	$ 25	$ 42
Region Waterloo	$ 3,198	$ 19,308	$ 10	$ 59	$ 7	$ 44
Region Durham	$ 3,430	$ 18,834	$ 12	$ 65	$ 8	$ 46
District Muskoka	$ 1,856	$ 8,079	$ 43	$ 186	$ 11	$ 47
Region Average	**$ 10,108**	**$ 24,113**	**$ 22**	**$ 76**	**$ 11**	**$ 37**
Region Median	**$ 3,198**	**$ 18,834**	**$ 12**	**$ 62**	**$ 8**	**$ 42**
Bruce County	$ 469	$ 3,892	$ 8	$ 69	$ 4	$ 37
Dufferin County	$ 3,156	$ 8,414	$ 33	$ 89	$ 20	$ 53
Simcoe County	$ 9,712	$ 18,758	$ 55	$ 107	$ 31	$ 59
Wellington County	$ 1,593	$ 10,446	$ 9	$ 62	$ 13	$ 86
Grey County	$ 4,881	$ 10,276	$ 91	$ 192	$ 51	$ 107
Elgin County	$ 3,371	$ 9,115	$ 94	$ 254		
County Average	**$ 3,864**	**$ 10,150**	**$ 49**	**$ 129**	**$ 24**	**$ 69**
County Median	**$ 3,264**	**$ 9,695**	**$ 44**	**$ 98**	**$ 20**	**$ 59**

Roadways—Unpaved *(Sorted by Net Costs per $100,000 Assessment, Including Amortization)*

Municipality	Per Ln Km Excl Amort	Per Ln Km Incl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
North Dumfries	$ (1,440)	$ (938)	$ (36)	$ (23)	$ (19)	$ (12)
Richmond Hill	$ 3,905	$ 3,905	$ 0	$ 0	$ 0	$ 0
Vaughan	$ 4,342	$ 4,342	$ 0	$ 0	$ 0	$ 0
Kitchener	$ 14,707	$ 14,707	$ 0	$ 0	$ 0	$ 0
Oshawa	$ 4,907	$ 4,907	$ 0	$ 0	$ 0	$ 0
Whitby	$ 7,779	$ 7,779	$ 0	$ 0	$ 0	$ 0
Collingwood	$ 10,251	$ 10,251	$ 1	$ 1	$ 1	$ 1
Welland	$ 9,580	$ 12,001	$ 0	$ 0	$ 0	$ 1
Waterloo		$ 9,931		$ 1		$ 1
North Middlesex		$ 32		$ 4		$ 1
Port Colborne	$ 198	$ 397	$ 1	$ 1	$ 1	$ 1
King	$ 1,672	$ 1,672	$ 6	$ 6	$ 2	$ 2
Halton Hills	$ 11,477	$ 11,477	$ 4	$ 4	$ 2	$ 2
Whitchurch - Stouffville	$ 68,855	$ 76,880	$ 5	$ 6	$ 2	$ 3
Caledon	$ 2,497	$ 2,873	$ 8	$ 10	$ 4	$ 4
Niagara-on-the-Lake	$ 4,151	$ 6,821	$ 6	$ 11	$ 2	$ 4
Wilmot	$ 640	$ 1,428	$ 3	$ 7	$ 2	$ 4
Thorold	$ 6,977	$ 7,150	$ 5	$ 5	$ 4	$ 5
Owen Sound	$ 19,441	$ 19,441	$ 4	$ 4	$ 5	$ 5
Penetanguishene	$ 1,047	$ 4,982	$ 1	$ 6	$ 1	$ 5
Fort Erie	$ 2,082	$ 2,082	$ 6	$ 6	$ 5	$ 5
Pickering	$ 4,961	$ 5,021	$ 11	$ 11	$ 6	$ 6
Strathroy-Caradoc	$ 1,451	$ 2,037	$ 6	$ 9	$ 5	$ 7
Bancroft	$ 141	$ 141	$ 9	$ 9	$ 10	$ 10
Gravenhurst	$ 488	$ 3,534	$ 4	$ 29	$ 2	$ 11
Woolwich	$ 2,018	$ 2,020	$ 19	$ 19	$ 11	$ 11
Puslinch	$ 2,511	$ 2,634	$ 34	$ 35	$ 12	$ 13
Springwater	$ 2,122	$ 2,122	$ 24	$ 24	$ 13	$ 13
Innisfil	$ 7,461	$ 13,534	$ 14	$ 26	$ 8	$ 14
Meaford		$ 748		$ 23		$ 14
Georgina	$ 74,127	$ 75,121	$ 25	$ 25	$ 16	$ 16
Guelph-Eramosa	$ 2,570	$ 3,909	$ 22	$ 34	$ 11	$ 17
Bracebridge	$ 2,088	$ 2,212	$ 31	$ 33	$ 17	$ 18
Mapleton	$ 1,140	$ 1,614	$ 34	$ 48	$ 16	$ 22
Clarington	$ 2,051	$ 18,738	$ 4	$ 40	$ 3	$ 30
Brockton	$ 1,692	$ 1,692	$ 43	$ 43	$ 31	$ 31

Roadways—Unpaved (cont'd)

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Per Ln Km Excl Amort	Per Ln Km Incl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Middlesex Centre	$ 2,558	$ 4,410	$ 38	$ 65	$ 18	$ 32
Wainfleet	$ 1,645	$ 1,697	$ 48	$ 50	$ 31	$ 32
Kincardine	$ 2,543	$ 2,827	$ 64	$ 71	$ 32	$ 36
Saugeen Shores	$ 14,049	$ 16,260	$ 58	$ 67	$ 33	$ 38
Centre Wellington	$ 3,266	$ 4,094	$ 48	$ 60	$ 31	$ 39
West Lincoln	$ 2,736	$ 2,786	$ 51	$ 52	$ 39	$ 40
Tiny	$ 1,269	$ 2,241	$ 69	$ 121	$ 22	$ 40
Tay	$ 9,307	$ 10,717	$ 48	$ 55	$ 38	$ 44
Lambton Shores	$ 3,915	$ 4,552	$ 98	$ 114	$ 40	$ 46
Minto	$ 2,462	$ 4,486	$ 31	$ 56	$ 26	$ 48
Brock	$ 680	$ 2,666	$ 28	$ 110	$ 18	$ 71
North Perth	$ 2,939	$ 4,827	$ 116	$ 191	$ 62	$ 102
Grey Highlands	$ 1,623	$ 2,846	$ 140	$ 246	$ 67	$ 117
North Stormont	$ 2,190	$ 2,988	$ 143	$ 195	$ 91	$ 124
Wellesley	$ 6,106	$ 22,083	$ 124	$ 447	$ 74	$ 267
Lower Tier Average	**$ 6,983**	**$ 8,366**	**$ 29**	**$ 46**	**$ 17**	**$ 26**
Lower Tier Median	**$ 2,551**	**$ 3,909**	**$ 13**	**$ 23**	**$ 9**	**$ 11**

Municipality	Per Ln Km Excl Amort	Per Ln Km Incl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Windsor	$ 288	$ 1,330	$ 0	$ 0	$ 0	$ 0
Peterborough		$ 4,518		$ 0		$ 0
Quinte West	$ 1,956	$ 1,956	$ 0	$ 0	$ 0	$ 0
Hamilton	$ 13,703	$ 13,978	$ 1	$ 1	$ 1	$ 1
London	$ 14,336	$ 14,336	$ 1	$ 1	$ 1	$ 1
Sault Ste. Marie	$ 2,745	$ 5,118	$ 1	$ 1	$ 1	$ 2
Ottawa	$ 3,140	$ 3,140	$ 4	$ 4	$ 2	$ 2
North Bay	$ 5,984	$ 9,745	$ 3	$ 5	$ 3	$ 5
Thunder Bay	$ 4,181	$ 4,181	$ 7	$ 7	$ 8	$ 8
Haldimand		$ 1,798		$ 13		$ 10
Greater Sudbury	$ 2,457	$ 2,839	$ 9	$ 11	$ 9	$ 11
Norfolk	$ 1,627	$ 5,246	$ 5	$ 16	$ 3	$ 11
Timmins	$ 2,975	$ 3,247	$ 21	$ 22	$ 26	$ 28
Brant	$ 3,498	$ 4,183	$ 39	$ 47	$ 24	$ 29
Espanola	$ 4,488	$ 4,551	$ 28	$ 28	$ 37	$ 37
Kenora	$ 2,455	$ 3,065	$ 44	$ 55	$ 39	$ 49
Chatham-Kent	$ 2,122	$ 2,254	$ 71	$ 75	$ 60	$ 63
Greenstone	$ 5,296	$ 5,296	$ 197	$ 197	$ 151	$ 151
Kingston		$ 613				
Single Tier Average	**$ 4,453**	**$ 4,810**	**$ 27**	**$ 27**	**$ 23**	**$ 23**
Single Tier Median	**$ 3,057**	**$ 4,181**	**$ 6**	**$ 9**	**$ 6**	**$ 9**

Roadways—Bridges and Culverts *(Sorted by Net Costs per $100,000 Assessment, Including Amortization)*

Municipality	Total m2 Surface Area	Total Net Costs per m2 Surface Area Excl Amort	Total Net Costs per m2 Surface Area Incl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Mapleton	8,031	$ (114)	$ (94)	$ (82)	$ (68)	$ (38)	$ (32)
Richmond Hill	13,873	$ 1	$ 1	$ 0	$ 0	$ 0	$ 0
Guelph	17,044	$ 1	$ 1	$ 0	$ 0	$ 0	$ 0
Sarnia	13,566	$ 1	$ 1	$ 0	$ 0	$ 0	$ 0
Markham	31,510	$ 10	$ 10	$ 1	$ 1	$ 0	$ 0
Greenstone	7,000	$ 0	$ 0	$ 1	$ 1	$ 0	$ 0
Niagara-on-the-Lake	3,507	$ 7	$ 10	$ 1	$ 2	$ 0	$ 1
Whitby	14,282	$ 11	$ 11	$ 1	$ 1	$ 1	$ 1
Cornwall	9,454	$ 4	$ 4	$ 1	$ 1	$ 1	$ 1
Orillia	581	$ 65	$ 73	$ 1	$ 1	$ 1	$ 1
Kitchener	19,726	$ 2	$ 19	$ 0	$ 1	$ 0	$ 1
Vaughan	32,382	$ 7	$ 41	$ 1	$ 4	$ 0	$ 1
North Dumfries	2,086		$ 15		$ 3		$ 2
St. Catharines	5,118	$ 12	$ 43	$ 0	$ 2	$ 0	$ 2
East Gwillimbury	5,320	$ 8	$ 18	$ 2	$ 4	$ 1	$ 2
Springwater	1,923	$ 30	$ 30	$ 3	$ 3	$ 2	$ 2
Brockville	4,640	$ (1)	$ 8	$ (0)	$ 2	$ (0)	$ 2
Pickering	9,408	$ 4	$ 32	$ 0	$ 3	$ 0	$ 2
Oshawa	18,451	$ 9	$ 20	$ 1	$ 2	$ 1	$ 2
Newmarket	5,815		$ 56		$ 4		$ 2
Whitchurch - Stouffville	1,657	$ 38	$ 132	$ 1	$ 4	$ 1	$ 2
Pelham	1,030	$ 3	$ 62	$ 0	$ 4	$ 0	$ 3
Saugeen Shores	7,130	$ 2	$ 9	$ 1	$ 5	$ 0	$ 3
Burlington	40,738	$ 9	$ 25	$ 2	$ 5	$ 1	$ 3
Stratford	5,080	$ 1	$ 19	$ 0	$ 3	$ 0	$ 3
Toronto	906,038	$ 7	$ 20	$ 2	$ 6	$ 1	$ 3
Fort Erie	5,710	$ 5	$ 18	$ 1	$ 3	$ 1	$ 3
Puslinch	1,227	$ 19	$ 52	$ 3	$ 8	$ 1	$ 3
Grimsby	2,091	$ 46	$ 62	$ 3	$ 4	$ 2	$ 3
Mississauga	119,780	$ 3	$ 40	$ 0	$ 6	$ 0	$ 3
Welland	6,451	$ 3	$ 23	$ 0	$ 3	$ 0	$ 3
St. Thomas	8,969	$ 1	$ 12	$ 0	$ 3	$ 0	$ 3
Port Colborne	1,652	$ 31	$ 38	$ 3	$ 3	$ 3	$ 3
Kingston	25,596	$ 2	$ 24	$ 0	$ 5	$ 0	$ 4

Roadways—Bridges and Culverts (cont'd)

Municipality	Total m2 Surface Area	Total Net Costs per m2 Surface Area Excl Amort	Total Net Costs per m2 Surface Area Incl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Collingwood	4,271	$ 2	$ 36	$ 0	$ 6	$ 0	$ 4
Brampton	78,822	$ 14	$ 48	$ 2	$ 6	$ 1	$ 4
Georgina	1,868	$ 78	$ 169	$ 3	$ 7	$ 2	$ 4
Prince Edward County	125	$ 1,506	$ 1,506	$ 7	$ 7	$ 4	$ 4
Oakville	44,577	$ 27	$ 62	$ 6	$ 13	$ 2	$ 5
Norfolk	41,319	$ 2	$ 12	$ 1	$ 7	$ 1	$ 5
Milton	74,600	$ 5	$ 16	$ 3	$ 10	$ 2	$ 6
Wilmot	6,685	$ 5	$ 30	$ 1	$ 9	$ 1	$ 6
King	7,400	$ 15	$ 66	$ 4	$ 18	$ 1	$ 6
Barrie	17,974	$ 67	$ 67	$ 8	$ 8	$ 6	$ 6
Brockton	6,012	$ 2	$ 14	$ 1	$ 9	$ 1	$ 6
Peterborough	21,985	$ 2	$ 26	$ 0	$ 7	$ 0	$ 6
Wellesley	4,141	$ 5	$ 32	$ 2	$ 11	$ 1	$ 7
Brantford	29,279	$ 6	$ 24	$ 2	$ 7	$ 2	$ 7
Middlesex Centre	8,129	$ 15	$ 31	$ 7	$ 14	$ 3	$ 7
Tay	1,576	$ 27	$ 59	$ 4	$ 9	$ 3	$ 7
Halton Hills	18,612	$ 4	$ 48	$ 1	$ 14	$ 1	$ 7
Clarington	17,970	$ 19	$ 57	$ 3	$ 10	$ 3	$ 8
North Perth	9,347	$ 6	$ 22	$ 4	$ 15	$ 2	$ 8
Guelph-Eramosa	2,788	$ 32	$ 88	$ 7	$ 18	$ 3	$ 9
Thorold	31,500	$ 2	$ 7	$ 3	$ 10	$ 2	$ 9
Gravenhurst	835	$ 258	$ 398	$ 16	$ 25	$ 6	$ 10
Woolwich	5,860	$ 17	$ 74	$ 4	$ 16	$ 2	$ 10
West Lincoln	6,440	$ 12	$ 31	$ 5	$ 13	$ 4	$ 10
Brock	6,330	$ 12	$ 30	$ 6	$ 16	$ 4	$ 10
Lincoln	6,403	$ 29	$ 59	$ 7	$ 15	$ 5	$ 11
Innisfil	3,825	$ 59	$ 198	$ 6	$ 19	$ 3	$ 11
Ingersoll	4,200	$ 4	$ 33	$ 1	$ 10	$ 1	$ 11
Grey Highlands	5,600	$ 16	$ 43	$ 9	$ 23	$ 4	$ 11
Owen Sound	3,616	$ 35	$ 61	$ 6	$ 10	$ 6	$ 11
London	92,233	$ 20	$ 53	$ 4	$ 12	$ 4	$ 11
Caledon	14,463	$ 106	$ 137	$ 21	$ 27	$ 9	$ 12
Lambton Shores	1,909	$ 102	$ 173	$ 18	$ 30	$ 7	$ 12
Belleville	20,417	$ 8	$ 33	$ 3	$ 12	$ 3	$ 13
Windsor	52,768	$ 6	$ 39	$ 1	$ 9	$ 2	$ 13

Roadways—Bridges and Culverts (cont'd)

Municipality	Total m2 Surface Area	Total Net Costs per m2 Surface Area Excl Amort	Total Net Costs per m2 Surface Area Incl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Ottawa	281,622	$ 54	$ 77	$ 15	$ 22	$ 9	$ 13
Hamilton	196,860	$ 32	$ 48	$ 11	$ 17	$ 9	$ 14
Espanola				$ 5	$ 10	$ 7	$ 14
Haldimand	40,377		$ 22		$ 18		$ 14
St. Marys	3,760	$ 14	$ 32	$ 7	$ 15	$ 6	$ 14
Meaford	12,011	$ 2	$ 24	$ 3	$ 25	$ 2	$ 16
Centre Wellington	12,514	$ 16	$ 59	$ 7	$ 25	$ 4	$ 16
Wainfleet	2,057	$ 66	$ 82	$ 20	$ 25	$ 13	$ 17
Bracebridge	2,310	$ 108	$ 227	$ 15	$ 31	$ 8	$ 17
North Bay	10,760	$ 38	$ 88	$ 8	$ 18	$ 7	$ 17
Greater Sudbury	41,055	$ 34	$ 84	$ 8	$ 20	$ 8	$ 20
Kincardine	5,612	$ 39	$ 82	$ 19	$ 39	$ 9	$ 20
Sault Ste. Marie	6,997	$ 149	$ 194	$ 14	$ 18	$ 16	$ 20
Brant	42,114	$ 11	$ 32	$ 12	$ 35	$ 7	$ 22
Quinte West	28,563	$ 16	$ 35	$ 10	$ 22	$ 10	$ 23
Parry Sound	2,206	$ 15	$ 75	$ 5	$ 25	$ 5	$ 23
Penetanguishene				$ 20	$ 27	$ 19	$ 25
Thunder Bay	32,750	$ 29	$ 83	$ 8	$ 24	$ 9	$ 26
Tiny	1,905	$ 230	$ 575	$ 35	$ 88	$ 11	$ 29
Bancroft				$ 17	$ 27	$ 18	$ 29
Minto	6,587	$ 35	$ 49	$ 25	$ 35	$ 21	$ 30
Timmins	16,025	$ 28	$ 65	$ 10	$ 24	$ 13	$ 30
Chatham-Kent	112,100	$ 14	$ 41	$ 15	$ 43	$ 13	$ 36
Kenora	10,404	$ 12	$ 76	$ 8	$ 50	$ 7	$ 45
Average	**29,220**	**$ 42**	**$ 74**	**$ 5**	**$ 13**	**$ 4**	**$ 9**
Median	**6,999**	**$ 12**	**$ 39**	**$ 3**	**$ 10**	**$ 2**	**$ 7**

Municipality	Total m2 Surface Area	Total Net Costs per m2 Surface Area Excl Amort	Total Net Costs per m2 Surface Area Incl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Region Durham	85,193	4	22	$ 1	$ 3	$ 0	$ 2
Region Peel	89,889	21	63	$ 1	$ 4	$ 1	$ 2
Region York	143,389	33	70	$ 4	$ 8	$ 2	$ 3
Region Halton	77,893	6	61	$ 1	$ 8	$ 0	$ 4
Region Waterloo	76,366	8	52	$ 1	$ 7	$ 1	$ 5
District Muskoka	21,000	24	112	$ 8	$ 37	$ 2	$ 9
Region Niagara	82,961	16	64	$ 3	$ 11	$ 2	$ 9
Region Average	**82,384**	**$ 16**	**$ 64**	**$ 3**	**$ 11**	**$ 1**	**$ 5**
Region Median	**82,961**	**$ 16**	**$ 63**	**$ 1**	**$ 8**	**$ 1**	**$ 4**
Simcoe County	47,137	0	0	$ 0	$ 0	$ 0	$ 0
Wellington County	36,839	18	18	$ 3	$ 3	$ 4	$ 4
Dufferin County	9,458	12	52	$ 2	$ 8	$ 1	$ 5
Bruce County	37,052	8	23	$ 4	$ 12	$ 2	$ 6
County Average	**33,456**	**$ 9**	**$ 23**	**$ 2**	**$ 6**	**$ 2**	**$ 4**
County Median	**36,352**	**$ 10**	**$ 20**	**$ 2**	**$ 5**	**$ 2**	**$ 4**

Roadways—Traffic Operations

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Per Capita Excl Amort	Per Capita Incl Amort	Per $100,000 CVA Excl Amort	Per $100,000 CVA Incl Amort
Tay	$ 1	$ 1	$ 1	$ 1
Cambridge	$ 2	$ 2	$ 2	$ 2
Markham	$ 5	$ 5	$ 2	$ 2
Meaford		$ 4		$ 2
Pelham	$ 2	$ 4	$ 2	$ 3
Puslinch	$ 12	$ 12	$ 4	$ 4
Wilmot	$ 7	$ 7	$ 5	$ 5
Newmarket	$ 9	$ 9	$ 5	$ 5
Waterloo	$ 9	$ 9	$ 5	$ 5
Wellesley	$ 10	$ 10	$ 6	$ 6
Georgina	$ 14	$ 14	$ 9	$ 9
Whitchurch - Stouffville	$ 12	$ 21	$ 6	$ 10
Vaughan	$ 26	$ 27	$ 10	$ 10
Sarnia	$ 10	$ 10	$ 10	$ 10
Lambton Shores	$ 14	$ 27	$ 6	$ 11
West Lincoln	$ 8	$ 15	$ 6	$ 11
Bancroft	$ 11	$ 12	$ 11	$ 13
Mississauga	$ 19	$ 27	$ 10	$ 14
Woolwich	$ 16	$ 25	$ 10	$ 15
Halton Hills	$ 25	$ 30	$ 13	$ 16
Burlington	$ 30	$ 33	$ 15	$ 16
North Middlesex		$ 43		$ 16
Welland	$ 11	$ 13	$ 13	$ 16
Pickering	$ 24	$ 29	$ 14	$ 17
Oakville	$ 42	$ 45	$ 15	$ 17
St. Catharines	$ 15	$ 21	$ 15	$ 21
Kitchener	$ 19	$ 25	$ 16	$ 21
Penetanguishene	$ 19	$ 24	$ 18	$ 22
Centre Wellington	$ 34	$ 37	$ 22	$ 24
Bracebridge	$ 32	$ 45	$ 17	$ 24

Roadways—Traffic Operations (cont'd)

Municipality	Per Capita Excl Amort	Per Capita Incl Amort	Per $100,000 CVA Excl Amort	Per $100,000 CVA Incl Amort
Niagara-on-the-Lake	$ 54	$ 63	$ 21	$ 24
Oshawa	$ 33	$ 34	$ 28	$ 29
Milton	$ 43	$ 56	$ 23	$ 30
Brampton	$ 33	$ 43	$ 24	$ 31
Tiny	$ 50	$ 103	$ 16	$ 34
Gravenhurst	$ 68	$ 88	$ 26	$ 34
Thorold	$ 28	$ 37	$ 26	$ 34
Guelph-Eramosa	$ 67	$ 74	$ 33	$ 37
Grimsby	$ 55	$ 57	$ 39	$ 40
Richmond Hill	$ 62	$ 111	$ 23	$ 42
Caledon	$ 84	$ 102	$ 36	$ 43
Mapleton	$ 99	$ 99	$ 46	$ 46
Collingwood	$ 40	$ 80	$ 24	$ 47
Innisfil	$ 61	$ 84	$ 34	$ 47
Kincardine	$ 81	$ 111	$ 41	$ 57
Saugeen Shores	$ 92	$ 101	$ 52	$ 57
Owen Sound	$ 35	$ 52	$ 39	$ 58
Port Colborne	$ 56	$ 60	$ 58	$ 62
Strathroy-Caradoc	$ 68	$ 82	$ 56	$ 68
East Gwillimbury	$ 148	$ 166	$ 61	$ 69
Lincoln	$ 81	$ 102	$ 57	$ 72
Fort Erie	$ 73	$ 86	$ 66	$ 76
Ingersoll	$ 35	$ 72	$ 37	$ 77
Clarington	$ 97	$ 109	$ 73	$ 82
Grey Highlands	$ 134	$ 172	$ 64	$ 82
Middlesex Centre	$ 159	$ 179	$ 77	$ 87
Brock	$ 141	$ 166	$ 91	$ 107
Whitby	$ 49	$ 163	$ 33	$ 109
Wainfleet	$ 154	$ 184	$ 100	$ 120
Springwater	$ 64	$ 243	$ 36	$ 137
Lower Tier Average	**$ 46**	**$ 61**	**$ 28**	**$ 36**
Lower Tier Median	**$ 33**	**$ 43**	**$ 21**	**$ 24**

Roadways—Traffic Operations (cont'd)

Municipality	Per Capita Excl Amort	Per Capita Incl Amort	Per $100,000 CVA Excl Amort	Per $100,000 CVA Incl Amort
Haldimand		$ 11		$ 8
Toronto	$ 25	$ 29	$ 11	$ 13
St. Marys	$ 13	$ 15	$ 12	$ 14
Stratford	$ 8	$ 19	$ 7	$ 16
Kenora	$ 22	$ 26	$ 20	$ 23
Prince Edward County	$ 45	$ 45	$ 27	$ 27
North Bay	$ 27	$ 31	$ 26	$ 30
London	$ 27	$ 35	$ 25	$ 33
Barrie	$ 35	$ 48	$ 27	$ 37
Guelph	$ 42	$ 53	$ 30	$ 38
Greater Sudbury	$ 38	$ 45	$ 37	$ 43
Norfolk	$ 56	$ 62	$ 40	$ 45
Peterborough	$ 28	$ 49	$ 27	$ 47
Brant	$ 69	$ 78	$ 43	$ 48
Kingston	$ 35	$ 62	$ 27	$ 49
Timmins	$ 36	$ 40	$ 45	$ 51
Orillia	$ 47	$ 61	$ 39	$ 51
Hamilton	$ 58	$ 68	$ 47	$ 55
Quinte West	$ 54	$ 57	$ 55	$ 59
Belleville	$ 48	$ 59	$ 48	$ 59
Chatham-Kent	$ 64	$ 76	$ 54	$ 64
Brockville	$ 40	$ 64	$ 41	$ 65
St. Thomas	$ 45	$ 52	$ 56	$ 66
Brantford	$ 53	$ 68	$ 51	$ 66
Thunder Bay	$ 45	$ 63	$ 48	$ 69
Ottawa	$ 129	$ 146	$ 79	$ 89
Windsor	$ 63	$ 75	$ 89	$ 106
Cornwall	$ 71	$ 92	$ 92	$ 119
Parry Sound	$ 83	$ 129	$ 79	$ 122
Sault Ste. Marie	$ 127	$ 171	$ 145	$ 195
Espanola	$ 236	$ 238	$ 316	$ 319
Single Tier Average	**$ 56**	**$ 67**	**$ 55**	**$ 65**
Single Tier Median	**$ 45**	**$ 59**	**$ 42**	**$ 51**

Roadways—Traffic Operations (cont'd)

Municipality	Per Capita Excl Amort	Per Capita Incl Amort	Per $100,000 CVA Excl Amort	Per $100,000 CVA Incl Amort
Region Peel	$ 7	$ 8	$ 4	$ 4
Region Halton	$ 11	$ 17	$ 5	$ 8
District Muskoka	$ 31	$ 35	$ 8	$ 9
Region York	$ 23	$ 26	$ 9	$ 10
Region Waterloo	$ 19	$ 21	$ 14	$ 16
Region Durham	$ 32	$ 37	$ 23	$ 26
Region Niagara	$ 35	$ 45	$ 30	$ 38
Region Average	**$ 23**	**$ 27**	**$ 13**	**$ 16**
Region Median	**$ 23**	**$ 26**	**$ 9**	**$ 10**
Dufferin County	$ 14	$ 19	$ 9	$ 11
Wellington County	$ 12	$ 12	$ 16	$ 16
Bruce County	$ 34	$ 42	$ 18	$ 22
County Average	**$ 20**	**$ 24**	**$ 14**	**$ 17**
County Median	**$ 14**	**$ 19**	**$ 16**	**$ 16**

Winter Control—Except Sidewalks, Parking Lots

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Net Costs per Ln Km Incl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Incl Amort
Niagara-on-the-Lake	$ 461	$ 11	$ 4
Newmarket	$ 1,811	$ 12	$ 6
North Middlesex	$ 128	$ 17	$ 7
Richmond Hill	$ 2,571	$ 18	$ 7
Oakville	$ 2,607	$ 20	$ 7
Wellesley	$ 169	$ 12	$ 7
Burlington	$ 1,952	$ 16	$ 8
Pickering	$ 1,446	$ 14	$ 8
Lincoln	$ 497	$ 12	$ 8
North Stormont	$ 143	$ 14	$ 9
Wilmot	$ 663	$ 16	$ 10
Markham	$ 3,888	$ 24	$ 10
Whitchurch - Stouffville	$ 2,269	$ 23	$ 10
North Dumfries	$ 679	$ 19	$ 10
Cambridge	$ 1,705	$ 12	$ 10
Waterloo	$ 2,284	$ 17	$ 10
Whitby	$ 1,890	$ 16	$ 10
Lambton Shores	$ 455	$ 28	$ 11
Caledon	$ 1,219	$ 27	$ 11
Mapleton	$ 413	$ 26	$ 12
East Gwillimbury	$ 1,787	$ 29	$ 12
Sarnia	$ 754	$ 12	$ 12
Grimsby	$ 1,575	$ 18	$ 13
Vaughan	$ 5,274	$ 35	$ 13
King	$ 1,746	$ 40	$ 13
Mississauga	$ 3,514	$ 26	$ 13
Middlesex Centre	$ 892	$ 28	$ 14
Strathroy-Caradoc	$ 602	$ 17	$ 14
Kitchener	$ 2,692	$ 17	$ 15
Halton Hills	$ 2,027	$ 28	$ 15
Milton	$ 2,570	$ 29	$ 16
St. Catharines	$ 1,818	$ 17	$ 17
Woolwich	$ 1,139	$ 29	$ 18
Thorold	$ 1,308	$ 20	$ 18
Pelham	$ 921	$ 26	$ 18

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

Municipality	Net Costs per Ln Km Incl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Incl Amort
Orangeville	$ 2,259	$ 24	$ 19
Kincardine	$ 554	$ 37	$ 19
West Lincoln	$ 476	$ 25	$ 19
Puslinch	$ 1,120	$ 55	$ 20
Wainfleet	$ 392	$ 31	$ 20
Wellington North	$ 541	$ 30	$ 21
Port Colborne	$ 758	$ 20	$ 21
North Perth	$ 650	$ 41	$ 22
Saugeen Shores	$ 1,258	$ 39	$ 22
Grey Highlands	$ 380	$ 49	$ 23
Tiny	$ 1,997	$ 76	$ 25
Brockton	$ 458	$ 35	$ 25
Brampton	$ 5,840	$ 36	$ 25
Clarington	$ 1,848	$ 34	$ 25
Guelph-Eramosa	$ 1,559	$ 51	$ 26
Georgina	$ 2,951	$ 41	$ 26
Brock	$ 721	$ 43	$ 28
Oshawa	$ 4,577	$ 33	$ 28
Fort Erie	$ 1,268	$ 32	$ 28
Ingersoll	$ 2,058	$ 27	$ 29
Gravenhurst	$ 2,012	$ 78	$ 30
Tillsonburg	$ 1,917	$ 29	$ 30
Springwater	$ 1,263	$ 53	$ 30
Penetanguishene	$ 3,579	$ 34	$ 31
Collingwood	$ 4,200	$ 57	$ 33
Innisfil	$ 6,456	$ 62	$ 34
Centre Wellington	$ 1,833	$ 56	$ 37
Minto	$ 1,040	$ 53	$ 46
Bracebridge	$ 3,043	$ 87	$ 47
Owen Sound	$ 7,829	$ 47	$ 52
Meaford	$ 1,550	$ 100	$ 62
Huntsville	$ 3,053	$ 120	$ 65
Tay	$ 2,327	$ 85	$ 68
Bancroft	$ 2,890	$ 84	$ 88
Lower Tier Average	**$ 1,892**	**$ 35**	**$ 22**
Lower Tier Median	**$ 1,705**	**$ 29**	**$ 18**

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

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Net Costs per Ln Km Incl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Incl Amort
Toronto	$ 5,829	$ 30	$ 14
Guelph	$ 2,939	$ 23	$ 17
Stratford	$ 2,195	$ 26	$ 23
St. Thomas	$ 1,708	$ 20	$ 25
London	$ 3,276	$ 30	$ 28
Peterborough	$ 2,691	$ 30	$ 29
Belleville	$ 1,683	$ 29	$ 30
Brantford	$ 2,950	$ 30	$ 30
Hamilton	$ 3,715	$ 43	$ 34
Brant	$ 1,010	$ 58	$ 36
St. Marys	$ 2,729	$ 39	$ 37
Windsor	$ 2,528	$ 26	$ 37
Kingston	$ 3,759	$ 53	$ 42
Barrie	$ 5,227	$ 56	$ 43
Ottawa	$ 5,716	$ 74	$ 45
Brockville	$ 3,388	$ 48	$ 48
Thunder Bay	$ 2,693	$ 45	$ 49
Orillia	$ 5,233	$ 60	$ 50
Norfolk	$ 1,082	$ 71	$ 51
Chatham-Kent	$ 938	$ 61	$ 51
Cornwall	$ 3,451	$ 41	$ 54
Greenstone	$ 1,018	$ 72	$ 55
Quinte West	$ 1,760	$ 58	$ 59
Haldimand	$ 1,602	$ 91	$ 69
North Bay	$ 5,475	$ 81	$ 78
Prince Edward County	$ 1,782	$ 137	$ 83
Kenora	$ 2,423	$ 95	$ 85
Parry Sound	$ 6,149	$ 95	$ 90
Espanola	$ 2,096	$ 67	$ 90
Greater Sudbury	$ 5,205	$ 109	$ 105
Sault Ste. Marie	$ 6,409	$ 104	$ 118
Timmins	$ 7,784	$ 172	$ 215
Single Tier Average	**$ 3,326**	**$ 62**	**$ 57**
Single Tier Median	**$ 2,834**	**$ 57**	**$ 49**

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

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Net Costs per Ln Km Incl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Incl Amort
Region Halton	$ 4,976	$ 9	$ 4
Region Peel	$ 7,125	$ 8	$ 5
Region York	$ 5,701	$ 20	$ 8
Region Waterloo	$ 4,089	$ 12	$ 9
Region Durham	$ 4,717	$ 16	$ 12
Region Niagara	$ 4,108	$ 15	$ 13
District Muskoka	$ 3,282	$ 76	$ 19
Region Average	**$ 4,837**	**$ 25**	**$ 11**
Region Median	**$ 4,412**	**$ 16**	**$ 10**
Simcoe County	$ 3,013	$ 17	$ 10
Grey County	$ 1,817	$ 34	$ 19
Dufferin County	$ 3,415	$ 37	$ 22
Bruce County	$ 2,423	$ 45	$ 24
Wellington County	$ 5,905	$ 35	$ 48
County Average	**$ 3,315**	**$ 34**	**$ 25**
County Median	**$ 3,013**	**$ 35**	**$ 22**

Winter Control—Sidewalks, Parking Lots Only

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Incl Amort
Mapleton	$ 1	$ 0
Niagara-on-the-Lake	$ 1	$ 0
Thorold	$ 1	$ 1
Guelph-Eramosa	$ 1	$ 1
Grey Highlands	$ 1	$ 1
Clarington	$ 1	$ 1
West Lincoln	$ 1	$ 1
Whitby	$ 2	$ 1
Burlington	$ 3	$ 1
Halton Hills	$ 4	$ 2
Centre Wellington	$ 3	$ 2
Mississauga	$ 4	$ 2
Lambton Shores	$ 5	$ 2
Milton	$ 4	$ 2
Woolwich	$ 3	$ 2
Vaughan	$ 6	$ 2
Tiny	$ 7	$ 2
Markham	$ 6	$ 2
Innisfil	$ 4	$ 3
Pelham	$ 4	$ 3
Minto	$ 3	$ 3
Springwater	$ 5	$ 3
Ingersoll	$ 3	$ 3
Whitchurch - Stouffville	$ 8	$ 3
Grimsby	$ 6	$ 4
Caledon	$ 10	$ 4
Cambridge	$ 5	$ 4
Kincardine	$ 9	$ 5
Oakville	$ 17	$ 6
Kitchener	$ 7	$ 6
Collingwood	$ 12	$ 7
Newmarket	$ 14	$ 7
Gravenhurst	$ 20	$ 8
Wilmot	$ 16	$ 10
Bracebridge	$ 23	$ 12
Oshawa	$ 15	$ 13
Penetanguishene	$ 14	$ 13
Owen Sound	$ 16	$ 18
Welland	$ 20	$ 24
Lower Tier Average	**$ 7**	**$ 5**
Lower Tier Median	**$ 5**	**$ 3**

Municipality	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Incl Amort
Norfolk	$ 2	$ 2
Brant	$ 4	$ 3
Hamilton	$ 4	$ 3
Chatham-Kent	$ 4	$ 3
Toronto	$ 8	$ 4
Brantford	$ 4	$ 4
St. Thomas	$ 3	$ 4
Quinte West	$ 4	$ 4
London	$ 5	$ 4
Kingston	$ 6	$ 5
Guelph	$ 8	$ 6
St. Marys	$ 6	$ 6
Stratford	$ 8	$ 7
Sault Ste. Marie	$ 7	$ 8
Windsor	$ 6	$ 8
Brockville	$ 8	$ 8
Thunder Bay	$ 8	$ 9
Orillia	$ 11	$ 9
Greater Sudbury	$ 9	$ 9
Espanola	$ 7	$ 9
Ottawa	$ 15	$ 9
North Bay	$ 10	$ 10
Belleville	$ 10	$ 10
Peterborough	$ 11	$ 10
Cornwall	$ 8	$ 10
Timmins	$ 26	$ 33
Parry Sound	$ 39	$ 37
Single Tier Average	**$ 9**	**$ 9**
Single Tier Median	**$ 8**	**$ 8**

Transit Services—Conventional

Transit Services provide citizens with a safe, reliable, efficient and affordable means of traveling to work, school, home or play. Greater use of public transit systems in a community eases traffic congestion and improves air quality.

An effective and efficient transit system places emphasis on the following objectives:

- Quality of life: Provides mobility options for all residents to ensure access to work, education, health care, shopping, social and recreational opportunities
- Sustainability: Needs to be affordable for everyone in the community, be fiscally responsible to taxpayers and support the goal of improving the environment
- Economic development: Services and costs need to reflect and encourage residential and commercial growth

Each municipality's results are influenced to varying degrees by a number of factors, including:

- Size and urban form within the service area: Service and costs are affected by the type of development, topography and density
- Demographics and socio-economic factors: Auto ownership rates, population age, immigrant levels and household incomes will impact transit market share
- Nature of transit service design and delivery: Number of routes, proximity and frequency of service, service coverage and hours of operation can vary significantly amongst systems, automated fare systems, Geographic Positioning Systems, traffic signal priority and dedicated bus lanes could be used to facilitate 'express' service
- Transit system type: Composition of fleet (bus, subway or light-rail transit (LRT)), diesel vs. natural gas, high floor vs. low floor accessible, and age of fleet
- Demand for services: Rising fuel prices, a growing urban population and increased awareness of environmental issues can increase demand; catchment area for transit riders may extend beyond municipal boundaries
- Economic conditions: Ridership growth, fare increases, fluctuations in commodity and energy prices, foreign exchange rates, magnitude of external contracting and contractual obligations with labour bargaining units
- Legislated requirements: Increased cost due to compliance with the Accessibility for Ontarians with Disabilities Act, 2005 (AODA)

Transit Services—Conventional (sorted by Net Costs per $100,000 Including Amortization)

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Revenue as % Operating Costs Excl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Penetanguishene	$ 15	$ 15	24%	$ 14	$ 14
Bancroft	$ 14	$ 14		$ 15	$ 15
Elliot Lake	$ 16	$ 31	51%	$ 32	$ 62
Population < 15,000					
Average	**$ 15**	**$ 20**	**38%**	**$ 20**	**$ 30**
Median	**$ 15**	**$ 15**	**38%**	**$ 15**	**$ 15**
Bracebridge	$ 3	$ 3	76%	$ 2	$ 2
Lincoln	$ 2	$ 2		$ 2	$ 2
Huntsville	$ 9	$ 9	41%	$ 5	$ 5
Port Colborne	$ 5	$ 5	67%	$ 6	$ 6
Niagara-on-the-Lake	$ 15	$ 15	54%	$ 6	$ 6
Pelham	$ 9	$ 9	26%	$ 7	$ 7
Kenora	$ 13	$ 18	35%	$ 11	$ 16
Collingwood	$ 22	$ 32	57%	$ 13	$ 19
Brockville	$ 17	$ 20	48%	$ 17	$ 20
Thorold	$ 37	$ 37	8%	$ 34	$ 34
Owen Sound	$ 45	$ 46	35%	$ 50	$ 51
Population 15,000 - 29,999					
Average	**$ 17**	**$ 20**	**41%**	**$ 15**	**$ 17**
Median	**$ 14**	**$ 17**	**41%**	**$ 9**	**$ 11**

Transit Services—Conventional (sorted by Net Costs per $100,000 Including Amortization) *(cont'd)*

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Revenue as % Operating Costs Excl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Innisfil	$ 5	$ 5		$ 3	$ 3
Norfolk	$ 4	$ 4	14%	$ 3	$ 3
Fort Erie	$ 20	$ 20	19%	$ 18	$ 18
Orangeville	$ 23	$ 23	19%	$ 18	$ 18
Quinte West	$ 24	$ 24		$ 25	$ 25
St. Thomas	$ 23	$ 30	23%	$ 30	$ 38
Orillia	$ 40	$ 52	39%	$ 34	$ 44
Sarnia	$ 52	$ 61	31%	$ 53	$ 63
Belleville	$ 53	$ 66	38%	$ 54	$ 66
North Bay	$ 68	$ 84	43%	$ 65	$ 81
Cornwall	$ 56	$ 64	35%	$ 72	$ 83
Stratford	$ 87	$ 100	7%	$ 75	$ 86
Welland	$ 66	$ 76	44%	$ 81	$ 93
Sault Ste. Marie	$ 82	$ 90	36%	$ 93	$ 103
Peterborough	$ 90	$ 116	40%	$ 86	$ 110
Timmins	$ 79	$ 96	31%	$ 99	$ 119
Population 30,000 - 99,999					
Average	**$ 48**	**$ 57**	**30%**	**$ 50**	**$ 59**
Median	**$ 53**	**$ 62**	**33%**	**$ 53**	**$ 64**

Transit Services—Conventional (sorted by Net Costs per $100,000 Including Amortization) *(cont'd)*

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Revenue as % Operating Costs Excl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Chatham-Kent	$ 4	$ 4	74%	$ 4	$ 4
Milton	$ 32	$ 38	26%	$ 18	$ 21
Burlington	$ 60	$ 75	32%	$ 29	$ 36
Oakville	$ 101	$ 123	33%	$ 37	$ 45
Mississauga	$ 94	$ 124	62%	$ 48	$ 63
Barrie	$ 89	$ 111	32%	$ 68	$ 86
Brantford	$ 72	$ 88	26%	$ 70	$ 86
St. Catharines	$ 67	$ 94	56%	$ 65	$ 92
London	$ 70	$ 100	56%	$ 66	$ 95
Hamilton	$ 95	$ 124	46%	$ 77	$ 100
Greater Sudbury	$ 90	$ 105	33%	$ 87	$ 101
Guelph	$ 119	$ 143	42%	$ 85	$ 102
Kingston	$ 121	$ 144	34%	$ 94	$ 113
Thunder Bay	$ 93	$ 110	38%	$ 101	$ 119
Brampton	$ 131	$ 170	45%	$ 94	$ 121
Windsor	$ 89	$ 103	42%	$ 125	$ 146
Toronto	$ 273	$ 444	60%	$ 123	$ 199
Ottawa	$ 282	$ 345	39%	$ 172	$ 210
Population > 100,000					
Average	**$ 105**	**$ 136**	**43%**	**$ 76**	**$ 97**
Median	**$ 92**	**$ 110**	**41%**	**$ 74**	**$ 98**
Region Niagara	$ 6	$ 6	33%	$ 5	$ 5
Region Peel	$ 9	$ 9		$ 5	$ 5
Region Durham	$ 64	$ 77	38%	$ 46	$ 55
Region York	$ 96	$ 138	39%	$ 38	$ 55
Region Waterloo	$ 111	$ 134	41%	$ 83	$ 100
Region Average	**$ 57**	**$ 73**	**38%**	**$ 36**	**$ 44**
Region Median	**$ 64**	**$ 77**	**38%**	**$ 38**	**$ 55**

Transit Services—Disabled and Special Needs

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
St. Marys	$ 3	$ 3	$ 2	$ 2
Kincardine	$ 5	$ 7	$ 3	$ 4
Saugeen Shores	$ 4	$ 8	$ 2	$ 4
Ingersoll	$ 5	$ 5	$ 5	$ 5
Meaford	$ 8	$ 9	$ 5	$ 5
Espanola	$ 7	$ 8	$ 9	$ 11
Brockton	$ 20	$ 22	$ 14	$ 16
Elliot Lake	$ 20	$ 20	$ 40	$ 40
Population < 15,000				
Average	**$ 9**	**$ 10**	**$ 10**	**$ 11**
Median	**$ 6**	**$ 8**	**$ 5**	**$ 5**
Bracebridge	$ 3	$ 3	$ 1	$ 1
Prince Edward County	$ 4	$ 4	$ 3	$ 3
Collingwood	$ 6	$ 6	$ 3	$ 3
Kenora	$ 5	$ 5	$ 5	$ 5
Thorold	$ 7	$ 7	$ 6	$ 6
Owen Sound	$ 12	$ 12	$ 13	$ 13
Brockville	$ 14	$ 14	$ 14	$ 14
Population 15,000 - 29,999				
Average	**$ 7**	**$ 7**	**$ 6**	**$ 6**
Median	**$ 6**	**$ 6**	**$ 5**	**$ 5**

Transit Services—Disabled and Special Needs (cont'd)

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Georgina	$ 1	$ 1	$ 1	$ 1
Halton Hills	$ 5	$ 6	$ 3	$ 3
Fort Erie	$ 4	$ 4	$ 3	$ 3
Brant	$ 6	$ 6	$ 4	$ 4
Quinte West	$ 6	$ 6	$ 6	$ 6
Orillia	$ 7	$ 7	$ 6	$ 6
Belleville	$ 7	$ 7	$ 7	$ 7
Welland	$ 7	$ 7	$ 8	$ 9
Stratford	$ 12	$ 12	$ 11	$ 11
Sarnia	$ 12	$ 12	$ 12	$ 12
North Bay	$ 12	$ 13	$ 12	$ 13
Timmins	$ 9	$ 11	$ 11	$ 13
Peterborough	$ 14	$ 15	$ 13	$ 14
St. Thomas	$ 10	$ 12	$ 13	$ 15
Sault Ste. Marie	$ 15	$ 16	$ 17	$ 18
Cornwall	$ 29	$ 34	$ 37	$ 44
Population 30,000 - 99,999				
Average	**$ 10**	**$ 11**	**$ 10**	**$ 11**
Median	**$ 8**	**$ 9**	**$ 10**	**$ 10**

Transit Services—Disabled and Special Needs (cont'd)

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Milton	$ 3	$ 3	$ 2	$ 2
Burlington	$ 7	$ 8	$ 3	$ 4
Chatham-Kent	$ 8	$ 8	$ 7	$ 7
Barrie	$ 8	$ 9	$ 6	$ 7
Windsor	$ 5	$ 5	$ 7	$ 7
Oakville	$ 18	$ 21	$ 7	$ 8
St. Catharines	$ 10	$ 10	$ 9	$ 9
Guelph	$ 15	$ 16	$ 10	$ 12
London	$ 16	$ 16	$ 15	$ 15
Kingston	$ 21	$ 21	$ 16	$ 16
Greater Sudbury	$ 17	$ 17	$ 16	$ 16
Brantford	$ 16	$ 18	$ 16	$ 18
Ottawa	$ 28	$ 30	$ 17	$ 18
Thunder Bay	$ 17	$ 18	$ 18	$ 20
Hamilton	$ 35	$ 37	$ 28	$ 30
Population > 100,000				
Average	**$ 15**	**$ 16**	**$ 12**	**$ 12**
Median	**$ 16**	**$ 16**	**$ 10**	**$ 12**
Region Peel	$ 4	$ 4	$ 4	$ 4
Region Waterloo	$ 13	$ 14	$ 5	$ 6
Region Durham	$ 10	$ 10	$ 7	$ 7
Region York	$ 16	$ 16	$ 9	$ 9
Region Niagara	$ 14	$ 15	$ 11	$ 11
Region Average	**$ 12**	**$ 12**	**$ 7**	**$ 8**
Region Median	**$ 13**	**$ 14**	**$ 7**	**$ 7**

Parking

Parking Services provide parking operations, maintenance and enforcement services for residents, businesses and visitors to the municipality. The goal of Parking services is to ensure that parking is available in an equitable, affordable and safe manner.

Specific objectives of Parking Services are:

- Affordable on-street parking rates, with hours of use conducive to turnover and to the needs of the businesses
- Appropriate off-street parking lots and structures that meet the needs of the community
- A residential off-street parking program that effectively addresses the parking requests and achieves an equitable balance of the limited space requirements in defined areas of municipalities
- Enforcement of parking by-laws to ensure safety for the community

Each municipality's results are influenced to varying degrees by a number of factors, including:

- Service delivery standards and by-laws: Vary considerably from one municipality to another, i.e. mix of on-street and off-street parking spaces, municipal staff vs. contracted attendants, use of variable-rate pricing structures, availability of public transit and proximity to parking alternatives (free public parking, private lots)
- Technology: The type and quality of technology used to manage operations and enforcement, i.e. handheld devices vs. written, ticket management systems, meters vs. pay and display machines, level of automation at parking surface lots vs. parking garage structures

Parking

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Revenue as % of Costs Excl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Lambton Shores	524%	$ (49)	$ (46)	$ (20)	$ (19)
Kenora	214%	$ (22)	$ (20)	$ (19)	$ (18)
Niagara-on-the-Lake	289%	$ (47)	$ (44)	$ (18)	$ (17)
Stratford	203%	$ (13)	$ (12)	$ (11)	$ (10)
Greenstone		$ (9)	$ (9)	$ (7)	$ (7)
Orillia	161%	$ (7)	$ (4)	$ (6)	$ (4)
Fort Erie		$ (4)	$ (4)	$ (4)	$ (4)
Greater Sudbury	158%	$ (4)	$ (3)	$ (4)	$ (3)
North Bay	146%	$ (6)	$ (3)	$ (6)	$ (3)
Timmins	138%	$ (4)	$ (2)	$ (5)	$ (2)
Kingston	113%	$ (6)	$ (3)	$ (4)	$ (2)
Belleville	116%	$ (1)	$ (1)	$ (1)	$ (1)
Minto		$ (1)	$ (0)	$ (1)	$ (0)
Cornwall	112%	$ (1)	$ (0)	$ (2)	$ (0)
Newmarket	83%	$ 0	$ 0	$ 0	$ 0
Lincoln		$ 0	$ 1	$ 0	$ 0
London	101%	$ (0)	$ 0	$ (0)	$ 0
Kincardine			$ 1		$ 1
Brampton	47%	$ 1	$ 1	$ 1	$ 1
Bancroft		$ 1	$ 1	$ 1	$ 1
Halton Hills		$ 1	$ 2	$ 1	$ 1
Collingwood	107%	$ (1)	$ 2	$ (0)	$ 1
Woolwich		$ 2	$ 2	$ 1	$ 1
Prince Edward County	4%	$ 2	$ 2	$ 1	$ 1
Whitby	70%	$ 2	$ 2	$ 1	$ 1
Milton	5%	$ 3	$ 3	$ 2	$ 2
Clarington	32%	$ 2	$ 3	$ 2	$ 2
Sault Ste. Marie	82%	$ 1	$ 2	$ 1	$ 2
Kitchener	120%	$ (4)	$ 2	$ (3)	$ 2
Oshawa	125%	$ (3)	$ 3	$ (3)	$ 2

Parking (cont'd)

Municipality	Revenue as % of Costs Excl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Markham		$ 6	$ 6	$ 2	$ 2
Parry Sound		$ 1	$ 3	$ 1	$ 2
Port Colborne		$ 1	$ 2	$ 1	$ 3
Chatham-Kent	35%	$ 3	$ 3	$ 2	$ 3
Orangeville	8%	$ 4	$ 4	$ 3	$ 3
Peterborough	118%	$ (4)	$ 3	$ (4)	$ 3
Quinte West		$ 2	$ 3	$ 2	$ 3
Caledon		$ 7	$ 7	$ 3	$ 3
Oakville	54%	$ 9	$ 9	$ 3	$ 3
Mississauga	32%	$ 7	$ 8	$ 4	$ 4
Ingersoll	2%	$ 4	$ 4	$ 5	$ 5
Burlington	0%	$ 10	$ 11	$ 5	$ 5
Hamilton	78%	$ 4	$ 7	$ 3	$ 5
Guelph	75%	$ 6	$ 8	$ 4	$ 6
Thunder Bay	84%	$ 3	$ 5	$ 3	$ 6
Gravenhurst		$ 2	$ 16	$ 1	$ 6
St. Thomas	65%	$ 1	$ 5	$ 2	$ 6
Ottawa	72%	$ 6	$ 10	$ 4	$ 6
Windsor	96%	$ 1	$ 5	$ 1	$ 7
Waterloo	48%	$ 11	$ 13	$ 7	$ 8
Brock		$ 9	$ 13	$ 6	$ 8
Tillsonburg		$ 7	$ 8	$ 7	$ 8
Owen Sound	67%	$ 6	$ 8	$ 7	$ 8
Thorold	2%	$ 6	$ 9	$ 6	$ 9
Brockville	52%	$ 10	$ 11	$ 10	$ 11
Brantford	32%	$ 8	$ 11	$ 8	$ 11
Welland		$ 9	$ 9	$ 11	$ 11
Cambridge	11%	$ 13	$ 14	$ 11	$ 12
Toronto	1%	$ 32	$ 32	$ 14	$ 14
St. Catharines	61%	$ 10	$ 18	$ 10	$ 18
Barrie	8%	$ 25	$ 28	$ 19	$ 21
Average	**90%**	**$ 1**	**$ 3**	**$ 1**	**$ 2**
Median	**73%**	**$ 2**	**$ 3**	**$ 1**	**$ 2**

Street Lighting

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Guelph-Eramosa	$ (1)	$ (0)
Tiny	$ 3	$ 1
Barrie	$ 1	$ 1
North Dumfries	$ 4	$ 2
Grey Highlands	$ 5	$ 2
North Middlesex	$ 6	$ 2
North Stormont	$ 3	$ 2
Puslinch	$ 7	$ 3
Wellesley	$ 5	$ 3
Mapleton	$ 6	$ 3
Wainfleet	$ 5	$ 3
Huntsville	$ 6	$ 3
West Lincoln	$ 4	$ 3
Mississauga	$ 7	$ 3
Burlington	$ 8	$ 4
Halton Hills	$ 8	$ 4
Meaford	$ 7	$ 4
Centre Wellington	$ 6	$ 4
Wilmot	$ 7	$ 4
Lincoln	$ 6	$ 4
Lambton Shores	$ 11	$ 5
Strathroy-Caradoc	$ 6	$ 5
Markham	$ 12	$ 5
Thorold	$ 5	$ 5
Waterloo	$ 8	$ 5
King	$ 15	$ 5
Gravenhurst	$ 14	$ 5
Grimsby	$ 8	$ 5
Springwater	$ 9	$ 5
Vaughan	$ 15	$ 5
Middlesex Centre	$ 11	$ 6
Whitby	$ 8	$ 6
Woolwich	$ 9	$ 6
Whitchurch - Stouffville	$ 13	$ 6
Caledon	$ 14	$ 6
Erin	$ 12	$ 6
Kitchener	$ 7	$ 6
Newmarket	$ 12	$ 6
Milton	$ 12	$ 6
Chatham-Kent	$ 8	$ 6
Collingwood	$ 11	$ 7
Norfolk	$ 9	$ 7
Quinte West	$ 7	$ 7
Kingston	$ 9	$ 7
Orangeville	$ 9	$ 7
Bracebridge	$ 13	$ 7
Brant	$ 12	$ 8
East Gwillimbury	$ 19	$ 8
Prince Edward County	$ 13	$ 8
Pelham	$ 12	$ 8
Toronto	$ 19	$ 9
Kincardine	$ 17	$ 9
Oshawa	$ 10	$ 9
Pickering	$ 15	$ 9
Wellington North	$ 13	$ 9
Georgina	$ 14	$ 9
Innisfil	$ 17	$ 9
Hamilton	$ 12	$ 10
Brampton	$ 14	$ 10
Bancroft	$ 10	$ 10
Ottawa	$ 17	$ 10
Brockton	$ 15	$ 11
Brock	$ 17	$ 11
Fort Erie	$ 12	$ 11
Clarington	$ 15	$ 11
Kenora	$ 12	$ 11
Guelph	$ 16	$ 11
Cambridge	$ 14	$ 12

Street Lighting (cont'd)

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Belleville	$ 12	$ 12
Tay	$ 15	$ 12
Welland	$ 10	$ 12
Owen Sound	$ 11	$ 13
Saugeen Shores	$ 23	$ 13
Niagara-on-the-Lake	$ 33	$ 13
Brockville	$ 13	$ 13
Haldimand	$ 18	$ 13
Oakville	$ 37	$ 14
Port Colborne	$ 13	$ 14
Penetanguishene	$ 15	$ 14
Stratford	$ 17	$ 14
Cornwall	$ 12	$ 16
Minto	$ 18	$ 16
Espanola	$ 12	$ 16
London	$ 17	$ 16
Greater Sudbury	$ 18	$ 17
St. Marys	$ 19	$ 18
Brantford	$ 19	$ 19
Parry Sound	$ 21	$ 20
Peterborough	$ 22	$ 21
Tillsonburg	$ 21	$ 21
Ingersoll	$ 21	$ 23
Sarnia	$ 23	$ 23
St. Thomas	$ 19	$ 24
North Bay	$ 26	$ 25
Windsor	$ 18	$ 26
Sault Ste. Marie	$ 23	$ 26
Orillia	$ 32	$ 27
Thunder Bay	$ 26	$ 29
Elliot Lake	$ 15	$ 30
St. Catharines	$ 36	$ 35
Average	**$ 13**	**$ 10**
Median	**$ 12**	**$ 8**

Air Transportation

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Municipality	Net Costs per Capita Excl. Amort.	Net Costs per $100,000 CVA Excl. Amort.
Timmins	$ (21)	$ (27)
Penetanguishene	$ (3)	$ (2)
Wainfleet	$ 1	$ 1
Saugeen Shores	$ 1	$ 1
Tiny	$ 2	$ 1
Pelham	$ 1	$ 1
Welland	$ 1	$ 1
Parry Sound	$ 2	$ 2
Windsor	$ 1	$ 2
Kingston	$ 2	$ 2
Chatham-Kent	$ 2	$ 2
Port Colborne	$ 2	$ 2
St. Thomas	$ 2	$ 2
Brockville	$ 2	$ 2
Cornwall	$ 2	$ 3
Brantford	$ 3	$ 3
Oshawa	$ 6	$ 5
Barrie	$ 7	$ 5
Collingwood	$ 12	$ 7
Brockton	$ 11	$ 8
Kincardine	$ 15	$ 8
Stratford	$ 10	$ 9
Owen Sound	$ 12	$ 13
Greater Sudbury	$ 15	$ 14
Tillsonburg	$ 15	$ 15
Peterborough	$ 21	$ 20
Elliot Lake	$ 13	$ 27
Greenstone	$ 303	$ 232
Average	**$ 16**	**$ 13**
Median	**$ 2**	**$ 2**
Region Waterloo	$ 6	$ 4
District Muskoka	$ 30	$ 7
Region Average	**$ 18**	**$ 6**
Region Median	**$ 18**	**$ 6**

Storm Sewer - Urban

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
London	$ (55)	$ (19)	$ (52)	$ (19)
Kitchener	$ (31)	$ (17)	$ (26)	$ (15)
Mississauga	$ (40)	$ (26)	$ (21)	$ (14)
Waterloo	$ (38)	$ (20)	$ (23)	$ (12)
Middlesex Centre	$ (40)	$ (24)	$ (19)	$ (11)
Guelph	$ (22)	$ (3)	$ (15)	$ (2)
Toronto	$ 2	$ 3	$ 1	$ 1
Markham	$ 3	$ 3	$ 1	$ 1
Tillsonburg	$ 1	$ 1	$ 1	$ 1
Lincoln	$ 2	$ 2	$ 2	$ 2
Wellesley	$ 3	$ 3	$ 2	$ 2
Grey Highlands	$ 3	$ 4	$ 1	$ 2
Prince Edward County	$ 3	$ 4	$ 2	$ 2
Norfolk	$ (7)	$ 3	$ (5)	$ 2
Centre Wellington	$ 3	$ 4	$ 2	$ 3
Meaford	$ 0	$ 5	$ 0	$ 3
North Middlesex		$ 8		$ 3
Whitby	$ 5	$ 5	$ 3	$ 3
Gravenhurst	$ 7	$ 11	$ 3	$ 4
Lambton Shores	$ 3	$ 12	$ 1	$ 5
Strathroy-Caradoc		$ 6		$ 5
Haldimand	$ 5	$ 7	$ 4	$ 6
Georgina	$ 1	$ 10	$ 1	$ 6
Richmond Hill	$ (0)	$ 17	$ (0)	$ 7
Pelham	$ 1	$ 9	$ 0	$ 7
Bracebridge	$ 4	$ 13	$ 2	$ 7
East Gwillimbury	$ 0	$ 16	$ 0	$ 7
Brant	$ 5	$ 12	$ 3	$ 7
Vaughan	$ (8)	$ 21	$ (3)	$ 8
Greater Sudbury	$ 8	$ 9	$ 7	$ 8
Whitchurch - Stouffville	$ 6	$ 20	$ 3	$ 9
Newmarket	$ 7	$ 18	$ 4	$ 9

Storm Sewer - Urban (cont'd)

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Brockton		$ 13		$ 9
Wilmot		$ 15		$ 9
West Lincoln		$ 13		$ 10
Minto		$ 12		$ 10
North Perth	$ 1	$ 22	$ 1	$ 11
Kincardine	$ 6	$ 23	$ 3	$ 12
Thorold	$ 3	$ 13	$ 2	$ 12
Grimsby	$ 1	$ 17	$ 1	$ 12
Milton	$ 5	$ 22	$ 3	$ 12
Innisfil	$ 8	$ 22	$ 4	$ 12
Oakville	$ 13	$ 33	$ 5	$ 12
Quinte West	$ 6	$ 13	$ 6	$ 13
St. Marys	$ 4	$ 15	$ 4	$ 14
Oshawa	$ 4	$ 16	$ 3	$ 14
Brampton	$ 6	$ 21	$ 4	$ 15
Clarington	$ 6	$ 20	$ 5	$ 15
Welland	$ 4	$ 13	$ 5	$ 15
St. Catharines	$ 7	$ 16	$ 7	$ 16
Pickering	$ 8	$ 29	$ 4	$ 17
Cornwall	$ 7	$ 13	$ 9	$ 17
Kingston	$ 3	$ 24	$ 3	$ 19
Burlington	$ 21	$ 39	$ 10	$ 19
Woolwich	$ 11	$ 33	$ 7	$ 20
Sarnia	$ 1	$ 20	$ 1	$ 20
Port Colborne	$ 10	$ 21	$ 10	$ 21
Fort Erie	$ 8	$ 25	$ 7	$ 22
Orillia	$ 11	$ 26	$ 9	$ 22
Cambridge	$ 10	$ 27	$ 8	$ 23
Elliot Lake	$ 11	$ 12	$ 22	$ 23
Barrie	$ 15	$ 33	$ 12	$ 25
Kenora	$ 5	$ 29	$ 5	$ 26
Niagara-on-the-Lake	$ 33	$ 68	$ 13	$ 26

Storm Sewer - Urban (cont'd)

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Brockville	$ 18	$ 26	$ 19	$ 26
Saugeen Shores	$ 4	$ 49	$ 2	$ 27
Hamilton	$ 23	$ 36	$ 19	$ 29
Belleville	$ 2	$ 31	$ 2	$ 31
Parry Sound	$ 19	$ 34	$ 18	$ 32
Huntsville	$ 38	$ 61	$ 21	$ 33
Peterborough	$ 22	$ 35	$ 21	$ 33
Stratford	$ 14	$ 40	$ 12	$ 34
Brantford	$ 8	$ 35	$ 8	$ 34
Ottawa	$ 37	$ 57	$ 23	$ 35
Chatham-Kent	$ 23	$ 42	$ 19	$ 35
St. Thomas	$ 4	$ 31	$ 5	$ 39
Espanola	$ 15	$ 32	$ 20	$ 43
Timmins	$ 22	$ 35	$ 28	$ 43
Ingersoll	$ 17	$ 41	$ 18	$ 44
North Bay	$ 25	$ 46	$ 24	$ 44
Sault Ste. Marie	$ 23	$ 42	$ 26	$ 48
Owen Sound	$ 30	$ 47	$ 33	$ 52
Windsor	$ 14	$ 43	$ 20	$ 61
Thunder Bay	$ 30	$ 64	$ 32	$ 70
Average	**$ 6**	**$ 20**	**$ 5**	**$ 16**
Median	**$ 5**	**$ 17**	**$ 4**	**$ 12**
Region Niagara		$ 1		$ 1
Region Halton	$ 0	$ 4	$ 0	$ 2
Region Durham	$ 1	$ 3	$ 0	$ 2
Region Average	**$ 0**	**$ 2**	**$ 0**	**$ 1**
Region Median	**$ 0**	**$ 3**	**$ 0**	**$ 2**
Bruce County	$ 1	$ 1	$ 0	$ 0
County Average	**$ 1**	**$ 1**	**$ 0**	**$ 0**
County Median	**$ 1**	**$ 1**	**$ 0**	**$ 0**

Storm Sewer - Rural

(Sorted by Net Costs per $100,000 Assessment, Including Amortization)

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Kincardine	$ (112)	$ (112)	$ (57)	$ (57)
Haldimand	$ (1)	$ (1)	$ (1)	$ (1)
Saugeen Shores	$ 1	$ 1	$ 1	$ 1
Brant		$ 1		$ 1
Milton	$ 2	$ 2	$ 1	$ 1
Wellesley	$ 2	$ 2	$ 1	$ 1
Ottawa	$ 2	$ 2	$ 1	$ 1
Cornwall	$ 1	$ 1	$ 2	$ 2
Meaford	$ 3	$ 3	$ 2	$ 2
Thunder Bay	$ 2	$ 2	$ 2	$ 2
Thorold	$ 2	$ 2	$ 2	$ 2
East Gwillimbury	$ 0	$ 6	$ 0	$ 2
Strathroy-Caradoc	$ 3	$ 3	$ 2	$ 2
Oshawa	$ 1	$ 3	$ 1	$ 3
Kingston	$ 3	$ 3	$ 3	$ 3
Puslinch	$ 1	$ 11	$ 0	$ 4
Greater Sudbury	$ 4	$ 4	$ 4	$ 4
Brockville	$ 4	$ 4	$ 4	$ 4
Caledon	$ 8	$ 11	$ 4	$ 4
Brampton	$ 1	$ 8	$ 1	$ 6
Pickering	$ 11	$ 11	$ 6	$ 6
Prince Edward County	$ 11	$ 11	$ 7	$ 7
Hamilton	$ 8	$ 8	$ 6	$ 7
Wainfleet	$ 10	$ 10	$ 7	$ 7
Clarington	$ 15	$ 15	$ 11	$ 11
Port Colborne	$ 11	$ 11	$ 12	$ 12
Halton Hills	$ 2	$ 23	$ 1	$ 12
Grimsby	$ 1	$ 21	$ 1	$ 14
Fort Erie	$ 17	$ 18	$ 16	$ 16
Chatham-Kent	$ 31	$ 31	$ 26	$ 26
Average	**$ 2**	**$ 4**	**$ 2**	**$ 3**
Median	**$ 2**	**$ 4**	**$ 2**	**$ 3**
Region Waterloo	$ 1	$ 1	$ 1	$ 1
District Muskoka	$ 5	$ 5	$ 1	$ 1
Region Average	**$ 3**	**$ 3**	**$ 1**	**$ 1**
Region Median	**$ 3**	**$ 3**	**$ 1**	**$ 1**
Dufferin County				$ 0
Bruce County	$ 1	$ 1	$ 0	$ 1
County Average	**$ 1**	**$ 1**	**$ 0**	**$ 0**
County Median	**$ 1**	**$ 1**	**$ 0**	**$ 0**

Waste Management

Waste Management Services includes a wide range of collection, disposal, diversion and processing activities for the majority of residential households, and a portion of these services may be provided to businesses. The goal of Waste Management Services is to reduce and/or divert the amount of waste ending up in landfill sites, and to lessen the detrimental impact on the environment.

Each municipality's waste collection results are influenced to varying degrees by a number of factors, including:

- Governance: Single-tier vs. upper-tier systems
- Program design: Based on urban/rural mix of single-family homes, multi-unit residential buildings, commercial, industrial, seasonal homes and tourists, age of infrastructure, proximity to collection sites, processing sites and sellable markets
- Service levels: Frequency of collection, bag limits, single stream waste collection vs. co-collection programs, hours of operations and the number and types of materials collected
- Education: How municipalities promote, manage and enforce their garbage collection, disposal, recycling and diversion programs and services

Waste disposal can be influenced by the following factors:

- Disposal method (landfill, incineration, export, etc.)
- Presence of competitive market forces
- Landfill hours of operation
- Haulage distance to landfill site
- Success of waste diversion activities
- Number of former landfill sites under perpetual care

Waste Collection

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Municipality	Revenues as a % of Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Stratford	905%	$ (70)	$ (59)
Cornwall	265%	$ (31)	$ (40)
Toronto	511%	$ (46)	$ (20)
North Perth	252%	$ (18)	$ (10)
Ottawa	198%	$ (15)	$ (9)
Middlesex Centre	177%	$ (17)	$ (8)
Kincardine	156%	$ (12)	$ (6)
Quinte West	125%	$ (5)	$ (5)
St. Marys	116%	$ (5)	$ (4)
Lambton Shores	129%	$ (10)	$ (4)
Tillsonburg	118%	$ (2)	$ (2)
Brockville	186%	$ (2)	$ (2)
Saugeen Shores	113%	$ (3)	$ (2)
Bancroft	116%	$ (2)	$ (2)
Sault Ste. Marie	104%	$ (1)	$ (2)
Kenora	98%	$ 0	$ 0
North Stormont		$ 1	$ 1
Markham		$ 5	$ 2
Ingersoll		$ 2	$ 2
Kitchener		$ 2	$ 2
Brock		$ 3	$ 2
Meaford	83%	$ 3	$ 2
North Middlesex	86%	$ 6	$ 2
Richmond Hill	39%	$ 6	$ 2
King		$ 9	$ 3
East Gwillimbury		$ 7	$ 3
Whitchurch - Stouffville	5%	$ 7	$ 3
Greenstone	78%	$ 4	$ 3
Owen Sound	85%	$ 3	$ 3
Strathroy-Caradoc	91%	$ 5	$ 4

Waste Collection (cont'd)

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Municipality	Revenues as a % of Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Orillia		$ 6	$ 5
Vaughan	3%	$ 18	$ 6
Newmarket	10%	$ 12	$ 7
Georgina	22%	$ 11	$ 7
Belleville	70%	$ 11	$ 11
Kingston	41%	$ 14	$ 11
Barrie	10%	$ 17	$ 13
Grey Highlands	9%	$ 29	$ 14
Peterborough	2%	$ 15	$ 14
Brant	3%	$ 25	$ 15
Whitby	3%	$ 23	$ 16
Sarnia	2%	$ 15	$ 16
Prince Edward County		$ 27	$ 16
Haldimand		$ 22	$ 17
Brantford		$ 18	$ 18
Chatham-Kent	0%	$ 22	$ 18
London	7%	$ 20	$ 19
Hamilton		$ 24	$ 19
North Bay	0%	$ 20	$ 20
Oshawa	1%	$ 28	$ 24
St. Thomas	4%	$ 20	$ 25
Norfolk	26%	$ 36	$ 26
Parry Sound		$ 30	$ 28
Greater Sudbury	15%	$ 33	$ 32
Thunder Bay	3%	$ 32	$ 34
Guelph	0%	$ 50	$ 36
Windsor	1%	$ 27	$ 38
Elliot Lake		$ 23	$ 46
Timmins		$ 37	$ 46
Espanola		$ 35	$ 46
Average	**97%**	**$ 9**	**$ 8**
Median	**55%**	**$ 8**	**$ 5**

Waste Collection (cont'd)

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Municipality	Revenues as a % of Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Region Niagara	116%	$ (2)	$ (2)
Region Durham		$ 6	$ 4
Region Halton	4%	$ 21	$ 10
Region Peel	1%	$ 17	$ 10
District Muskoka		$ 47	$ 12
Region Waterloo		$ 20	$ 15
Region Average	**40%**	**$ 18**	**$ 8**
Region Median	**4%**	**$ 19**	**$ 10**
Simcoe County	90%	$ 1	$ 1
Wellington County	13%	$ 7	$ 10
Dufferin County		$ 19	$ 11
County Average	**52%**	**$ 9**	**$ 7**
County Median	**52%**	**$ 7**	**$ 10**

Waste Disposal

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Municipality	Revenues as a % of Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Greenstone	306%	$ (63)	$ (48)
Kenora	143%	$ (40)	$ (36)
North Stormont	226%	$ (41)	$ (26)
Thunder Bay	153%	$ (13)	$ (14)
Saugeen Shores	190%	$ (22)	$ (12)
St. Marys	126%	$ (10)	$ (9)
Chatham-Kent	139%	$ (9)	$ (8)
Strathroy-Caradoc	404%	$ (6)	$ (5)
North Bay	104%	$ (2)	$ (2)
Ottawa	95%	$ 1	$ 0
King		$ 5	$ 2
Grey Highlands	82%	$ 6	$ 3
Belleville	34%	$ 3	$ 3
Kingston	40%	$ 5	$ 4
Guelph	69%	$ 7	$ 5
Brockville		$ 6	$ 6
Middlesex Centre		$ 12	$ 6
Peterborough	74%	$ 7	$ 7
London	58%	$ 8	$ 7
Toronto	11%	$ 19	$ 9
Brantford	80%	$ 9	$ 9
Meaford		$ 18	$ 11
Prince Edward County	67%	$ 20	$ 12
Greater Sudbury	69%	$ 14	$ 13
Hamilton	27%	$ 20	$ 16
Orillia	43%	$ 19	$ 16
Quinte West		$ 20	$ 20
Sault Ste. Marie		$ 18	$ 21
Kincardine	39%	$ 46	$ 23
North Perth	33%	$ 48	$ 26

Waste Disposal (cont'd)

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Municipality	Revenues as a % of Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
St. Thomas		$ 21	$ 27
Haldimand	57%	$ 36	$ 28
Elliot Lake		$ 15	$ 31
Brant	15%	$ 51	$ 32
Cornwall	5%	$ 31	$ 40
Parry Sound	17%	$ 42	$ 40
Barrie	8%	$ 52	$ 40
Stratford		$ 48	$ 41
Windsor	19%	$ 29	$ 41
Timmins		$ 38	$ 47
Brockton		$ 76	$ 54
Thorold		$ 60	$ 55
Owen Sound		$ 50	$ 55
Norfolk		$ 77	$ 55
Espanola		$ 54	$ 72
Bancroft	18%	$ 83	$ 88
Average	89%	$ 19	$ 18
Median	67%	$ 18	$ 13
Region Niagara	164%	$ (12)	$ (10)
Region Halton	0%	$ 7	$ 3
Region York	16%	$ 13	$ 5
Region Waterloo	54%	$ 13	$ 10
Region Peel		$ 27	$ 15
District Muskoka	33%	$ 71	$ 18
Region Durham	29%	$ 29	$ 21
Region Average	**49%**	**$ 21**	**$ 9**
Region Median	**31%**	**$ 13**	**$ 10**
Wellington County	113%	$ (1)	$ (1)
Dufferin County		$ 7	$ 4
Simcoe County	14%	$ 97	$ 54
County Average	**63%**	**$ 35**	**$ 19**
County Average	**63%**	**$ 7**	**$ 4**

Waste Diversion

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Municipality	Revenues as a % of Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Timmins	299%	$ (39)	$ (49)
Prince Edward County	149%	$ (14)	$ (8)
Brockton	124%	$ (12)	$ (8)
Clarington	82%	$ 0	$ 0
North Stormont	56%	$ 7	$ 5
Vaughan	21%	$ 15	$ 5
North Perth		$ 12	$ 6
Kincardine	59%	$ 14	$ 7
St. Marys	71%	$ 8	$ 7
Richmond Hill		$ 20	$ 8
Ingersoll	24%	$ 7	$ 8
Whitchurch - Stouffville	18%	$ 17	$ 8
Haldimand	70%	$ 10	$ 8
Markham	17%	$ 19	$ 8
Chatham-Kent	39%	$ 10	$ 8
Saugeen Shores	70%	$ 15	$ 8
King		$ 26	$ 8
Grey Highlands	45%	$ 18	$ 9
East Gwillimbury	14%	$ 22	$ 9
North Middlesex		$ 28	$ 10
Newmarket	17%	$ 21	$ 11
Brockville	39%	$ 11	$ 11
Stratford	42%	$ 14	$ 12
Middlesex Centre	3%	$ 26	$ 12
Georgina	15%	$ 21	$ 13
Brant	30%	$ 22	$ 14
Ottawa	44%	$ 24	$ 14
Barrie	41%	$ 19	$ 15
Thunder Bay	29%	$ 14	$ 15
Owen Sound	66%	$ 14	$ 16
Bancroft	64%	$ 15	$ 16
Hamilton	51%	$ 22	$ 18
Tillsonburg		$ 18	$ 18
Meaford	33%	$ 29	$ 18
Lambton Shores	0%	$ 45	$ 18
Belleville	57%	$ 22	$ 22
Peterborough	54%	$ 23	$ 22
Toronto	1%	$ 49	$ 22

Waste Diversion (cont'd)

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Municipality	Revenues as a % of Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Kenora	22%	$ 25	$ 22
Espanola	40%	$ 17	$ 23
London	31%	$ 25	$ 24
Quinte West	0%	$ 23	$ 24
Kingston	34%	$ 32	$ 25
Sault Ste. Marie		$ 22	$ 25
Windsor	27%	$ 18	$ 25
North Bay	3%	$ 27	$ 26
St. Thomas	42%	$ 21	$ 26
Brantford	24%	$ 27	$ 26
Cornwall	52%	$ 23	$ 29
Orillia	1%	$ 35	$ 29
Norfolk		$ 44	$ 32
Sarnia	4%	$ 32	$ 33
Parry Sound	21%	$ 35	$ 34
Elliot Lake		$ 18	$ 35
Greater Sudbury	12%	$ 52	$ 50
Guelph	35%	$ 77	$ 55
Average	**44%**	**$ 20**	**$ 16**
Median	**34%**	**$ 21**	**$ 15**
Region Niagara	103%	$ (2)	$ (1)
Region York	28%	$ 21	$ 8
Region Halton	34%	$ 26	$ 12
District Muskoka	30%	$ 52	$ 13
Region Durham	45%	$ 24	$ 17
Region Waterloo	39%	$ 24	$ 18
Region Peel	25%	$ 43	$ 24
Region Average	**43%**	**$ 27**	**$ 13**
Region Median	**34%**	**$ 24**	**$ 13**
Bruce County	46%	$ 1	$ 1
Wellington County	58%	$ 9	$ 12
Simcoe County	34%	$ 34	$ 19
Dufferin County	2%	$ 61	$ 36
County Average	**35%**	**$ 26**	**$ 17**
County Median	**40%**	**$ 22**	**$ 16**

Public Health Services

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Tiny	$ 2	$ 1
Welland	$ 0	$ 1
Orangeville	$ 1	$ 1
North Middlesex	$ 2	$ 1
North Stormont	$ 1	$ 1
Sarnia	$ 1	$ 1
Brock	$ 4	$ 3
Mapleton	$ 7	$ 3
Barrie	$ 11	$ 9
Saugeen Shores	$ 17	$ 9
Orillia	$ 12	$ 10
Haldimand	$ 16	$ 12
Brant	$ 21	$ 13
Prince Edward County	$ 22	$ 13
Kincardine	$ 27	$ 14
London	$ 14	$ 14
Guelph	$ 19	$ 14
Ottawa	$ 23	$ 14
Toronto	$ 32	$ 14
Windsor	$ 10	$ 14
Greenstone	$ 20	$ 15
St. Marys	$ 17	$ 16
Peterborough	$ 18	$ 17
Chatham-Kent	$ 21	$ 18
Brockville	$ 17	$ 18
Hamilton	$ 24	$ 19
Norfolk	$ 27	$ 19
Cornwall	$ 15	$ 19
St. Thomas	$ 16	$ 20
Kingston	$ 27	$ 21
Brantford	$ 22	$ 21
Thunder Bay	$ 20	$ 22
Quinte West	$ 21	$ 22
Stratford	$ 28	$ 24
Parry Sound	$ 27	$ 26
North Bay	$ 31	$ 30
Belleville	$ 31	$ 31
Greater Sudbury	$ 36	$ 34
Sault Ste. Marie	$ 33	$ 38
Timmins	$ 30	$ 38
Kenora	$ 44	$ 39
Espanola	$ 37	$ 49
Elliot Lake	$ 34	$ 69
Average	**$ 19**	**$ 18**
Median	**$ 20**	**$ 16**
District Muskoka	$ 22	$ 6
Region York	$ 19	$ 7
Region Halton	$ 24	$ 11
Region Peel	$ 20	$ 11
Region Waterloo	$ 15	$ 11
Region Niagara	$ 17	$ 14
Region Durham	$ 21	$ 15
Region Average	**$ 20**	**$ 11**
Region Median	**$ 20**	**$ 11**
Dufferin County	$ (57)	$ (34)
Bruce County	$ 20	$ 11
Wellington County	$ 8	$ 11
Grey County	$ 20	$ 11
Elgin County	$ 11	
County Average	**$ 0**	**$ (0)**
County Median	**$ 11**	**$ 11**

Hospitals

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Tay	$ 2	$ 2
Timmins	$ 1	$ 2
Meaford	$ 4	$ 3
Brockton	$ 6	$ 4
Greater Sudbury	$ 5	$ 5
Espanola	$ 4	$ 5
Oakville	$ 15	$ 5
Niagara-on-the-Lake	$ 15	$ 6
St. Marys	$ 6	$ 6
Stratford	$ 8	$ 6
Kingston	$ 10	$ 8
St. Thomas	$ 10	$ 13
Thorold	$ 16	$ 14
St. Catharines	$ 16	$ 15
Milton	$ 300	$ 164
Average	**$ 28**	**$ 17**
Median	**$ 8**	**$ 6**
District Muskoka	$ 6	$ 2
Region York	$ 11	$ 5
Region Average	**$ 9**	**$ 3**
Region Median	**$ 9**	**$ 3**
Simcoe County	$ 27	$ 15
Elgin County	$ 5	
County Average	**$ 16**	**$ 15**
County Median	**$ 16**	**$ 15**

Ambulance Services

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Ambulance provides emergency care to stabilize a patient's condition, initiates rapid transport to hospital and facilitates both emergency and non-emergency transfers between medical facilities. Factors that affect Ambulance Services costs:

- Geographic coverage/population density
- Local demographics
- Level of certification
- Specialized services

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Parry Sound	$ (20)	$ (19)
Sault Ste. Marie	$ 4	$ 5
Toronto	$ 31	$ 14
Ottawa	$ 47	$ 29
Hamilton	$ 37	$ 30
Brant	$ 51	$ 31
London	$ 35	$ 34
Guelph	$ 48	$ 34
Prince Edward County	$ 66	$ 40
Chatham-Kent	$ 48	$ 40
Kingston	$ 53	$ 42
Barrie	$ 55	$ 42
Brantford	$ 47	$ 46
Orillia	$ 56	$ 47
Haldimand	$ 64	$ 49
Norfolk	$ 72	$ 52
Peterborough	$ 55	$ 53
North Bay	$ 55	$ 53
Greater Sudbury	$ 58	$ 56
Quinte West	$ 55	$ 57
Brockville	$ 58	$ 58
Belleville	$ 60	$ 60
Cornwall	$ 48	$ 62
Windsor	$ 44	$ 63
Greenstone	$ 86	$ 66
St. Marys	$ 70	$ 66
Stratford	$ 81	$ 69

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
St. Thomas	$ 55	$ 70
Kenora	$ 83	$ 74
Thunder Bay	$ 71	$ 77
Timmins	$ 85	$ 107
Espanola	$ 125	$ 167
Elliot Lake	$ 89	$ 179
Average	**$ 57**	**$ 56**
Median	**$ 55**	**$ 53**
Region Halton	$ 25	$ 11
Region York	$ 31	$ 12
Region Peel	$ 27	$ 16
Region Waterloo	$ 24	$ 18
District Muskoka	$ 77	$ 19
Region Durham	$ 33	$ 23
Region Niagara	$ 42	$ 36
Region Average	**$ 37**	**$ 19**
Region Median	**$ 31**	**$ 18**
Wellington County	$ 21	$ 29
Simcoe County	$ 53	$ 30
Dufferin County	$ 52	$ 31
Bruce County	$ 71	$ 38
Grey County	$ 71	$ 40
Elgin County	$ 50	
County Average	**$ 53**	**$ 34**
County Median	**$ 53**	**$ 31**

Cemeteries *(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)*

Municipality	Revenue as % of Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Grey Highlands	126%	$ (2)	$ (1)
Greenstone	143%	$ (1)	$ (1)
Waterloo	108%	$ (1)	$ (1)
Centre Wellington	116%	$ (1)	$ (1)
Halton Hills	126%	$ (1)	$ (1)
Wilmot	104%	$ (0)	$ (0)
Whitchurch - Stouffville	107%	$ (0)	$ (0)
Markham	98%	$ 0	$ 0
Wellesley	89%	$ 0	$ 0
Whitby	98%	$ 0	$ 0
Vaughan	59%	$ 0	$ 0
North Middlesex	92%	$ 0	$ 0
Georgina	79%	$ 0	$ 0
Lambton Shores	93%	$ 0	$ 0
Brock	46%	$ 0	$ 0
Middlesex Centre	47%	$ 0	$ 0
North Stormont		$ 0	$ 0
King		$ 1	$ 0
Mississauga	41%	$ 1	$ 0
Springwater	61%	$ 1	$ 0
Woolwich	64%	$ 1	$ 0
Welland	73%	$ 1	$ 1
Brampton	15%	$ 1	$ 1
Mapleton	73%	$ 1	$ 1
Oakville	72%	$ 2	$ 1
Lincoln	80%	$ 1	$ 1
Orangeville	68%	$ 1	$ 1
Strathroy-Caradoc	85%	$ 1	$ 1
Burlington	17%	$ 2	$ 1
Bracebridge	62%	$ 2	$ 1
Wellington North	59%	$ 2	$ 1
Port Colborne	63%	$ 1	$ 1
Oshawa	40%	$ 2	$ 1
Clarington	53%	$ 2	$ 1
Niagara-on-the-Lake	71%	$ 4	$ 2
Meaford	71%	$ 3	$ 2
Quinte West		$ 2	$ 2
Greater Sudbury	81%	$ 2	$ 2
St. Thomas		$ 2	$ 2
Elliot Lake	89%	$ 1	$ 2

Cemeteries (cont'd) *(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)*

Municipality	Revenue as % of Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Kitchener	77%	$ 2	$ 2
Brockton	42%	$ 3	$ 2
Norfolk	38%	$ 4	$ 3
Prince Edward County	22%	$ 5	$ 3
West Lincoln	10%	$ 4	$ 3
Thunder Bay	32%	$ 3	$ 3
Sault Ste. Marie	80%	$ 3	$ 3
Pelham	24%	$ 5	$ 4
Brantford	46%	$ 4	$ 4
Hamilton	43%	$ 5	$ 4
Gravenhurst	25%	$ 10	$ 4
Saugeen Shores	44%	$ 7	$ 4
Kincardine	54%	$ 8	$ 4
Haldimand	28%	$ 5	$ 4
Chatham-Kent	60%	$ 5	$ 4
St. Catharines	67%	$ 4	$ 4
Espanola	59%	$ 3	$ 4
Grimsby	33%	$ 6	$ 5
Cambridge	52%	$ 6	$ 5
Milton		$ 9	$ 5
Huntsville	35%	$ 9	$ 5
North Perth	34%	$ 10	$ 5
Brockville	53%	$ 5	$ 5
Tillsonburg	58%	$ 7	$ 7
Ingersoll	19%	$ 7	$ 7
Minto	44%	$ 9	$ 8
Fort Erie	29%	$ 11	$ 9
Brant	27%	$ 15	$ 10
St. Marys	50%	$ 11	$ 10
Timmins	41%	$ 9	$ 11
Kenora	46%	$ 12	$ 11
Stratford	10%	$ 16	$ 14
Wainfleet	38%	$ 25	$ 16
Owen Sound	27%	$ 18	$ 19
Parry Sound	24%	$ 21	$ 20
Thorold	20%	$ 31	$ 29
Average	**59%**	**$ 5**	**$ 4**
Median	**54%**	**$ 2**	**$ 2**

Emergency Measures

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Saugeen Shores	$ (2)	$ (1)
King	$ 1	$ 0
North Dumfries	$ 1	$ 0
Vaughan	$ 1	$ 0
Brant	$ 0	$ 0
Wellesley	$ 1	$ 0
Gravenhurst	$ 1	$ 0
Toronto	$ 1	$ 0
Haldimand	$ 1	$ 1
Meaford	$ 1	$ 1
Clarington	$ 1	$ 1
Tay	$ 1	$ 1
Pickering	$ 2	$ 1
Greater Sudbury	$ 1	$ 1
Norfolk	$ 1	$ 1
Huntsville	$ 2	$ 1
London	$ 1	$ 1
Kenora	$ 1	$ 1
Brantford	$ 1	$ 1
North Stormont	$ 2	$ 1
Fort Erie	$ 2	$ 2
Parry Sound	$ 2	$ 2
Bancroft	$ 2	$ 2
Sarnia	$ 2	$ 2
Tiny	$ 8	$ 3
Ottawa	$ 6	$ 4
Espanola	$ 3	$ 4
Peterborough	$ 5	$ 5
Lincoln	$ 8	$ 5
Belleville	$ 6	$ 6
North Bay	$ 13	$ 12
Chatham-Kent	$ 25	$ 21
Average	**$ 3**	**$ 3**
Median	**$ 1**	**$ 1**

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Region Waterloo	$ 1	$ 1
Region Peel	$ 1	$ 1
District Muskoka	$ 4	$ 1
Region Niagara	$ 4	$ 3
Region Durham	$ 6	$ 5
Region Halton	$ 12	$ 5
Region Average	**$ 5**	**$ 3**
Region Median	**$ 4**	**$ 2**
Bruce County	$ 1	$ 1
Simcoe County	$ 1	$ 1
Grey County	$ 2	$ 1
Dufferin County	$ 3	$ 2
Wellington County	$ 3	$ 3
Elgin County	$ 1	
County Average	**$ 2**	**$ 2**
County Median	**$ 2**	**$ 1**

General Assistance

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Each municipality's results are influenced to varying degrees by a number of factors, including:

- Employability: Significant numbers of clients with one or more barriers to employment, including health barriers, lack of education and language skills, literacy levels, and lack of Canadian work experience
- Urban form: Client access to programs can vary due to geographical, technological, cultural or other limitations
- Economic conditions: Differing local labour market conditions
- Demographics: Family size and caseload mix

Municipality	Net Costs per Capita	Net Costs per $100,000 CVA
Centre Wellington	$ 7	$ 4
Brant	$ 8	$ 5
Haldimand	$ 11	$ 9
Norfolk	$ 18	$ 13
St. Marys	$ 17	$ 16
Barrie	$ 23	$ 18
Kenora	$ 21	$ 19
Guelph	$ 27	$ 19
Prince Edward County	$ 34	$ 21
Stratford	$ 27	$ 23
Orillia	$ 32	$ 27
Greater Sudbury	$ 35	$ 33
Parry Sound	$ 36	$ 34
Kingston	$ 44	$ 34
Brockville	$ 39	$ 39
Hamilton	$ 51	$ 41
Ottawa	$ 71	$ 43
Timmins	$ 35	$ 44
Cornwall	$ 35	$ 46
Chatham-Kent	$ 55	$ 46
Quinte West	$ 47	$ 48
North Bay	$ 52	$ 50
Belleville	$ 51	$ 51
Peterborough	$ 56	$ 53
London	$ 57	$ 54
Brantford	$ 56	$ 55
St. Thomas	$ 55	$ 69
Elliot Lake	$ 44	$ 90

Municipality	Net Costs per Capita	Net Costs per $100,000 CVA
Windsor	$ 67	$ 95
Espanola	$ 79	$ 106
Toronto	$ 257	$ 116
Greenstone	$ 186	$ 142
Thunder Bay	$ 155	$ 169
Sault Ste. Marie	$ 236	$ 269
Average	**$ 60**	**$ 56**
Median	**$ 44**	**$ 44**
Region York	$ 17	$ 7
Region Halton	$ 21	$ 9
District Muskoka	$ 44	$ 11
Region Peel	$ 34	$ 19
Region Durham	$ 33	$ 23
Region Waterloo	$ 33	$ 25
Region Niagara	$ 34	$ 28
Region Average	**$ 31**	**$ 18**
Region Median	**$ 33**	**$ 19**
Wellington County	$ 5	$ 7
Bruce County	$ 17	$ 9
Simcoe County	$ 22	$ 12
Grey County	$ 24	$ 13
Dufferin County	$ 28	$ 17
Elgin County	$ 12	
County Average	**$ 18**	**$ 12**
County Median	**$ 20**	**$ 12**

Assistance to the Aged

Some municipalities provide community programs (for example, adult day services, homemakers and meals on wheels). which provide support to clients and family caregivers. These services enable many clients to remain independent in their own homes.

Each municipality's results are influenced to varying degrees by a number of factors, including:

- Staff mix: Ratio of registered and non-registered staff varies amongst municipalities, resulting in a higher cost structure for registered staff
- Support and type of programming provided as determined by Council
- Role of Local Health Integration Networks (LHINs): Establishing the mix of health services for a given community
- Demographics: Age of the population and specific needs of the client
- Uncontrollable price variables: Pay equity legislation and wage arbitration, availability of appropriate skilled workers
- Other providers: Charitable and private sector participation in the long-term care business

Assistance to the Aged

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Caledon	$ 1	$ 0
Huntsville	$ 1	$ 1
Wainfleet	$ 2	$ 1
Port Colborne	$ 1	$ 1
Espanola	$ 1	$ 1
Fort Erie	$ 2	$ 2
St. Catharines	$ 2	$ 2
Sarnia	$ 2	$ 2
Lincoln	$ 3	$ 2
Grimsby	$ 5	$ 3
Brampton	$ 4	$ 3
Whitby	$ 5	$ 3
Thorold	$ 4	$ 3
Pickering	$ 6	$ 3
Georgina	$ 6	$ 4
Waterloo	$ 6	$ 4
Greenstone	$ 6	$ 5
Guelph	$ 7	$ 5
Halton Hills	$ 10	$ 5
Barrie	$ 7	$ 5
Kitchener	$ 7	$ 6
Centre Wellington	$ 10	$ 7
Elliot Lake	$ 3	$ 7
Cambridge	$ 8	$ 7
Welland	$ 6	$ 8
Peterborough	$ 8	$ 8
Oshawa	$ 10	$ 9
Sault Ste. Marie	$ 9	$ 11
Stratford	$ 14	$ 12
Toronto	$ 27	$ 12
Ottawa	$ 24	$ 14
London	$ 17	$ 16
Brant	$ 28	$ 17
Parry Sound	$ 21	$ 20
Greater Sudbury	$ 24	$ 23
St. Marys	$ 25	$ 24
Orillia	$ 29	$ 25

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Hamilton	$ 32	$ 26
Brantford	$ 26	$ 26
Quinte West	$ 27	$ 28
Haldimand	$ 42	$ 32
Prince Edward County	$ 58	$ 35
Chatham-Kent	$ 42	$ 35
Belleville	$ 37	$ 37
Cornwall	$ 32	$ 41
North Bay	$ 48	$ 46
Thunder Bay	$ 47	$ 51
Norfolk	$ 71	$ 51
Kingston	$ 67	$ 53
Windsor	$ 44	$ 63
Brockville	$ 73	$ 74
Kenora	$ 101	$ 91
St. Thomas	$ 81	$ 102
Timmins	$ 101	$ 127
Average	**$ 24**	**$ 22**
Median	**$ 10**	**$ 10**
District Muskoka	$ 11	$ 3
Region York	$ 14	$ 5
Region Halton	$ 24	$ 11
Region Waterloo	$ 16	$ 12
Region Peel	$ 23	$ 13
Region Niagara	$ 31	$ 26
Region Durham	$ 62	$ 44
Region Average	**$ 26**	**$ 16**
Region Median	**$ 23**	**$ 12**
Simcoe County	$ 36	$ 20
Grey County	$ 44	$ 24
Dufferin County	$ 47	$ 28
Bruce County	$ 55	$ 30
Wellington County	$ 27	$ 37
Elgin County	$ 127	
County Average	**$ 56**	**$ 28**
County Median	**$ 46**	**$ 28**

Child Care *(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)*

Each municipality's results are influenced to varying degrees by a number of factors, including:

- Varying levels of child poverty in municipalities result in differing needs for subsidized child care
- Costs to provide child care can be impacted by economic variables such as the cost of living in the municipality and the income levels of the residents
- Rates for child care spaces, other than those directly operated by a municipality, are set in service agreements between the municipality and the child care providers; these rates can be influenced by the level of funding available, local wage conditions, pay equity legislation, municipal policies and business practices

Municipality	Net Costs per Capita Excl. Amort.	Net Costs per $100,000 CVA Excl. Amort.
Brockton	$ (6)	$ (4)
Brant	$ 6	$ 4
Haldimand	$ 5	$ 4
Norfolk	$ 7	$ 5
Thunder Bay	$ 6	$ 7
Parry Sound	$ 8	$ 7
Brockville	$ 7	$ 7
Kenora	$ 10	$ 9
Hamilton	$ 14	$ 11
Barrie	$ 15	$ 11
Cornwall	$ 9	$ 12
Stratford	$ 14	$ 12
Brantford	$ 12	$ 12
Sault Ste. Marie	$ 11	$ 12
Kingston	$ 16	$ 12
Greater Sudbury	$ 13	$ 13
Ottawa	$ 21	$ 13
Orillia	$ 16	$ 13
Toronto	$ 30	$ 13
Chatham-Kent	$ 17	$ 14
Guelph	$ 19	$ 14
North Bay	$ 15	$ 14
Peterborough	$ 16	$ 16
Timmins	$ 13	$ 17

Municipality	Net Costs per Capita Excl. Amort.	Net Costs per $100,000 CVA Excl. Amort.
Espanola	$ 13	$ 17
London	$ 19	$ 18
Greenstone	$ 27	$ 21
Windsor	$ 21	$ 30
Elliot Lake	$ 15	$ 30
St. Thomas	$ 24	$ 30
St. Marys	$ 33	$ 31
Average	**$ 14**	**$ 14**
Median	**$ 14**	**$ 13**
District Muskoka	$ 14	$ 4
Region Peel	$ 9	$ 5
Region York	$ 14	$ 6
Region Halton	$ 17	$ 8
Region Durham	$ 14	$ 10
Region Waterloo	$ 16	$ 12
Region Niagara	$ 16	$ 14
Region Average	**$ 14**	**$ 8**
Region Median	**$ 14**	**$ 8**
Wellington County	$ 3	$ 5
Simcoe County	$ 9	$ 5
Bruce County	$ 12	$ 6
Dufferin County	$ 16	$ 9
Grey County	$ 51	$ 28
Elgin County	$ 5	
County Average	**$ 16**	**$ 11**
County Median	**$ 11**	**$ 6**

Social Housing

Social Housing Services provides affordable homes for individuals whose income makes it challenging to obtain adequate housing in the private rental market. A variety of housing forms are provided as follows:

- Municipally owned and operated housing (through a department or municipally owned housing corporation)
- Non-profit housing that is owned and operated by community based non-profit corporations governed by a board of directors
- Cooperative housing that is owned and operated by its members
- Rent supplement, where a private or non-profit landlord provides units to households at a rent-geared-to-income (RGI) and the municipality subsidizes the difference between that rent and the market rent for the unit

Each municipality's results are influenced to varying degrees by a number of factors, including:

- Housing stock: Age and supply (both private and municipal), and adequacy of capital reserves to maintain them
- Demographic and economic conditions: May increase waiting list pressure, i.e. loss of local industry, rapid growth, percentage of Special Priority Policy (SPP) applicants
- Wait list management: Frequency of the service manager to update the waiting list and cancel applicants no longer actively seeking rent-geared-to-income (RGI) housing
- Portfolio mix: Older federal units are generally less costly than units built under subsequent provincial programs (fewer assisted units, lower land costs)
- Geographic conditions: Construction and land costs, higher snow removal costs in northern areas of the province, rental market availability, utility costs and usage profiles
- Tenant mix: Seniors' communities are usually less costly to operate than families and singles

Social Housing

Municipality	Public Housing Net Costs per Capita Excl Amort	Non-Profit Co-op Housing Costs per Capita Excl Amort	Rent Supplement Net Costs per Capital Excl Amort	Other Housing Net Costs per Capita Excl Amort	Total Housing Net Costs per Capita Excl Amort
Oshawa		$ 1			$ 1
Parry Sound	$ 4				$ 4
Strathroy-Caradoc		$ 6			$ 6
Collingwood			$ 11		$ 11
Sault Ste. Marie	$ 12				$ 12
Haldimand	$ 15				$ 15
Toronto	$ 32				$ 32
Norfolk		$ 41			$ 41
Barrie	$ 42				$ 42
Brockville	$ 44				$ 44
Brant		$ 44			$ 44
St. Marys	$ 47				$ 47
Orillia	$ 47				$ 47
Cornwall	$ 57	$ 13	$ (22)	$ (0)	$ 48
Prince Edward County	$ 49				$ 49
Peterborough	$ 87	$ 16	$ (49)		$ 54
Elliot Lake	$ 57				$ 57
London	$ 35	$ 20	$ (10)	$ 20	$ 65
Quinte West	$ 72				$ 72
St. Thomas	$ (14)	$ 83	$ 7		$ 75
Belleville	$ 79				$ 79
Chatham-Kent	$ 21	$ 35	$ 0	$ 23	$ 79
Timmins		$ 84			$ 84
Greater Sudbury	$ 40	$ 53	$ (0)	$ (2)	$ 91
Kingston	$ 42	$ 32	$ 22		$ 95
North Bay	$ 97				$ 97
Kenora	$ 97				$ 97
Guelph	$ 113			$ 0	$ 113
Windsor	$ 67	$ 31	$ 5	$ 12	$ 115
Ottawa	$ 103	$ 62	$ 43	$ (91)	$ 116
Hamilton	$ 32	$ 84	$ 8	$ 3	$ 127
Brantford	$ 65	$ 50	$ 8	$ 4	$ 128
Stratford	$ 167				$ 167
Average	**$ 56**	**$ 41**	**$ 2**	**$ (3)**	**$ 62**
Median	**$ 47**	**$ 38**	**$ 6**	**$ 3**	**$ 57**

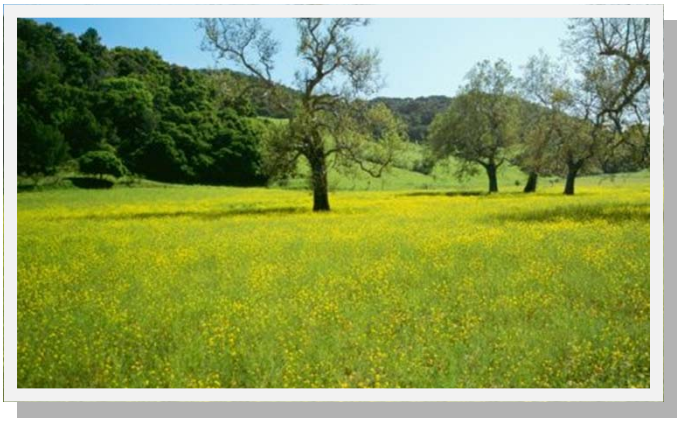
Social Housing (cont'd)

Municipality	Public Housing Net Costs per Capita Excl Amort	Non-Profit Co-op Housing Costs per Capita Excl Amort	Rent Supplement Net Costs per Capital Excl Amort	Other Housing Net Costs per Capita Excl Amort	Total Housing Net Costs per Capita Excl Amort
Region York	$ (19)	$ 24	$ 3	$ 16	$ 24
District Muskoka	$ 27	$ 6	$ 0		$ 34
Region Halton	$ 14	$ 29	$ 9	$ (4)	$ 47
Region Durham	$ 8	$ 35	$ 4	$ 3	$ 50
Region Peel	$ 18	$ 51	$ 18	$ (4)	$ 85
Region Niagara				$ 87	$ 87
Region Waterloo	$ 15	$ 62	$ 6	$ 8	$ 91
Region Average	**$ 11**	**$ 35**	**$ 7**	**$ 18**	**$ 60**
Region Median	**$ 14**	**$ 32**	**$ 5**	**$ 6**	**$ 50**
Bruce County	$ 15	$ 5	$ 1		$ 21
Elgin County	$ 30				$ 30
Wellington County	$ 42	$ 6	$ 0		$ 49
Dufferin County	$ 56	$ 20	$ 7	$ (22)	$ 61
Simcoe County	$ 63				$ 63
Grey County	$ 100				$ 100
County Average	**$ 51**	**$ 10**	**$ 3**	**$ (22)**	**$ 54**
County Median	**$ 49**	**$ 6**	**$ 1**	**$ (22)**	**$ 55**

Parks

Each municipality's results are influenced to varying degrees by a number of factors including:

- Service delivery: Differences in service standards established by municipal Councils, i.e. types of amenities maintained, frequency of grass cutting
- Geographic location: Varying topography affects the mix of natural and maintained hectares of parkland in each municipality
- Environmental factors: Soil composition, weather patterns
- Population density: Higher densities may mean more intense usage and require different maintenance strategies, e.g. irrigation, artificial turf, sport field and pathway lighting
- Changing demographics and community use: Increased demand for large social gatherings and various cultural activities translate into higher maintenance, signage and staff training costs



Parks

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Guelph-Eramosa	$ (11)	$ (5)
Grey Highlands	$ 5	$ 2
Puslinch	$ 9	$ 3
Erin	$ 11	$ 5
Wellington North	$ 8	$ 5
Woolwich	$ 12	$ 7
Middlesex Centre	$ 16	$ 8
North Dumfries	$ 15	$ 8
Mapleton	$ 21	$ 10
Meaford	$ 16	$ 10
West Lincoln	$ 14	$ 11
Halton Hills	$ 21	$ 11
North Middlesex	$ 30	$ 11
Strathroy-Caradoc	$ 14	$ 11
Stouffville	$ 28	$ 13
Caledon	$ 32	$ 14
Centre Wellington	$ 22	$ 14
Brock	$ 23	$ 15
Brant	$ 24	$ 15
Markham	$ 37	$ 15
Haldimand	$ 21	$ 16
Pelham	$ 23	$ 16
Innisfil	$ 30	$ 16
Burlington	$ 35	$ 17
Prince Edward County	$ 28	$ 17
Bracebridge	$ 34	$ 18
Brockton	$ 25	$ 18
King	$ 56	$ 18
Clarington	$ 24	$ 18
Norfolk	$ 26	$ 18

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Mississauga	$ 36	$ 18
Vaughan	$ 51	$ 19
Milton	$ 35	$ 19
Richmond Hill	$ 51	$ 19
North Perth	$ 37	$ 20
Springwater	$ 36	$ 20
Niagara-on-the-Lake	$ 52	$ 20
Whitby	$ 34	$ 22
Gravenhurst	$ 59	$ 23
Wilmot	$ 36	$ 23
Grimsby	$ 33	$ 23
East Gwillimbury	$ 56	$ 23
Chatham-Kent	$ 28	$ 24
Orangeville	$ 30	$ 24
Saugeen Shores	$ 43	$ 24
Tiny	$ 73	$ 24
Huntsville	$ 45	$ 25
Thorold	$ 28	$ 26
Kitchener	$ 32	$ 27
Pickering	$ 49	$ 28
Kincardine	$ 58	$ 29
Toronto	$ 69	$ 31
Penetanguishene	$ 34	$ 31
Minto	$ 37	$ 32
London	$ 34	$ 32
Oakville	$ 89	$ 33
Ottawa	$ 55	$ 33
Lambton Shores	$ 84	$ 34
Espanola	$ 26	$ 35
Greenstone	$ 46	$ 36

Parks (cont'd)

(Sorted by Net Costs per $100,000 Assessment, Excluding Amortization)

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Stratford	$ 42	$ 36
Kenora	$ 41	$ 37
Newmarket	$ 72	$ 38
Peterborough	$ 40	$ 38
Barrie	$ 50	$ 39
Quinte West	$ 38	$ 39
Waterloo	$ 67	$ 40
Fort Erie	$ 47	$ 42
Kingston	$ 53	$ 42
Hamilton	$ 53	$ 43
Collingwood	$ 74	$ 43
Georgina	$ 68	$ 44
Tillsonburg	$ 44	$ 45
Orillia	$ 56	$ 48
Oshawa	$ 56	$ 48
Brampton	$ 68	$ 48
Cambridge	$ 61	$ 50
Timmins	$ 42	$ 52
Guelph	$ 73	$ 52
Greater Sudbury	$ 55	$ 53
St. Catharines	$ 56	$ 54
St. Marys	$ 59	$ 56

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Parry Sound	$ 61	$ 57
Ingersoll	$ 54	$ 58
Brantford	$ 61	$ 60
Tay	$ 75	$ 60
Lincoln	$ 86	$ 61
Sarnia	$ 59	$ 61
Sault Ste. Marie	$ 55	$ 63
Brockville	$ 65	$ 66
Belleville	$ 71	$ 71
St. Thomas	$ 57	$ 71
Owen Sound	$ 66	$ 73
North Bay	$ 77	$ 74
Elliot Lake	$ 37	$ 75
Port Colborne	$ 79	$ 82
Cornwall	$ 68	$ 89
Bancroft	$ 90	$ 96
Thunder Bay	$ 92	$ 99
Welland	$ 84	$ 102
Windsor	$ 77	$ 109
Average	**$ 45**	**$ 35**
Median	**$ 43**	**$ 29**

Sports and Recreation Services

The three main types of programming are:

- Registered programs: Residents register/commit to participate in structured activities such as swimming lessons, dance or fitness classes or day camps; some municipalities also include house leagues, e.g. baseball, basketball, hockey, soccer
- Drop-in programs: Residents are not required to register and are able to participate in structured or unstructured sports and recreation activities such as public swimming or skating, basketball, fitness or open access to gyms
- Permitted programs: Residents and/or community organizations obtain permits for short-term rental of sports and recreation facilities such as sports fields, meeting rooms and arenas

Each municipality's results are influenced to varying degrees by a number of factors, including:

- Recreation facilities: Number of facilities, mix of facility types and age of facilities
- Programming: Variety of recreation program types offered, number and extent of age groups with targeted programming; frequency and times of program offerings; class length; mix of instructional vs. drop-in vs. permitted programming
- Transportation: Access and the number of program locations
- Collective agreements: Differences in wage rates and staffing structures

Recreation Programming

Municipality	Revenue as % Gross Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
King	124%	$ (15)	$ (5)
Brockton	124%	$ (4)	$ (3)
Windsor	112%	$ (2)	$ (3)
North Perth	111%	$ (2)	$ (1)
Woolwich	98%	$ 0	$ 0
Lambton Shores	99%	$ 0	$ 0
Guelph-Eramosa		$ 0	$ 0
Niagara-on-the-Lake	79%	$ 1	$ 0
Timmins	48%	$ 0	$ 0
Caledon	97%	$ 1	$ 1
Haldimand	60%	$ 2	$ 1
Milton	94%	$ 3	$ 2
Sault Ste. Marie	78%	$ 2	$ 2
Centre Wellington	50%	$ 3	$ 2
Greenstone	93%	$ 3	$ 3
Brockville	2%	$ 3	$ 3
Thorold		$ 3	$ 3
Brock	58%	$ 6	$ 4
Owen Sound	60%	$ 4	$ 4
Quinte West	22%	$ 4	$ 5
Huntsville	75%	$ 9	$ 5
Whitby	13%	$ 8	$ 5
Springwater	56%	$ 10	$ 5
Brampton	32%	$ 8	$ 6
Meaford	40%	$ 9	$ 6
Port Colborne	27%	$ 6	$ 6
Strathroy-Caradoc	59%	$ 8	$ 7
Waterloo	76%	$ 11	$ 7
St. Catharines	7%	$ 7	$ 7
Norfolk	43%	$ 10	$ 7
Bracebridge	82%	$ 13	$ 7
Sarnia	30%	$ 7	$ 7

Recreation Programming (cont'd)

Municipality	Revenue as % Gross Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Halton Hills	66%	$ 14	$ 7
Grimsby	51%	$ 10	$ 7
Guelph	64%	$ 11	$ 8
West Lincoln	40%	$ 10	$ 8
Oshawa	85%	$ 9	$ 8
Innisfil	29%	$ 14	$ 8
Bancroft	11%	$ 8	$ 9
Whitchurch - Stouffville	58%	$ 20	$ 9
Oakville	62%	$ 25	$ 9
Mississauga	55%	$ 19	$ 10
Kincardine	64%	$ 19	$ 10
Tay	33%	$ 13	$ 10
Collingwood	39%	$ 17	$ 10
Greater Sudbury	23%	$ 11	$ 10
North Stormont		$ 17	$ 11
Chatham-Kent	39%	$ 13	$ 11
Belleville	51%	$ 11	$ 11
Stratford	36%	$ 14	$ 12
Brant	35%	$ 20	$ 12
Richmond Hill	48%	$ 33	$ 13
Prince Edward County		$ 21	$ 13
Markham	53%	$ 30	$ 13
Tiny	40%	$ 40	$ 13
Peterborough	34%	$ 14	$ 14
Orangeville	65%	$ 18	$ 14
Kenora	23%	$ 16	$ 14
Vaughan	49%	$ 39	$ 14
Kingston	30%	$ 20	$ 15
Barrie	59%	$ 20	$ 15
Gravenhurst	12%	$ 41	$ 16
North Dumfries	0%	$ 30	$ 16
Burlington	43%	$ 36	$ 17

Recreation Programming (cont'd)

Municipality	Revenue as % Gross Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Fort Erie	-1%	$ 20	$ 17
Welland	30%	$ 15	$ 18
Newmarket	67%	$ 34	$ 18
Toronto	24%	$ 40	$ 18
Clarington	40%	$ 25	$ 18
London	46%	$ 20	$ 19
North Bay	26%	$ 20	$ 20
Georgina	18%	$ 35	$ 22
Pelham	22%	$ 32	$ 23
Pickering	31%	$ 40	$ 23
Wilmot	7%	$ 36	$ 23
Penetanguishene	44%	$ 25	$ 23
East Gwillimbury	0%	$ 60	$ 25
Lincoln	20%	$ 36	$ 25
Orillia	39%	$ 32	$ 27
Saugeen Shores	4%	$ 48	$ 27
Parry Sound	25%	$ 31	$ 30
Tillsonburg	70%	$ 30	$ 30
St. Thomas		$ 24	$ 30
Cambridge	6%	$ 37	$ 30
Thunder Bay	25%	$ 30	$ 32
Brantford	54%	$ 33	$ 33
Kitchener	14%	$ 38	$ 33
Hamilton	19%	$ 42	$ 34
Minto	31%	$ 41	$ 35
Cornwall	50%	$ 28	$ 36
St. Marys	50%	$ 64	$ 61
Espanola	2%	$ 57	$ 76
Ottawa	23%	$ 125	$ 76
Ingersoll	36%	$ 73	$ 79
Elliot Lake	30%	$ 41	$ 83
Average	**46%**	**$ 21**	**$ 16**
Median	**40%**	**$ 17**	**$ 11**

Recreation Facilities—Golf, Marina, Ski Hill

(Sorted by Net Costs per $100,000 CVA, Excluding Amortization)

Municipality	Revenue as % Gross Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Incl Amort
Greenstone		$ (5)	$ (4)
Oshawa		$ (3)	$ (3)
Meaford	124%	$ (5)	$ (1)
Sarnia	171%	$ (0)	$ (0)
Vaughan	536%	$ (1)	$ (0)
Ottawa		$ 0	$ 0
Haldimand			$ 0
Brock	94%	$ 0	$ 0
Markham		$ 0	$ 0
Waterloo	58%	$ 0	$ 1
Brampton	65%	$ 0	$ 1
Burlington	79%	$ 1	$ 1
Hamilton	87%	$ 1	$ 1
Mississauga	61%	$ 3	$ 2
Oakville	48%	$ 4	$ 2
Chatham-Kent		$ 1	$ 2
Orillia	218%	$ (2)	$ 2
Toronto	41%	$ 5	$ 2
Sault Ste. Marie	61%	$ 1	$ 3
Kitchener	87%	$ 2	$ 3
St. Catharines	47%	$ 2	$ 3
Greater Sudbury	47%	$ 3	$ 3
London	73%	$ 2	$ 3
Barrie	55%	$ 3	$ 3
Kingston	79%	$ 3	$ 3
Gravenhurst		$ 9	$ 3
Prince Edward County	55%	$ 4	$ 4
Cornwall	10%	$ 3	$ 4
Peterborough		$ 5	$ 4
North Bay	10%	$ 5	$ 5
Windsor	81%	$ 3	$ 6
Penetanguishene	121%	$ (3)	$ 6
Norfolk	40%	$ 8	$ 7
Port Colborne	103%	$ (2)	$ 7
Belleville	60%	$ 4	$ 9
Kincardine	40%	$ 15	$ 9
North Perth			$ 10
Saugeen Shores	76%	$ 12	$ 10
Brockville	46%	$ 10	$ 10
Elliot Lake		$ 4	$ 11
Brantford	47%	$ 10	$ 12
Thunder Bay	70%	$ 7	$ 13
Parry Sound	6%	$ 11	$ 17
Lambton Shores	43%	$ 36	$ 18
Georgina	36%	$ 17	$ 18
Quinte West	48%	$ 16	$ 29
Average	**81%**	**$ 4**	**$ 5**
Median	**60%**	**$ 3**	**$ 3**

Recreation Facilities—Other

(sorted by net costs per Capita Including Amortization)

Municipality	Revenue as % Gross Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
St. Marys	131.3%	$ (73)	$ (0)	$ (69)	$ (0)
Tiny		$ 4	$ 4	$ 1	$ 1
Mapleton	76.4%	$ 13	$ 23	$ 6	$ 11
Markham	0.1%	$ 32	$ 32	$ 13	$ 13
Puslinch	3.7%	$ 35	$ 46	$ 13	$ 17
Springwater	61.7%	$ 13	$ 31	$ 8	$ 17
Bancroft	89.5%	$ 7	$ 16	$ 7	$ 17
Ottawa		$ 18	$ 28	$ 11	$ 17
Vaughan	5.7%	$ 46	$ 58	$ 17	$ 21
St. Thomas	81.1%	$ 7	$ 18	$ 9	$ 22
Sarnia	61.2%	$ 22	$ 22	$ 22	$ 22
Richmond Hill	8.7%	$ 61	$ 61	$ 23	$ 23
West Lincoln	33.2%	$ 27	$ 32	$ 21	$ 24
East Gwillimbury	56.6%	$ 34	$ 61	$ 14	$ 26
Grimsby	48.6%	$ 33	$ 43	$ 23	$ 30
Kitchener	59.0%	$ 24	$ 35	$ 21	$ 30
Brock	41.0%	$ 42	$ 51	$ 27	$ 33
Meaford	37.9%	$ 36	$ 54	$ 22	$ 33
Tay		$ 29	$ 42	$ 23	$ 33
Grey Highlands	32.0%	$ 57	$ 71	$ 27	$ 34
Toronto	7.1%	$ 69	$ 80	$ 31	$ 36
North Middlesex	47.7%	$ 71	$ 96	$ 27	$ 36
Oakville	2.5%	$ 81	$ 99	$ 30	$ 37
Mississauga	16.9%	$ 56	$ 72	$ 29	$ 37
Penetanguishene	41.5%	$ 42	$ 42	$ 39	$ 39
Lincoln	41.1%	$ 36	$ 55	$ 25	$ 39
North Stormont	43.4%	$ 37	$ 63	$ 23	$ 40
Whitchurch - Stouffville	42.4%	$ 60	$ 89	$ 27	$ 41
Brockton	61.8%	$ 45	$ 57	$ 32	$ 41
Hamilton	35.2%	$ 34	$ 51	$ 27	$ 41
Guelph	28.4%	$ 44	$ 58	$ 31	$ 41
Brockville	53.6%	$ 28	$ 42	$ 28	$ 43
Strathroy-Caradoc	57.2%	$ 40	$ 52	$ 33	$ 43

Recreation Facilities—Other (cont'd)

(sorted by net costs per Capita, Including Amortization)

Municipality	Revenue as % Gross Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Pickering	39.0%	$ 58	$ 76	$ 33	$ 43
Cambridge	38.4%	$ 39	$ 53	$ 32	$ 43
Erin	36.2%	$ 72	$ 88	$ 36	$ 44
King		$ 122	$ 139	$ 39	$ 45
Chatham-Kent	42.5%	$ 43	$ 55	$ 36	$ 46
Milton	51.7%	$ 48	$ 85	$ 26	$ 46
Barrie	37.0%	$ 45	$ 64	$ 35	$ 49
North Dumfries	53.9%	$ 51	$ 95	$ 27	$ 51
North Perth	37.5%	$ 96	$ 96	$ 51	$ 51
Niagara-on-the-Lake	11.4%	$ 104	$ 135	$ 40	$ 52
Burlington	23.1%	$ 79	$ 108	$ 38	$ 52
Huntsville	35.8%	$ 59	$ 97	$ 32	$ 53
London	5.9%	$ 43	$ 57	$ 41	$ 54
Thorold	35.5%	$ 43	$ 59	$ 40	$ 54
Middlesex Centre	51.4%	$ 82	$ 115	$ 40	$ 56
Wellesley	41.4%	$ 68	$ 94	$ 41	$ 56
Halton Hills	38.6%	$ 77	$ 110	$ 40	$ 57
Innisfil	29.4%	$ 84	$ 103	$ 47	$ 58
Norfolk	2.8%	$ 63	$ 81	$ 45	$ 58
Wilmot	50.2%	$ 64	$ 94	$ 40	$ 59
Pelham	3.9%	$ 79	$ 84	$ 56	$ 59
Whitby	53.4%	$ 55	$ 89	$ 37	$ 59
Caledon	21.3%	$ 89	$ 141	$ 38	$ 60
Quinte West	22.0%	$ 44	$ 58	$ 46	$ 60
Peterborough	69.4%	$ 36	$ 63	$ 35	$ 60
Fort Erie	25.7%	$ 54	$ 68	$ 48	$ 61
Greater Sudbury	42.7%	$ 53	$ 64	$ 51	$ 61
Prince Edward County	9.3%	$ 82	$ 103	$ 49	$ 62
Saugeen Shores	36.6%	$ 97	$ 113	$ 54	$ 63
Gravenhurst	18.8%	$ 107	$ 168	$ 41	$ 64
Guelph-Eramosa	2.2%	$ 107	$ 131	$ 53	$ 65
Wainfleet	28.0%	$ 73	$ 100	$ 48	$ 65
Orillia	48.7%	$ 44	$ 78	$ 37	$ 66

Recreation Facilities—Other (cont'd)

(sorted by net costs per Capita, Including Amortization)

Municipality	Revenue as % Gross Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Collingwood	10.6%	$ 75	$ 113	$ 44	$ 66
Clarington	32.9%	$ 73	$ 93	$ 55	$ 70
North Bay	30.3%	$ 54	$ 73	$ 52	$ 70
Minto	60.2%	$ 51	$ 84	$ 44	$ 72
Brant	29.9%	$ 89	$ 117	$ 55	$ 73
Newmarket	0.6%	$ 111	$ 139	$ 58	$ 73
Wellington North	41.0%	$ 79	$ 107	$ 54	$ 73
Georgina	24.8%	$ 96	$ 116	$ 62	$ 75
Brampton	20.0%	$ 86	$ 106	$ 62	$ 75
Woolwich	39.1%	$ 94	$ 124	$ 57	$ 75
Thunder Bay	39.5%	$ 62	$ 71	$ 67	$ 77
Brantford	15.8%	$ 48	$ 80	$ 47	$ 78
Waterloo	23.4%	$ 109	$ 134	$ 66	$ 81
Kingston	39.3%	$ 76	$ 105	$ 59	$ 82
Lambton Shores	1.5%	$ 146	$ 208	$ 59	$ 84
Centre Wellington	16.9%	$ 116	$ 131	$ 76	$ 86
Parry Sound	30.1%	$ 62	$ 91	$ 59	$ 86
Oshawa	11.9%	$ 82	$ 110	$ 70	$ 94
Bracebridge	13.9%	$ 132	$ 177	$ 71	$ 95
Orangeville	40.1%	$ 80	$ 124	$ 62	$ 97
Haldimand	18.6%	$ 108	$ 128	$ 82	$ 97
Timmins	36.9%	$ 70	$ 78	$ 87	$ 98
Welland	14.5%	$ 53	$ 85	$ 65	$ 103
Sault Ste. Marie	20.5%	$ 74	$ 92	$ 84	$ 105
Kincardine	11.1%	$ 161	$ 207	$ 82	$ 106
Ingersoll	20.3%	$ 79	$ 102	$ 85	$ 110
St. Catharines	7.1%	$ 108	$ 134	$ 105	$ 130
Belleville	27.1%	$ 93	$ 130	$ 94	$ 130
Kenora	37.4%	$ 139	$ 157	$ 124	$ 140
Stratford	3.3%	$ 133	$ 165	$ 113	$ 141
Tillsonburg	0.7%	$ 117	$ 139	$ 119	$ 141
Cornwall	36.6%	$ 80	$ 114	$ 104	$ 147
Owen Sound	7.3%	$ 90	$ 144	$ 100	$ 160
Windsor	39.8%	$ 86	$ 114	$ 121	$ 162
Elliot Lake	29.8%	$ 74	$ 80	$ 150	$ 162
Port Colborne	27.3%	$ 84	$ 157	$ 87	$ 164
Espanola	36.4%	$ 140	$ 192	$ 187	$ 258
Greenstone	1.1%	$ 337	$ 399	$ 258	$ 306
Average	**32.5%**	**$ 68**	**$ 92**	**$ 50**	**$ 67**
Median	**34.2%**	**$ 63**	**$ 89**	**$ 40**	**$ 58**

Library

Each municipality's results are influenced to varying degrees by a number of factors including:

- Access: Number and size of branches and hours of operation mean municipalities with lower population densities may require more library branches and more service hours to provide services to residents within a reasonable distance
- Collections: Size and mix, as well as number of languages supported
- Library use: Mix, variety and depth of library uses and the varying amount of staff resources
- Demographics: Socio-economic and cultural make-up of the population served

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Puslinch	$ 1	$ 1	$ 0	$ 0
Wellesley	$ 0	$ 1	$ 0	$ 1
North Middlesex	$ 4	$ 4	$ 1	$ 1
Lambton Shores	$ 1	$ 4	$ 1	$ 2
Kincardine	$ 4	$ 5	$ 2	$ 3
Saugeen Shores	$ 5	$ 8	$ 3	$ 5
Tiny	$ 15	$ 15	$ 5	$ 5
Brockton	$ 8	$ 8	$ 6	$ 6
Grey Highlands	$ 26	$ 32	$ 13	$ 15
Gravenhurst	$ 53	$ 61	$ 20	$ 23
North Perth	$ 50	$ 51	$ 27	$ 27
Tay	$ 33	$ 37	$ 27	$ 30
Parry Sound	$ 28	$ 34	$ 26	$ 32
Brock	$ 49	$ 53	$ 31	$ 34
Bancroft	$ 28	$ 33	$ 30	$ 35
Meaford	$ 55	$ 58	$ 34	$ 36
Penetanguishene	$ 41	$ 47	$ 38	$ 44
Wainfleet	$ 62	$ 68	$ 40	$ 45
St. Marys	$ 58	$ 68	$ 55	$ 64
Greenstone	$ 74	$ 84	$ 57	$ 64
Espanola	$ 52	$ 53	$ 70	$ 71
Elliot Lake	$ 37	$ 45	$ 75	$ 91
Population < 15,000				
Average	**$ 31**	**$ 35**	**$ 26**	**$ 29**
Median	**$ 31**	**$ 36**	**$ 26**	**$ 29**

Library—*(Sorted by Net Costs per $100,000 CVA, Including Amortization)*

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Strathroy-Caradoc	$ (3)	$ (1)	$ (2)	$ (1)
Middlesex Centre	$ 1	$ 1	$ 0	$ 1
Niagara-on-the-Lake	$ 26	$ 32	$ 10	$ 12
Springwater	$ 27	$ 28	$ 15	$ 16
West Lincoln	$ 22	$ 26	$ 17	$ 20
East Gwillimbury	$ 51	$ 59	$ 21	$ 25
Grimsby	$ 32	$ 37	$ 22	$ 26
King	$ 75	$ 82	$ 24	$ 26
Bracebridge	$ 46	$ 51	$ 24	$ 28
Prince Edward County	$ 42	$ 47	$ 26	$ 28
Thorold	$ 28	$ 33	$ 26	$ 30
Huntsville	$ 46	$ 56	$ 25	$ 30
Lincoln	$ 44	$ 51	$ 31	$ 36
Pelham	$ 49	$ 55	$ 34	$ 39
Brockville	$ 35	$ 38	$ 35	$ 39
Kenora	$ 39	$ 44	$ 35	$ 39
Port Colborne	$ 33	$ 38	$ 35	$ 39
Owen Sound	$ 34	$ 36	$ 38	$ 39
Collingwood	$ 64	$ 84	$ 38	$ 49
Population 15,000 - 29,999				
Average	**$ 36**	**$ 42**	**$ 24**	**$ 27**
Median	**$ 35**	**$ 38**	**$ 25**	**$ 28**

Library (cont'd)—(*Sorted by Net Costs per $100,000 CVA, Including Amortization*)

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Sarnia	$ 4	$ 4	$ 4	$ 4
Whitchurch - Stouffville	$ 31	$ 35	$ 14	$ 16
Newmarket	$ 34	$ 39	$ 18	$ 20
Caledon	$ 46	$ 50	$ 20	$ 21
Haldimand	$ 27	$ 32	$ 20	$ 24
Clarington	$ 28	$ 35	$ 21	$ 26
Norfolk	$ 37	$ 41	$ 26	$ 29
Quinte West	$ 25	$ 30	$ 26	$ 31
Georgina	$ 43	$ 48	$ 28	$ 31
Brant	$ 44	$ 51	$ 27	$ 32
Peterborough	$ 31	$ 36	$ 29	$ 35
Halton Hills	$ 57	$ 73	$ 30	$ 38
Pickering	$ 64	$ 70	$ 36	$ 40
Orangeville	$ 48	$ 55	$ 37	$ 43
Sault Ste. Marie	$ 35	$ 38	$ 40	$ 43
Fort Erie	$ 44	$ 50	$ 39	$ 44
North Bay	$ 43	$ 47	$ 41	$ 45
Belleville	$ 37	$ 46	$ 37	$ 46
Timmins	$ 37	$ 41	$ 47	$ 51
Welland	$ 42	$ 42	$ 51	$ 51
Cornwall	$ 34	$ 41	$ 44	$ 54
Innisfil	$ 85	$ 102	$ 47	$ 57
Stratford	$ 71	$ 78	$ 60	$ 67
St. Thomas	$ 57	$ 59	$ 72	$ 74
Orillia	$ 71	$ 103	$ 60	$ 87
Population 30,000 - 99,999				
Average	**$ 43**	**$ 50**	**$ 35**	**$ 40**
Median	**$ 42**	**$ 46**	**$ 36**	**$ 40**

Library (cont'd)—(*Sorted by Net Costs per $100,000 CVA, Including Amortization*)

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Markham	$ 36	$ 36	$ 15	$ 15
Oakville	$ 46	$ 50	$ 17	$ 19
Brampton	$ 24	$ 30	$ 17	$ 21
Richmond Hill	$ 57	$ 57	$ 22	$ 22
Milton	$ 33	$ 42	$ 18	$ 23
Vaughan	$ 56	$ 65	$ 21	$ 24
Whitby	$ 35	$ 40	$ 24	$ 26
Toronto	$ 60	$ 60	$ 27	$ 27
Mississauga	$ 47	$ 54	$ 24	$ 28
Burlington	$ 52	$ 61	$ 25	$ 30
Ottawa	$ 47	$ 49	$ 29	$ 30
Waterloo	$ 45	$ 58	$ 27	$ 35
St. Catharines	$ 30	$ 36	$ 29	$ 35
Chatham-Kent	$ 42	$ 47	$ 35	$ 39
Kingston	$ 44	$ 55	$ 34	$ 43
Barrie	$ 47	$ 57	$ 36	$ 44
Brantford	$ 36	$ 45	$ 35	$ 44
Hamilton	$ 47	$ 57	$ 38	$ 46
Greater Sudbury	$ 42	$ 51	$ 40	$ 49
Kitchener	$ 47	$ 57	$ 41	$ 49
Oshawa	$ 51	$ 58	$ 44	$ 50
Guelph	$ 61	$ 70	$ 44	$ 50
London	$ 47	$ 56	$ 45	$ 53
Cambridge	$ 62	$ 65	$ 51	$ 53
Windsor	$ 36	$ 42	$ 51	$ 60
Thunder Bay	$ 53	$ 60	$ 58	$ 65
Population > 100,000				
Average	**$ 46**	**$ 52**	**$ 32**	**$ 38**
Median	**$ 47**	**$ 55**	**$ 32**	**$ 37**

Museums *(Sorted by Net Costs per $100,000 CVA, Including Amortization)*

Municipality	Revenue as % Gross Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Burlington		$ (3)	$ (3)	$ (1)	$ (1)
Wellesley	92%	$ 0	$ 0	$ 0	$ 0
Barrie		$ 1	$ 1	$ 1	$ 1
Cambridge		$ 0	$ 1	$ 0	$ 1
Mississauga	16%	$ 2	$ 2	$ 1	$ 1
London	9%	$ 1	$ 1	$ 1	$ 1
Oakville	15%	$ 3	$ 3	$ 1	$ 1
Oshawa			$ 1		$ 1
North Bay		$ 1	$ 1	$ 1	$ 1
Greater Sudbury	19%	$ 1	$ 1	$ 1	$ 1
Thunder Bay		$ 1	$ 1	$ 1	$ 1
Markham	30%	$ 4	$ 4	$ 2	$ 2
Newmarket	5%	$ 4	$ 4	$ 2	$ 2
Toronto	9%	$ 3	$ 4	$ 2	$ 2
King	23%	$ 6	$ 6	$ 2	$ 2
Ottawa	8%	$ 3	$ 3	$ 2	$ 2
Clarington	20%	$ 3	$ 3	$ 2	$ 2
Minto		$ 3	$ 3	$ 2	$ 2
Cornwall		$ 2	$ 2	$ 3	$ 3
Brantford	20%	$ 3	$ 3	$ 3	$ 3
Kingston	14%	$ 4	$ 4	$ 3	$ 3
Waterloo	4%	$ 4	$ 5	$ 3	$ 3
Parry Sound		$ 5	$ 5	$ 4	$ 4
Windsor		$ 3	$ 3	$ 5	$ 5
Chatham-Kent	9%	$ 6	$ 6	$ 5	$ 5
Pickering	19%	$ 9	$ 9	$ 5	$ 5
Hamilton	17%	$ 5	$ 6	$ 4	$ 5
Strathroy-Caradoc	5%	$ 6	$ 6	$ 5	$ 5
Whitchurch - Stouffville	29%	$ 7	$ 12	$ 3	$ 5
Meaford	20%	$ 8	$ 9	$ 5	$ 6

Museums *(Sorted by Net Costs per $100,000 CVA, Including Amortization) (cont'd)*

Municipality	Revenue as % Gross Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Owen Sound		$ 4	$ 5	$ 4	$ 6
Lincoln	21%	$ 8	$ 9	$ 6	$ 6
Grimsby	16%	$ 9	$ 10	$ 7	$ 7
Guelph	17%	$ 8	$ 11	$ 6	$ 8
Belleville	13%	$ 7	$ 8	$ 7	$ 8
Peterborough	23%	$ 8	$ 8	$ 8	$ 8
Collingwood	16%	$ 12	$ 14	$ 7	$ 8
Bancroft		$ 9	$ 9	$ 9	$ 9
Huntsville	32%	$ 17	$ 19	$ 9	$ 11
Prince Edward County	16%	$ 18	$ 21	$ 11	$ 13
St. Catharines	5%	$ 13	$ 14	$ 12	$ 14
Norfolk	13%	$ 17	$ 20	$ 12	$ 14
Brockville	19%	$ 15	$ 15	$ 15	$ 15
Gravenhurst		$ 25	$ 40	$ 9	$ 15
Port Colborne	30%	$ 14	$ 16	$ 15	$ 16
St. Marys	26%	$ 16	$ 19	$ 15	$ 18
Penetanguishene	18%	$ 19	$ 19	$ 17	$ 18
Timmins	18%	$ 12	$ 14	$ 16	$ 18
Ingersoll	14%	$ 17	$ 18	$ 18	$ 19
Tillsonburg	15%	$ 19	$ 19	$ 19	$ 20
Kenora	29%	$ 25	$ 26	$ 22	$ 23
Elliot Lake	5%	$ 16	$ 16	$ 32	$ 33
Average	**19%**	**$ 8**	**$ 9**	**$ 7**	**$ 7**
Median	**17%**	**$ 6**	**$ 6**	**$ 5**	**$ 5**
Region Halton	3%	$ 2	$ 2	$ 1	$ 1
Region Waterloo	10%	$ 14	$ 17	$ 11	$ 13
Region Average	**6%**	**$ 8**	**$ 9**	**$ 6**	**$ 7**
Region Median	**6%**	**$ 8**	**$ 9**	**$ 6**	**$ 7**
Simcoe County	14%	$ 7	$ 7	$ 4	$ 4
Dufferin County	8%	$ 16	$ 17	$ 10	$ 10
Wellington County	8%	$ 8	$ 9	$ 11	$ 12
Bruce County	11%	$ 29	$ 35	$ 15	$ 19
Elgin County	13%	$ 5	$ 5		
County Average	**11%**	**$ 13**	**$ 15**	**$ 10**	**$ 11**
County Median	**11%**	**$ 8**	**$ 9**	**$ 10**	**$ 11**

Cultural Services

(Sorted by Net Costs per $100,000 CVA, Including Amortization)

Municipality	Revenue as % Gross Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Saugeen Shores	58%	$ 0	$ 0	$ 0	$ 0
Springwater	2%	$ 1	$ 1	$ 0	$ 0
North Dumfries		$ 1	$ 1	$ 0	$ 1
Brockton	25%	$ 1	$ 1	$ 1	$ 1
Sarnia		$ 1	$ 1	$ 1	$ 1
Erin	56%	$ 2	$ 2	$ 1	$ 1
Tiny		$ 3	$ 3	$ 1	$ 1
Bracebridge		$ 2	$ 2	$ 1	$ 1
Lincoln		$ 2	$ 2	$ 1	$ 1
Richmond Hill	77%	$ 4	$ 4	$ 1	$ 1
Bancroft		$ 1	$ 1	$ 1	$ 2
Grey Highlands	63%	$ 3	$ 3	$ 2	$ 2
Belleville	6%	$ 2	$ 2	$ 2	$ 2
Niagara-on-the-Lake	78%	$ 6	$ 6	$ 2	$ 2
Clarington	34%	$ 3	$ 3	$ 2	$ 3
Vaughan	15%	$ 7	$ 8	$ 3	$ 3
Brant	4%	$ 5	$ 5	$ 3	$ 3
St. Marys	54%	$ 3	$ 3	$ 3	$ 3
Markham	46%	$ 9	$ 9	$ 4	$ 4
Cornwall		$ 3	$ 3	$ 4	$ 4
Cambridge	23%	$ 4	$ 5	$ 3	$ 4
Newmarket	32%	$ 7	$ 7	$ 4	$ 4
Minto	89%	$ 2	$ 5	$ 2	$ 4
St. Thomas		$ 2	$ 3	$ 2	$ 4
Pelham	5%	$ 6	$ 6	$ 5	$ 5
Kitchener	95%	$ 2	$ 5	$ 2	$ 5
Halton Hills	23%	$ 7	$ 9	$ 4	$ 5
Mississauga	33%	$ 8	$ 11	$ 4	$ 5
Oakville	43%	$ 15	$ 15	$ 5	$ 6
Whitchurch - Stouffville	24%	$ 11	$ 14	$ 5	$ 6
Thorold	7%	$ 5	$ 7	$ 5	$ 6
Orangeville		$ 8	$ 8	$ 7	$ 7
Waterloo	7%	$ 11	$ 11	$ 7	$ 7
Wilmot	23%	$ 11	$ 11	$ 7	$ 7
North Bay		$ 8	$ 8	$ 7	$ 7
Grimsby	25%	$ 10	$ 11	$ 7	$ 7

Cultural Services (cont'd)

(Sorted by Net Costs per $100,000 CVA, Including Amortization)

Municipality	Revenue as % Gross Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
Georgina	15%	$ 13	$ 14	$ 8	$ 9
Oshawa	2%	$ 11	$ 11	$ 9	$ 9
Brampton	23%	$ 10	$ 13	$ 7	$ 9
Centre Wellington	11%	$ 14	$ 14	$ 9	$ 9
Greater Sudbury	1%	$ 10	$ 10	$ 9	$ 10
Huntsville	35%	$ 17	$ 18	$ 9	$ 10
Quinte West		$ 10	$ 10	$ 11	$ 11
Chatham-Kent	57%	$ 9	$ 13	$ 7	$ 11
Milton	29%	$ 15	$ 21	$ 8	$ 12
Welland		$ 10	$ 10	$ 12	$ 12
Kincardine	3%	$ 19	$ 25	$ 10	$ 13
Greenstone		$ 17	$ 17	$ 13	$ 13
Port Colborne	20%	$ 10	$ 13	$ 11	$ 14
Burlington	33%	$ 24	$ 31	$ 12	$ 15
Hamilton	4%	$ 18	$ 19	$ 15	$ 15
Fort Erie	6%	$ 16	$ 18	$ 14	$ 16
London	26%	$ 14	$ 18	$ 14	$ 17
Collingwood	30%	$ 28	$ 28	$ 17	$ 17
Haldimand	7%	$ 22	$ 22	$ 17	$ 17
Toronto	38%	$ 38	$ 40	$ 17	$ 18
Gravenhurst	33%	$ 45	$ 53	$ 17	$ 20
Ottawa	6%	$ 31	$ 33	$ 19	$ 20
Espanola	7%	$ 16	$ 16	$ 21	$ 21
Meaford	55%	$ 32	$ 35	$ 20	$ 22
Brockville	65%	$ 15	$ 22	$ 15	$ 22
Stratford		$ 30	$ 30	$ 25	$ 25
Barrie	9%	$ 30	$ 33	$ 23	$ 25
Sault Ste. Marie	18%	$ 22	$ 23	$ 25	$ 26
Windsor	1%	$ 19	$ 20	$ 27	$ 28
Guelph	19%	$ 37	$ 40	$ 27	$ 29
Kingston	31%	$ 34	$ 39	$ 27	$ 31
St. Catharines	48%	$ 25	$ 36	$ 25	$ 35
Peterborough	2%	$ 31	$ 38	$ 30	$ 37
Brantford	25%	$ 37	$ 39	$ 36	$ 39
Orillia	31%	$ 42	$ 52	$ 35	$ 44
Thunder Bay	49%	$ 39	$ 42	$ 43	$ 46
Owen Sound	17%	$ 42	$ 44	$ 46	$ 49
Elliot Lake	33%	$ 29	$ 37	$ 59	$ 75
Parry Sound	53%	$ 85	$ 132	$ 80	$ 125
Average	**29%**	**$ 15**	**$ 18**	**$ 12**	**$ 15**
Median	**25%**	**$ 10**	**$ 11**	**$ 7**	**$ 9**

Planning

Each municipality's results are influenced to varying degrees by a number of factors, including:

- Municipal governance: Single-tier vs. upper or two-tier; the review process can be impacted by the requirement for a dual role; some types of applications are not processed by upper-tier governments

- Organization structure: Differing models can affect both the application review process, i.e. departments outside of Planning, and the number of activities beyond application processing including growth management

- Public consultation: Costs to process an application can be impacted by local Council decisions regarding opportunities for public input to the planning process

- Application variables: Type, mix, and complexity (in terms of scope and magnitude) of applications received

Planning

(*Sorted by Net Costs per $100,000 CVA, Excluding Amortization*)

Municipality	Revenue as % Gross Expend Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
North Dumfries	289%	$ (39)	$ (20)
North Middlesex	275%	$ (29)	$ (11)
Grey Highlands		$ (9)	$ (4)
Penetanguishene	109%	$ (3)	$ (3)
Wellington North	261%	$ (3)	$ (2)
Lambton Shores	548%	$ (4)	$ (2)
Sarnia	104%	$ (0)	$ (0)
Minto	116%	$ (0)	$ (0)
Strathroy-Caradoc	99%	$ 0	$ 0
North Perth	85%	$ 1	$ 1
Brock	85%	$ 1	$ 1
Mapleton	51%	$ 6	$ 3
Tillsonburg	40%	$ 3	$ 3
Caledon	91%	$ 6	$ 3
Woolwich	81%	$ 5	$ 3
Puslinch	63%	$ 11	$ 4
Markham	70%	$ 10	$ 4
Saugeen Shores	29%	$ 8	$ 4
Vaughan	80%	$ 12	$ 4
Wilmot	30%	$ 8	$ 5
Orangeville	65%	$ 7	$ 5
Stouffville	68%	$ 11	$ 5
Mississauga	40%	$ 10	$ 5
Milton	72%	$ 11	$ 6
West Lincoln	73%	$ 8	$ 6
Newmarket	1%	$ 12	$ 6
Wellesley	19%	$ 11	$ 7
Guelph-Eramosa	23%	$ 14	$ 7
North Stormont	15%	$ 12	$ 8
Middlesex Centre	44%	$ 16	$ 8
Kincardine	26%	$ 16	$ 8
Brampton	35%	$ 11	$ 8
Springwater	48%	$ 15	$ 8
Brockton	5%	$ 12	$ 8
Cambridge	30%	$ 11	$ 9
Lincoln	51%	$ 13	$ 9
Burlington	47%	$ 19	$ 9
Tiny	16%	$ 30	$ 10
King	27%	$ 31	$ 10
Kitchener	44%	$ 12	$ 11
Oakville	47%	$ 29	$ 11
Whitby	27%	$ 16	$ 11
Georgina	37%	$ 17	$ 11
Owen Sound	33%	$ 11	$ 12
Oshawa	33%	$ 15	$ 13
Grimsby	40%	$ 18	$ 13
Centre Wellington	24%	$ 19	$ 13
Gravenhurst	31%	$ 36	$ 14
Pickering	24%	$ 24	$ 14
Huntsville	1%	$ 25	$ 14
Waterloo	36%	$ 23	$ 14
Richmond Hill	32%	$ 38	$ 14
Pelham	37%	$ 21	$ 15
St. Catharines	34%	$ 15	$ 15
Collingwood	27%	$ 25	$ 15
Wainfleet	30%	$ 22	$ 15
Innisfil	70%	$ 26	$ 15
Meaford	20%	$ 24	$ 15
Niagara-on-the-Lake	36%	$ 39	$ 15
Erin	15%	$ 31	$ 15
Thorold	36%	$ 17	$ 16
Clarington	31%	$ 24	$ 18
Bracebridge	20%	$ 33	$ 18
East Gwillimbury	27%	$ 46	$ 19
Port Colborne	25%	$ 19	$ 19
Halton Hills	17%	$ 38	$ 20
Fort Erie	43%	$ 23	$ 21
Bancroft	5%	$ 21	$ 22
Welland	22%	$ 23	$ 28
Tay	18%	$ 48	$ 38
Lower Tier			
Average	**60%**	**$ 15**	**$ 9**
Median	**36%**	**$ 14**	**$ 9**

Planning (cont'd)

(Sorted by Net Costs per $100,000 CVA, Excluding Amortization)

Municipality	Revenue as % Gross Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Espanola	51%	$ 2	$ 3
Chatham-Kent	45%	$ 5	$ 4
Belleville	67%	$ 6	$ 6
Toronto	41%	$ 16	$ 7
County	48%	$ 14	$ 8
Barrie	52%	$ 13	$ 10
Stratford		$ 12	$ 10
Elliot Lake		$ 5	$ 10
Sault Ste. Marie	28%	$ 9	$ 11
Ottawa	42%	$ 20	$ 12
St. Thomas	43%	$ 11	$ 14
Orillia	31%	$ 17	$ 14
Greenstone		$ 19	$ 14
North Bay	9%	$ 16	$ 15
Kingston	30%	$ 19	$ 15
Brant	35%	$ 24	$ 15
Norfolk	15%	$ 21	$ 15
Haldimand	37%	$ 20	$ 15
Quinte West	20%	$ 15	$ 15
Thunder Bay	9%	$ 15	$ 17
Guelph	15%	$ 24	$ 17
Cornwall	17%	$ 13	$ 18
Hamilton	39%	$ 22	$ 18
Brantford	25%	$ 19	$ 19
London	14%	$ 20	$ 19
Greater Sudbury	15%	$ 23	$ 22
Parry Sound	11%	$ 25	$ 23
Windsor	22%	$ 17	$ 24
Timmins	16%	$ 20	$ 25
Kenora	12%	$ 32	$ 28
Brockville	8%	$ 32	$ 32
St. Marys		$ 35	$ 33
Peterborough	8%	$ 35	$ 33
Single Tier			
Average	**28%**	**$ 18**	**$ 16**
Median	**25%**	**$ 19**	**$ 15**

Municipality	Revenue as % Gross Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Region York	58%	$ 3	$ 1
Region Peel	14%	$ 4	$ 2
Region Durham	13%	$ 7	$ 5
District Muskoka	10%	$ 23	$ 6
Region Waterloo	11%	$ 8	$ 6
Region Halton	8%	$ 16	$ 7
Region Niagara	7%	$ 20	$ 17
Region Average	**17%**	**$ 12**	**$ 6**
Region Median	**11%**	**$ 8**	**$ 6**
Dufferin County		$ 1	$ 1
Simcoe County	4%	$ 7	$ 4
Grey County	11%	$ 7	$ 4
Wellington County	19%	$ 7	$ 10
Bruce County	11%	$ 27	$ 15
Elgin County		$ 5	
County Average	**11%**	**$ 9**	**$ 7**
County Median	**11%**	**$ 7**	**$ 4**

Commercial and Industrial

(*Sorted by Net Costs per $100,000 CVA, Excluding Amortization)*

Municipality	Revenues as a % of Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Brantford	120%	$ (16)	$ (16)
Chatham-Kent	151%	$ (11)	$ (9)
Wellington North	117%	$ (3)	$ (2)
Sarnia	41%	$ 0	$ 0
Richmond Hill	36%	$ 1	$ 1
Markham	12%	$ 1	$ 1
Middlesex Centre		$ 3	$ 1
Tiny		$ 4	$ 1
Newmarket		$ 3	$ 2
Oshawa		$ 2	$ 2
Grimsby	10%	$ 3	$ 2
Vaughan	2%	$ 8	$ 3
East Gwillimbury		$ 8	$ 3
Mississauga	13%	$ 7	$ 3
Caledon	4%	$ 9	$ 4
Whitby		$ 6	$ 4
Lambton Shores	3%	$ 9	$ 4
Whitchurch - Stouffville	0%	$ 9	$ 4
Burlington	5%	$ 9	$ 4
Oakville	14%	$ 13	$ 5
Mapleton		$ 10	$ 5
Tay		$ 6	$ 5
Huntsville	24%	$ 10	$ 6
Thorold	0%	$ 7	$ 6
Milton	14%	$ 12	$ 7
Halton Hills	0%	$ 14	$ 7
Woolwich	21%	$ 13	$ 8
Clarington	1%	$ 10	$ 8

Commercial and Industrial (cont'd)

(*Sorted by Net Costs per $100,000 CVA, Excluding Amortization*)

Municipality	Revenues as a % of Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Lincoln		$ 11	$ 8
Toronto	10%	$ 18	$ 8
Collingwood	24%	$ 15	$ 9
Brampton	6%	$ 13	$ 9
Kenora		$ 10	$ 9
Centre Wellington	2%	$ 15	$ 10
Innisfil	10%	$ 18	$ 10
Georgina		$ 16	$ 10
Gravenhurst	7%	$ 28	$ 11
Barrie	10%	$ 15	$ 12
Brockton	8%	$ 17	$ 12
Strathroy-Caradoc	7%	$ 15	$ 12
Waterloo	28%	$ 20	$ 12
St. Catharines	20%	$ 13	$ 12
Norfolk	9%	$ 18	$ 13
Orangeville	18%	$ 16	$ 13
Guelph	8%	$ 18	$ 13
Meaford		$ 23	$ 14
Cambridge	5%	$ 17	$ 14
North Bay	7%	$ 16	$ 15
Haldimand	2%	$ 22	$ 16
Espanola		$ 12	$ 17
Peterborough	30%	$ 19	$ 18
Ingersoll	8%	$ 17	$ 18
Hamilton	13%	$ 24	$ 19
Kincardine	13%	$ 39	$ 20
Ottawa	1%	$ 33	$ 20
Tillsonburg	16%	$ 21	$ 21

Commercial and Industrial (cont'd)

(*Sorted by Net Costs per $100,000 CVA, Excluding Amortization*)

Municipality	Revenues as a % of Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Prince Edward County	41%	$ 35	$ 21
Saugeen Shores	1%	$ 38	$ 22
Welland	0%	$ 18	$ 22
Kingston	5%	$ 29	$ 22
Windsor	1%	$ 17	$ 24
Greater Sudbury	27%	$ 25	$ 24
Fort Erie	4%	$ 27	$ 24
Bancroft	19%	$ 25	$ 26
Kitchener	3%	$ 31	$ 26
Owen Sound	27%	$ 27	$ 29
London	33%	$ 34	$ 32
Bracebridge	25%	$ 63	$ 34
Sault Ste. Marie		$ 33	$ 38
Port Colborne	49%	$ 37	$ 38
Minto	22%	$ 45	$ 39
Belleville	1%	$ 40	$ 41
Cornwall	16%	$ 31	$ 41
Thunder Bay	37%	$ 39	$ 42
Brockville	35%	$ 53	$ 53
St. Marys	3%	$ 61	$ 57
Brant	1%	$ 93	$ 57
Orillia	8%	$ 70	$ 59
Elliot Lake	8%	$ 29	$ 60
Parry Sound		$ 74	$ 70
Timmins	70%	$ 60	$ 75
Stratford	13%	$ 89	$ 76
Average	**19%**	**$ 22**	**$ 18**
Median	**10%**	**$ 17**	**$ 12**

Commercial and Industrial (cont'd)

(*Sorted by Net Costs per $100,000 CVA, Excluding Amortization*)

Municipality	Revenues as a % of Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Region York	14%	$ 3	$ 1
District Muskoka		$ 5	$ 1
Region Halton	11%	$ 4	$ 2
Region Durham	3%	$ 6	$ 4
Region Niagara	2%	$ 5	$ 4
Region Average	**7%**	**$ 4**	**$ 2**
Region Median	**7%**	**$ 5**	**$ 2**
Dufferin County		$ 5	$ 3
Simcoe County	4%	$ 6	$ 3
Grey County	3%	$ 16	$ 9
Bruce County	25%	$ 19	$ 10
Elgin County	12%	$ 24	
County Average	**11%**	**$ 14**	**$ 6**
County Median	**8%**	**$ 16**	**$ 6**

Building Permit and Inspection Services

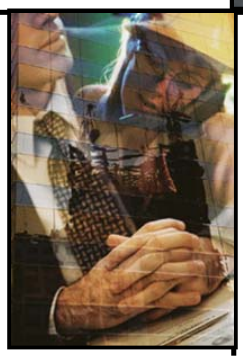
Municipalities	Net Costs per $100,000 CVA Incl Amort	Net Costs per Capita Incl Amort
Strathroy-Caradoc	$ (27)	$ (32)
Middlesex Centre	$ (10)	$ (21)
Whitby	$ (3)	$ (5)
Markham	$ (1)	$ (3)
Newmarket	$ (2)	$ (3)
Quinte West	$ (2)	$ (2)
Haldimand	$ (1)	$ (2)
Port Colborne	$ (2)	$ (2)
Waterloo	$ (0)	$ (1)
Brock	$ 0	$ 0
Wellington North	$ 0	$ 1
Wilmot	$ 1	$ 2
Sault Ste. Marie	$ 2	$ 2
Niagara-on-the-Lake	$ 1	$ 2
North Dumfries	$ 2	$ 3
Sarnia	$ 8	$ 8
Greenstone	$ 8	$ 11
Grimsby	$ 9	$ 13
London	$ 12	$ 13
Chatham-Kent	$ 11	$ 13
Cambridge	$ 12	$ 14
Burlington	$ 7	$ 14
Owen Sound	$ 16	$ 15
Thunder Bay	$ 16	$ 15
Brantford	$ 15	$ 15
Oshawa	$ 13	$ 15
North Bay	$ 15	$ 15
Clarington	$ 12	$ 15
Brockton	$ 11	$ 16
Orillia	$ 13	$ 16

Municipalities	Net Costs per $100,000 CVA Incl Amort	Net Costs per Capita Incl Amort
Welland	$ 19	$ 16
Meaford	$ 10	$ 16
Brampton	$ 12	$ 16
St. Catharines	$ 16	$ 16
Mississauga	$ 9	$ 17
Stratford	$ 14	$ 17
Ingersoll	$ 18	$ 17
Barrie	$ 13	$ 17
Kenora	$ 16	$ 17
Pickering	$ 10	$ 18
Ottawa	$ 11	$ 18
Timmins	$ 22	$ 18
Kitchener	$ 16	$ 18
Peterborough	$ 18	$ 18
Toronto	$ 8	$ 19
Windsor	$ 27	$ 19
Woolwich	$ 12	$ 20
Tillsonburg	$ 21	$ 21
Greater Sudbury	$ 20	$ 21
Fort Erie	$ 19	$ 21
Collingwood	$ 13	$ 21
Penetanguishene	$ 20	$ 22
Lambton Shores	$ 9	$ 22
Belleville	$ 23	$ 23
Guelph-Eramosa	$ 12	$ 23
Guelph	$ 17	$ 23
Elliot Lake	$ 47	$ 23
Hamilton	$ 19	$ 24
St. Thomas	$ 30	$ 24
Lincoln	$ 17	$ 25

Building Permit and Inspection Services (cont'd)

Municipalities	Net Costs per $100,000 CVA Incl Amort	Net Costs per Capita Incl Amort
Espanola	$ 33	$ 25
West Lincoln	$ 19	$ 25
Norfolk	$ 18	$ 25
Thorold	$ 23	$ 25
Whitchurch - Stouffville	$ 12	$ 25
Prince Edward County	$ 15	$ 25
St. Marys	$ 24	$ 26
North Stormont	$ 16	$ 26
Kingston	$ 21	$ 26
Springwater	$ 15	$ 27
Bancroft	$ 28	$ 27
Pelham	$ 19	$ 27
Erin	$ 13	$ 27
Kincardine	$ 14	$ 28
Parry Sound	$ 26	$ 28
Tay	$ 22	$ 28
Georgina	$ 18	$ 29
Cornwall	$ 38	$ 29
Centre Wellington	$ 19	$ 29
Bracebridge	$ 16	$ 30
Wellesley	$ 19	$ 32
King	$ 11	$ 33
Wainfleet	$ 22	$ 33
Huntsville	$ 18	$ 34
Brant	$ 21	$ 34
Oakville	$ 13	$ 35
Saugeen Shores	$ 20	$ 36
Halton Hills	$ 19	$ 36
Caledon	$ 16	$ 37
Milton	$ 20	$ 37
Tiny	$ 14	$ 43
Gravenhurst	$ 17	$ 45
Mapleton	$ 22	$ 46
Puslinch	$ 17	$ 48
Innisfil	$ 27	$ 49
Minto	$ 60	$ 70
East Gwillimbury	$ 34	$ 81
Average	**$ 15**	**$ 21**
Median	**$ 16**	**$ 21**

Select User Fees and Revenue Information



User Fees

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

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

This section includes:

- ***Development Charges***
- ***Building Permit Fees***
- ***Commercial Solid Waste Tipping Fees***
- ***Transit Fares***
- ***Stormwater Utility Rates and Practices***

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; and
- For capital costs payable by it for wastewater and water services or activities which will be provided, or done on behalf of it, after the fees or charges are imposed.

Development Charges

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

To determine a development charge, a municipality must first do a background study. The background study provides a detailed overview of a municipality's anticipated growth, both residential and non-residential; the services needed to meet the demands of growth; and a detailed account of the capital costs for each infrastructure project needed to support the growth. The growth-related capital costs identified in the study are then subject to deductions and adjustments required by the legislation. They include:

- Identifying services ineligible for a development charge
- Requiring a service level cap tied to a ten-year historical average
- Reducing capital costs by the amount of growth-related infrastructure that benefits existing development
- Reducing capital costs by an amount that reflects any excess capacity for a particular service
- Reducing capital costs by adjusting for grants, subsidies or other contributions
- Reducing capital costs for soft services (e.g. parkland development, libraries) by 10 per cent

Under the current **Development Charges Act, 1997**, municipalities may apply development charges in ways that best suit their local growth-related needs and priorities. A number of municipalities use reductions or exemptions of development charges as an incentive for directing land development and building to areas such as downtown cores, industrial and commercial areas and to transit nodes and corridors, where higher-density growth is desired.

Municipalities may also calculate area-related development charges based on the direct infrastructure costs related to growth within a catchment area. Frequently, area-related charges are established to differentiate between existing serviced areas and greenfield lands requiring a major investment in infrastructure.

Comparison of Development Charges

In comparing development charges, you cannot always directly compare the DC rates of municipalities as "apples to apples". Every municipality individually determines what services will be recovered from DCs. While there are many services that are commonly included as DC rate components, (e.g. wastewater treatment, water, roads, etc.), some municipalities may choose to fund growth-related capital costs through tax-supported sources. The range of services included in DC rates can have a significant impact on the amount of the charge.

2018 Total Development Charges—(sorted alphabetically)

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.
Aurora	$ 87,999	$ 71,390	$ 71,390	$ 53,189	$ 39,802	$ 57.60	$ 26.94
Bancroft							
Barrie	$ 46,542	$ 35,237	$ 35,237	$ 29,371	$ 21,502	$ 30.56	$ 21.14
Belleville	$ 11,713	$ 8,965	$ 8,964	$ 8,204	$ 4,525	$ 4.66	$ 4.66
Bracebridge	$ 13,195	$ 11,735	$ 11,735	$ 8,872	$ 6,177	$ 1.57	$ 1.57
Brampton	$ 87,320	$ 71,983	$ 71,983	$ 53,813	$ 36,538	$ 31.05	$ 19.14
Brant	$ 23,221	$ 16,347	$ 16,347	$ 13,520	$ 10,615	$ 6.48	$ 6.48
Brantford	$ 24,125	$ 19,714	$ 19,714	$ 14,203	$ 11,930	$ 8.58	$ 8.58
Brock	$ 44,685	$ 36,465	$ 36,465	$ 27,346	$ 21,006	$ 21.05	$ 12.54
Brockville	$ 3,762	$ 2,801	$ 2,801	$ 2,379	$ 1,480	$ 1.03	$ 1.03
Brockton							
Burlington	$ 50,320	$ 39,394	$ 29,167	$ 24,987	$ 19,039	$ 45.82	$ 19.77
Caledon	$ 82,622	$ 68,945	$ 68,945	$ 54,484	$ 36,273	$ 24.71	$ 18.11
Cambridge	$ 35,322	$ 29,908	$ 29,908	$ 21,255	$ 21,255	$ 16.29	$ 10.45
Central Elgin	$ 14,339	$ 12,530	$ 12,530	$ 8,705	$ 8,705	$ 6.22	$ 6.22
Centre Wellington	$ 28,655	$ 23,190	$ 23,190	$ 17,761	$ 13,885	$ 7.41	$ 7.41
Chatham-Kent	$ 3,839	$ 3,101	$ 3,101	$ 2,806	$ 1,920	$ 2.61	$ 1.31
Clarington	$ 49,869	$ 39,955	$ 39,955	$ 27,991	$ 21,651	$ 25.40	$ 13.90
Collingwood	$ 34,099	$ 30,713	$ 30,713	$ 23,956	$ 16,561	$ 9.72	$ 9.72
Cornwall							
East Gwillimbury	$ 88,229	$ 73,150	$ 73,150	$ 55,303	$ 41,944	$ 61.88	$ 25.40
Elliot Lake							
Erin	$ 21,098	$ 16,890	$ 16,890	$ 13,191	$ 11,097	$ 7.15	$ 7.15
Espanola							
Fort Erie	$ 28,148	$ 21,543	$ 21,543	$ 20,090	$ 12,191	$ 16.54	$ 4.56
Georgina	$ 76,525	$ 62,852	$ 62,852	$ 48,718	$ 36,985	$ 54.30	$ 23.64
Gravenhurst	$ 11,970	$ 10,869	$ 10,869	$ 8,178	$ 5,488	$ 1.57	$ 1.57
Greater Sudbury	$ 17,764	$ 10,451	$ 10,451	$ 10,451	$ 10,451	$ 9.08	$ 4.63
Greenstone							
Grey Highlands	$ 15,514	$ 12,613	$ 12,613	$ 11,690	$ 11,690	$ 0.91	$ 0.91
Grimsby	$ 32,299	$ 22,644	$ 22,644	$ 20,803	$ 13,045	$ 18.65	$ 7.99
Guelph	$ 31,793	$ 24,413	$ 24,413	$ 19,884	$ 14,435	$ 9.98	$ 9.98
Guelph-Eramosa	$ 42,828	$ 32,352	$ 32,352	$ 24,324	$ 20,586	$ 11.89	$ 11.89
Haldimand	$ 12,125	$ 10,514	$ 10,514	$ 8,289	$ 5,716	$ 3.07	$ 3.07
Halton Hills	$ 63,861	$ 52,398	$ 39,997	$ 34,920	$ 28,157	$ 41.34	$ 15.72
Hamilton	$ 40,242	$ 29,619	$ 29,619	$ 25,320	$ 18,201	$ 21.27	$ 13.26

2018 Total Development Charges—(sorted alphabetically) (cont'd)

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.
Huntsville	$ 13,263	$ 11,025	$ 11,025	$ 8,835	$ 5,960	$ 2.50	$ 2.50
Ingersoll	$ 22,070	$ 16,068	$ 16,068	$ 11,920	$ 8,938	$ 7.81	$ 7.81
Innisfil	$ 50,159	$ 46,072	$ 46,072	$ 31,410	$ 25,588	$ 21.89	$ 21.89
Kenora							
Kincardine	$ 11,554	$ 7,926	$ 7,926	$ 5,896	$ 5,896	$ 4.17	$ 4.17
King	$ 100,527	$ 84,240	$ 84,240	$ 61,448	$ 46,195	$ 62.60	$ 31.94
Kingston	$ 21,039	$ 16,112	$ 16,112	$ 13,463	$ 9,343	$ 19.41	$ 8.15
Kitchener	$ 35,422	$ 26,773	$ 26,773	$ 20,557	$ 20,557	$ 18.72	$ 10.23
Lambton Shores	$ 11,448	$ 10,126	$ 10,126	$ 8,121	$ 6,165	$ 2.47	$ 2.47
Lincoln	$ 31,710	$ 23,065	$ 23,065	$ 21,317	$ 13,492	$ 19.43	$ 13.04
London	$ 30,435	$ 22,829	$ 22,829	$ 19,110	$ 14,162	$ 25.78	$ 17.03
Mapleton	$ 22,185	$ 14,567	$ 14,567	$ 10,788	$ 9,098	$ 5.37	$ 5.37
Markham	$ 100,618	$ 80,827	$ 80,827	$ 62,008	$ 47,105	$ 67.01	$ 33.16
Meaford	$ 19,254	$ 13,107	$ 13,107	$ 12,395	$ 12,395	$ 7.35	$ 4.10
Middlesex Centre	$ 18,521	$ 18,521	$ 18,521	$ 10,501	$ 7,791	$ 5.33	$ 2.13
Midland	$ 26,856	$ 21,130	$ 21,130	$ 17,786	$ 17,786	$ 6.27	$ 6.27
Milton	$ 60,832	$ 46,885	$ 38,016	$ 30,993	$ 22,757	$ 41.24	$ 15.51
Minto	$ 13,035	$ 10,974	$ 10,974	$ 8,454	$ 7,103	$ 3.85	$ 3.85
Mississauga	$ 86,474	$ 76,928	$ 76,928	$ 56,263	$ 39,170	$ 30.98	$ 22.53
Newmarket	$ 87,756	$ 71,623	$ 71,623	$ 54,756	$ 42,828	$ 58.97	$ 28.31
Niagara Falls	$ 28,121	$ 18,098	$ 18,098	$ 17,057	$ 12,545	$ 14.73	$ 4.56
Niagara-on-the-Lake	$ 27,787	$ 20,148	$ 20,148	$ 18,565	$ 11,498	$ 18.67	$ 12.28
Norfolk	$ 14,052	$ 8,218	$ 8,218	$ 3,993	$ 3,326	$ 5.79	$ 5.79
North Bay	$ 9,814	$ 4,838	$ 4,838	$ 2,797	$ 2,797	$ 6.14	
North Dumfries	$ 27,230	$ 20,635	$ 20,635	$ 15,500	$ 15,500	$ 12.84	$ 7.94
North Middlesex	$ 5,491	$ 3,706	$ 3,706	$ 2,931	$ 2,931	$ 0.76	$ 0.76
North Perth	$ 15,714	$ 10,354	$ 10,354	$ 8,789	$ 5,985	$ 3.05	$ 1.85
North Stormont							
Oakville	$ 75,864	$ 58,082	$ 49,213	$ 39,083	$ 26,910	$ 44.52	$ 22.74
Orangeville	$ 27,966	$ 20,838	$ 20,838	$ 15,366	$ 10,483	$ 9.11	$ 0.71
Orillia	$ 19,467	$ 17,912	$ 17,912	$ 14,186	$ 11,079	$ 7.14	$ 0.47
Oshawa	$ 50,931	$ 40,107	$ 40,107	$ 33,150	$ 21,233	$ 27.08	$ 9.96
Ottawa	$ 27,443	$ 21,729	$ 21,729	$ 16,715	$ 12,921	$ 23.19	$ 11.00
Owen Sound	$ 13,776	$ 10,469	$ 10,469	$ 7,629	$ 7,629	$ 1.85	
Parry Sound							
Pelham	$ 33,761	$ 24,311	$ 24,311	$ 23,266	$ 14,032	$ 19.92	$ 13.53

2018 Total Development Charges—(sorted alphabetically) (cont'd)

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.
Penetanguishene	$ 24,199	$ 19,123	$ 19,123	$ 15,734	$ 15,734	$ 3.63	$ 3.63
Peterborough	$ 27,679	$ 22,363	$ 22,363	$ 16,133	$ 16,133	$ 8.18	
Pickering	$ 48,223	$ 39,402	$ 39,402	$ 28,095	$ 19,830	$ 21.45	$ 12.94
Port Colborne	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
Prince Edward County	$ 6,686	$ 3,740	$ 2,951	$ 4,479	$ 3,092	$ 3.35	$ 3.35
Puslinch	$ 11,952	$ 8,880	$ 8,880	$ 8,193	$ 6,321	$ 3.83	$ 3.83
Quinte West	$ 9,199	$ 6,063	$ 6,063	$ 5,561	$ 4,127	$ 4.37	$ 4.37
Richmond Hill	$ 83,946	$ 68,945	$ 68,945	$ 53,087	$ 38,730	$ 61.19	$ 28.82
Sarnia	$ 7,973	$ 5,979	$ 5,979	$ 5,024	$ 3,576	$ 5.10	$ 5.10
Saugeen Shores	$ 15,745	$ 11,716	$ 11,716	$ 10,376	$ 7,201	$ 6.40	
Sault Ste. Marie							
Springwater	$ 25,529	$ 21,282	$ 21,282	$ 16,477	$ 14,455	$ 7.03	$ 7.03
St. Catharines	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
St. Marys	$ 8,460	$ 5,781	$ 5,781	$ 5,032	$ 3,484		
St. Thomas	$ 10,403	$ 8,930	$ 8,930	$ 6,523	$ 4,515	$ 4.71	$ 3.11
Stratford	$ 13,951	$ 10,131	$ 10,131	$ 8,890	$ 5,709	$ 2.53	
Strathroy-Caradoc	$ 12,205	$ 9,829	$ 9,829	$ 6,365	$ 6,365	$ 5.39	$ 3.04
Tay	$ 27,954	$ 23,960	$ 23,960	$ 19,126	$ 16,050	$ 11.82	$ 11.82
Thorold	$ 28,727	$ 20,434	$ 20,434	$ 18,965	$ 11,903	$ 16.74	$ 6.48
Thunder Bay							
Tillsonburg	$ 17,687	$ 15,941	$ 15,941	$ 12,716	$ 8,784	$ 6.42	
Timmins							
Tiny	$ 14,759	$ 12,267	$ 12,267	$ 9,643	$ 8,380	$ 6.74	$ 6.74
Toronto	$ 42,744	$ 36,235	$ 36,235	$ 26,859	$ 19,137	$ 19.86	$ 16.11
Vaughan	$ 90,965	$ 75,656	$ 75,656	$ 56,582	$ 42,835	$ 58.94	$ 28.28
Wainfleet	$ 22,489	$ 15,539	$ 15,539	$ 14,849	$ 9,227	$ 14.16	$ 7.77
Waterloo	$ 39,424	$ 29,828	$ 29,828	$ 24,326	$ 20,240	$ 20.17	$ 14.33
Welland	$ 24,192	$ 18,116	$ 18,116	$ 16,630	$ 10,338	$ 17.05	$ 10.66
Wellesley	$ 29,379	$ 22,631	$ 22,631	$ 17,130	$ 17,130	$ 14.11	$ 9.21
Wellington North	$ 22,084	$ 18,440	$ 18,440	$ 14,921	$ 10,877	$ 6.62	$ 4.02
West Lincoln	$ 24,503	$ 16,820	$ 16,820	$ 15,632	$ 9,580	$ 14.10	$ 7.71
Whitby	$ 53,057	$ 43,114	$ 43,114	$ 32,186	$ 21,884	$ 23.47	$ 16.44
Whitchurch-Stouffville	$ 79,916	$ 65,331	$ 65,331	$ 50,601	$ 38,484	$ 57.81	$ 27.15
Wilmot	$ 28,269	$ 22,178	$ 22,178	$ 16,904	$ 15,564	$ 14.82	$ 8.14
Windsor	$ 28,065	$ 20,014	$ 20,014	$ 13,575	$ 13,575	$ 12.26	
Woolwich	$ 30,514	$ 23,811	$ 23,811	$ 18,086	$ 16,677	$ 14.16	$ 9.26
Average	**$ 33,411**	**$ 26,528**	**$ 26,100**	**$ 20,521**	**$ 15,596**	**$ 17.40**	**$ 10.45**
Median	**$ 27,337**	**$ 20,291**	**$ 20,291**	**$ 16,305**	**$ 12,470**	**$ 11.82**	**$ 7.97**
Minimum	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Maximum	**$ 100,618**	**$ 84,240**	**$ 84,240**	**$ 62,008**	**$ 47,105**	**$ 67.01**	**$ 33.16**

2018 Lower/Single Tier Development Charges—(sorted alphabetically)

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.
Aurora	$ 22,483	$ 17,408	$ 17,408	$ 12,204	$ 8,153	$ 4.10	$ 4.10
Bancroft							
Barrie	$ 44,783	$ 33,478	$ 33,478	$ 27,612	$ 19,743	$ 30.09	$ 20.67
Belleville	$ 11,713	$ 8,965	$ 8,964	$ 8,204	$ 4,525	$ 4.66	$ 4.66
Bracebridge	$ 3,572	$ 3,140	$ 3,140	$ 2,426	$ 1,881		
Brampton	$ 29,945	$ 24,154	$ 24,154	$ 16,926	$ 10,593	$ 9.99	$ 4.68
Brant	$ 23,221	$ 16,347	$ 16,347	$ 13,520	$ 10,615	$ 6.48	$ 6.48
Brantford	$ 23,213	$ 18,802	$ 18,802	$ 13,291	$ 11,018	$ 8.58	$ 8.58
Brock	$ 10,811	$ 8,649	$ 8,649	$ 6,487	$ 6,487	$ 2.58	$ 2.58
Brockville	$ 3,762	$ 2,801	$ 2,801	$ 2,379	$ 1,480	$ 1.03	$ 1.03
Brockton							
Burlington	$ 9,054	$ 6,518	$ 5,160	$ 4,498	$ 3,340	$ 11.85	$ 7.58
Caledon	$ 25,247	$ 21,116	$ 21,116	$ 17,597	$ 10,328	$ 3.65	$ 3.65
Cambridge	$ 10,996	$ 10,996	$ 10,996	$ 6,822	$ 6,822	$ 2.88	$ 2.88
Central Elgin	$ 14,339	$ 12,530	$ 12,530	$ 8,705	$ 8,705	$ 6.22	$ 6.22
Centre Wellington	$ 21,915	$ 17,468	$ 17,468	$ 12,726	$ 9,701	$ 6.01	$ 6.01
Chatham-Kent	$ 3,839	$ 3,101	$ 3,101	$ 2,806	$ 1,920	$ 2.61	$ 1.31
Clarington	$ 16,992	$ 13,136	$ 13,136	$ 8,129	$ 8,129	$ 6.53	$ 3.54
Collingwood	$ 23,357	$ 21,507	$ 21,507	$ 17,127	$ 9,732	$ 6.09	$ 6.09
Cornwall							
East Gwillimbury	$ 22,713	$ 19,168	$ 19,168	$ 14,318	$ 10,295	$ 8.38	$ 2.56
Elliot Lake							
Erin	$ 14,358	$ 11,168	$ 11,168	$ 8,156	$ 6,913	$ 5.75	$ 5.75
Espanola							
Fort Erie	$ 11,965	$ 9,706	$ 9,706	$ 8,805	$ 5,418	$ 5.59	
Georgina	$ 11,009	$ 8,870	$ 8,870	$ 7,733	$ 5,336	$ 0.80	$ 0.80
Gravenhurst	$ 2,347	$ 2,274	$ 2,274	$ 1,732	$ 1,192		
Greater Sudbury	$ 17,764	$ 10,451	$ 10,451	$ 10,451	$ 10,451	$ 9.08	$ 4.63
Greenstone							
Grey Highlands	$ 8,746	$ 7,901	$ 7,901	$ 7,690	$ 7,690	$ 0.91	$ 0.91
Grimsby	$ 16,288	$ 10,979	$ 10,979	$ 9,690	$ 6,444	$ 7.70	$ 3.43
Guelph	$ 29,909	$ 22,529	$ 22,529	$ 18,000	$ 12,551	$ 9.98	$ 9.98
Guelph-Eramosa	$ 36,088	$ 26,630	$ 26,630	$ 19,289	$ 16,402	$ 10.49	$ 10.49
Haldimand	$ 12,125	$ 10,514	$ 10,514	$ 8,289	$ 5,716	$ 3.07	$ 3.07
Halton Hills	$ 15,962	$ 12,889	$ 9,357	$ 7,798	$ 5,825	$ 5.68	$ 1.84
Hamilton	$ 38,318	$ 27,695	$ 27,695	$ 23,396	$ 16,277	$ 20.54	$ 12.53

2018 Lower/Single Tier Development Charges—(sorted alphabetically) (cont'd)

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.
Huntsville	$ 3,640	$ 2,430	$ 2,430	$ 2,389	$ 1,664	$ 0.93	$ 0.93
Ingersoll	$ 19,466	$ 14,267	$ 14,267	$ 10,499	$ 7,873	$ 6.84	$ 6.84
Innisfil	$ 39,417	$ 36,866	$ 36,866	$ 24,581	$ 18,759	$ 18.26	$ 18.26
Kenora							
Kincardine	$ 11,554	$ 7,926	$ 7,926	$ 5,896	$ 5,896	$ 4.17	$ 4.17
King	$ 35,011	$ 30,258	$ 30,258	$ 20,463	$ 14,546	$ 9.10	$ 9.10
Kingston	$ 21,039	$ 16,112	$ 16,112	$ 13,463	$ 9,343	$ 19.41	$ 8.15
Kitchener	$ 11,096	$ 7,861	$ 7,861	$ 6,124	$ 6,124	$ 5.31	$ 2.66
Lambton Shores	$ 11,448	$ 10,126	$ 10,126	$ 8,121	$ 6,165	$ 2.47	$ 2.47
Lincoln	$ 15,699	$ 11,400	$ 11,400	$ 10,204	$ 6,891	$ 8.48	$ 8.48
London	$ 30,435	$ 22,829	$ 22,829	$ 19,110	$ 14,162	$ 25.78	$ 17.03
Mapleton	$ 15,445	$ 8,845	$ 8,845	$ 5,753	$ 4,914	$ 3.97	$ 3.97
Markham	$ 35,102	$ 26,845	$ 26,845	$ 21,023	$ 15,456	$ 13.51	$ 10.32
Meaford	$ 12,486	$ 8,395	$ 8,395	$ 8,395	$ 8,395	$ 7.35	$ 4.10
Middlesex Centre	$ 18,521	$ 18,521	$ 18,521	$ 10,501	$ 7,791	$ 5.33	$ 2.13
Midland	$ 16,114	$ 11,924	$ 11,924	$ 10,957	$ 10,957	$ 3.11	$ 3.11
Milton	$ 19,566	$ 14,009	$ 14,009	$ 10,504	$ 7,058	$ 7.27	$ 3.32
Minto	$ 6,295	$ 5,252	$ 5,252	$ 3,419	$ 2,919	$ 2.45	$ 2.45
Mississauga	$ 29,099	$ 29,099	$ 29,099	$ 19,376	$ 13,225	$ 9.92	$ 8.07
Newmarket	$ 22,240	$ 17,641	$ 17,641	$ 13,771	$ 11,179	$ 5.47	$ 5.47
Niagara Falls	$ 12,110	$ 6,433	$ 6,433	$ 5,944	$ 5,944	$ 3.78	
Niagara-on-the-Lake	$ 11,776	$ 8,483	$ 8,483	$ 7,452	$ 4,897	$ 7.72	$ 7.72
Norfolk	$ 14,052	$ 8,218	$ 8,218	$ 3,993	$ 3,326	$ 5.79	$ 5.79
North Bay	$ 9,814	$ 4,838	$ 4,838	$ 2,797	$ 2,797	$ 6.14	
North Dumfries	$ 6,146	$ 4,156	$ 4,156	$ 2,833	$ 2,833	$ 1.31	$ 1.31
North Middlesex	$ 5,491	$ 3,706	$ 3,706	$ 2,931	$ 2,931	$ 0.76	$ 0.76
North Perth	$ 15,714	$ 10,354	$ 10,354	$ 8,789	$ 5,985	$ 3.05	$ 1.85
North Stormont							
Oakville	$ 34,598	$ 25,206	$ 25,206	$ 18,594	$ 11,211	$ 10.55	$ 10.55
Orangeville	$ 23,914	$ 17,431	$ 17,431	$ 13,073	$ 8,190	$ 8.40	
Orillia	$ 17,708	$ 16,153	$ 16,153	$ 12,427	$ 9,320	$ 6.67	
Oshawa	$ 17,057	$ 12,291	$ 12,291	$ 12,291	$ 6,714	$ 8.61	
Ottawa	$ 25,113	$ 19,399	$ 19,399	$ 14,385	$ 10,591	$ 21.58	$ 9.39
Owen Sound	$ 7,008	$ 5,757	$ 5,757	$ 3,629	$ 3,629	$ 1.85	
Parry Sound							
Pelham	$ 17,750	$ 12,646	$ 12,646	$ 12,153	$ 7,431	$ 8.97	$ 8.97

2018 Lower/Single Tier Development Charges—(sorted alphabetically) (cont'd)

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.
Penetanguishene	$ 13,457	$ 9,917	$ 9,917	$ 8,905	$ 8,905		
Peterborough	$ 27,679	$ 22,363	$ 22,363	$ 16,133	$ 16,133	$ 8.18	
Pickering	$ 14,349	$ 11,586	$ 11,586	$ 7,236	$ 5,311	$ 2.98	$ 2.98
Port Colborne							
Prince Edward County	$ 6,686	$ 3,740	$ 2,951	$ 4,479	$ 3,092	$ 3.35	$ 3.35
Puslinch	$ 5,212	$ 3,158	$ 3,158	$ 3,158	$ 2,137	$ 2.43	$ 2.43
Quinte West	$ 9,199	$ 6,063	$ 6,063	$ 5,561	$ 4,127	$ 4.37	$ 4.37
Richmond Hill	$ 18,430	$ 14,963	$ 14,963	$ 12,102	$ 7,081	$ 7.69	$ 5.98
Sarnia	$ 7,973	$ 5,979	$ 5,979	$ 5,024	$ 3,576	$ 5.10	$ 5.10
Saugeen Shores	$ 15,745	$ 11,716	$ 11,716	$ 10,376	$ 7,201	$ 6.40	
Sault Ste. Marie							
Springwater	$ 14,787	$ 12,076	$ 12,076	$ 9,648	$ 7,626	$ 3.40	$ 3.40
St. Catharines							
St. Marys	$ 8,460	$ 5,781	$ 5,781	$ 5,032	$ 3,484		
St. Thomas	$ 10,403	$ 8,930	$ 8,930	$ 6,523	$ 4,515	$ 4.71	$ 3.11
Stratford	$ 13,951	$ 10,131	$ 10,131	$ 8,890	$ 5,709	$ 2.53	
Strathroy-Caradoc	$ 12,205	$ 9,829	$ 9,829	$ 6,365	$ 6,365	$ 5.39	$ 3.04
Tay	$ 17,212	$ 14,754	$ 14,754	$ 12,297	$ 9,221	$ 8.19	$ 8.19
Thorold	$ 12,716	$ 8,769	$ 8,769	$ 7,852	$ 5,302	$ 5.79	$ 1.92
Thunder Bay							
Tillsonburg	$ 3,796	$ 3,575	$ 3,575	$ 3,602	$ 1,950		
Timmins							
Tiny	$ 4,017	$ 3,061	$ 3,061	$ 2,814	$ 1,551	$ 3.11	$ 3.11
Toronto	$ 41,251	$ 34,742	$ 34,742	$ 25,366	$ 17,644	$ 19.86	$ 16.11
Vaughan	$ 25,449	$ 21,674	$ 21,674	$ 15,597	$ 11,186	$ 5.44	$ 5.44
Wainfleet	$ 6,478	$ 3,874	$ 3,874	$ 3,736	$ 2,626	$ 3.21	$ 3.21
Waterloo	$ 15,098	$ 10,916	$ 10,916	$ 9,893	$ 5,807	$ 6.76	$ 6.76
Welland	$ 8,009	$ 6,279	$ 6,279	$ 5,345	$ 3,565	$ 6.10	$ 6.10
Wellesley	$ 8,295	$ 6,152	$ 6,152	$ 4,463	$ 4,463	$ 2.58	$ 2.58
Wellington North	$ 15,344	$ 12,718	$ 12,718	$ 9,886	$ 6,693	$ 5.22	$ 2.62
West Lincoln	$ 8,492	$ 5,155	$ 5,155	$ 4,519	$ 2,979	$ 3.15	$ 3.15
Whitby	$ 21,962	$ 17,537	$ 17,537	$ 12,946	$ 8,421	$ 9.19	$ 4.83
Whitchurch-Stouffville	$ 14,400	$ 11,349	$ 11,349	$ 9,616	$ 6,835	$ 4.31	$ 4.31
Wilmot	$ 7,185	$ 5,699	$ 5,699	$ 4,237	$ 2,897	$ 3.29	$ 1.51
Windsor	$ 27,760	$ 19,709	$ 19,709	$ 13,270	$ 13,270	$ 12.26	
Woolwich	$ 9,430	$ 7,332	$ 7,332	$ 5,419	$ 4,010	$ 2.63	$ 2.63
Average	**$ 16,534**	**$ 12,831**	**$ 12,770**	**$ 9,925**	**$ 7,409**	**$ 6.89**	**$ 5.38**
Median	**$ 14,594**	**$ 10,988**	**$ 10,948**	**$ 8,797**	**$ 6,768**	**$ 5.75**	**$ 4.14**
Minimum	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Maximum	**$ 44,783**	**$ 36,866**	**$ 36,866**	**$ 27,612**	**$ 19,743**	**$ 30.09**	**$ 20.67**

2018 Upper Tier Development Charges—(sorted alphabetically)

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.
Aurora	$ 59,109	$ 47,575	$ 47,575	$ 34,578	$ 25,242	$ 52.43	$ 21.77
Bancroft							
Barrie							
Belleville							
Bracebridge	$ 9,623	$ 8,595	$ 8,595	$ 6,446	$ 4,296	$ 1.57	$ 1.57
Brampton	$ 52,808	$ 43,262	$ 43,262	$ 32,320	$ 21,378	$ 20.05	$ 13.45
Brant							
Brantford							
Brock	$ 31,139	$ 25,081	$ 25,081	$ 18,124	$ 11,784	$ 18.47	$ 9.96
Brockville							
Brockton							
Burlington	$ 41,266	$ 32,876	$ 24,007	$ 20,489	$ 15,699	$ 33.97	$ 12.19
Caledon	$ 52,808	$ 43,262	$ 43,262	$ 32,320	$ 21,378	$ 20.05	$ 13.45
Cambridge	$ 21,725	$ 16,311	$ 16,311	$ 11,832	$ 11,832	$ 11.68	$ 5.84
Central Elgin							
Centre Wellington	$ 4,856	$ 3,838	$ 3,838	$ 3,151	$ 2,300	$ 1.40	$ 1.40
Chatham-Kent							
Clarington	$ 31,139	$ 25,081	$ 25,081	$ 18,124	$ 11,784	$ 18.47	$ 9.96
Collingwood	$ 8,983	$ 7,447	$ 7,447	$ 5,070	$ 5,070	$ 3.16	$ 3.16
Cornwall							
East Gwillimbury	$ 59,109	$ 47,575	$ 47,575	$ 34,578	$ 25,242	$ 52.43	$ 21.77
Elliot Lake							
Erin	$ 4,856	$ 3,838	$ 3,838	$ 3,151	$ 2,300	$ 1.40	$ 1.40
Espanola							
Fort Erie	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
Georgina	$ 59,109	$ 47,575	$ 47,575	$ 34,578	$ 25,242	$ 52.43	$ 21.77
Gravenhurst	$ 9,623	$ 8,595	$ 8,595	$ 6,446	$ 4,296	$ 1.57	$ 1.57
Greater Sudbury							
Greenstone							
Grey Highlands	$ 6,768	$ 4,712	$ 4,712	$ 4,000	$ 4,000		
Grimsby	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
Guelph							
Guelph-Eramosa	$ 4,856	$ 3,838	$ 3,838	$ 3,151	$ 2,300	$ 1.40	$ 1.40
Haldimand							
Halton Hills	$ 41,266	$ 32,876	$ 24,007	$ 20,489	$ 15,699	$ 33.97	$ 12.19
Hamilton							

2018 Upper Tier Development Charges—(sorted alphabetically) (cont'd)

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.
Huntsville	$ 9,623	$ 8,595	$ 8,595	$ 6,446	$ 4,296	$ 1.57	$ 1.57
Ingersoll	$ 2,604	$ 1,801	$ 1,801	$ 1,421	$ 1,065	$ 0.97	$ 0.97
Innisfil	$ 8,983	$ 7,447	$ 7,447	$ 5,070	$ 5,070	$ 3.16	$ 3.16
Kenora							
Kincardine							
King	$ 59,109	$ 47,575	$ 47,575	$ 34,578	$ 25,242	$ 52.43	$ 21.77
Kingston							
Kitchener	$ 21,725	$ 16,311	$ 16,311	$ 11,832	$ 11,832	$ 11.68	$ 5.84
Lambton Shores							
Lincoln	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
London							
Mapleton	$ 4,856	$ 3,838	$ 3,838	$ 3,151	$ 2,300	$ 1.40	$ 1.40
Markham	$ 59,109	$ 47,575	$ 47,575	$ 34,578	$ 25,242	$ 52.43	$ 21.77
Meaford	$ 6,768	$ 4,712	$ 4,712	$ 4,000	$ 4,000		
Middlesex Centre							
Midland	$ 8,983	$ 7,447	$ 7,447	$ 5,070	$ 5,070	$ 3.16	$ 3.16
Milton	$ 41,266	$ 32,876	$ 24,007	$ 20,489	$ 15,699	$ 33.97	$ 12.19
Minto	$ 4,856	$ 3,838	$ 3,838	$ 3,151	$ 2,300	$ 1.40	$ 1.40
Mississauga	$ 52,808	$ 43,262	$ 43,262	$ 32,320	$ 21,378	$ 20.05	$ 13.45
Newmarket	$ 59,109	$ 47,575	$ 47,575	$ 34,578	$ 25,242	$ 52.43	$ 21.77
Niagara Falls	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
Niagara-on-the-Lake	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
Norfolk							
North Bay							
North Dumfries	$ 18,483	$ 13,878	$ 13,878	$ 10,066	$ 10,066	$ 9.80	$ 4.90
North Middlesex							
North Perth							
North Stormont							
Oakville	$ 41,266	$ 32,876	$ 24,007	$ 20,489	$ 15,699	$ 33.97	$ 12.19
Orangeville	$ 3,220	$ 2,575	$ 2,575	$ 1,461	$ 1,461	$ 0.71	$ 0.71
Orillia							
Oshawa	$ 31,139	$ 25,081	$ 25,081	$ 18,124	$ 11,784	$ 18.47	$ 9.96
Ottawa							
Owen Sound	$ 6,768	$ 4,712	$ 4,712	$ 4,000	$ 4,000		
Parry Sound							
Pelham	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56

2018 Upper Tier Development Charges—(sorted alphabetically) (cont'd)

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.
Penetanguishene	$ 8,983	$ 7,447	$ 7,447	$ 5,070	$ 5,070	$ 3.16	$ 3.16
Peterborough							
Pickering	$ 31,139	$ 25,081	$ 25,081	$ 18,124	$ 11,784	$ 18.47	$ 9.96
Port Colborne	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
Prince Edward County							
Puslinch	$ 4,856	$ 3,838	$ 3,838	$ 3,151	$ 2,300	$ 1.40	$ 1.40
Quinte West							
Richmond Hill	$ 59,109	$ 47,575	$ 47,575	$ 34,578	$ 25,242	$ 52.43	$ 21.77
Sarnia							
Saugeen Shores							
Sault Ste. Marie							
Springwater	$ 8,983	$ 7,447	$ 7,447	$ 5,070	$ 5,070	$ 3.16	$ 3.16
St. Catharines	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
St. Marys							
St. Thomas							
Stratford							
Strathroy-Caradoc							
Tay	$ 8,983	$ 7,447	$ 7,447	$ 5,070	$ 5,070	$ 3.16	$ 3.16
Thorold	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
Thunder Bay							
Tillsonburg	$ 13,891	$ 12,366	$ 12,366	$ 9,114	$ 6,834	$ 6.42	
Timmins							
Tiny	$ 8,983	$ 7,447	$ 7,447	$ 5,070	$ 5,070	$ 3.16	$ 3.16
Toronto							
Vaughan	$ 59,109	$ 47,575	$ 47,575	$ 34,578	$ 25,242	$ 52.43	$ 21.77
Wainfleet	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
Waterloo	$ 21,725	$ 16,311	$ 16,311	$ 11,832	$ 11,832	$ 11.68	$ 5.84
Welland	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
Wellesley	$ 18,483	$ 13,878	$ 13,878	$ 10,066	$ 10,066	$ 9.80	$ 4.90
Wellington North	$ 4,856	$ 3,838	$ 3,838	$ 3,151	$ 2,300	$ 1.40	$ 1.40
West Lincoln	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
Whitby	$ 28,360	$ 22,842	$ 22,842	$ 16,505	$ 10,728	$ 14.28	$ 11.61
Whitchurch-Stouffville	$ 59,109	$ 47,575	$ 47,575	$ 34,578	$ 25,242	$ 52.43	$ 21.77
Wilmot	$ 18,483	$ 13,878	$ 13,878	$ 10,066	$ 10,066	$ 9.80	$ 4.90
Windsor							
Woolwich	$ 18,483	$ 13,878	$ 13,878	$ 10,066	$ 10,066	$ 9.80	$ 4.90
Average	**$ 23,895**	**$ 18,932**	**$ 18,369**	**$ 14,113**	**$ 10,362**	**$ 16.77**	**$ 7.91**
Median	**$ 16,011**	**$ 11,665**	**$ 11,665**	**$ 11,113**	**$ 6,601**	**$ 10.95**	**$ 4.56**
Minimum	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Maximum	**$ 59,109**	**$ 47,575**	**$ 47,575**	**$ 34,578**	**$ 25,242**	**$ 52.43**	**$ 21.77**

2018 Education Development Charges—(sorted alphabetically)

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.
Aurora	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 1.07	$ 1.07
Bancroft							
Barrie	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 0.47	$ 0.47
Belleville							
Bracebridge							
Brampton	$ 4,567	$ 4,567	$ 4,567	$ 4,567	$ 4,567	$ 1.01	$ 1.01
Brant							
Brantford	$ 912	$ 912	$ 912	$ 912	$ 912		
Brock	$ 2,735	$ 2,735	$ 2,735	$ 2,735	$ 2,735		
Brockville							
Brockton							
Burlington							
Caledon	$ 4,567	$ 4,567	$ 4,567	$ 4,567	$ 4,567	$ 1.01	$ 1.01
Cambridge	$ 2,601	$ 2,601	$ 2,601	$ 2,601	$ 2,601	$ 1.73	$ 1.73
Central Elgin							
Centre Wellington	$ 1,884	$ 1,884	$ 1,884	$ 1,884	$ 1,884		
Chatham-Kent							
Clarington	$ 1,738	$ 1,738	$ 1,738	$ 1,738	$ 1,738	$ 0.40	$ 0.40
Collingwood	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 0.47	$ 0.47
Cornwall							
East Gwillimbury	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 1.07	$ 1.07
Elliot Lake							
Erin	$ 1,884	$ 1,884	$ 1,884	$ 1,884	$ 1,884		
Espanola							
Fort Erie	$ 172	$ 172	$ 172	$ 172	$ 172		
Georgina	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 1.07	$ 1.07
Gravenhurst							
Greater Sudbury							
Greenstone							
Grey Highlands							
Grimsby							
Guelph	$ 1,884	$ 1,884	$ 1,884	$ 1,884	$ 1,884		
Guelph-Eramosa	$ 1,884	$ 1,884	$ 1,884	$ 1,884	$ 1,884		
Haldimand							
Halton Hills	$ 6,633	$ 6,633	$ 6,633	$ 6,633	$ 6,633	$ 1.69	$ 1.69
Hamilton	$ 1,924	$ 1,924	$ 1,924	$ 1,924	$ 1,924	$ 0.73	$ 0.73

2018 Education Development Charges (cont'd)—(sorted alphabetically)

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.
Huntsville							
Ingersoll							
Innisfil	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 0.47	$ 0.47
Kenora							
Kincardine							
King	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 1.07	$ 1.07
Kingston							
Kitchener	$ 2,601	$ 2,601	$ 2,601	$ 2,601	$ 2,601	$ 1.73	$ 1.73
Lambton Shores							
Lincoln							
London							
Mapleton	$ 1,884	$ 1,884	$ 1,884	$ 1,884	$ 1,884		
Markham	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 1.07	$ 1.07
Meaford							
Middlesex Centre							
Midland	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 1,759		
Milton							
Minto	$ 1,884	$ 1,884	$ 1,884	$ 1,884	$ 1,884		
Mississauga	$ 4,567	$ 4,567	$ 4,567	$ 4,567	$ 4,567	$ 1.01	$ 1.01
Newmarket	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 1.07	$ 1.07
Niagara Falls							
Niagara-on-the-Lake							
Norfolk							
North Bay							
North Dumfries	$ 2,601	$ 2,601	$ 2,601	$ 2,601	$ 2,601	$ 1.73	$ 1.73
North Middlesex							
North Perth							
North Stormont							
Oakville							
Orangeville	$ 832	$ 832	$ 832	$ 832	$ 832		
Orillia	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 0.47	$ 0.47
Oshawa	$ 2,735	$ 2,735	$ 2,735	$ 2,735	$ 2,735		
Ottawa	$ 2,330	$ 2,330	$ 2,330	$ 2,330	$ 2,330	$ 1.61	$ 1.61
Owen Sound							
Parry Sound							
Pelham							

2018 Education Development Charges—(sorted alphabetically) (cont'd)

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.
Penetanguishene	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 0.47	$ 0.47
Peterborough							
Pickering	$ 2,735	$ 2,735	$ 2,735	$ 2,735	$ 2,735		
Port Colborne							
Prince Edward County							
Puslinch	$ 1,884	$ 1,884	$ 1,884	$ 1,884	$ 1,884		
Quinte West							
Richmond Hill	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 1.07	$ 1.07
Sarnia							
Saugeen Shores							
Sault Ste. Marie							
Springwater	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 0.47	$ 0.47
St. Catharines							
St. Marys							
St. Thomas							
Stratford							
Strathroy-Caradoc							
Tay	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 0.47	$ 0.47
Thorold							
Thunder Bay							
Tillsonburg							
Timmins							
Tiny	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 1,759	$ 0.47	$ 0.47
Toronto	$ 1,493	$ 1,493	$ 1,493	$ 1,493	$ 1,493		
Vaughan	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 1.07	$ 1.07
Wainfleet							
Waterloo	$ 2,601	$ 2,601	$ 2,601	$ 2,601	$ 2,601	$ 1.73	$ 1.73
Welland	$ 172	$ 172	$ 172	$ 172	$ 172		
Wellesley	$ 2,601	$ 2,601	$ 2,601	$ 2,601	$ 2,601	$ 1.73	$ 1.73
Wellington North	$ 1,884	$ 1,884	$ 1,884	$ 1,884	$ 1,884		
West Lincoln							
Whitby	$ 2,735	$ 2,735	$ 2,735	$ 2,735	$ 2,735		
Whitchurch-Stouffville	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 6,407	$ 1.07	$ 1.07
Wilmot	$ 2,601	$ 2,601	$ 2,601	$ 2,601	$ 2,601	$ 1.73	$ 1.73
Windsor	$ 305	$ 305	$ 305	$ 305	$ 305		
Woolwich	$ 2,601	$ 2,601	$ 2,601	$ 2,601	$ 2,601	$ 1.73	$ 1.73
Average	**$ 2,959**	**$ 2,959**	**$ 2,959**	**$ 2,959**	**$ 2,959**	**$ 1.06**	**$ 1.06**
Median	**$ 2,127**	**$ 2,127**	**$ 2,127**	**$ 2,127**	**$ 2,127**	**$ 1.07**	**$ 1.07**
Minimum	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Maximum	**$ 6,633**	**$ 6,633**	**$ 6,633**	**$ 6,633**	**$ 6,633**	**$ 1.73**	**$ 1.73**

2018 Development Charges—Grouped by Location

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.
Bancroft							
Belleville	$ 11,713	$ 8,965	$ 8,964	$ 8,204	$ 4,525	$ 4.66	$ 4.66
Brockville	$ 3,762	$ 2,801	$ 2,801	$ 2,379	$ 1,480	$ 1.03	$ 1.03
Cornwall							
Kingston	$ 21,039	$ 16,112	$ 16,112	$ 13,463	$ 9,343	$ 19.41	$ 8.15
North Stormont							
Ottawa	$ 27,443	$ 21,729	$ 21,729	$ 16,715	$ 12,921	$ 23.19	$ 11.00
Peterborough	$ 27,679	$ 22,363	$ 22,363	$ 16,133	$ 16,133	$ 8.18	$ -
Prince Edward County	$ 6,686	$ 3,740	$ 2,951	$ 4,479	$ 3,092	$ 3.35	$ 3.35
Quinte West	$ 9,199	$ 6,063	$ 6,063	$ 5,561	$ 4,127	$ 4.37	$ 4.37
Eastern Average	**$ 15,360**	**$ 11,682**	**$ 11,569**	**$ 9,562**	**$ 7,374**	**$ 9.17**	**$ 5.43**
Eastern Median	**$ 11,713**	**$ 8,965**	**$ 8,964**	**$ 8,204**	**$ 4,525**	**$ 4.66**	**$ 4.37**
Aurora	$ 87,999	$ 71,390	$ 71,390	$ 53,189	$ 39,802	$ 57.60	$ 26.94
Brampton	$ 87,320	$ 71,983	$ 71,983	$ 53,813	$ 36,538	$ 31.05	$ 19.14
Brock	$ 44,685	$ 36,465	$ 36,465	$ 27,346	$ 21,006	$ 21.05	$ 12.54
Burlington	$ 50,320	$ 39,394	$ 29,167	$ 24,987	$ 19,039	$ 45.82	$ 19.77
Caledon	$ 82,622	$ 68,945	$ 68,945	$ 54,484	$ 36,273	$ 24.71	$ 18.11
Clarington	$ 49,869	$ 39,955	$ 39,955	$ 27,991	$ 21,651	$ 25.40	$ 13.90
East Gwillimbury	$ 88,229	$ 73,150	$ 73,150	$ 55,303	$ 41,944	$ 61.88	$ 25.40
Georgina	$ 76,525	$ 62,852	$ 62,852	$ 48,718	$ 36,985	$ 54.30	$ 23.64
Halton Hills	$ 63,861	$ 52,398	$ 39,997	$ 34,920	$ 28,157	$ 41.34	$ 15.72
King	$ 100,527	$ 84,240	$ 84,240	$ 61,448	$ 46,195	$ 62.60	$ 31.94
Markham	$ 100,618	$ 80,827	$ 80,827	$ 62,008	$ 47,105	$ 67.01	$ 33.16
Milton	$ 60,832	$ 46,885	$ 38,016	$ 30,993	$ 22,757	$ 41.24	$ 15.51
Mississauga	$ 86,474	$ 76,928	$ 76,928	$ 56,263	$ 39,170	$ 30.98	$ 22.53
Newmarket	$ 87,756	$ 71,623	$ 71,623	$ 54,756	$ 42,828	$ 58.97	$ 28.31
Oakville	$ 75,864	$ 58,082	$ 49,213	$ 39,083	$ 26,910	$ 44.52	$ 22.74
Oshawa	$ 50,931	$ 40,107	$ 40,107	$ 33,150	$ 21,233	$ 27.08	$ 9.96
Pickering	$ 48,223	$ 39,402	$ 39,402	$ 28,095	$ 19,830	$ 21.45	$ 12.94
Richmond Hill	$ 83,946	$ 68,945	$ 68,945	$ 53,087	$ 38,730	$ 61.19	$ 28.82
Toronto	$ 42,744	$ 36,235	$ 36,235	$ 26,859	$ 19,137	$ 19.86	$ 16.11
Vaughan	$ 90,965	$ 75,656	$ 75,656	$ 56,582	$ 42,835	$ 58.94	$ 28.28
Whitby	$ 53,057	$ 43,114	$ 43,114	$ 32,186	$ 21,884	$ 23.47	$ 16.44
Whitchurch-Stouffville	$ 79,916	$ 65,331	$ 65,331	$ 50,601	$ 38,484	$ 57.81	$ 27.15
GTA Average	**$ 72,422**	**$ 59,269**	**$ 57,434**	**$ 43,903**	**$ 32,204**	**$ 42.65**	**$ 21.32**
GTA Median	**$ 78,221**	**$ 64,092**	**$ 64,092**	**$ 49,660**	**$ 36,406**	**$ 42.93**	**$ 21.15**

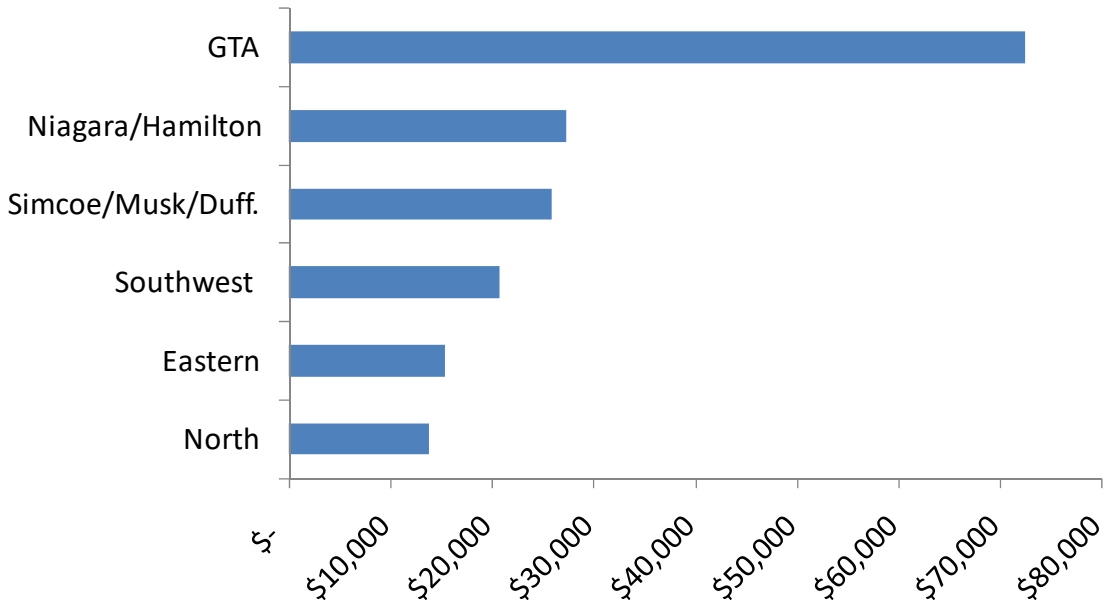
2018 Development Charges—Grouped by Location (cont'd)

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.
Fort Erie	$ 28,148	$ 21,543	$ 21,543	$ 20,090	$ 12,191	$ 16.54	$ 4.56
Grimsby	$ 32,299	$ 22,644	$ 22,644	$ 20,803	$ 13,045	$ 18.65	$ 7.99
Hamilton	$ 40,242	$ 29,619	$ 29,619	$ 25,320	$ 18,201	$ 21.27	$ 13.26
Lincoln	$ 31,710	$ 23,065	$ 23,065	$ 21,317	$ 13,492	$ 19.43	$ 13.04
Niagara Falls	$ 28,121	$ 18,098	$ 18,098	$ 17,057	$ 12,545	$ 14.73	$ 4.56
Niagara-on-the-Lake	$ 27,787	$ 20,148	$ 20,148	$ 18,565	$ 11,498	$ 18.67	$ 12.28
Pelham	$ 33,761	$ 24,311	$ 24,311	$ 23,266	$ 14,032	$ 19.92	$ 13.53
Port Colborne	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
St. Catharines	$ 16,011	$ 11,665	$ 11,665	$ 11,113	$ 6,601	$ 10.95	$ 4.56
Thorold	$ 28,727	$ 20,434	$ 20,434	$ 18,965	$ 11,903	$ 16.74	$ 6.48
Wainfleet	$ 22,489	$ 15,539	$ 15,539	$ 14,849	$ 9,227	$ 14.16	$ 7.77
Welland	$ 24,192	$ 18,116	$ 18,116	$ 16,630	$ 10,338	$ 17.05	$ 10.66
West Lincoln	$ 24,503	$ 16,820	$ 16,820	$ 15,632	$ 9,580	$ 14.10	$ 7.71
Niagara/Hamilton Avg.	**$ 27,231**	**$ 19,513**	**$ 19,513**	**$ 18,055**	**$ 11,481**	**$ 16.40**	**$ 8.54**
Niagara/Hamilton Mediar	**$ 28,121**	**$ 20,148**	**$ 20,148**	**$ 18,565**	**$ 11,903**	**$ 16.74**	**$ 7.77**
Elliot Lake							
Espanola							
Greater Sudbury	$ 17,764	$ 10,451	$ 10,451	$ 10,451	$ 10,451	$ 9.08	$ 4.63
Greenstone							
Kenora							
North Bay	$ 9,814	$ 4,838	$ 4,838	$ 2,797	$ 2,797	$ 6.14	
Parry Sound							
Sault Ste. Marie							
Thunder Bay							
Timmins							
North Average	**$ 13,789**	**$ 7,645**	**$ 7,645**	**$ 6,624**	**$ 6,624**	**$ 7.61**	**$ 4.63**
North Median	**$ 13,789**	**$ 7,645**	**$ 7,645**	**$ 6,624**	**$ 6,624**	**$ 7.61**	**$ 4.63**
Barrie	$ 46,542	$ 35,237	$ 35,237	$ 29,371	$ 21,502	$ 30.56	$ 21.14
Bracebridge	$ 13,195	$ 11,735	$ 11,735	$ 8,872	$ 6,177	$ 1.57	$ 1.57
Collingwood	$ 34,099	$ 30,713	$ 30,713	$ 23,956	$ 16,561	$ 9.72	$ 9.72
Gravenhurst	$ 11,970	$ 10,869	$ 10,869	$ 8,178	$ 5,488	$ 1.57	$ 1.57
Huntsville	$ 13,263	$ 11,025	$ 11,025	$ 8,835	$ 5,960	$ 2.50	$ 2.50
Innisfil	$ 50,159	$ 46,072	$ 46,072	$ 31,410	$ 25,588	$ 21.89	$ 21.89
Midland	$ 26,856	$ 21,130	$ 21,130	$ 17,786	$ 17,786	$ 6.27	$ 6.27
Orangeville	$ 27,966	$ 20,838	$ 20,838	$ 15,366	$ 10,483	$ 9.11	$ 0.71
Orillia	$ 19,467	$ 17,912	$ 17,912	$ 14,186	$ 11,079	$ 7.14	$ 0.47
Penetanguishene	$ 24,199	$ 19,123	$ 19,123	$ 15,734	$ 15,734	$ 3.63	$ 3.63
Springwater	$ 25,529	$ 21,282	$ 21,282	$ 16,477	$ 14,455	$ 7.03	$ 7.03
Tay	$ 27,954	$ 23,960	$ 23,960	$ 19,126	$ 16,050	$ 11.82	$ 11.82
Tiny	$ 14,759	$ 12,267	$ 12,267	$ 9,643	$ 8,380	$ 6.74	$ 6.74
Sim./Musk./Duff. Avg.	**$ 25,843**	**$ 21,705**	**$ 21,705**	**$ 16,842**	**$ 13,480**	**$ 9.20**	**$ 7.31**
Sim./Musk./Duff. Mediar	**$ 25,529**	**$ 20,838**	**$ 20,838**	**$ 15,734**	**$ 14,455**	**$ 7.03**	**$ 6.27**

2018 Development Charges—Grouped by Location (cont'd)

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.
Brant	$ 23,221	$ 16,347	$ 16,347	$ 13,520	$ 10,615	$ 6.48	$ 6.48
Brantford	$ 24,125	$ 19,714	$ 19,714	$ 14,203	$ 11,930	$ 8.58	$ 8.58
Brockton							
Cambridge	$ 35,322	$ 29,908	$ 29,908	$ 21,255	$ 21,255	$ 16.29	$ 10.45
Central Elgin	$ 14,339	$ 12,530	$ 12,530	$ 8,705	$ 8,705	$ 6.22	$ 6.22
Centre Wellington	$ 28,655	$ 23,190	$ 23,190	$ 17,761	$ 13,885	$ 7.41	$ 7.41
Chatham-Kent	$ 3,839	$ 3,101	$ 3,101	$ 2,806	$ 1,920	$ 2.61	$ 1.31
Erin	$ 21,098	$ 16,890	$ 16,890	$ 13,191	$ 11,097	$ 7.15	$ 7.15
Grey Highlands	$ 15,514	$ 12,613	$ 12,613	$ 11,690	$ 11,690	$ 0.91	$ 0.91
Guelph	$ 31,793	$ 24,413	$ 24,413	$ 19,884	$ 14,435	$ 9.98	$ 9.98
Guelph-Eramosa	$ 42,828	$ 32,352	$ 32,352	$ 24,324	$ 20,586	$ 11.89	$ 11.89
Haldimand	$ 12,125	$ 10,514	$ 10,514	$ 8,289	$ 5,716	$ 3.07	$ 3.07
Ingersoll	$ 22,070	$ 16,068	$ 16,068	$ 11,920	$ 8,938	$ 7.81	$ 7.81
Kincardine	$ 11,554	$ 7,926	$ 7,926	$ 5,896	$ 5,896	$ 4.17	$ 4.17
Kitchener	$ 35,422	$ 26,773	$ 26,773	$ 20,557	$ 20,557	$ 18.72	$ 10.23
Lambton Shores	$ 11,448	$ 10,126	$ 10,126	$ 8,121	$ 6,165	$ 2.47	$ 2.47
London	$ 30,435	$ 22,829	$ 22,829	$ 19,110	$ 14,162	$ 25.78	$ 17.03
Mapleton	$ 22,185	$ 14,567	$ 14,567	$ 10,788	$ 9,098	$ 5.37	$ 5.37
Meaford	$ 19,254	$ 13,107	$ 13,107	$ 12,395	$ 12,395	$ 7.35	$ 4.10
Middlesex Centre	$ 18,521	$ 18,521	$ 18,521	$ 10,501	$ 7,791	$ 5.33	$ 2.13
Minto	$ 13,035	$ 10,974	$ 10,974	$ 8,454	$ 7,103	$ 3.85	$ 3.85
Norfolk	$ 14,052	$ 8,218	$ 8,218	$ 3,993	$ 3,326	$ 5.79	$ 5.79
North Dumfries	$ 27,230	$ 20,635	$ 20,635	$ 15,500	$ 15,500	$ 12.84	$ 7.94
North Middlesex	$ 5,491	$ 3,706	$ 3,706	$ 2,931	$ 2,931	$ 0.76	$ 0.76
North Perth	$ 15,714	$ 10,354	$ 10,354	$ 8,789	$ 5,985	$ 3.05	$ 1.85
Owen Sound	$ 13,776	$ 10,469	$ 10,469	$ 7,629	$ 7,629	$ 1.85	
Puslinch	$ 11,952	$ 8,880	$ 8,880	$ 8,193	$ 6,321	$ 3.83	$ 3.83
Sarnia	$ 7,973	$ 5,979	$ 5,979	$ 5,024	$ 3,576	$ 5.10	$ 5.10
Saugeen Shores	$ 15,745	$ 11,716	$ 11,716	$ 10,376	$ 7,201	$ 6.40	
St. Marys	$ 8,460	$ 5,781	$ 5,781	$ 5,032	$ 3,484		
St. Thomas	$ 10,403	$ 8,930	$ 8,930	$ 6,523	$ 4,515	$ 4.71	$ 3.11
Stratford	$ 13,951	$ 10,131	$ 10,131	$ 8,890	$ 5,709	$ 2.53	
Strathroy-Caradoc	$ 12,205	$ 9,829	$ 9,829	$ 6,365	$ 6,365	$ 5.39	$ 3.04
Tillsonburg	$ 17,687	$ 15,941	$ 15,941	$ 12,716	$ 8,784	$ 6.42	
Waterloo	$ 39,424	$ 29,828	$ 29,828	$ 24,326	$ 20,240	$ 20.17	$ 14.33
Wellesley	$ 29,379	$ 22,631	$ 22,631	$ 17,130	$ 17,130	$ 14.11	$ 9.21
Wellington North	$ 22,084	$ 18,440	$ 18,440	$ 14,921	$ 10,877	$ 6.62	$ 4.02
Wilmot	$ 28,269	$ 22,178	$ 22,178	$ 16,904	$ 15,564	$ 14.82	$ 8.14
Windsor	$ 28,065	$ 20,014	$ 20,014	$ 13,575	$ 13,575	$ 12.26	
Woolwich	$ 30,514	$ 23,811	$ 23,811	$ 18,086	$ 16,677	$ 14.16	$ 9.26
Southwest Average	**$ 20,235**	**$ 15,639**	**$ 15,639**	**$ 12,058**	**$ 10,239**	**$ 7.95**	**$ 6.27**
Southwest Median	**$ 18,521**	**$ 14,567**	**$ 14,567**	**$ 11,690**	**$ 8,938**	**$ 6.41**	**$ 5.79**

Summary—2018 Development Charges Residential Single Detached Dwelling Average By Location



As shown above, there is a significant range in the development charges by geographic location, with the average in the GTA over double that of the other geographic locations. The table below reflects the average by location for each of the development charges.

2018 Development Charges	Residential	Multiples Dwelling 3+	Apartment units >=2	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
North	$ 13,789	$ 7,645	$ 6,624	$ 6,624	$ 7.61	$ 4.63
Eastern	$ 15,360	$ 11,682	$ 9,562	$ 7,374	$ 9.17	$ 5.43
Southwest	$ 20,235	$ 15,639	$ 12,058	$ 10,239	$ 7.95	$ 6.27
Niagara/Hamilton	$ 27,231	$ 19,513	$ 18,055	$ 11,481	$ 16.40	$ 8.54
Simcoe/Musk./Duff.	$ 25,843	$ 21,705	$ 16,842	$ 13,480	$ 9.20	$ 7.31
GTA	$ 72,422	$ 59,269	$ 43,903	$ 32,204	$ 42.65	$ 21.32

Building Permit Fees

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

- Requiring the payment of fees on applications for issuance of permits and for 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
- 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.*

BMA Calculations

Assessed value of a house was $270,000 with 167 m^2 living space.

2018 Residential Building Permit Fees (sorted lowest to highest)

Municipality	Residential (m2)	Residential ($/$1000)	Residential 167 m2 property - $270,000 Value
Greenstone		$10, 1st $1,000 + $3.00/$1,000	$ 817
Kenora	$5.38		$ 898
North Stormont	$50+$6.44		$ 1,125
Grey Highlands	$7.00		$ 1,168
Brockton	$100+$7/m2		$ 1,269
North Perth	$100 + $7.21/m^2		$ 1,304
Prince Edward County	$100 + $7.50/m^2		$ 1,353
Kincardine	$8.61		$ 1,438
Waterloo	$8.61		$ 1,438
London	$8.80		$ 1,470
Middlesex Centre	$2,900 up to 2000 sq.ft + $1/sq/ft, minimum $2,900		$ 2,900
Lambton Shores	$9.00		$ 1,503
Ottawa	$9.10		$ 1,520
Owen Sound	$9.10		$ 1,520
Saugeen Shores	$9.45		$ 1,578
Mapleton	$325 + $7.53 m2		$ 1,583
Central Elgin	$9.68		$ 1,617
Sarnia	$9.95		$ 1,662
St. Marys	$1,700 up to 2,000 sq. ft.		$ 1,700
Minto	$300 + $8.61/m^2		$ 1,738
Quinte West	$10.51		$ 1,755
Bancroft	$10.74		$ 1,794
Chatham-Kent	$10.76		$ 1,797
Collingwood	$10.76		$ 1,798
Vaughan	$11.40		$ 1,904
Wellington North	$255 + $9.58 m^2		$ 1,855
Springwater	$11.19		$ 1,869
Brock	$11.30		$ 1,887
Orillia	$11.73		$ 1,959
North Middlesex	$75 + $11.30		$ 1,962
Kingston	$11.79		$ 1,969
West Lincoln	$11.92		$ 1,991
Whitby	$12.05		$ 2,012
Stratford	$12.06		$ 2,013
Niagara Falls	$12.09		$ 2,019
Brantford	$12.24		$ 2,044
Tay	$12.27		$ 2,049

2018 Residential Building Permit Fees (sorted lowest to highest) (cont'd)

Municipality	Residential (m2)	Residential ($/$1000)	Residential 167 m2 property - $270,000 Value
Ingersoll	$2,100 + $7.22 m2 > 2000 ft2		$ 2,050
Port Colborne	$12.38		$ 2,067
Strathroy-Caradoc	$1,736 1st 1,500 sq. ft. + $12.39m2 > 1,500 sq. ft.		$ 2,081
Wellesley	$12.48		$ 2,084
Woolwich	$12.59		$ 2,103
St. Thomas		$25 first $1,000, plus $7.75/ $1,000	$ 2,110
Brockville	$2,115 + $8.07 m2 if > 186 m2		$ 2,115
Fort Erie	$12.70		$ 2,121
Pickering	$12.75		$ 2,129
Kitchener	$12.81		$ 2,139
Burlington	$12.85 /$m^2$ up to 300 m^2, $16.57 /$m^2$ over 300 m^2		$ 2,146
Wilmot	$12.92		$ 2,157
Midland	$12.92		$ 2,158
Penetanguishene	$12.92		$ 2,158
Thunder Bay	$13.00		$ 2,171
Orangeville	$13.03		$ 2,176
Oshawa	$13.04		$ 2,178
Centre Wellington	$13.13		$ 2,193
Erin	$2,200 + $9.47 m2 if > 236 m2		$ 2,200
Caledon	$13.20		$ 2,204
Clarington	$13.23		$ 2,209
Wainfleet	$1,533.16, + $13.07 m^2 > 115 m^2		$ 2,213
Grimsby	$13.34		$ 2,228
Meaford	$13.56		$ 2,265
Guelph-Eramosa	$13.77		$ 2,300
North Dumfries	$13.78		$ 2,301
Barrie	$13.80		$ 2,305
St. Catharines	$13.99		$ 2,337
Lincoln	$14.00		$ 2,338
Brampton	$14.08		$ 2,351
Richmond Hill	$14.10		$ 2,355
Welland	$14.10		$ 2,355
Guelph	$14.20		$ 2,371
Georgina	$14.31		$ 2,390
Windsor	$11.84 m^2 + $450		$ 2,409
North Bay	$14.64		$ 2,445
Newmarket	$14.65		$ 2,447

2018 Residential Building Permit Fees (sorted lowest to highest) (cont'd)

Municipality	Residential (m2)	Residential ($/$1000)	Residential 167 m2 property - $270,000 Value
Hamilton	$14.72		$ 2,458
Parry Sound		$50 + $9/$1,000	$ 2,480
Cambridge	$15.07		$ 2,517
Pelham	$15.14		$ 2,528
Thorold	$15.14		$ 2,528
Haldimand	$15.15		$ 2,530
Niagara-on-the-Lake	$15.18		$ 2,535
Aurora	$15.50		$ 2,589
East Gwillimbury	$15.61		$ 2,606
Gravenhurst	$15.61		$ 2,606
Milton	$15.71		$ 2,624
Elliot Lake	$15.72		$ 2,624
Markham	$15.84		$ 2,645
Whitchurch-Stouffville	$16.03		$ 2,677
Belleville		$10.00	$ 2,700
Huntsville		$10.00	$ 2,700
Oakville	$16.30		$ 2,722
Mississauga	$16.45		$ 2,747
Halton Hills	$16.91		$ 2,824
Greater Sudbury		$10.70	$ 2,889
Toronto	$52.08 + $17.16 /$m^2$		$ 2,918
Peterborough	$17.91		$ 2,991
Tiny	$3012 + $8.40 m2 for > 2,000 sqft		$ 3,012
Timmins		$65 + $11/$1000	$ 3,035
Bracebridge		$11.30	$ 3,051
Tillsonburg		$125 + $11/$1000	$ 3,095
Cornwall		$12.50	$ 3,375
Innisfil	$20.24		$ 3,380
Puslinch	$20.67		$ 3,451
King	$3,500 up to 511 m2		$ 3,500
Norfolk		$75 up to $3000 + $13/$1000 after $3000	$ 3,546
Brant		$14.00	$ 3,780
Sault Ste. Marie	$25.71		$ 4,294
Espanola		$17.00	$ 4,590
Average			**$ 2,270**
Median			**$ 2,196**

2018 Building Permit Fees (sorted alphabetically)

Municipality	Retail /Mercantile m2 (finished) or per $1,000 construction otherwise	Industrial / m2 (finished) or per $1,000 construction otherwise
Aurora	$12.75	$9.50
Bancroft	$6.44	$6.44
Barrie	$17.00	$10.60
Belleville	$10/$1,000	$10/$1,000
Bracebridge	$11.30/$1000	$11.30/$1,000
Brampton	$16.32	$10.71
Brant	$14.00/$1,000	$14.00/$1,000
Brantford	$11.81	$8.93
Brock	$12.37	$10.22
Brockton	$100+$7.51/m2	$100+$7.51/m2
Brockville	Greater of $795 or $8.07/$m^2$	Greater of $795 or $8.07 m^2 for first 50,000 sq.ft. $5.38 m^2 above 50,000 sq.ft.
Burlington	$23.04	$9.55 /$m^2$ up to 4650 m^2, $6.52 /$m^2$ over 4650 m^2
Caledon	$12.80	$10.00 /$m^2$ if < 600 m^2, $7.10 /$m^2$ if > 600 m^2
Cambridge	$16.68	$10.44
Central Elgin	$9.90/$1,000	$9.90/$1,000
Centre Wellington	$12.81	$9.90
Chatham-Kent	$13.75/$1,000 up to $10,000,000, $1.50/$1,000 thereafter	$11.50/$1,000
Clarington	$17.18	$14.10
Collingwood	$10.74	$8.06
Cornwall	$12.50/$1,000 for first $1,000,000 and $9.45 per $1,000 thereafter	$12.50/$1,000 for first $1,000,000 and $9.45 per $1,000 thereafter
East Gwillimbury	$11.84	$10.23
Elliot Lake	$10.76 /$m^2$ >232 m^2	$10.76 /$m^2$ >232 m^2
Erin	$3.23	$3.23
Espanola	$17/$1,000	$17/$1,000
Fort Erie	$12.38	$9.47
Georgina	$13.34	$10.95
Gravenhurst	$11.25/$1,000	$11.25/$1,000
Greater Sudbury	$108, 1st $9,000 + $10.70/$1,000	$108, 1st $9,000 + $10.70/$1,000
Greenstone	$10, 1st $1,000 + $3.00/$1,000	$10, 1st $1,000 + $3.00/$1,000
Grey Highlands	$10.00/$1,000	$10.00/$1,000
Grimsby	$12.80	$8.71
Guelph	$18.40	$9.89
Guelph-Eramosa	$17.83	$10.76
Haldimand	$13.45	$6.98
Halton Hills	$15.80	$10.06
Hamilton	$16.13	$11.03
Huntsville	$10.00/$1,000	$10.00/$1,000

2018 Building Permit Fees (sorted alphabetically) (cont'd)

Municipality	Retail /Mercantile m2 (finished) or per $1,000 construction otherwise	Industrial / m2 (finished) or per $1,000 construction otherwise
Ingersoll	$4200 + $0.80 ft^2 > 2500 ft^2	$3,045 + $0.808 ft^2 > 2500 ft^2
Innisfil	$13.85	$9.22
Kenora	$5.92	$4.84
Kincardine	$8.61	$8.61
King	$11.84	$11.84
Kingston	$15.69	$12.25
Kitchener	$14.75	$8.40
Lambton Shores	$9.00	$9.00
Lincoln	$14.00	$13.45
London	$9.60	$7.00
Mapleton	$325 + $6.99 m^2	$325 + $6.99 m^2
Markham	$14.88	$11.36
Meaford	$11.73	$7.53
Middlesex Centre	$4,625 up to 3,500 sq.ft. plus $1.08/sq/ft between 3,500-20,000 sq.ft plus $0.54/sq/ft over 20,000 sq.ft	$4,625 up to 3,500 sq.ft. plus $1.08/sq/ft between 3,500-20,000 sq.ft plus $0.54/sq/ft over 20,000 sq.ft
Midland	$14.00	$6.95
Milton	$10.62	$7.08
Minto	$300 + $8.61/$m^2$	$300 + $4.84/$m^2$
Mississauga	$17.24	$12.88 /$m^2$, < 10,000 m^2; $12.36 > 10,000 m^2
Newmarket	$12.39	$10.06
Niagara Falls	$15.13	$7.36
Niagara-on-the-Lake	$19.81	$10.01
Norfolk	$75 for first $3,000 + $13/$1,000	$75 for first $3,000 + $13/$1,000
North Bay	$11.23/$1,000	$11.23/$1,000
North Dumfries	$17.11	$9.58
North Middlesex	$75 + $7.00/$1,000	$75 + $7.00/$1,000
North Perth	$100 + $6.46/$m^2$	$100 + $6.46/$m^2$
North Stormont	$50+$7.52	$50+$7.52
Oakville	$23.35	$14.40 + 5.70 if < 1,000 m^2, $12.05 + 5.70 if 1,000-2,000 m^2, $10.05 + 5.70 if 2,000-5,000 m^2, $8.45 + 5.70 if 5,000-15,000 m^2, $8.05 + 5.70 if > 15,000 m^2
Orangeville	$13.03	$8.50
Orillia	$12.27	$6.46
Oshawa	$15.07	$12.64
Ottawa	$10.25/$1,000	$10.25/$1,000
Owen Sound	$10.25/$1,000	$10.25/$1,000
Parry Sound	$50 + $9/$1,000	$50 + $9/$1,000
Pelham	$17.37	$17.37
Penetanguishene	$14.00	$6.95
Peterborough	$19.27	$19.27

2018 Building Permit Fees (sorted alphabetically) (cont'd)

Municipality	Retail /Mercantile m2 (finished) or per $1,000 construction otherwise	Industrial / m2 (finished) or per $1,000 construction otherwise
Pickering	$16.00	$9.50
Port Colborne	$12.38	$8.07
Prince Edward County	$100 + $8.00/$m^2$	$100 + $4.50/$m^2$
Puslinch	$11/$1,000	$11/$1,000
Quinte West	$10.51	$5.09
Richmond Hill	$15.10	$13.80
Sarnia	$16.68	$9.95
Saugeen Shores	$10.45	$7.90
Sault Ste. Marie	$17.80	$13.80 /$m^2$ < 7,500 m^2, $11.21 m^2 > 7,500 m^2
Springwater	$10.87	$5.06
St. Catharines	$14.53	$11.84
St. Marys	$8.57/$1,000	$8.57/$1,000
St. Thomas	$25 first $1,000, plus $7.75/$1,000	$25 first $1,000, plus $7.75/$1,000
Stratford	$11.52	$10.23 if < 4647 m^2, $5.17 if > 4647 m^2
Strathroy-Caradoc	$5500 1st 232 m^2 + $1.01 > 232 m^2	$5500 1st 232 m^2 + $1.01 > 232 m^2
Tay	$7.20	$7.20
Thorold	$19.44	$12.57
Thunder Bay	$14.00	$12.00
Tillsonburg	$125 + $11/$1,000	$125 + $11/$1,000
Timmins	$65 + $11/$1000	$65 + $11/$1000
Tiny	$3881 + $0.78/sqft for > 2500 sqft	$3631 + $0.78/sqft for > 2500 sqft
Toronto	$19.20	$15.73
Vaughan	$14.00	$9.50
Wainfleet	$12.89	$9.60
Waterloo	$10.23	$5.92
Welland	$14.10	$9.04
Wellesley	$13.99	$7.75
Wellington North	$255 + $9.58 m^2	$255 + $9.58 m^2
West Lincoln	$11.61	$8.65
Whitby	$13.92	$9.75
Whitchurch-Stouffville	$12.80	$11.62
Wilmot	$16.15	$8.61
Windsor	$23.14	$10.76
Woolwich	$16.90	$8.83

2018 Commercial Solid Waste Tipping Fees—(Sorted by 2017 Fee per Tonne)

Municipality or Region	2014 Per Tonne	2015 Per Tonne	2016 Per Tonne	2017 Per Tonne	2018 Per Tonne
Chatham-Kent	N/A	$ 100	$ 100	$ 51	$ 51
Elliot Lake	$ 60	$ 60	$ 60	$ 60	$ 60
Essex County	$ 64	$ 59	$ 59	$ 64	$ 59
Windsor	$ 64	$ 64	$ 64	$ 64	$ 64
Oxford County	$ 66	$ 69	$ 70	$ 69	$ 70
Greenstone	N/A	N/A	N/A	$ 70	$ 70
Sault Ste. Marie	$ 70	$ 70	$ 70	$ 70	$ 70
Thunder Bay	$ 60	$ 64	$ 70	$ 73	$ 77
Greater Sudbury	$ 71	$ 73	$ 73	$ 73	$ 75
Cornwall	$ 64	$ 70	$ 70	$ 75	$ 75
Guelph	$ 70	$ 70	$ 75	$ 75	$ 80
London	$ 75	$ 75	$ 75	$ 75	$ 75
Timmins	$ 75	$ 75	$ 75	$ 75	$ 78
Wellington County	N/A	$ 75	$ 75	$ 75	$ 75
Stratford	$ 75	$ 76	$ 76	$ 77	$ 78
Waterloo Region	$ 75	$ 75	$ 77	$ 77	$ 80
Brant	$ 82	$ 85	$ 85	$ 90	$ 93
Kenora	$ 80	$ 90	$ 90	$ 90	$ 90
North Bay	$ 84	$ 87	$ 90	$ 93	$ 96
Peterborough	$ 90	$ 90	$ 90	$ 95	$ 95
Niagara Region	$ 90	$ 87	$ 100	$ 100	$ 100
Peel Region	$ 100	$ 100	$ 100	$ 100	$ 100
York Region	$ 100	$ 100	$ 100	$ 100	$ 125
Kincardine	N/A	$ 100	$ 105	$ 105	$ 105
Ottawa	$ 102	$ 104	$ 106	$ 108	$ 110
Toronto	$ 103	$ 106	$ 109	$ 115	$ 121
Hamilton	$ 118	$ 118	$ 118	$ 118	$ 118
Haldimand	N/A	N/A	$ 119	$ 121	$ 123
Durham Region	$ 120	$ 120	$ 120	$ 125	$ 125
Muskoka	$ 127	$ 127	$ 130	$ 133	$ 135
Quinte West	$ 75	$ 75	$ 75	$ 140	$ 114
Barrie	$ 145	$ 145	$ 145	$ 145	$ 150
Orillia	$ 140	$ 150	$ 155	$ 155	$ 160
Simcoe County	$ 155	$ 155	$ 155	$ 155	$ 155
Halton Region	$ 154	$ 157	$ 165	$ 165	$ 165
Grey Highlands	$ 200	$ 200	$ 200	$ 200	$ 200
Norfolk	N/A	N/A	$ 118	N/A	$ 122
Brockton	N/A	N/A	N/A	N/A	$ 110
Average	**$ 96**	**$ 97**	**$ 100**	**$ 102**	**$ 104**
Median	**$ 83**	**$ 87**	**$ 90**	**$ 94**	**$ 98**

2018 Transit Fares

Municipality	Cash Fares Adult	Cash Fares Student	Cash Fares Senior	Monthly Passes Adult	Monthly Passes Student	Monthly Passes Senior
Barrie	$ 3.00	$ 3.00	$ 3.00	$ 86.00	$ 66.00	$ 56.00
Belleville	$ 2.50	$ 2.25	$ 2.25	$ 70.00	$ 57.00	$ 57.00
Bracebridge	$ 2.50	$ 2.00	$ 2.00	$ 50.00	$ 40.00	$ 40.00
Brampton	$ 3.75	$ 2.50	$ 1.00	$ 124.00	$ 107.00	$ 52.00
Brockville	$ 2.25	$ 2.25	$ 2.25	$ 64.00	$ 64.00	$ 64.00
Burlington	$ 3.50	$ 3.50	$ 3.50	$ 97.00	$ 71.00	$ 59.25
Chatham-Kent	$ 2.25	$ 2.25	$ 2.25	$ 70.00	$ 55.00	$ 55.00
Collingwood	$ 2.00	$ 1.50	$ 1.50	$ 40.00	$ 30.00	$ 30.00
Cornwall	$ 2.90	$ 2.90	$ 2.90	$ 64.00	$ 52.00	$ 44.00
Durham Region	$ 3.75	$ 3.75	$ 2.50	$ 117.00	$ 93.50	$ 46.00
Elliot Lake	$ 2.50	$ 2.25	$ 2.25	$ 62.00	$ 52.00	$ 52.00
Fort Erie	$ 2.75	$ 2.75	$ 2.75	$ 85.00	$ 85.00	$ 85.00
Greater Sudbury	$ 3.30	$ 3.30	$ 2.40	$ 90.00	$ 82.00	$ 54.00
Guelph	$ 3.00	$ 3.00	$ 3.00	$ 80.00	$ 68.00	$ 68.00
Hamilton	$ 3.00	$ 3.00	$ 3.00	$ 101.20	$ 83.60	$ 26.50
Huntsville	$ 2.25	$ 1.00	$ 2.25	$ 52.50	$ 25.00	$ 52.50
Kenora	$ 2.50	$ 2.50	$ 2.50	$ 50.00	$ 50.00	$ 50.00
Kingston	$ 3.00	$ 3.00	$ 3.00	$ 76.00	$ 56.50	$ 56.50
Leamington	$ 2.00	$ 1.50	$ 1.75	$ 35.00	N/A	$ 30.00
London	$ 2.75	$ 2.75	$ 2.75	$ 81.00	$ 70.00	$ 57.50
Milton	$ 3.75	$ 3.75	$ 3.75	$ 81.00	$ 60.00	$ 52.00
Mississauga	$ 3.75	$ 3.75	$ 1.00	$ 130.00	N/A	$ 61.00
Niagara Falls	$ 3.00	$ 2.75	$ 2.75	$ 80.00	$ 65.00	$ 65.00
North Bay	$ 3.00	$ 3.00	$ 3.00	$ 86.00	$ 71.00	$ 61.00
Oakville	$ 3.75	$ 3.75	$ 3.75	$ 125.00	$ 80.00	$ 60.00
Orangeville	$ 2.00	$ 1.50	$ 1.50	$ 55.00	$ 45.00	$ 45.00
Orillia	$ 2.25	$ 2.25	$ 2.25	$ 53.00	$ 53.00	$ 53.00
Ottawa	$ 3.50	$ 2.65	$ 2.65	$ 116.50	$ 89.75	$ 44.50
Owen Sound	$ 3.00	$ 2.50	$ 3.00	$ 70.00	$ 30.00	$ 55.00
Peterborough	$ 2.50	$ 2.50	$ 2.50	$ 60.00	$ 55.00	$ 40.00

2018 Transit Fares (cont'd)

Municipality	Cash Fares			Monthly Passes		
	Adult	Student	Senior	Adult	Student	Senior
Port Colborne	$ 3.00	$ 3.00	$ 3.00	$ 85.00	$ 75.00	$ 65.00
Quinte West	$ 2.00	$ 1.50	$ 1.50	$ 40.00	$ 30.00	$ 30.00
Sarnia	$ 3.00	$ 3.00	$ 3.00	$ 73.00	$ 73.00	$ 73.00
Sault Ste. Marie	$ 2.85	$ 2.85	$ 2.85	$ 66.00	$ 45.00	$ 56.00
St. Catharines	$ 3.00	$ 3.00	$ 3.00	$ 92.00	$ 62.00	$ 57.00
St. Thomas	$ 2.75	$ 2.75	$ 2.75	$ 70.00	$ 60.00	$ 60.00
Stratford	$ 2.75	$ 2.50	$ 2.50	$ 65.00	$ 55.00	$ 55.00
Thorold	$ 3.00	$ 3.00	$ 3.00	$ 92.00	$ 62.00	$ 57.00
Thunder Bay	$ 2.75	$ 2.75	$ 2.75	$ 77.00	$ 55.00	$ 55.00
Timmins	$ 3.00	$ 2.75	$ 2.75	$ 76.00	$ 61.00	$ 56.00
Toronto	$ 3.25	$ 2.10	$ 2.10	$ 146.25	$ 116.75	$ 116.75
Waterloo Region	$ 3.25	$ 3.25	$ 3.25	$ 86.00	$ 73.00	$ 73.00
Welland	$ 3.00	$ 3.00	$ 3.00	$ 85.00	$ 75.00	$ 65.00
Windsor	$ 3.00	$ 3.00	$ 3.00	$ 95.70	$ 66.00	$ 48.40
York Region	$ 4.00	$ 4.00	$ 4.00	$ 150.00	$ 117.00	$ 63.00
Average	**$ 2.90**	**$ 2.71**	**$ 2.61**	**$ 81.11**	**$ 64.70**	**$ 55.60**
Median	**$ 3.00**	**$ 2.75**	**$ 2.75**	**$ 80.00**	**$ 62.00**	**$ 56.00**

Stormwater Utility

Most municipalities are facing increasing infrastructure backlogs, funding gaps, and increasing financial pressures in infrastructure management. These challenges have been driven by several trends over the last decade, including:

- Aging infrastructure that create large needs for capital replacement, renewal, and rehabilitation;
- Environmental and public health issues, which demand new investments for higher service levels;
- Limited ability to raise funds from property taxes, due to resistance to increases in property taxes;
- Resulting competition for resources (tax revenues), from other municipal responsibilities; and
- More rigorous regulatory and design standards for water, wastewater and storm operations.

Historically, in most Ontario municipalities stormwater management has been financed with general revenue from property taxes or water/wastewater rates. The trend experienced over the past decade in Canada is to move stormwater management to a separate utility. A separate utility funding model for stormwater management provides the following benefits, as identified in research undertaken across Canada:

- Costs are isolated from the municipality's other operations and generally allow a municipality the ability to budget programs and projects based on a realistic and dependable revenue stream;
- Dedicated or earmarked funding helps ensure that funds are available when needed;
- Costs and benefits can be more equitably distributed using a utility rate structure; and
- Applicable for use on a municipal-wide basis and across all land use types

Stormwater Utility

There are a number of Ontario municipalities that recover stormwater management costs from a stormwater utility rate. The following provides a summary of the municipalities that have a stormwater utility rate.

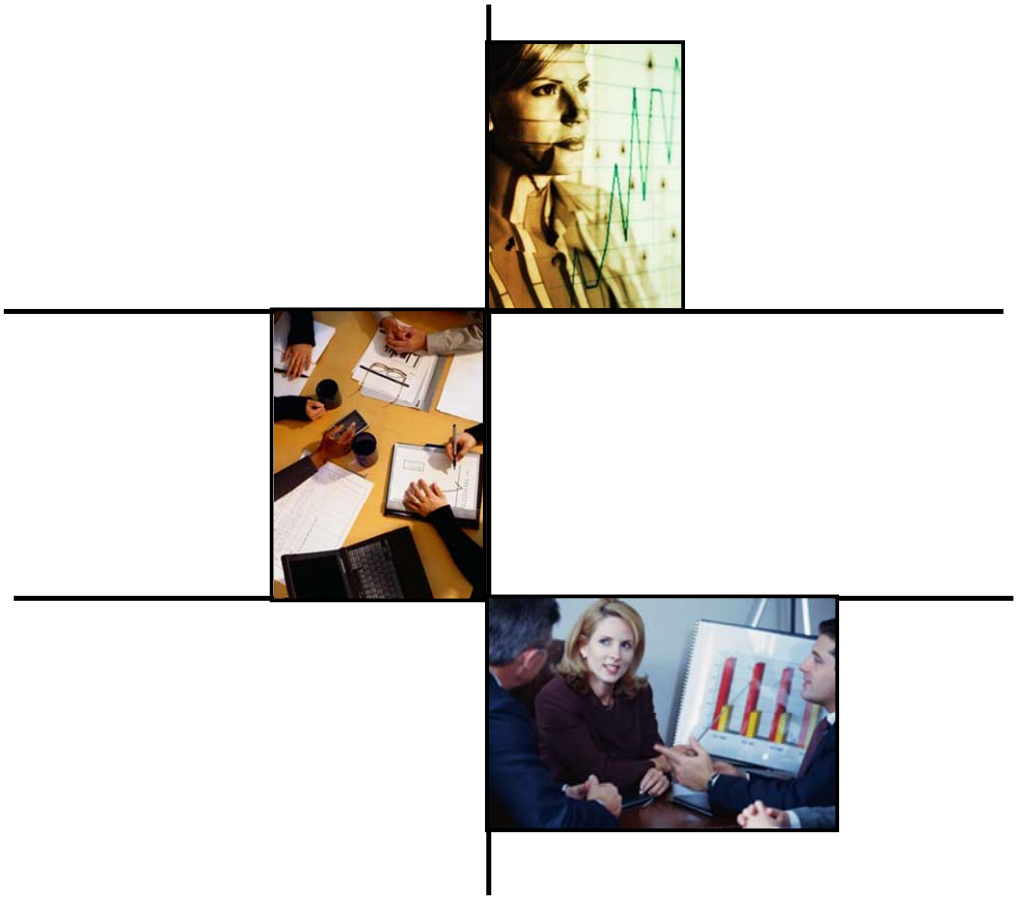
Municipality	Type of Structure
Aurora	Flat monthly rates; residential and non-residential (including multi-residential)
Guelph	Flat monthly rate for residential, multi-residential/condos pay a flat rate of residential for each unit, non-residential based on the Equivalent Residential Unit (ERU). ERU is 188 m^2
Kitchener	16 flat monthly rates based on size of property and impervious area
London	Flat monthly rates for properties under 0.4 hectares; per hectare rate for larger properties
Markham	Flat residential monthly rate and cost per CVA for non-residential properties
Middlesex Centre	Flat monthly rates for properties under 0.4 hectares; per hectare rate for larger properties
Mississauga	Flat rates based on residential billing unit equivalents. There are 5 residential rates. Multi-residential and non-residential is based on the total hard surface area divided by a single ERU of 267 m^2 multiplied by the stormwater rate.
Newmarket	Based on the size of the property times runoff group rate. Three categories Low, Medium, High (Low—vacant properties, golf course, natural areas; Medium—residential and institutional; High—Commercial, industrial and mixed use).
Richmond Hill	Flat monthly rates (2); residential/farmland and non-residential
St. Thomas	Flat monthly rates for all properties except ICI which is on a per hectare basis greater than 1,800 m^2
Vaughan	3 flat residential rates—Low, Medium, High; Agricultural/Vacant rate and 4 Non-Residential rates based on acreage
Waterloo	12 flat monthly rates; Low, Medium and High for Residential, Multi-Residential, Institutional, Industrial/Commercial

Stormwater Utility—Residential Comparison

The following reflects the annual residential cost of stormwater for a residential medium density home in 2018.

	2018 Annual Storm Residential Medium	
Vaughan	$	32
Newmarket	$	34
Markham	$	47
Guelph	$	55
Aurora	$	63
Richmond Hill	$	68
Mississauga	$	104
St. Thomas	$	111
Waterloo	$	134
Kitchener	$	137
Middlesex Centre	$	179
London	$	190
Average	$	96

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 2017 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 reflect how a property class' tax rate compares to the residential rate. Changes in tax ratios affect the relative tax burden between classes of properties. Tax ratios can be used to prevent large shifts of the tax burden caused by relative changes in assessment among property classes as well as to lower the tax rates on a particular class or classes.

Delegation

The Municipal Act allows upper-tier municipalities to delegate the responsibility of setting tax ratios to its lower-tier municipalities, rather than setting region-wide tax rates for the upper-tier's share of the property tax burden. Upper-tier municipalities that choose to delegate this authority must develop an apportionment methodology to determine the amount of the upper-tier levy that each of the lower-tier municipalities would be required to raise. Delegation requires unanimous lower-tier agreement as well as approval from the Minister of Finance.

The Region of Peel has delegated its authority to set tax ratios to its lower-tier municipalities since 1998. It is currently the only upper-tier municipality in Ontario delegating its authority to its lower-tier municipalities.

Summary of Optional Property Classes

In addition to the core property classes, the Minister of Finance established eight additional optional classes in the *Assessment Act*. The advantage of creating an optional class is that it provides additional flexibility to tax properties within these classes at a different rate compared to the broader class. Municipalities have the option of establishing any of the optional property classes allowed in the legislation. Optional Classes include:

- New Multi-residential
- Shopping Centres
- Office Buildings
- Parking Lots
- Large Industrial

Bill 70, Building Ontario Up for Everyone Act, 2016

In November 2016, the Minister of Finance introduced Bill 70 aiming to implement certain budget measures and clarifying a number of laws and regulations. The bill received Royal Assent on December 8, 2016. The key areas of the amendments that impact the 2017 tax policies are:

- ***Multi-Residential Property Tax Mitigation*** – a levy restriction for multi-residential properties in 2017 where the multi-residential tax ratio is greater than 2.0. The province filed Ontario Regulation No. 62-17 and No. 65-17 on March 9, 2017 to implement in 2017 a full levy restriction for Multi-residential properties where the Multi-residential tax ratio is greater than 2.0.
- ***Landfills Assessment Review*** – implementation of the Landfills Assessment Review recommendations, including establishing a new landfill property class and setting a tax ratio in 2017 based on a transition ratio set by the Province.
- ***Property Tax Rate Calculation Adjustment*** – Option to adjust the provincially prescribed notional property tax rate calculation for in-year property assessment changes such as assessment appeal losses.
- ***Business Property Tax Capping*** – increased flexibility to accelerate progress to CVA level taxes.
- ***Vacancy Rebate and Reduction Programs*** – flexibility to tailor the programs for the Vacant Unit Rebate and Vacant/Excess Land Subclasses.

Provincial Ranges of Fairness

The "Ranges of Fairness" represent what the Province determines is a fair level of taxation for various types of properties relative to the tax burden on the residential class. These ranges ensure that taxes are not shifted onto properties that are already subject to high/low tax rates. Municipalities can leave their tax ratios at their current level or elect to move towards the ranges of fairness. The following table summarizes the Provincially Legislated Ranges of Fairness

	Range of Fairness
Residential	1.00
Multi-Residential	1.00-1.10
New Multi-Residential	1.00-1.10
Commercial	0.60-1.10
Industrial	0.60-1.10
Pipelines	0.60-0.70
Farmlands	0-0.25
Managed Forests	0.25

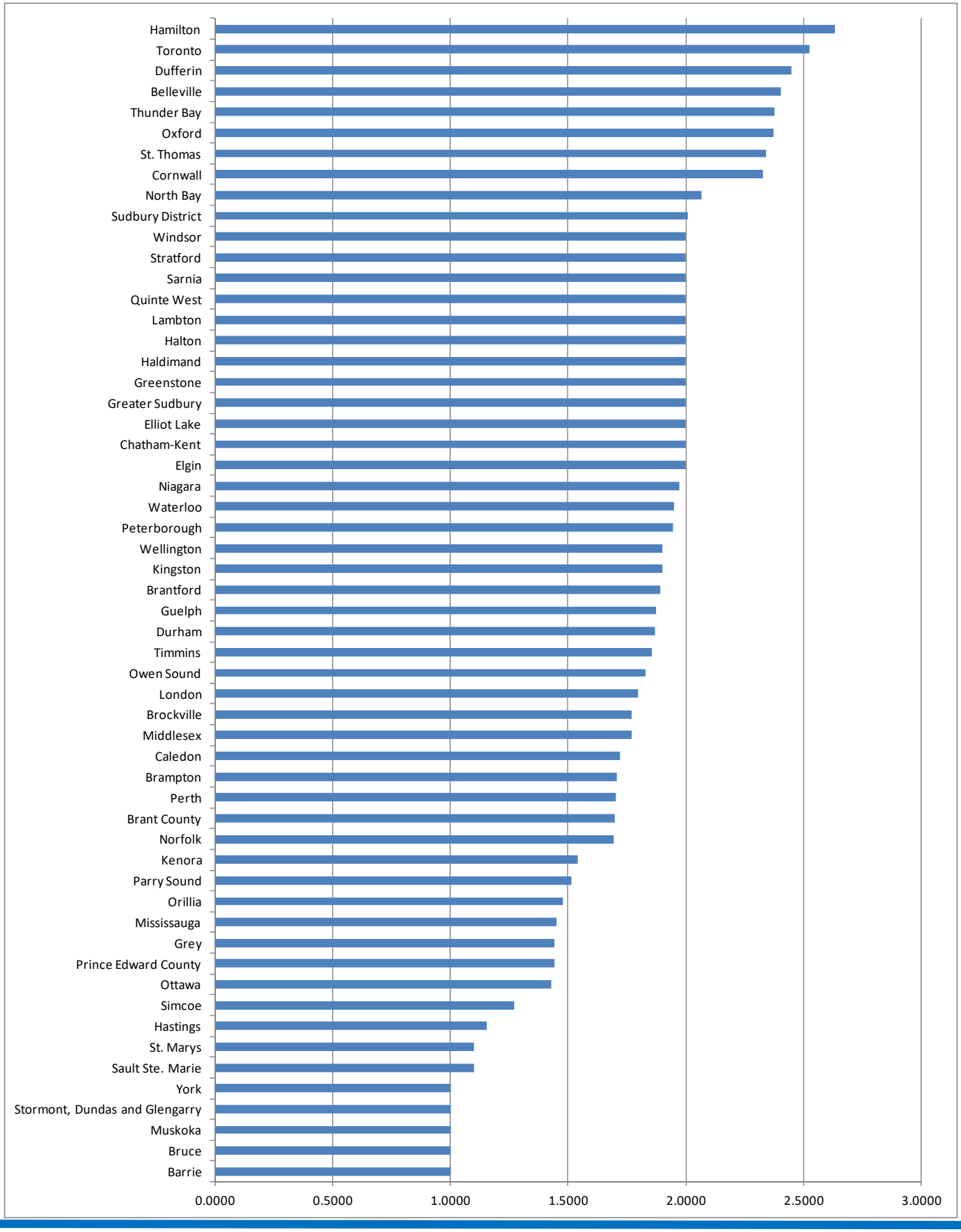
2018 Tax Ratios

Municipality	Multi-Residential	Commercial - Residual	Industrial - Residual
Barrie	1.0000	1.4331	1.5163
Belleville	2.4049	1.9191	2.4000
Brampton	1.7050	1.2971	1.4700
Brant County	1.7000	1.9000	2.5500
Brantford	1.8929	1.8088	2.2920
Brockville	1.7700	1.9482	2.6131
Bruce	1.0000	1.2331	1.7477
Caledon	1.7223	1.3385	1.5900
Chatham-Kent	2.0000	1.9504	2.1118
Cornwall	2.3251	1.9407	2.6300
Dufferin	2.4500	1.2200	2.1984
Durham	1.8665	1.4500	2.1850
Elgin	1.9999	1.6376	2.2251
Elliot Lake	2.0000	1.5111	1.5111
Greater Sudbury	2.0000	1.9800	3.9575
Greenstone	2.0000	1.4270	2.5000
Grey	1.4412	1.3069	1.8582
Guelph	1.8733	1.8400	2.2048
Haldimand	2.0000	1.6929	2.3274
Halton	2.0000	1.4565	2.3599
Hamilton	2.6342	1.9800	3.4115
Hastings	1.1535	1.1000	1.1292
Kenora	1.5403	2.1309	2.2261
Kingston	1.9000	1.9800	2.6300
Lambton	2.0000	1.6271	2.0476
London	1.7958	1.9300	1.9300
Middlesex	1.7697	1.1449	1.7451
Mississauga	1.4510	1.4772	1.6108
Muskoka	1.0000	1.1000	1.1000
Niagara	1.9700	1.7349	2.6300
Norfolk	1.6929	1.6929	1.6929

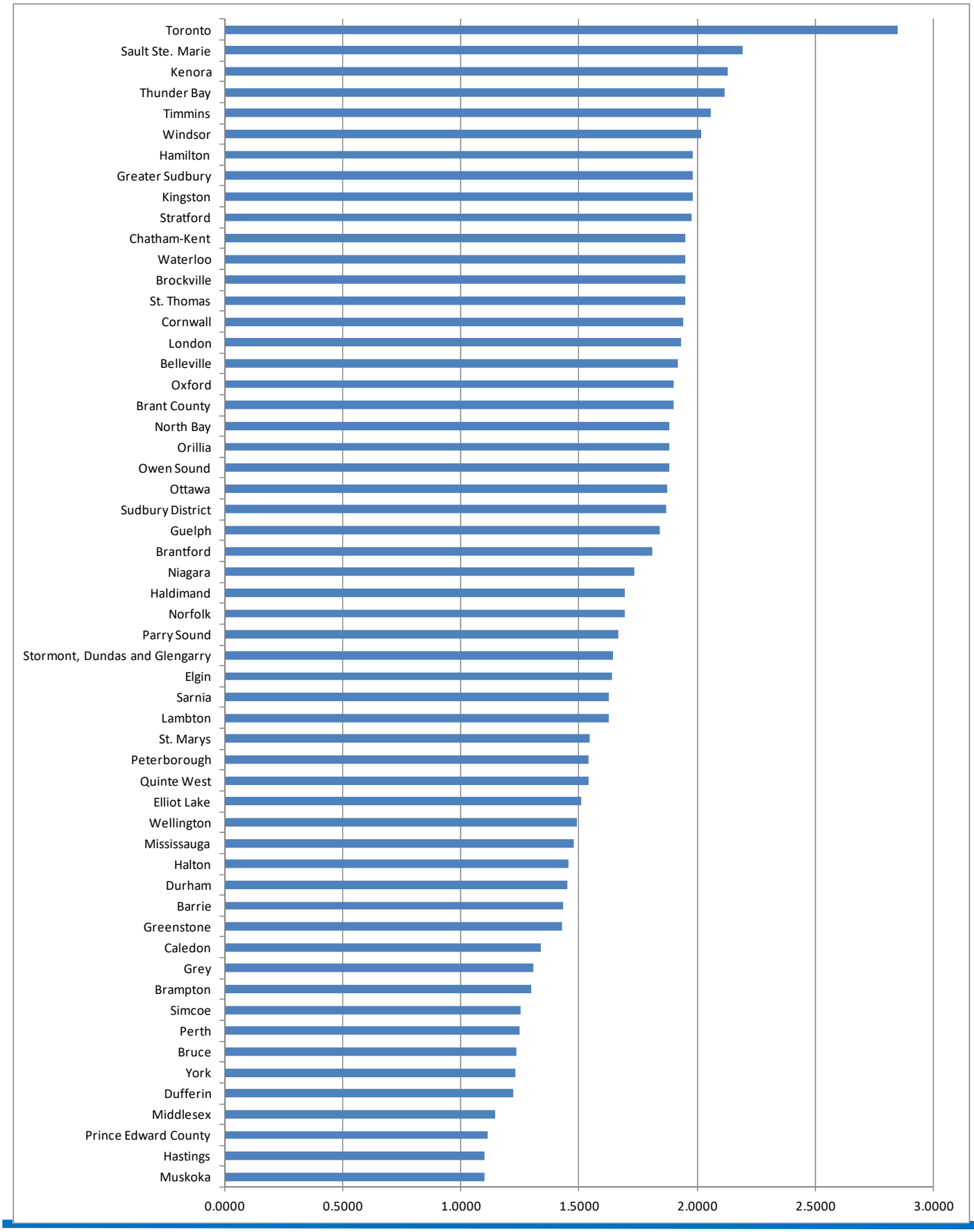
2018 Tax Ratios Cont'd

Municipality	Multi-Residential	Commercial - Residual	Industrial - Residual
North Bay	2.0647	1.8822	1.4000
Orillia	1.4773	1.8814	1.8556
Ottawa	1.4261	1.8726	2.6233
Owen Sound	1.8285	1.8800	2.2293
Oxford	2.3700	1.9018	2.6300
Parry Sound	1.5145	1.6646	1.5162
Perth	1.7008	1.2469	1.9692
Peterborough	1.9472	1.5401	1.7058
Prince Edward County	1.4402	1.1125	1.3895
Quinte West	2.0000	1.5385	2.4460
Sarnia	2.0000	1.6271	2.0476
Sault Ste. Marie	1.1000	2.1939	4.7186
Simcoe	1.2692	1.2520	1.4430
St. Marys	1.1000	1.5463	2.4812
St. Thomas	2.3424	1.9475	2.2281
Stormont, Dundas and Glengarry	1.0000	1.6430	2.0635
Stratford	2.0000	1.9759	2.7584
Sudbury District	2.0085	1.8686	2.4000
Thunder Bay	2.3771	2.1179	2.4182
Timmins	1.8542	2.0586	2.5000
Toronto	2.5231	2.8476	2.8359
Waterloo	1.9500	1.9500	1.9500
Wellington	1.9000	1.4910	2.4000
Windsor	2.0000	2.0187	2.3200
York	1.0000	1.2323	1.4973
Average	**1.7902**	**1.6871**	**2.1826**
Median	**1.8831**	**1.6929**	**2.2150**
Minimum	**1.0000**	**1.1000**	**1.1000**
Maximum	**2.6342**	**2.8476**	**4.7186**

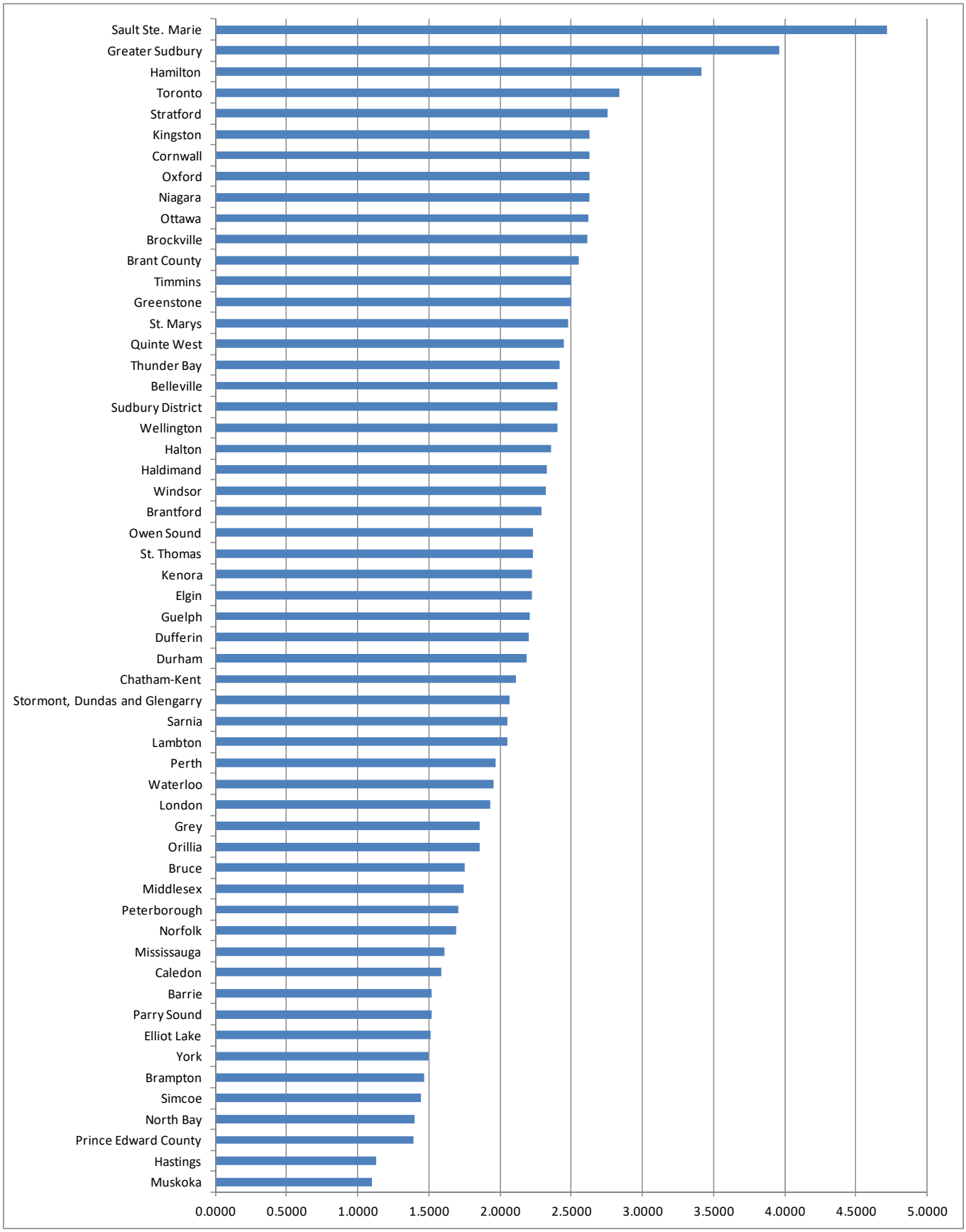
Multi-Residential Tax Ratios



Commercial (residual) Tax Ratios



Industrial (residual) Tax Ratios



New Multi-Residential Property Class

Municipality	Multi-Residential	New Multi-Residential
Belleville	2.4049	1.0000
Brampton	1.7050	1.0000
Brantford	1.8929	1.1000
Brockville	1.7700	1.0000
Caledon	1.7223	1.0000
Chatham-Kent	2.0000	1.1000
Cornwall	2.3251	1.0000
Dufferin	2.4500	1.1000
Durham	1.8665	1.1000
Greater Sudbury	2.0000	1.0000
Grey	1.4412	1.0000
Guelph	1.8733	1.0000
Haldimand	2.0000	1.0000
Halton	2.0000	1.0000
Hamilton	2.6342	1.0000
Hastings	1.1535	1.0000
Kenora	1.5403	1.1000
Kingston	1.9000	1.0000
Lambton	2.0000	1.0000
Mississauga	1.4510	1.0000
Niagara	1.9700	1.0000
North Bay	2.0647	1.0000
Orillia	1.4773	1.1000
Ottawa	1.4261	1.0000
Owen Sound	1.8285	1.0000
Parry Sound	1.5145	1.0000
Peterborough	1.9472	1.0000
Sarnia	2.0000	1.0000
Simcoe	1.2692	1.0000
Stratford	2.0000	1.0000
Sudbury District	2.0085	1.0000
Thunder Bay	2.3771	1.0000
Timmins	1.8542	1.0000
Toronto	2.5231	1.0000
Waterloo	1.9500	1.0000
Wellington	1.9000	1.1000
Windsor	2.0000	1.0000

Farmland Ratios Where Reductions have Been Implemented

Municipality	Farmland Ratio
Brant County	0.2400
Caledon	0.1689
Chatham-Kent	0.2200
Durham	0.2000
Greater Sudbury	0.2000
Halton	0.2000
Hamilton	0.1767
Kingston	0.2250
Lambton	0.2260
London	0.1180
North Bay	0.1500
Ottawa	0.2000
Oxford	0.2350

Large Industrial Class

Municipality	Industrial - Residual	Industrial - Large
Elgin	2.2251	2.8318
Greater Sudbury	3.9575	4.4856
Hamilton	3.4115	4.0004
Kenora	2.2261	2.8955
Lambton	2.0476	3.0035
Ottawa	2.6233	2.2528
Quinte West	2.4460	2.6147
Sarnia	2.0476	3.0035
Sault Ste. Marie	4.7186	8.5894
St. Thomas	2.2281	2.6774
Stormont, Dundas and Glengarry	2.0635	4.1432
Sudbury District	2.4000	8.0064
Thunder Bay	2.4182	2.7509
Windsor	2.3200	2.9381

Optional Commercial Classes

Municipality	Commercial - Residual	Commercial - Office Building	Commercial - Parking Lot	Commercial - Shopping
Chatham-Kent	1.9504	1.5718	1.9504	2.2512
Kenora	2.1309	2.5751	1.7396	3.0275
Lambton	1.6271	1.5358	1.0912	2.0835
Ottawa	1.8726	2.3238	1.2640	1.5070
Sarnia	1.6271	1.5358	1.0912	2.0835
Sault Ste. Marie	2.1939	3.0500	1.6625	2.3290
Stormont, Dundas and Glengarry	1.6430	1.4565	1.4565	1.4565
Sudbury District	1.8686	1.8686	1.8686	2.6020
Windsor	2.0187	2.0187	1.0167	2.0187

Comparison of Relative Taxes

Comparison of Relative Taxes

The purpose of this section of the report is to undertake "like" property comparisons across each municipality and across various property types. In total, 12 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.

The relative taxes are calculated by taking current value assessment of the sample properties in this section of the report and applying the total property tax rates for each classification of property. This uses the current reassessment based on property values as of January 1, 2016, and the phase-in cycle applies to the 2017 taxation years in this report. There is a three year phase-in of the assessment changes. The next reassessment will occur in 2020 to value all properties as of January 1, 2019 and will apply to the 2020, 2021, 2022 and 2023 taxation years. Current Value Assessment is defined as the amount of money a property would realize if sold at arm's length (by a willing seller to a willing buyer with no relationship to each other). To calculate a property's assessed value, MPAC analyzes market information from similar types of property in the vicinity

While all properties are evaluated using current value assessment, there are three methods used for this analysis:

- the selling price of a property (residential)
- the rental income a property generates (office building)
- the cost to replace a property (industrial)

Each method takes into consideration the location of a property, the size and quality of any buildings and features which might enhance or reduce a property's value.

Comparison of Relative Taxes

In order to calculate the relative tax burden of "like" properties, every effort was made to select a sample of properties within each municipality for each property to hold constant those factors deemed to be most critical in determining a property's assessed value using property descriptions as outlined on the next page. 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.

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 on the different property classes within a municipality varies based on the tax ratios
- The use of optional property classes
- Non-uniform education tax rates in the non-residential classes
- The level of service provided and the associated costs of providing these services
- Access to other sources of revenues such as dividends from hydro utilities, gaming and casino revenues, user fees, etc.

Notes

Urban rates were used in each municipality where there is area rating. 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.

Description of Comparable Properties Used in the Analysis

- ***Residential - Single Family Detached Home*** - A detached three-bedroom single storey home with 1.5 bathrooms and a one car garage. Total area of the house is approximately 1,200 sq. ft. and the property is situated on a lot that is approximately 5,500 sq. ft. In smaller more rural municipalities it was sometimes necessary to use larger lot sizes. Comparison of taxes on a per household basis.

- ***Residential—2 Storey*** - A two storey, three bedroom home with 2.5 bathrooms, two car garage. Total area of the house is approximately 2,000 sq. ft. on a lot approximately 4,000—5,000 sq. ft. Comparison of taxes on a per household basis.

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

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

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

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

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

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

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

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

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

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

2018 Total Property Tax Rates (Municipal and Education)

2018 Total Property Tax Rates (Municipal & Education—sorted alphabetically)

	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Commercial Park/Vac	Comm. Shopping	Ind. Residual	Ind. Large
Aurora	0.8216%	0.8216%	1.7695%	1.7695%	1.7695%	1.7695%	2.0657%	2.0657%
Bancroft	1.6774%	1.9088%	2.6315%	2.6315%	2.6315%	2.6315%	2.7921%	2.7921%
Barrie	1.2723%	1.2723%	2.6697%	2.6697%	2.6697%	2.6697%	2.8247%	2.8247%
Belleville	1.6076%	3.5113%	4.0989%	4.0989%	4.0989%	4.0989%	4.7902%	4.7902%
Bracebridge	1.3030%	1.3030%	1.9421%	1.9421%	1.9421%	1.9421%	2.0587%	2.0587%
Brampton	1.0356%	1.6458%	2.1415%	2.1415%	2.1415%	2.1415%	2.4440%	2.4440%
Brant	1.0341%	1.6390%	2.9818%	2.9818%	2.9818%	2.9818%	3.5434%	3.5434%
Brantford	1.3615%	2.4255%	3.4953%	3.4953%	3.4953%	3.4953%	4.0710%	4.0710%
Brock	1.2860%	2.2530%	2.6953%	2.6953%	2.6953%	2.6953%	3.7785%	3.7785%
Brockville	1.5007%	2.5254%	3.9325%	3.9325%	3.9325%	3.9325%	4.8173%	4.8173%
Brockton	1.3296%	1.3296%	2.5199%	2.5199%	2.5199%	2.5199%	3.3667%	3.3667%
Burlington	0.8152%	1.4604%	1.7779%	1.7779%	1.7779%	1.7779%	2.7668%	2.7668%
Caledon	0.8401%	1.3241%	1.9156%	1.9156%	1.9156%	1.9156%	2.2369%	2.2369%
Cambridge	1.2049%	2.1880%	3.3580%	3.3580%	3.3580%	3.3580%	3.3580%	3.3580%
Central Elgin	1.5547%	2.9393%	3.3576%	3.3576%	3.3576%	3.3576%	4.4211%	5.2612%
Centre Wellington	1.1136%	1.9628%	2.4075%	2.4075%	2.4075%	2.4075%	3.6046%	3.6046%
Chatham-Kent	1.8635%	3.5570%	4.6430%	3.7519%	3.3004%	5.1525%	4.9164%	4.9164%
Clarington	1.2228%	2.1350%	2.6036%	2.6036%	2.6036%	2.6036%	3.6403%	3.6403%
Collingwood	1.1950%	1.4709%	2.3733%	2.3733%	2.3733%	2.3733%	2.8190%	2.8190%
Cornwall	1.6168%	3.3837%	4.1479%	4.1479%	4.1479%	4.1479%	5.1452%	5.1452%
East Gwillimbury	0.8343%	0.8343%	1.7850%	1.7850%	1.7850%	1.7850%	2.0846%	2.0846%
Elliot Lake	2.0501%	3.9302%	3.9310%	3.9310%	3.9310%	3.9310%	3.9310%	3.9310%
Erin	1.0901%	1.9182%	2.3725%	2.3725%	2.3725%	2.3725%	3.5482%	3.5482%
Espanola	1.7270%	3.2972%	3.9994%	3.9994%	3.9994%	3.9994%	4.8268%	4.8268%
Fort Erie	1.4896%	2.7697%	3.3795%	3.3795%	3.3795%	3.3795%	4.8107%	4.8107%
Georgina	1.0714%	1.0714%	2.0773%	2.0773%	2.0773%	2.0773%	2.4397%	2.4397%
Gravenhurst	1.2523%	1.2523%	1.8864%	1.8864%	1.8864%	1.8864%	2.0030%	2.0030%
Greater Sudbury	1.4439%	2.7177%	3.6123%	3.6123%	3.6123%	3.6123%	6.0579%	6.7208%
Greenstone	2.5488%	4.9276%	4.4846%	4.4846%	4.4846%	4.4846%	7.0371%	7.0371%
Grey Highlands	1.0777%	1.4782%	2.5264%	2.5264%	2.5264%	2.5264%	3.0268%	3.0268%
Grimsby	1.1684%	2.1369%	2.8222%	2.8222%	2.8222%	2.8222%	3.9659%	3.9659%
Guelph	1.1713%	2.0457%	3.0510%	3.0510%	3.0510%	3.0510%	3.5476%	3.5476%
Guelph-Eramosa	1.0616%	1.8641%	2.3300%	2.3300%	2.3300%	2.3300%	3.4799%	3.4799%
Haldimand	1.2372%	2.3045%	3.0606%	3.0606%	3.0606%	3.0606%	3.8239%	3.8239%
Halton Hills	0.8290%	1.4880%	1.7980%	1.7980%	1.7980%	1.7980%	2.7993%	2.7993%
Hamilton	1.2620%	3.0464%	3.2592%	3.2592%	3.2592%	3.2592%	4.9661%	5.6092%

2018 Total Property Tax Rates - (Municipal & Education—sorted alphabetically) (cont'd)

	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Commercial Park/Vac	Comm. Shopping	Ind. Residual	Ind. Large
Huntsville	1.1838%	1.1838%	1.8110%	1.8110%	1.8110%	1.8110%	1.9276%	1.9276%
Ingersoll	1.4958%	3.2952%	3.8613%	3.8613%	3.8613%	3.8613%	4.8268%	4.8268%
Innisfil	1.0576%	1.2966%	2.2014%	2.2014%	2.2014%	2.2014%	2.6209%	2.6209%
Kenora	1.3920%	2.0523%	3.6672%	4.2044%	3.2085%	4.7515%	3.7822%	4.5919%
Kincardine	1.2084%	1.2084%	2.3704%	2.3704%	2.3704%	2.3704%	3.1548%	3.1548%
King	0.8682%	0.8682%	1.8268%	1.8268%	1.8268%	1.8268%	2.1354%	2.1354%
Kingston	1.3594%	2.4036%	3.6677%	3.6677%	3.6677%	3.6677%	4.4318%	4.4318%
Kitchener	1.1297%	2.0415%	3.2115%	3.2115%	3.2115%	3.2115%	3.2115%	3.2115%
Lambton Shores	1.1173%	2.0647%	2.8814%	2.7949%	1.7794%	3.3138%	3.2797%	4.1853%
Lincoln	1.2077%	2.2143%	2.8903%	2.8903%	2.8903%	2.8903%	4.0692%	4.0692%
London	1.3508%	2.2905%	3.6190%	3.6190%	3.6190%	3.6190%	3.6190%	3.6190%
Mapleton	1.2745%	2.2685%	2.6464%	2.6464%	2.6464%	2.6464%	3.9908%	3.9908%
Markham	0.6938%	0.6938%	1.6120%	1.6120%	1.6120%	1.6120%	1.8743%	1.8743%
Meaford	1.3223%	1.8306%	2.8459%	2.8459%	2.8459%	2.8459%	3.4811%	3.4811%
Middlesex Centre	1.1382%	1.8833%	2.4193%	2.4193%	2.4193%	2.4193%	3.0295%	3.0295%
Midland	1.4007%	1.7320%	2.6309%	2.6309%	2.6309%	2.6309%	3.1159%	3.1159%
Milton	0.6979%	1.2258%	1.6071%	1.6071%	1.6071%	1.6071%	2.4900%	2.4900%
Minto	1.3433%	2.3993%	2.7500%	2.7500%	2.7500%	2.7500%	4.1560%	4.1560%
Mississauga	0.8235%	1.1182%	1.9840%	1.9840%	1.9840%	1.9840%	2.2242%	2.2242%
Newmarket	0.8619%	0.8619%	1.8192%	1.8192%	1.8192%	1.8192%	2.1261%	2.1261%
Niagara Falls	1.3167%	2.4290%	3.0794%	3.0794%	3.0794%	3.0794%	4.3559%	4.3559%
Niagara-on-the-Lake	0.9451%	1.6969%	2.4347%	2.4347%	2.4347%	2.4347%	3.3784%	3.3784%
Norfolk	1.1964%	1.9076%	3.0776%	3.0776%	3.0776%	3.0776%	3.0776%	3.0776%
North Bay	1.4556%	2.8049%	3.5098%	3.5098%	2.4568%	3.5098%	2.8898%	2.8898%
North Dumfries	0.9138%	1.6205%	2.7905%	2.7905%	2.7905%	2.7905%	2.7905%	2.7905%
North Middlesex	1.3737%	2.3002%	2.6890%	2.6890%	2.6890%	2.6890%	3.4406%	3.4406%
North Perth	1.2122%	1.9421%	2.3896%	2.3896%	2.3896%	2.3896%	3.3924%	3.3924%
North Stormont	1.1626%	1.4796%	2.9619%	2.9619%	2.9619%	2.9619%	3.3882%	5.4527%
Oakville	0.7659%	1.3617%	1.7061%	1.7061%	1.7061%	1.7061%	2.6504%	2.6504%
Orangeville	1.3840%	3.0302%	2.4697%	2.4697%	2.4697%	2.4697%	4.0089%	4.0089%
Orillia	1.3903%	1.9728%	3.5288%	3.5288%	3.5288%	3.5288%	3.6044%	3.6044%
Oshawa	1.4069%	2.4788%	2.8706%	2.8706%	2.8706%	2.8706%	4.0427%	4.0427%
Ottawa	1.0684%	1.4511%	2.8148%	3.4276%	1.7373%	2.2294%	3.6969%	3.3639%
Owen Sound	1.6717%	2.9157%	4.1631%	4.1631%	4.1631%	4.1631%	4.6877%	4.6877%
Parry Sound	1.4864%	2.1637%	3.0563%	3.0563%	3.0563%	3.0563%	2.6648%	2.6648%
Pelham	1.3222%	2.4398%	3.0889%	3.0889%	3.0889%	3.0889%	4.3702%	4.3702%

Note: * tax rate for Orillia is the Low Band

2018 Total Property Tax Rates - (Municipal & Education—sorted alphabetically) (cont'd)

	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Commercial Park/Vac	Comm. Shopping	Ind. Residual	Ind. Large
Penetanguishene	1.4360%	1.7769%	2.6751%	2.6751%	2.6751%	2.6751%	3.1669%	3.1669%
Peterborough	1.4269%	2.6174%	3.2757%	3.2757%	3.2757%	3.2757%	3.4840%	3.4840%
Pickering	1.1524%	2.0048%	2.5024%	2.5024%	2.5024%	2.5024%	3.4879%	3.4879%
Port Colborne	1.6663%	3.1177%	3.6859%	3.6859%	3.6859%	3.6859%	5.2753%	5.2753%
Prince Edward County	1.0547%	1.4441%	1.7306%	1.7306%	1.7306%	1.7306%	2.5692%	2.5692%
Puslinch	0.9645%	1.6795%	2.1851%	2.1851%	2.1851%	2.1851%	3.2467%	3.2467%
Quinte West	1.3641%	2.5583%	3.1576%	3.1576%	3.1576%	3.1576%	4.2608%	4.4623%
Richmond Hill	0.7176%	0.7176%	1.6413%	1.6413%	1.6413%	1.6413%	1.9099%	1.9099%
Sarnia	1.5255%	2.8810%	3.5456%	3.4218%	2.2248%	4.1643%	4.1155%	5.4113%
Saugeen Shores	1.1031%	1.1031%	2.2407%	2.2407%	2.2407%	2.2407%	2.9708%	2.9708%
Sault Ste. Marie	1.5303%	1.6664%	4.0601%	5.2189%	3.2859%	4.2429%	7.4779%	12.4350%
Springwater	0.7927%	0.9603%	1.8697%	1.8697%	1.8697%	1.8697%	2.2386%	2.2386%
St. Catharines	1.4327%	2.6575%	3.2801%	3.2801%	3.2801%	3.2801%	4.6609%	4.6609%
St. Marys	1.4155%	1.5401%	3.0160%	3.0160%	3.0160%	3.0160%	4.4304%	4.4304%
St. Thomas	1.5332%	3.2949%	3.9949%	3.9949%	3.9949%	3.9949%	4.3774%	4.9899%
Stratford	1.3764%	2.5827%	3.7237%	3.7237%	3.7237%	3.7237%	4.6391%	4.6391%
Strathroy-Caradoc	1.2052%	2.0020%	2.4960%	2.4960%	2.4960%	2.4960%	3.1465%	3.1465%
Tay	1.1203%	1.1203%	2.2329%	2.2329%	2.2329%	2.2329%	2.7114%	2.7114%
Thorold	1.4487%	2.7031%	3.3208%	3.3208%	3.3208%	3.3208%	4.7218%	4.7218%
Thunder Bay	1.6374%	3.6581%	4.1978%	4.1978%	4.1978%	4.1978%	4.6384%	5.3832%
Tillsonburg	1.3610%	2.9203%	3.6050%	3.6050%	3.6050%	3.6050%	4.4723%	4.4723%
Timmins	1.8759%	3.3178%	4.5792%	4.5792%	4.5792%	4.5792%	5.3547%	5.3547%
Tiny	0.7376%	0.8904%	1.8006%	1.8006%	1.8006%	1.8006%	2.1590%	2.1590%
Toronto	0.6355%	1.3148%	2.4039%	2.4039%	2.4039%	2.4039%	2.4470%	2.4470%
Vaughan	0.7281%	0.7281%	1.6543%	1.6543%	1.6543%	1.6543%	1.9257%	1.9257%
Wainfleet	1.3768%	2.5475%	3.1837%	3.1837%	3.1837%	3.1837%	4.5140%	4.5140%
Waterloo	1.1078%	1.9988%	3.1688%	3.1688%	3.1688%	3.1688%	3.1688%	3.1688%
Welland	1.5891%	2.9666%	3.5520%	3.5520%	3.5520%	3.5520%	5.0722%	5.0722%
Wellesley	0.9629%	1.7161%	2.8861%	2.8861%	2.8861%	2.8861%	2.8861%	2.8861%
Wellington North	1.2906%	2.2992%	2.6714%	2.6714%	2.6714%	2.6714%	4.0295%	4.0295%
West Lincoln	1.1515%	2.1036%	2.7929%	2.7929%	2.7929%	2.7929%	3.9215%	3.9215%
Whitby	1.1809%	2.0568%	2.5429%	2.5429%	2.5429%	2.5429%	3.5488%	3.5488%
Whitchurch-Stouffville	0.7855%	0.7855%	1.7250%	1.7250%	1.7250%	1.7250%	2.0116%	2.0116%
Wilmot	0.9189%	1.6303%	2.8003%	2.8003%	2.8003%	2.8003%	2.8003%	2.8003%
Windsor	1.8135%	3.4570%	4.6577%	4.6577%	2.5555%	4.6577%	5.1529%	6.1688%
Woolwich	0.9149%	1.6226%	2.7926%	2.7926%	2.7926%	2.7926%	2.7926%	2.7926%
Average	**1.2436%**	**2.0510%**	**2.8559%**	**2.8671%**	**2.7705%**	**2.8767%**	**3.5702%**	**3.7037%**
Median	**1.2300%**	**2.0004%**	**2.7966%**	**2.7939%**	**2.6921%**	**2.7928%**	**3.4826%**	**3.4859%**
Minimum	**0.6355%**	**0.6938%**	**1.6071%**	**1.6071%**	**1.6071%**	**1.6071%**	**1.8743%**	**1.8743%**
Maximum	**2.5488%**	**4.9276%**	**4.6577%**	**5.2189%**	**4.5792%**	**5.1525%**	**7.4779%**	**12.4350%**

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

2018 Education Tax Rates

2018 Education Rates (sorted alphabetically)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Commercial Park/Vac	Comm. Shopping	Ind. Residual	Ind. Large
Aurora	0.1700%	0.1700%	0.9665%	0.9665%	0.9665%	0.9665%	1.0900%	1.0900%
Bancroft	0.1700%	0.1700%	0.9734%	0.9734%	0.9734%	0.9734%	1.0900%	1.0900%
Barrie	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.1532%	1.1532%
Belleville	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Bracebridge	0.1700%	0.1700%	0.6959%	0.6959%	0.6959%	0.6959%	0.8124%	0.8124%
Brampton	0.1700%	0.1700%	1.0187%	1.0187%	1.0187%	1.0187%	1.1716%	1.1716%
Brant	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Brantford	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Brock	0.1700%	0.1700%	1.0771%	1.0771%	1.0771%	1.0771%	1.3400%	1.3400%
Brockville	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Brockton	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Burlington	0.1700%	0.1700%	0.8382%	0.8382%	0.8382%	0.8382%	1.2442%	1.2442%
Caledon	0.1700%	0.1700%	1.0187%	1.0187%	1.0187%	1.0187%	1.1716%	1.1716%
Cambridge	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Central Elgin	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Centre Wellington	0.1700%	0.1700%	1.0006%	1.0006%	1.0006%	1.0006%	1.3400%	1.3400%
Chatham-Kent	0.1700%	0.1700%	1.3400%	1.0900%	1.0900%	1.3400%	1.3400%	1.3400%
Clarington	0.1700%	0.1700%	1.0771%	1.0771%	1.0771%	1.0771%	1.3400%	1.3400%
Collingwood	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Cornwall	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
East Gwillimbury	0.1700%	0.1700%	0.9665%	0.9665%	0.9665%	0.9665%	1.0900%	1.0900%
Elliot Lake	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%
Erin	0.1700%	0.1700%	1.0006%	1.0006%	1.0006%	1.0006%	1.3400%	1.3400%
Espanola	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%
Fort Erie	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Georgina	0.1700%	0.1700%	0.9665%	0.9665%	0.9665%	0.9665%	1.0900%	1.0900%
Gravenhurst	0.1700%	0.1700%	0.6959%	0.6959%	0.6959%	0.6959%	0.8124%	0.8124%
Greater Sudbury	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%
Greenstone	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%
Grey Highlands	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Grimsby	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Guelph	0.1700%	0.1700%	1.2087%	1.2087%	1.2087%	1.2087%	1.3400%	1.3400%
Guelph-Eramosa	0.1700%	0.1700%	1.0006%	1.0006%	1.0006%	1.0006%	1.3400%	1.3400%
Haldimand	0.1700%	0.1700%	1.2539%	1.2539%	1.2539%	1.2539%	1.3400%	1.3400%
Halton Hills	0.1700%	0.1700%	0.8382%	0.8382%	0.8382%	0.8382%	1.2442%	1.2442%
Hamilton	0.1700%	0.1700%	1.0971%	1.0971%	1.0971%	1.0971%	1.2409%	1.2409%

2018 Education Rates (sorted alphabetically) (cont'd)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Commercial Park/Vac	Comm. Shopping	Ind. Residual	Ind. Large
Huntsville	0.1700%	0.1700%	0.6959%	0.6959%	0.6959%	0.6959%	0.8124%	0.8124%
Ingersoll	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Innisfil	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Kenora	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%
Kincardine	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
King	0.1700%	0.1700%	0.9665%	0.9665%	0.9665%	0.9665%	1.0900%	1.0900%
Kingston	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Kitchener	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Lambton Shores	0.1700%	0.1700%	1.3400%	1.3400%	0.7457%	1.3400%	1.3400%	1.3400%
Lincoln	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
London	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Mapleton	0.1700%	0.1700%	1.0006%	1.0006%	1.0006%	1.0006%	1.3400%	1.3400%
Markham	0.1700%	0.1700%	0.9665%	0.9665%	0.9665%	0.9665%	1.0900%	1.0900%
Meaford	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Middlesex Centre	0.1700%	0.1700%	1.3109%	1.3109%	1.3109%	1.3109%	1.3400%	1.3400%
Midland	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Milton	0.1700%	0.1700%	0.8382%	0.8382%	0.8382%	0.8382%	1.2442%	1.2442%
Minto	0.1700%	0.1700%	1.0006%	1.0006%	1.0006%	1.0006%	1.3400%	1.3400%
Mississauga	0.1700%	0.1700%	1.0187%	1.0187%	1.0187%	1.0187%	1.1716%	1.1716%
Newmarket	0.1700%	0.1700%	0.9665%	0.9665%	0.9665%	0.9665%	1.0900%	1.0900%
Niagara Falls	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Niagara-on-the-Lake	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Norfolk	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
North Bay	0.1700%	0.1700%	1.0900%	1.0900%	0.7630%	1.0900%	1.0900%	1.0900%
North Dumfries	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
North Middlesex	0.1700%	0.1700%	1.3109%	1.3109%	1.3109%	1.3109%	1.3400%	1.3400%
North Perth	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
North Stormont	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Oakville	0.1700%	0.1700%	0.8382%	0.8382%	0.8382%	0.8382%	1.2442%	1.2442%
Orangeville	0.1700%	0.1700%	0.9886%	0.9886%	0.9886%	0.9886%	1.3400%	1.3400%
Orillia	0.1700%	0.1700%	1.2328%	1.2328%	1.2328%	1.2328%	1.3400%	1.3400%
Oshawa	0.1700%	0.1700%	1.0771%	1.0771%	1.0771%	1.0771%	1.3400%	1.3400%
Ottawa	0.1700%	0.1700%	1.0900%	1.3400%	0.6017%	0.8754%	1.3400%	1.3400%
Owen Sound	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Parry Sound	0.1700%	0.1700%	0.8650%	0.8650%	0.8650%	0.8650%	0.6688%	0.6688%
Pelham	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%

2018 Education Rates (sorted alphabetically) (cont'd)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Commercial Park/Vac	Comm. Shopping	Ind. Residual	Ind. Large
Penetanguishene	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Peterborough	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Pickering	0.1700%	0.1700%	1.0771%	1.0771%	1.0771%	1.0771%	1.3400%	1.3400%
Port Colborne	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Prince Edward County	0.1700%	0.1700%	0.7464%	0.7464%	0.7464%	0.7464%	1.3400%	1.3400%
Puslinch	0.1700%	0.1700%	1.0006%	1.0006%	1.0006%	1.0006%	1.3400%	1.3400%
Quinte West	0.1700%	0.1700%	1.3204%	1.3204%	1.3204%	1.3204%	1.3400%	1.3400%
Richmond Hill	0.1700%	0.1700%	0.9665%	0.9665%	0.9665%	0.9665%	1.0900%	1.0900%
Sarnia	0.1700%	0.1700%	1.3400%	1.3400%	0.7457%	1.3400%	1.3400%	1.3400%
Saugeen Shores	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Sault Ste. Marie	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%
Springwater	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
St. Catharines	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
St. Marys	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
St. Thomas	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Stratford	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Strathroy-Caradoc	0.1700%	0.1700%	1.3109%	1.3109%	1.3109%	1.3109%	1.3400%	1.3400%
Tay	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Thorold	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Thunder Bay	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%
Tillsonburg	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Timmins	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%	1.0900%
Tiny	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Toronto	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.1608%	1.1608%
Vaughan	0.1700%	0.1700%	0.9665%	0.9665%	0.9665%	0.9665%	1.0900%	1.0900%
Wainfleet	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Waterloo	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Welland	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Wellesley	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Wellington North	0.1700%	0.1700%	1.0006%	1.0006%	1.0006%	1.0006%	1.3400%	1.3400%
West Lincoln	0.1700%	0.1700%	1.0900%	1.0900%	1.0900%	1.0900%	1.3400%	1.3400%
Whitby	0.1700%	0.1700%	1.0771%	1.0771%	1.0771%	1.0771%	1.3400%	1.3400%
Whitchurch-Stouffville	0.1700%	0.1700%	0.9665%	0.9665%	0.9665%	0.9665%	1.0900%	1.0900%
Wilmot	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Windsor	0.1700%	0.1700%	1.3400%	1.3400%	0.8845%	1.3400%	1.3400%	1.3400%
Woolwich	0.1700%	0.1700%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%	1.3400%
Average	**0.1700%**	**0.1700%**	**1.1209%**	**1.1209%**	**1.0958%**	**1.1189%**	**1.2626%**	**1.2626%**
Median	**0.1700%**	**0.1700%**	**1.0900%**	**1.0900%**	**1.0900%**	**1.0900%**	**1.3400%**	**1.3400%**
Minimum	**0.1700%**	**0.1700%**	**0.6959%**	**0.6959%**	**0.6017%**	**0.6959%**	**0.6688%**	**0.6688%**
Maximum	**0.1700%**	**0.1700%**	**1.3400%**	**1.3400%**	**1.3400%**	**1.3400%**	**1.3400%**	**1.3400%**

2018 Upper and Lower Tier Tax Rates

2018 Municipal Rates (Upper and Lower Tier—sorted alphabetically)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Commercial Park/Vac	Comm. Shopping	Ind. Residual	Ind. Large
Aurora	0.6516%	0.6516%	0.8030%	0.8030%	0.8030%	0.8030%	0.9757%	0.9757%
Bancroft	1.5074%	1.7388%	1.6581%	1.6581%	1.6581%	1.6581%	1.7021%	1.7021%
Barrie	1.1023%	1.1023%	1.5797%	1.5797%	1.5797%	1.5797%	1.6714%	1.6714%
Belleville	1.4376%	3.3413%	2.7589%	2.7589%	2.7589%	2.7589%	3.4502%	3.4502%
Bracebridge	1.1330%	1.1330%	1.2463%	1.2463%	1.2463%	1.2463%	1.2463%	1.2463%
Brampton	0.8656%	1.4758%	1.1228%	1.1228%	1.1228%	1.1228%	1.2724%	1.2724%
Brant	0.8641%	1.4690%	1.6418%	1.6418%	1.6418%	1.6418%	2.2034%	2.2034%
Brantford	1.1915%	2.2555%	2.1553%	2.1553%	2.1553%	2.1553%	2.7310%	2.7310%
Brock	1.1160%	2.0830%	1.6182%	1.6182%	1.6182%	1.6182%	2.4385%	2.4385%
Brockville	1.3307%	2.3554%	2.5925%	2.5925%	2.5925%	2.5925%	3.4773%	3.4773%
Brockton	1.1596%	1.1596%	1.4299%	1.4299%	1.4299%	1.4299%	2.0267%	2.0267%
Burlington	0.6452%	1.2904%	0.9397%	0.9397%	0.9397%	0.9397%	1.5226%	1.5226%
Caledon	0.6701%	1.1541%	0.8969%	0.8969%	0.8969%	0.8969%	1.0654%	1.0654%
Cambridge	1.0349%	2.0180%	2.0180%	2.0180%	2.0180%	2.0180%	2.0180%	2.0180%
Central Elgin	1.3847%	2.7693%	2.2676%	2.2676%	2.2676%	2.2676%	3.0811%	3.9212%
Centre Wellington	0.9436%	1.7928%	1.4069%	1.4069%	1.4069%	1.4069%	2.2646%	2.2646%
Chatham-Kent	1.6935%	3.3870%	3.3030%	2.6619%	2.2104%	3.8125%	3.5764%	3.5764%
Clarington	1.0528%	1.9650%	1.5265%	1.5265%	1.5265%	1.5265%	2.3003%	2.3003%
Collingwood	1.0250%	1.3009%	1.2833%	1.2833%	1.2833%	1.2833%	1.4790%	1.4790%
Cornwall	1.4468%	3.2137%	2.8079%	2.8079%	2.8079%	2.8079%	3.8052%	3.8052%
East Gwillimbury	0.6643%	0.6643%	0.8186%	0.8186%	0.8186%	0.8186%	0.9946%	0.9946%
Elliot Lake	1.8801%	3.7602%	2.8410%	2.8410%	2.8410%	2.8410%	2.8410%	2.8410%
Erin	0.9201%	1.7482%	1.3719%	1.3719%	1.3719%	1.3719%	2.2082%	2.2082%
Espanola	1.5570%	3.1272%	2.9094%	2.9094%	2.9094%	2.9094%	3.7368%	3.7368%
Fort Erie	1.3196%	2.5997%	2.2895%	2.2895%	2.2895%	2.2895%	3.4707%	3.4707%
Georgina	0.9014%	0.9014%	1.1108%	1.1108%	1.1108%	1.1108%	1.3497%	1.3497%
Gravenhurst	1.0823%	1.0823%	1.1905%	1.1905%	1.1905%	1.1905%	1.1905%	1.1905%
Greater Sudbury	1.2739%	2.5477%	2.5223%	2.5223%	2.5223%	2.5223%	4.9679%	5.6308%
Greenstone	2.3788%	4.7576%	3.3946%	3.3946%	3.3946%	3.3946%	5.9471%	5.9471%
Grey Highlands	0.9077%	1.3082%	1.1864%	1.1864%	1.1864%	1.1864%	1.6868%	1.6868%
Grimsby	0.9984%	1.9669%	1.7322%	1.7322%	1.7322%	1.7322%	2.6259%	2.6259%
Guelph	1.0013%	1.8757%	1.8423%	1.8423%	1.8423%	1.8423%	2.2076%	2.2076%
Guelph-Eramosa	0.8916%	1.6941%	1.3294%	1.3294%	1.3294%	1.3294%	2.1399%	2.1399%
Haldimand	1.0672%	2.1345%	1.8067%	1.8067%	1.8067%	1.8067%	2.4839%	2.4839%
Halton Hills	0.6590%	1.3180%	0.9598%	0.9598%	0.9598%	0.9598%	1.5551%	1.5551%
Hamilton	1.0920%	2.8764%	2.1621%	2.1621%	2.1621%	2.1621%	3.7252%	4.3683%

2018 Municipal Rates Upper & Lower Tier—(sorted alphabetically) (cont'd)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Commercial Park/Vac	Comm. Shopping	Ind. Residual	Ind. Large
Huntsville	1.0138%	1.0138%	1.1152%	1.1152%	1.1152%	1.1152%	1.1152%	1.1152%
Ingersoll	1.3258%	3.1252%	2.5213%	2.5213%	2.5213%	2.5213%	3.4868%	3.4868%
Innisfil	0.8876%	1.1266%	1.1114%	1.1114%	1.1114%	1.1114%	1.2809%	1.2809%
Kenora	1.2220%	1.8823%	2.5772%	3.1144%	2.1185%	3.6615%	2.6922%	3.5019%
Kincardine	1.0384%	1.0384%	1.2804%	1.2804%	1.2804%	1.2804%	1.8148%	1.8148%
King	0.6982%	0.6982%	0.8604%	0.8604%	0.8604%	0.8604%	1.0454%	1.0454%
Kingston	1.1894%	2.2336%	2.3277%	2.3277%	2.3277%	2.3277%	3.0918%	3.0918%
Kitchener	0.9597%	1.8715%	1.8715%	1.8715%	1.8715%	1.8715%	1.8715%	1.8715%
Lambton Shores	0.9473%	1.8947%	1.5414%	1.4549%	1.0337%	1.9738%	1.9397%	2.8453%
Lincoln	1.0377%	2.0443%	1.8003%	1.8003%	1.8003%	1.8003%	2.7292%	2.7292%
London	1.1808%	2.1205%	2.2790%	2.2790%	2.2790%	2.2790%	2.2790%	2.2790%
Mapleton	1.1045%	2.0985%	1.6458%	1.6458%	1.6458%	1.6458%	2.6508%	2.6508%
Markham	0.5238%	0.5238%	0.6455%	0.6455%	0.6455%	0.6455%	0.7843%	0.7843%
Meaford	1.1523%	1.6606%	1.5059%	1.5059%	1.5059%	1.5059%	2.1411%	2.1411%
Middlesex Centre	0.9682%	1.7133%	1.1084%	1.1084%	1.1084%	1.1084%	1.6895%	1.6895%
Midland	1.2307%	1.5620%	1.5409%	1.5409%	1.5409%	1.5409%	1.7759%	1.7759%
Milton	0.5279%	1.0558%	0.7689%	0.7689%	0.7689%	0.7689%	1.2458%	1.2458%
Minto	1.1733%	2.2293%	1.7494%	1.7494%	1.7494%	1.7494%	2.8160%	2.8160%
Mississauga	0.6535%	0.9482%	0.9653%	0.9653%	0.9653%	0.9653%	1.0526%	1.0526%
Newmarket	0.6919%	0.6919%	0.8527%	0.8527%	0.8527%	0.8527%	1.0361%	1.0361%
Niagara Falls	1.1467%	2.2590%	1.9894%	1.9894%	1.9894%	1.9894%	3.0159%	3.0159%
Niagara-on-the-Lake	0.7751%	1.5269%	1.3447%	1.3447%	1.3447%	1.3447%	2.0384%	2.0384%
Norfolk	1.0264%	1.7376%	1.7376%	1.7376%	1.7376%	1.7376%	1.7376%	1.7376%
North Bay	1.2856%	2.6349%	2.4198%	2.4198%	1.6938%	2.4198%	1.7998%	1.7998%
North Dumfries	0.7438%	1.4505%	1.4505%	1.4505%	1.4505%	1.4505%	1.4505%	1.4505%
North Middlesex	1.2037%	2.1302%	1.3781%	1.3781%	1.3781%	1.3781%	2.1006%	2.1006%
North Perth	1.0422%	1.7721%	1.2996%	1.2996%	1.2996%	1.2996%	2.0524%	2.0524%
North Stormont	0.9926%	1.3096%	1.6219%	1.6219%	1.6219%	1.6219%	2.0482%	4.1127%
Oakville	0.5959%	1.1917%	0.8679%	0.8679%	0.8679%	0.8679%	1.4062%	1.4062%
Orangeville	1.2140%	2.8602%	1.4811%	1.4811%	1.4811%	1.4811%	2.6689%	2.6689%
Orillia	1.2203%	1.8028%	2.2960%	2.2960%	2.2960%	2.2960%	2.2644%	2.2644%
Oshawa	1.2369%	2.3088%	1.7936%	1.7936%	1.7936%	1.7936%	2.7027%	2.7027%
Ottawa	0.8984%	1.2811%	1.7248%	2.0876%	1.1356%	1.3540%	2.3569%	2.0239%
Owen Sound	1.5017%	2.7457%	2.8231%	2.8231%	2.8231%	2.8231%	3.3477%	3.3477%
Parry Sound	1.3164%	1.9937%	2.1913%	2.1913%	2.1913%	2.1913%	1.9960%	1.9960%
Pelham	1.1522%	2.2698%	1.9989%	1.9989%	1.9989%	1.9989%	3.0302%	3.0302%

2018 Municipal Rates Upper & Lower Tier—(sorted alphabetically) (cont'd)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Commercial Park/Vac	Comm. Shopping	Ind. Residual	Ind. Large
Penetanguishene	1.2660%	1.6069%	1.5851%	1.5851%	1.5851%	1.5851%	1.8269%	1.8269%
Peterborough	1.2569%	2.4474%	1.9357%	1.9357%	1.9357%	1.9357%	2.1440%	2.1440%
Pickering	0.9824%	1.8348%	1.4254%	1.4254%	1.4254%	1.4254%	2.1479%	2.1479%
Port Colborne	1.4963%	2.9477%	2.5959%	2.5959%	2.5959%	2.5959%	3.9353%	3.9353%
Prince Edward County	0.8847%	1.2741%	0.9842%	0.9842%	0.9842%	0.9842%	1.2292%	1.2292%
Puslinch	0.7945%	1.5095%	1.1845%	1.1845%	1.1845%	1.1845%	1.9067%	1.9067%
Quinte West	1.1941%	2.3883%	1.8372%	1.8372%	1.8372%	1.8372%	2.9208%	3.1223%
Richmond Hill	0.5476%	0.5476%	0.6748%	0.6748%	0.6748%	0.6748%	0.8199%	0.8199%
Sarnia	1.3555%	2.7110%	2.2056%	2.0818%	1.4791%	2.8243%	2.7755%	4.0713%
Saugeen Shores	0.9331%	0.9331%	1.1507%	1.1507%	1.1507%	1.1507%	1.6308%	1.6308%
Sault Ste. Marie	1.3603%	1.4964%	2.9701%	4.1289%	2.1959%	3.1529%	6.3879%	11.3450%
Springwater	0.6227%	0.7903%	0.7797%	0.7797%	0.7797%	0.7797%	0.8986%	0.8986%
St. Catharines	1.2627%	2.4875%	2.1901%	2.1901%	2.1901%	2.1901%	3.3209%	3.3209%
St. Marys	1.2455%	1.3701%	1.9260%	1.9260%	1.9260%	1.9260%	3.0904%	3.0904%
St. Thomas	1.3632%	3.1249%	2.6549%	2.6549%	2.6549%	2.6549%	3.0374%	3.6499%
Stratford	1.2064%	2.4127%	2.3837%	2.3837%	2.3837%	2.3837%	3.2991%	3.2991%
Strathroy-Caradoc	1.0352%	1.8320%	1.1852%	1.1852%	1.1852%	1.1852%	1.8065%	1.8065%
Tay	0.9503%	0.9503%	1.1429%	1.1429%	1.1429%	1.1429%	1.3714%	1.3714%
Thorold	1.2787%	2.5331%	2.2308%	2.2308%	2.2308%	2.2308%	3.3818%	3.3818%
Thunder Bay	1.4674%	3.4881%	3.1078%	3.1078%	3.1078%	3.1078%	3.5484%	4.2932%
Tillsonburg	1.1910%	2.7503%	2.2650%	2.2650%	2.2650%	2.2650%	3.1323%	3.1323%
Timmins	1.7059%	3.1478%	3.4892%	3.4892%	3.4892%	3.4892%	4.2647%	4.2647%
Tiny	0.5676%	0.7204%	0.7106%	0.7106%	0.7106%	0.7106%	0.8190%	0.8190%
Toronto	0.4655%	1.1448%	1.3139%	1.3139%	1.3139%	1.3139%	1.2863%	1.2863%
Vaughan	0.5581%	0.5581%	0.6878%	0.6878%	0.6878%	0.6878%	0.8357%	0.8357%
Wainfleet	1.2068%	2.3775%	2.0937%	2.0937%	2.0937%	2.0937%	3.1740%	3.1740%
Waterloo	0.9378%	1.8288%	1.8288%	1.8288%	1.8288%	1.8288%	1.8288%	1.8288%
Welland	1.4191%	2.7966%	2.4620%	2.4620%	2.4620%	2.4620%	3.7322%	3.7322%
Wellesley	0.7929%	1.5461%	1.5461%	1.5461%	1.5461%	1.5461%	1.5461%	1.5461%
Wellington North	1.1206%	2.1292%	1.6708%	1.6708%	1.6708%	1.6708%	2.6895%	2.6895%
West Lincoln	0.9815%	1.9336%	1.7029%	1.7029%	1.7029%	1.7029%	2.5815%	2.5815%
Whitby	1.0109%	1.8868%	1.4658%	1.4658%	1.4658%	1.4658%	2.2088%	2.2088%
Whitchurch-Stouffville	0.6155%	0.6155%	0.7585%	0.7585%	0.7585%	0.7585%	0.9216%	0.9216%
Wilmot	0.7489%	1.4603%	1.4603%	1.4603%	1.4603%	1.4603%	1.4603%	1.4603%
Windsor	1.6435%	3.2870%	3.3177%	3.3177%	1.6710%	3.3177%	3.8129%	4.8288%
Woolwich	0.7449%	1.4526%	1.4526%	1.4526%	1.4526%	1.4526%	1.4526%	1.4526%
Average	**1.0736%**	**1.8810%**	**1.7351%**	**1.7462%**	**1.6747%**	**1.7578%**	**2.3076%**	**2.4411%**
Median	**1.0600%**	**1.8304%**	**1.6319%**	**1.6319%**	**1.6017%**	**1.6319%**	**2.1426%**	**2.1459%**
Minimum	**0.4655%**	**0.5238%**	**0.6455%**	**0.6455%**	**0.6455%**	**0.6455%**	**0.7843%**	**0.7843%**
Maximum	**2.3788%**	**4.7576%**	**3.4892%**	**4.1289%**	**3.4892%**	**3.8125%**	**6.3879%**	**11.3450%**

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

Residential Comparisons

Residential Comparisons - Detached Bungalow (sorted lowest to highest)

2018 Property Taxes			Ranking
Greenstone	$	1,305	Low
Tiny	$	1,676	Low
Springwater	$	1,993	Low
Lambton Shores	$	2,075	Low
Brockton	$	2,094	Low
Grey Highlands	$	2,127	Low
Prince Edward County	$	2,184	Low
Tay	$	2,421	Low
Saugeen Shores	$	2,564	Low
Elliot Lake	$	2,590	Low
North Perth	$	2,608	Low
Meaford	$	2,623	Low
North Stormont	$	2,634	Low
Huntsville	$	2,663	Low
Quinte West	$	2,674	Low
Wellington North	$	2,696	Low
Norfolk	$	2,723	Low
Strathroy-Caradoc	$	2,766	Low
Kenora	$	2,774	Low
Wilmot	$	2,805	Low
Gravenhurst	$	2,818	Low
Minto	$	2,827	Low
Woolwich	$	2,827	Low
Bancroft	$	2,871	Low
North Middlesex	$	2,894	Low
North Dumfries	$	2,903	Low
Tillsonburg	$	2,916	Low
Brant	$	2,921	Low
Bracebridge	$	2,932	Low
Sault Ste. Marie	$	2,943	Low
Midland	$	2,974	Low
Sarnia	$	3,014	Low
Brock	$	3,034	Low
Kincardine	$	3,041	Low
St. Thomas	$	3,065	Low
Wellesley	$	3,093	Low
Toronto (East)	$	3,093	Low

2018 Property Taxes			Ranking
Chatham-Kent	$	3,136	Mid
Greater Sudbury	$	3,178	Mid
Parry Sound	$	3,183	Mid
Cornwall	$	3,185	Mid
Ingersoll	$	3,196	Mid
Thorold	$	3,235	Mid
Mapleton	$	3,239	Mid
Brockville	$	3,241	Mid
Windsor	$	3,244	Mid
Fort Erie	$	3,253	Mid
Port Colborne	$	3,257	Mid
St. Marys	$	3,277	Mid
Penetanguishene	$	3,298	Mid
Middlesex Centre	$	3,304	Mid
West Lincoln	$	3,314	Mid
Niagara Falls	$	3,314	Mid
Haldimand	$	3,328	Mid
Pelham	$	3,337	Mid
Milton	$	3,354	Mid
Centre Wellington	$	3,374	Mid
Innisfil	$	3,394	Mid
Waterloo	$	3,411	Mid
Wainfleet	$	3,416	Mid
East Gwillimbury	$	3,420	Mid
Orillia	$	3,434	Mid
Collingwood	$	3,437	Mid
Kitchener	$	3,478	Mid
Belleville	$	3,494	Mid
Cambridge	$	3,495	Mid
Niagara-on-the-Lake	$	3,496	Mid
Clarington	$	3,497	Mid
North Bay	$	3,523	Mid
Stratford	$	3,526	Mid
Central Elgin	$	3,538	Mid
Brantford	$	3,589	Mid
Welland	$	3,590	Mid
Halton Hills	$	3,619	Mid

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

2018 Property Taxes			Ranking
London	$	3,628	High
Kingston	$	3,633	High
Guelph	$	3,638	High
Barrie	$	3,687	High
Georgina	$	3,688	High
Toronto (West)	$	3,730	High
Thunder Bay	$	3,752	High
Lincoln	$	3,767	High
Guelph-Eramosa	$	3,777	High
St. Catharines	$	3,783	High
Grimsby	$	3,832	High
Peterborough	$	3,842	High
Burlington	$	3,856	High
Owen Sound	$	3,872	High
Whitchurch-Stouffville	$	3,880	High
Newmarket	$	3,904	High
Espanola	$	3,968	High
Erin	$	3,999	High
Caledon	$	4,012	High
Ottawa	$	4,094	High
Hamilton	$	4,135	High
Aurora	$	4,157	High
Brampton	$	4,185	High
Timmins	$	4,319	High
Richmond Hill	$	4,405	High
Oakville	$	4,422	High
Whitby	$	4,446	High
Orangeville	$	4,455	High
Oshawa	$	4,477	High
Toronto (North)	$	4,485	High
Mississauga	$	4,619	High
Vaughan	$	4,623	High
Pickering	$	5,057	High
Toronto (South)	$	5,368	High
King	$	5,384	High
Markham	$	5,974	High
Average	**$**	**3,397**	
Median	**$**	**3,345**	

Residential Comparisons - Detached Bungalow—by Population Group

Municipalities with populations less than 15,000

2018 Property Taxes			Ranking
Greenstone	$	1,305	Low
Tiny	$	1,676	Low
Lambton Shores	$	2,075	Low
Brockton	$	2,094	Low
Grey Highlands	$	2,127	Low
Tay	$	2,421	Low
Saugeen Shores	$	2,564	Low
Elliot Lake	$	2,590	Low
North Perth	$	2,608	Low
Meaford	$	2,623	Low
North Stormont	$	2,634	Low
Wellington North	$	2,696	Low
Gravenhurst	$	2,818	Low
Minto	$	2,827	Low
Bancroft	$	2,871	Low
North Middlesex	$	2,894	Low
North Dumfries	$	2,903	Low
Brock	$	3,034	Low
Kincardine	$	3,041	Low
Wellesley	$	3,093	Low
Parry Sound	$	3,183	Mid
Ingersoll	$	3,196	Mid
Mapleton	$	3,239	Mid
St. Marys	$	3,277	Mid
Penetanguishene	$	3,298	Mid
Wainfleet	$	3,416	Mid
Central Elgin	$	3,538	Mid
Guelph-Eramosa	$	3,777	High
Espanola	$	3,968	High
Erin	$	3,999	High
Average	**$**	**2,859**	
Median	**$**	**2,882**	

Municipalities with populations between 15,000—29,999

2018 Property Taxes			Ranking
Springwater	$	1,993	Low
Prince Edward County	$	2,184	Low
Huntsville	$	2,663	Low
Strathroy-Caradoc	$	2,766	Low
Kenora	$	2,774	Low
Wilmot	$	2,805	Low
Woolwich	$	2,827	Low
Tillsonburg	$	2,916	Low
Bracebridge	$	2,932	Low
Midland	$	2,974	Low
Thorold	$	3,235	Mid
Brockville	$	3,241	Mid
Port Colborne	$	3,257	Mid
Middlesex Centre	$	3,304	Mid
West Lincoln	$	3,314	Mid
Pelham	$	3,337	Mid
Centre Wellington	$	3,374	Mid
East Gwillimbury	$	3,420	Mid
Collingwood	$	3,437	Mid
Niagara-on-the-Lake	$	3,496	Mid
Lincoln	$	3,767	High
Grimsby	$	3,832	High
Owen Sound	$	3,872	High
King	$	5,384	High
Average	**$**	**3,213**	
Median	**$**	**3,249**	

Residential Comparisons - Detached Bungalow —by Population Group (cont'd)

Municipalities with populations between 30,000—99,999

2018 Property Taxes			Ranking
Quinte West	$	2,674	Low
Norfolk	$	2,723	Low
Brant	$	2,921	Low
Sault Ste. Marie	$	2,943	Low
Sarnia	$	3,014	Low
St. Thomas	$	3,065	Low
Cornwall	$	3,185	Mid
Fort Erie	$	3,253	Mid
Niagara Falls	$	3,314	Mid
Haldimand	$	3,328	Mid
Innisfil	$	3,394	Mid
Orillia	$	3,434	Mid
Belleville	$	3,494	Mid
Clarington	$	3,497	Mid
North Bay	$	3,523	Mid
Stratford	$	3,526	Mid
Welland	$	3,590	Mid
Halton Hills	$	3,619	Mid
Georgina	$	3,688	High
Peterborough	$	3,842	High
Whitchurch-Stouffville	$	3,880	High
Newmarket	$	3,904	High
Caledon	$	4,012	High
Aurora	$	4,157	High
Timmins	$	4,319	High
Orangeville	$	4,455	High
Pickering	$	5,057	High
Average	$	3,549	
Median	$	3,497	

Municipalities with populations greater than 100,000

2018 Property Taxes			Ranking
Toronto (East)	$	3,093	Low
Chatham-Kent	$	3,136	Mid
Greater Sudbury	$	3,178	Mid
Windsor	$	3,244	Mid
Milton	$	3,354	Mid
Waterloo	$	3,411	Mid
Kitchener	$	3,478	Mid
Cambridge	$	3,495	Mid
Brantford	$	3,589	Mid
London	$	3,628	High
Kingston	$	3,633	High
Guelph	$	3,638	High
Barrie	$	3,687	High
Toronto (West)	$	3,730	High
Thunder Bay	$	3,752	High
St. Catharines	$	3,783	High
Burlington	$	3,856	High
Ottawa	$	4,094	High
Hamilton	$	4,135	High
Brampton	$	4,185	High
Richmond Hill	$	4,405	High
Oakville	$	4,422	High
Whitby	$	4,446	High
Oshawa	$	4,477	High
Toronto (North)	$	4,485	High
Mississauga	$	4,619	High
Vaughan	$	4,623	High
Toronto (South)	$	5,368	High
Markham	$	5,974	High
Average	**$**	**3,963**	
Median	**$**	**3,752**	

Residential Comparisons - Detached Bungalow — by Location

2018 Property Taxes - Eastern			Ranking
Prince Edward County	$	2,184	Low
North Stormont	$	2,634	Low
Quinte West	$	2,674	Low
Bancroft	$	2,871	Low
Cornwall	$	3,185	Mid
Brockville	$	3,241	Mid
Belleville	$	3,494	Mid
Kingston	$	3,633	High
Peterborough	$	3,842	High
Ottawa	$	4,094	High
Average	**$**	**3,185**	
Median	**$**	**3,213**	

2018 Property Taxes - Niagara/Hamilton			Ranking
Thorold	$	3,235	Mid
Fort Erie	$	3,253	Mid
Port Colborne	$	3,257	Mid
West Lincoln	$	3,314	Mid
Niagara Falls	$	3,314	Mid
Pelham	$	3,337	Mid
Wainfleet	$	3,416	Mid
Niagara-on-the-Lake	$	3,496	Mid
Welland	$	3,590	Mid
Lincoln	$	3,767	High
St. Catharines	$	3,783	High
Grimsby	$	3,832	High
Hamilton	$	4,135	High
Average	**$**	**3,518**	
Median	**$**	**3,416**	

2018 Property Taxes - GTA			Ranking
Brock	$	3,034	Low
Toronto (East)	$	3,093	Low
Milton	$	3,354	Mid
East Gwillimbury	$	3,420	Mid
Clarington	$	3,497	Mid
Halton Hills	$	3,619	Mid
Georgina	$	3,688	High
Toronto (West)	$	3,730	High
Burlington	$	3,856	High
Whitchurch-Stouffville	$	3,880	High
Newmarket	$	3,904	High
Caledon	$	4,012	High
Aurora	$	4,157	High
Brampton	$	4,185	High
Richmond Hill	$	4,405	High
Oakville	$	4,422	High
Whitby	$	4,446	High
Oshawa	$	4,477	High
Toronto (North)	$	4,485	High
Mississauga	$	4,619	High
Vaughan	$	4,623	High
Pickering	$	5,057	High
Toronto (South)	$	5,368	High
King	$	5,384	High
Markham	$	5,974	High
Average	**$**	**4,188**	
Median	**$**	**4,157**	

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

2018 Property Taxes - North			Ranking
Greenstone	$	1,305	Low
Elliot Lake	$	2,590	Low
Kenora	$	2,774	Low
Sault Ste. Marie	$	2,943	Low
Greater Sudbury	$	3,178	Mid
Parry Sound	$	3,183	Mid
North Bay	$	3,523	Mid
Thunder Bay	$	3,752	High
Espanola	$	3,968	High
Timmins	$	4,319	High
Average	**$**	**3,153**	
Median	**$**	**3,180**	

2018 Property Taxes - Simcoe/Duff/Musk.			Ranking
Tiny	$	1,676	Low
Springwater	$	1,993	Low
Tay	$	2,421	Low
Huntsville	$	2,663	Low
Gravenhurst	$	2,818	Low
Bracebridge	$	2,932	Low
Midland	$	2,974	Low
Penetanguishene	$	3,298	Mid
Innisfil	$	3,394	Mid
Orillia	$	3,434	Mid
Collingwood	$	3,437	Mid
Barrie	$	3,687	High
Orangeville	$	4,455	High
Average	**$**	**3,014**	
Median	**$**	**2,974**	

2018 Property Taxes - Southwest			Ranking
Lambton Shores	$	2,075	Low
Brockton	$	2,094	Low
Grey Highlands	$	2,127	Low
Saugeen Shores	$	2,564	Low
North Perth	$	2,608	Low
Meaford	$	2,623	Low
Wellington North	$	2,696	Low
Norfolk	$	2,723	Low
Strathroy-Caradoc	$	2,766	Low
Wilmot	$	2,805	Low
Minto	$	2,827	Low
Woolwich	$	2,827	Low
North Middlesex	$	2,894	Low
North Dumfries	$	2,903	Low
Tillsonburg	$	2,916	Low
Brant	$	2,921	Low
Sarnia	$	3,014	Low
Kincardine	$	3,041	Low
St. Thomas	$	3,065	Low
Wellesley	$	3,093	Low
Chatham-Kent	$	3,136	Mid
Ingersoll	$	3,196	Mid
Mapleton	$	3,239	Mid
Windsor	$	3,244	Mid
St. Marys	$	3,277	Mid
Middlesex Centre	$	3,304	Mid
Haldimand	$	3,328	Mid
Centre Wellington	$	3,374	Mid
Waterloo	$	3,411	Mid
Kitchener	$	3,478	Mid
Cambridge	$	3,495	Mid
Stratford	$	3,526	Mid
Central Elgin	$	3,538	Mid
Brantford	$	3,589	Mid
London	$	3,628	High
Guelph	$	3,638	High
Guelph-Eramosa	$	3,777	High
Owen Sound	$	3,872	High
Erin	$	3,999	High
Average	**$**	**3,093**	
Median	**$**	**3,093**	

Residential Comparisons - 2 Storey Home—(sorted lowest to highest)

2018 Property Taxes			Ranking
Greenstone	$	2,621	Low
Tiny	$	2,628	Low
Springwater	$	2,648	Low
Grey Highlands	$	2,777	Low
Lambton Shores	$	3,018	Low
Prince Edward County	$	3,261	Low
Tay	$	3,304	Low
Niagara-on-the-Lake	$	3,363	Low
Brockton	$	3,430	Low
North Dumfries	$	3,594	Low
Strathroy-Caradoc	$	3,604	Low
Woolwich	$	3,630	Low
Wellesley	$	3,670	Low
North Stormont	$	3,683	Low
Wilmot	$	3,690	Low
Minto	$	3,701	Low
Huntsville	$	3,816	Low
Norfolk	$	3,818	Low
North Middlesex	$	3,833	Low
East Gwillimbury	$	3,836	Low
Bancroft	$	3,836	Low
Toronto (East)	$	3,878	Low
Tillsonburg	$	3,897	Low
Milton	$	3,900	Low
Innisfil	$	3,918	Low
Penetanguishene	$	3,927	Low
Espanola	$	3,959	Low
Middlesex Centre	$	4,005	Low
Wellington North	$	4,027	Low
North Perth	$	4,083	Low
Brant	$	4,145	Low
Mapleton	$	4,164	Low
Quinte West	$	4,177	Low
Collingwood	$	4,246	Low
Kincardine	$	4,261	Low
Saugeen Shores	$	4,283	Low

2018 Property Taxes			Ranking
Ingersoll	$	4,291	Mid
West Lincoln	$	4,301	Mid
Georgina	$	4,309	Mid
Haldimand	$	4,343	Mid
Orillia	$	4,366	Mid
Midland	$	4,402	Mid
London	$	4,465	Mid
Brantford	$	4,489	Mid
Kenora	$	4,493	Mid
Bracebridge	$	4,515	Mid
Clarington	$	4,536	Mid
Brock	$	4,538	Mid
Cambridge	$	4,543	Mid
Gravenhurst	$	4,549	Mid
Caledon	$	4,556	Mid
Barrie	$	4,577	Mid
Lincoln	$	4,609	Mid
Fort Erie	$	4,634	Mid
Niagara Falls	$	4,639	Mid
Whitchurch-Stouffville	$	4,662	Mid
Pelham	$	4,667	Mid
Ottawa	$	4,674	Mid
Waterloo	$	4,690	Mid
Kitchener	$	4,699	Mid
Halton Hills	$	4,701	Mid
Central Elgin	$	4,704	Mid
Centre Wellington	$	4,711	Mid
Meaford	$	4,725	Mid
Chatham-Kent	$	4,734	Mid
St. Thomas	$	4,738	Mid
Sarnia	$	4,748	Mid
North Bay	$	4,760	Mid
Guelph-Eramosa	$	4,770	Mid
Burlington	$	4,771	Mid
Peterborough	$	4,784	Mid
King	$	4,826	Mid

Residential Comparisons - 2 Storey Home—(sorted lowest to highest) (cont'd)

2018 Property Taxes			Ranking
Brockville	$	4,851	High
St. Catharines	$	4,865	High
Kingston	$	4,866	High
Thorold	$	4,873	High
Cornwall	$	4,901	High
Sault Ste. Marie	$	4,909	High
Newmarket	$	4,931	High
Toronto (West)	$	4,943	High
Belleville	$	4,975	High
Grimsby	$	4,991	High
Aurora	$	5,028	High
Greater Sudbury	$	5,049	High
Vaughan	$	5,073	High
Welland	$	5,079	High
Oakville	$	5,106	High
Hamilton	$	5,109	High
Guelph	$	5,111	High
Erin	$	5,141	High
Markham	$	5,144	High
Brampton	$	5,162	High
Port Colborne	$	5,191	High
St. Marys	$	5,267	High
Mississauga	$	5,272	High
Richmond Hill	$	5,288	High
Whitby	$	5,303	High
Oshawa	$	5,348	High
Parry Sound	$	5,398	High
Toronto (North)	$	5,510	High
Stratford	$	5,558	High
Orangeville	$	5,580	High
Windsor	$	5,596	High
Owen Sound	$	5,609	High
Pickering	$	5,730	High
Thunder Bay	$	5,866	High
Timmins	$	6,297	High
Toronto (South)	$	7,530	High
Average	**$**	**4,524**	
Median	**$**	**4,636**	

Residential Comparisons - 2 Storey Home—by Population Group

Municipalities with populations less than 15,000

2018 Property Taxes			Ranking
Greenstone	$	2,621	Low
Tiny	$	2,628	Low
Grey Highlands	$	2,777	Low
Lambton Shores	$	3,018	Low
Tay	$	3,304	Low
Brockton	$	3,430	Low
North Dumfries	$	3,594	Low
Wellesley	$	3,670	Low
North Stormont	$	3,683	Low
Minto	$	3,701	Low
North Middlesex	$	3,833	Low
Bancroft	$	3,836	Low
Penetanguishene	$	3,927	Low
Espanola	$	3,959	Low
Wellington North	$	4,027	Low
North Perth	$	4,083	Low
Mapleton	$	4,164	Low
Kincardine	$	4,261	Low
Saugeen Shores	$	4,283	Low
Ingersoll	$	4,291	Mid
Brock	$	4,538	Mid
Gravenhurst	$	4,549	Mid
Central Elgin	$	4,704	Mid
Meaford	$	4,725	Mid
Guelph-Eramosa	$	4,770	Mid
Erin	$	5,141	High
St. Marys	$	5,267	High
Parry Sound	$	5,398	High
Average	**$**	**4,007**	
Median	**$**	**3,993**	

Municipalities with populations between 15,000—29,999

2018 Property Taxes			Ranking
Springwater	$	2,648	Low
Prince Edward County	$	3,261	Low
Niagara-on-the-Lake	$	3,363	Low
Strathroy-Caradoc	$	3,604	Low
Woolwich	$	3,630	Low
Wilmot	$	3,690	Low
Huntsville	$	3,816	Low
East Gwillimbury	$	3,836	Low
Tillsonburg	$	3,897	Low
Middlesex Centre	$	4,005	Low
Collingwood	$	4,246	Low
West Lincoln	$	4,301	Mid
Midland	$	4,402	Mid
Kenora	$	4,493	Mid
Bracebridge	$	4,515	Mid
Lincoln	$	4,609	Mid
Pelham	$	4,667	Mid
Centre Wellington	$	4,711	Mid
King	$	4,826	Mid
Brockville	$	4,851	High
Thorold	$	4,873	High
Grimsby	$	4,991	High
Port Colborne	$	5,191	High
Owen Sound	$	5,609	High
Average	**$**	**4,251**	
Median	**$**	**4,352**	

Residential Comparisons - 2 Storey Home—by Population Group (cont'd)

Municipalities with populations between 30,000—99,999

2018 Property Taxes			Ranking
Norfolk	$	3,818	Low
Innisfil	$	3,918	Low
Brant	$	4,145	Low
Quinte West	$	4,177	Low
Georgina	$	4,309	Mid
Haldimand	$	4,343	Mid
Orillia	$	4,366	Mid
Clarington	$	4,536	Mid
Caledon	$	4,556	Mid
Fort Erie	$	4,634	Mid
Niagara Falls	$	4,639	Mid
Whitchurch-Stouffville	$	4,662	Mid
Halton Hills	$	4,701	Mid
St. Thomas	$	4,738	Mid
Sarnia	$	4,748	Mid
North Bay	$	4,760	Mid
Peterborough	$	4,784	Mid
Cornwall	$	4,901	High
Sault Ste. Marie	$	4,909	High
Newmarket	$	4,931	High
Belleville	$	4,975	High
Aurora	$	5,028	High
Welland	$	5,079	High
Stratford	$	5,558	High
Orangeville	$	5,580	High
Pickering	$	5,730	High
Timmins	$	6,297	High
Average	**$**	**4,771**	
Median	**$**	**4,738**	

Municipalities with populations greater than 100,000

2018 Property Taxes			Ranking
Toronto (East)	$	3,878	Low
Milton	$	3,900	Low
London	$	4,465	Mid
Brantford	$	4,489	Mid
Cambridge	$	4,543	Mid
Barrie	$	4,577	Mid
Ottawa	$	4,674	Mid
Waterloo	$	4,690	Mid
Kitchener	$	4,699	Mid
Chatham-Kent	$	4,734	Mid
Burlington	$	4,771	Mid
St. Catharines	$	4,865	High
Kingston	$	4,866	High
Toronto (West)	$	4,943	High
Greater Sudbury	$	5,049	High
Vaughan	$	5,073	High
Oakville	$	5,106	High
Hamilton	$	5,109	High
Guelph	$	5,111	High
Markham	$	5,144	High
Brampton	$	5,162	High
Mississauga	$	5,272	High
Richmond Hill	$	5,288	High
Whitby	$	5,303	High
Oshawa	$	5,348	High
Toronto (North)	$	5,510	High
Windsor	$	5,596	High
Thunder Bay	$	5,866	High
Toronto (South)	$	7,530	High
Average	**$**	**5,019**	
Median	**$**	**5,049**	

Residential Comparisons - 2 Storey Home—by Location

2018 Property Taxes - Eastern			Ranking
Prince Edward County	$	3,261	Low
North Stormont	$	3,683	Low
Bancroft	$	3,836	Low
Quinte West	$	4,177	Low
Ottawa	$	4,674	Mid
Peterborough	$	4,784	Mid
Brockville	$	4,851	High
Kingston	$	4,866	High
Cornwall	$	4,901	High
Belleville	$	4,975	High
Average	**$**	**4,401**	
Median	**$**	**4,729**	

2018 Property Taxes - Niagara/Hamilton			Ranking
Niagara-on-the-Lake	$	3,363	Low
West Lincoln	$	4,301	Mid
Lincoln	$	4,609	Mid
Fort Erie	$	4,634	Mid
Niagara Falls	$	4,639	Mid
Pelham	$	4,667	Mid
St. Catharines	$	4,865	High
Thorold	$	4,873	High
Grimsby	$	4,991	High
Welland	$	5,079	High
Hamilton	$	5,109	High
Port Colborne	$	5,191	High
Average	**$**	**4,693**	
Median	**$**	**4,766**	

2018 Property Taxes - GTA			Ranking
East Gwillimbury	$	3,836	Low
Toronto (East)	$	3,878	Low
Milton	$	3,900	Low
Georgina	$	4,309	Mid
Clarington	$	4,536	Mid
Brock	$	4,538	Mid
Caledon	$	4,556	Mid
Whitchurch-Stouffville	$	4,662	Mid
Halton Hills	$	4,701	Mid
Burlington	$	4,771	Mid
King	$	4,826	Mid
Newmarket	$	4,931	High
Toronto (West)	$	4,943	High
Aurora	$	5,028	High
Vaughan	$	5,073	High
Oakville	$	5,106	High
Markham	$	5,144	High
Brampton	$	5,162	High
Mississauga	$	5,272	High
Richmond Hill	$	5,288	High
Whitby	$	5,303	High
Oshawa	$	5,348	High
Toronto (North)	$	5,510	High
Pickering	$	5,730	High
Toronto (South)	$	7,530	High
Average	**$**	**4,955**	
Median	**$**	**4,943**	

Residential Comparisons - 2 Storey Home—by Location (cont'd)

2018 Property Taxes - North			Ranking
Greenstone	$	2,621	Low
Espanola	$	3,959	Low
Kenora	$	4,493	Mid
North Bay	$	4,760	Mid
Sault Ste. Marie	$	4,909	High
Greater Sudbury	$	5,049	High
Parry Sound	$	5,398	High
Thunder Bay	$	5,866	High
Timmins	$	6,297	High
Average	**$**	**4,817**	
Median	**$**	**4,909**	

2018 Property Taxes - Simcoe/Musk. Duff.			Ranking
Tiny	$	2,628	Low
Springwater	$	2,648	Low
Tay	$	3,304	Low
Huntsville	$	3,816	Low
Innisfil	$	3,918	Low
Penetanguishene	$	3,927	Low
Collingwood	$	4,246	Low
Orillia	$	4,366	Mid
Midland	$	4,402	Mid
Bracebridge	$	4,515	Mid
Gravenhurst	$	4,549	Mid
Barrie	$	4,577	Mid
Orangeville	$	5,580	High
Average	**$**	**4,037**	
Median	**$**	**4,246**	

2018 Property Taxes - Southwest			Ranking
Grey Highlands	$	2,777	Low
Lambton Shores	$	3,018	Low
Brockton	$	3,430	Low
North Dumfries	$	3,594	Low
Strathroy-Caradoc	$	3,604	Low
Woolwich	$	3,630	Low
Wellesley	$	3,670	Low
Wilmot	$	3,690	Low
Minto	$	3,701	Low
Norfolk	$	3,818	Low
North Middlesex	$	3,833	Low
Tillsonburg	$	3,897	Low
Middlesex Centre	$	4,005	Low
Wellington North	$	4,027	Low
North Perth	$	4,083	Low
Brant	$	4,145	Low
Mapleton	$	4,164	Low
Kincardine	$	4,261	Low
Saugeen Shores	$	4,283	Low
Ingersoll	$	4,291	Mid
Haldimand	$	4,343	Mid
London	$	4,465	Mid
Brantford	$	4,489	Mid
Cambridge	$	4,543	Mid
Waterloo	$	4,690	Mid
Kitchener	$	4,699	Mid
Central Elgin	$	4,704	Mid
Centre Wellington	$	4,711	Mid
Meaford	$	4,725	Mid
Chatham-Kent	$	4,734	Mid
St. Thomas	$	4,738	Mid
Sarnia	$	4,748	Mid
Guelph-Eramosa	$	4,770	Mid
Guelph	$	5,111	High
Erin	$	5,141	High
St. Marys	$	5,267	High
Stratford	$	5,558	High
Windsor	$	5,596	High
Owen Sound	$	5,609	High
Average	**$**	**4,322**	
Median	**$**	**4,291**	

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

2018 Property Taxes			Ranking
Tiny	$	3,714	Low
Strathroy-Caradoc	$	4,667	Low
Springwater	$	4,689	Low
Milton	$	4,715	Low
North Stormont	$	4,811	Low
Saugeen Shores	$	4,898	Low
Norfolk	$	4,919	Low
Woolwich	$	5,144	Low
North Bay	$	5,221	Low
Sarnia	$	5,235	Low
Toronto (East)	$	5,242	Low
Sault Ste. Marie	$	5,283	Low
Brant	$	5,305	Low
Orillia	$	5,454	Low
Huntsville	$	5,492	Low
Clarington	$	5,497	Low
North Perth	$	5,508	Low
Brantford	$	5,534	Low
Innisfil	$	5,568	Low
Caledon	$	5,585	Low
Wellesley	$	5,588	Low
Prince Edward County	$	5,624	Low
Brockton	$	5,657	Low
Tay	$	5,708	Low
Gravenhurst	$	5,715	Low
Ingersoll	$	5,727	Low
Chatham-Kent	$	5,754	Low
Kincardine	$	5,770	Low
Collingwood	$	5,782	Low
Georgina	$	5,817	Low
Tillsonburg	$	5,872	Low

2018 Property Taxes			Ranking
Centre Wellington	$	5,915	Mid
Grimsby	$	5,928	Mid
Wilmot	$	5,929	Mid
Brock	$	5,935	Mid
Kitchener	$	5,944	Mid
Bancroft	$	5,971	Mid
Bracebridge	$	5,983	Mid
Penetanguishene	$	5,998	Mid
Cambridge	$	6,002	Mid
Welland	$	6,058	Mid
North Dumfries	$	6,069	Mid
Brockville	$	6,085	Mid
Niagara Falls	$	6,099	Mid
Barrie	$	6,166	Mid
Newmarket	$	6,186	Mid
Central Elgin	$	6,207	Mid
East Gwillimbury	$	6,240	Mid
Greater Sudbury	$	6,271	Mid
Peterborough	$	6,276	Mid
Port Colborne	$	6,308	Mid
Lincoln	$	6,313	Mid
Thorold	$	6,355	Mid
Middlesex Centre	$	6,358	Mid
Niagara-on-the-Lake	$	6,373	Mid
Haldimand	$	6,400	Mid
Kingston	$	6,400	Mid
Cornwall	$	6,408	Mid
Guelph-Eramosa	$	6,423	Mid
Pelham	$	6,423	Mid
Stratford	$	6,425	Mid
Halton Hills	$	6,449	Mid
Parry Sound	$	6,458	Mid

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

2018 Property Taxes			Ranking
Oshawa	$	6,545	High
Burlington	$	6,595	High
Hamilton	$	6,607	High
Aurora	$	6,611	High
Vaughan	$	6,645	High
Whitby	$	6,645	High
Brampton	$	6,706	High
Guelph	$	6,718	High
Belleville	$	6,781	High
Midland	$	6,791	High
St. Catharines	$	6,811	High
London	$	6,826	High
Oakville	$	6,881	High
Waterloo	$	6,899	High
Mississauga	$	6,910	High
Richmond Hill	$	6,938	High
St. Marys	$	6,989	High
Windsor	$	7,004	High
Orangeville	$	7,074	High
St. Thomas	$	7,095	High
Pickering	$	7,179	High
Whitchurch-Stouffville	$	7,326	High
Owen Sound	$	7,347	High
Toronto (West)	$	7,499	High
Markham	$	7,568	High
Thunder Bay	$	7,628	High
Toronto (North)	$	8,080	High
Ottawa	$	8,102	High
Timmins	$	8,558	High
King	$	8,611	High
Toronto (South)	$	13,066	High
Average	$	6,286	
Median	$	6,223	

Residential Comparisons - Senior Executive — by Population Group

Municipalities with populations less than 15,000

2018 Property Taxes			Ranking
Tiny	$	3,714	Low
North Stormont	$	4,811	Low
Saugeen Shores	$	4,898	Low
North Perth	$	5,508	Low
Wellesley	$	5,588	Low
Brockton	$	5,657	Low
Tay	$	5,708	Low
Gravenhurst	$	5,715	Low
Ingersoll	$	5,727	Low
Kincardine	$	5,770	Low
Brock	$	5,935	Mid
Bancroft	$	5,971	Mid
Penetanguishene	$	5,998	Mid
North Dumfries	$	6,069	Mid
Central Elgin	$	6,207	Mid
Guelph-Eramosa	$	6,423	Mid
Parry Sound	$	6,458	Mid
St. Marys	$	6,989	High
Average	**$**	**5,730**	
Median	**$**	**5,748**	

Municipalities with populations between 15,000—29,999

2018 Property Taxes			Ranking
Strathroy-Caradoc	$	4,667	Low
Springwater	$	4,689	Low
Woolwich	$	5,144	Low
Huntsville	$	5,492	Low
Prince Edward County	$	5,624	Low
Collingwood	$	5,782	Low
Tillsonburg	$	5,872	Low
Centre Wellington	$	5,915	Mid
Grimsby	$	5,928	Mid
Wilmot	$	5,929	Mid
Bracebridge	$	5,983	Mid
Brockville	$	6,085	Mid
East Gwillimbury	$	6,240	Mid
Port Colborne	$	6,308	Mid
Lincoln	$	6,313	Mid
Thorold	$	6,355	Mid
Middlesex Centre	$	6,358	Mid
Niagara-on-the-Lake	$	6,373	Mid
Pelham	$	6,423	Mid
Midland	$	6,791	High
Owen Sound	$	7,347	High
King	$	8,611	High
Average	**$**	**6,101**	
Median	**$**	**6,034**	

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

Municipalities with populations between 30,000—99,999

2018 Property Taxes			Ranking
Norfolk	$	4,919	Low
North Bay	$	5,221	Low
Sarnia	$	5,235	Low
Sault Ste. Marie	$	5,283	Low
Brant	$	5,305	Low
Orillia	$	5,454	Low
Clarington	$	5,497	Low
Innisfil	$	5,568	Low
Caledon	$	5,585	Low
Georgina	$	5,817	Low
Welland	$	6,058	Mid
Niagara Falls	$	6,099	Mid
Newmarket	$	6,186	Mid
Peterborough	$	6,276	Mid
Haldimand	$	6,400	Mid
Cornwall	$	6,408	Mid
Stratford	$	6,425	Mid
Halton Hills	$	6,449	Mid
Aurora	$	6,611	High
Belleville	$	6,781	High
Orangeville	$	7,074	High
St. Thomas	$	7,095	High
Pickering	$	7,179	High
Whitchurch-Stouffville	$	7,326	High
Timmins	$	8,558	High
Average	**$**	**6,192**	
Median	**$**	**6,186**	

Municipalities with populations greater than 100,000

2018 Property Taxes			Ranking
Milton	$	4,715	Low
Toronto (East)	$	5,242	Low
Brantford	$	5,534	Low
Chatham-Kent	$	5,754	Low
Kitchener	$	5,944	Mid
Cambridge	$	6,002	Mid
Barrie	$	6,166	Mid
Greater Sudbury	$	6,271	Mid
Kingston	$	6,400	Mid
Oshawa	$	6,545	High
Burlington	$	6,595	High
Hamilton	$	6,607	High
Vaughan	$	6,645	High
Whitby	$	6,645	High
Brampton	$	6,706	High
Guelph	$	6,718	High
St. Catharines	$	6,811	High
London	$	6,826	High
Oakville	$	6,881	High
Waterloo	$	6,899	High
Mississauga	$	6,910	High
Richmond Hill	$	6,938	High
Windsor	$	7,004	High
Toronto (West)	$	7,499	High
Markham	$	7,568	High
Thunder Bay	$	7,628	High
Toronto (North)	$	8,080	High
Ottawa	$	8,102	High
Toronto (South)	$	13,066	High
Average	**$**	**6,852**	
Median	**$**	**6,706**	

Residential Comparisons - Senior Executive — by Location

2018 Property Taxes - Eastern		Ranking
North Stormont	$ 4,811	Low
Prince Edward County	$ 5,624	Low
Bancroft	$ 5,971	Mid
Brockville	$ 6,085	Mid
Peterborough	$ 6,276	Mid
Kingston	$ 6,400	Mid
Cornwall	$ 6,408	Mid
Belleville	$ 6,781	High
Ottawa	$ 8,102	High
Average	**$ 6,273**	
Median	**$ 6,276**	

2018 Property Taxes - Niagara/Hamilton		Ranking
Grimsby	$ 5,928	Mid
Welland	$ 6,058	Mid
Niagara Falls	$ 6,099	Mid
Port Colborne	$ 6,308	Mid
Lincoln	$ 6,313	Mid
Thorold	$ 6,355	Mid
Niagara-on-the-Lake	$ 6,373	Mid
Pelham	$ 6,423	Mid
Hamilton	$ 6,607	High
St. Catharines	$ 6,811	High
Average	**$ 6,328**	
Median	**$ 6,334**	

2018 Property Taxes - GTA		Ranking
Milton	$ 4,715	Low
Toronto (East)	$ 5,242	Low
Clarington	$ 5,497	Low
Caledon	$ 5,585	Low
Georgina	$ 5,817	Low
Brock	$ 5,935	Mid
Newmarket	$ 6,186	Mid
East Gwillimbury	$ 6,240	Mid
Halton Hills	$ 6,449	Mid
Oshawa	$ 6,545	High
Burlington	$ 6,595	High
Aurora	$ 6,611	High
Vaughan	$ 6,645	High
Whitby	$ 6,645	High
Brampton	$ 6,706	High
Oakville	$ 6,881	High
Mississauga	$ 6,910	High
Richmond Hill	$ 6,938	High
Pickering	$ 7,179	High
Whitchurch-Stouffville	$ 7,326	High
Toronto (West)	$ 7,499	High
Markham	$ 7,568	High
Toronto (North)	$ 8,080	High
King	$ 8,611	High
Toronto (South)	$ 13,066	High
Average	**$ 6,859**	
Median	**$ 6,645**	

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

2018 Property Taxes - North		Ranking
North Bay	$ 5,221	Low
Sault Ste. Marie	$ 5,283	Low
Greater Sudbury	$ 6,271	Mid
Parry Sound	$ 6,458	Mid
Thunder Bay	$ 7,628	High
Timmins	$ 8,558	High
Average	**$ 6,570**	
Median	**$ 6,365**	

2018 Property Taxes - Simcoe/Musk/Duff.		Ranking
Tiny	$ 3,714	Low
Springwater	$ 4,689	Low
Orillia	$ 5,454	Low
Huntsville	$ 5,492	Low
Innisfil	$ 5,568	Low
Tay	$ 5,708	Low
Gravenhurst	$ 5,715	Low
Collingwood	$ 5,782	Low
Bracebridge	$ 5,983	Mid
Penetanguishene	$ 5,998	Mid
Barrie	$ 6,166	Mid
Midland	$ 6,791	High
Orangeville	$ 7,074	High
Average	**$ 5,703**	
Median	**$ 5,715**	

2018 Property Taxes - Southwest		Ranking
Strathroy-Caradoc	$ 4,667	Low
Saugeen Shores	$ 4,898	Low
Norfolk	$ 4,919	Low
Woolwich	$ 5,144	Low
Sarnia	$ 5,235	Low
Brant	$ 5,305	Low
North Perth	$ 5,508	Low
Brantford	$ 5,534	Low
Wellesley	$ 5,588	Low
Brockton	$ 5,657	Low
Ingersoll	$ 5,727	Low
Chatham-Kent	$ 5,754	Low
Kincardine	$ 5,770	Low
Tillsonburg	$ 5,872	Low
Centre Wellington	$ 5,915	Mid
Wilmot	$ 5,929	Mid
Kitchener	$ 5,944	Mid
Cambridge	$ 6,002	Mid
North Dumfries	$ 6,069	Mid
Central Elgin	$ 6,207	Mid
Middlesex Centre	$ 6,358	Mid
Haldimand	$ 6,400	Mid
Guelph-Eramosa	$ 6,423	Mid
Stratford	$ 6,425	Mid
Guelph	$ 6,718	High
London	$ 6,826	High
Waterloo	$ 6,899	High
St. Marys	$ 6,989	High
Windsor	$ 7,004	High
St. Thomas	$ 7,095	High
Owen Sound	$ 7,347	High
Average	**$ 6,004**	
Median	**$ 5,929**	

Residential Comparisons - Summary

Residential				
Low	Low-Mid	Mid	Mid-High	High
Brant	Bancroft	Caledon	Barrie	Aurora
Brockton	Bracebridge	Cambridge	Belleville	Brampton
Elliot Lake	Brantford	Central Elgin	Brockville	Erin
Greenstone	Brock	Centre Wellington	Burlington	Guelph
Grey Highlands	Chatham-Kent	Espanola	Cornwall	Hamilton
Huntsville	Clarington	Fort Erie	Greater Sudbury	Markham
Kincardine	Collingwood	Georgina	Grimsby	Mississauga
Lambton Shores	East Gwillimbury	Haldimand	Guelph-Eramosa	Oakville
Minto	Gravenhurst	Halton Hills	King	Orangeville
Norfolk	Ingersoll	Kitchener	Kingston	Oshawa
North Middlesex	Innisfil	Midland	Lincoln	Owen Sound
North Perth	Kenora	Niagara Falls	London	Pickering
North Stormont	Mapleton	Pelham	Newmarket	Richmond Hill
Prince Edward County	Meaford	Sault Ste. Marie	Ottawa	St. Catharines
Quinte West	Middlesex Centre	St. Thomas	Parry Sound	Thunder Bay
Saugeen Shores	Milton	Wainfleet	Peterborough	Timmins
Springwater	Niagara-on-the-Lake	West Lincoln	Port Colborne	Toronto (North)
Strathroy-Caradoc	North Bay		St. Marys	Toronto (South)
Tay	North Dumfries		Stratford	Toronto (West)
Tillsonburg	Orillia		Thorold	Vaughan
Tiny	Penetanguishene		Waterloo	Whitby
Toronto (East)	Sarnia		Welland	
Wellesley	Wilmot		Whitchurch-Stouffville	
Wellington North			Windsor	
Woolwich				

Multi-Residential Comparisons

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

	2018 Property Taxes	Ranking
Tiny	$ 419	Low
Penetanguishene	$ 579	Low
Kincardine	$ 598	Low
Saugeen Shores	$ 671	Low
Brockton	$ 695	Low
North Stormont	$ 723	Low
Springwater	$ 724	Low
Midland	$ 740	Low
Markham	$ 781	Low
Vaughan	$ 795	Low
Prince Edward County	$ 831	Low
King	$ 834	Low
Greenstone	$ 860	Low
Gravenhurst	$ 869	Low
Lambton Shores	$ 869	Low
Huntsville	$ 870	Low
Norfolk	$ 901	Low
Kenora	$ 906	Low
Newmarket	$ 911	Low
Puslinch	$ 913	Low
Whitchurch-Stouffville	$ 943	Low
Bancroft	$ 950	Low
Richmond Hill	$ 962	Low
Innisfil	$ 963	Low
Espanola	$ 964	Low
Collingwood	$ 1,017	Low
Sault Ste. Marie	$ 1,020	Low
Aurora	$ 1,025	Low
Brant	$ 1,065	Low
North Dumfries	$ 1,079	Low
Haldimand	$ 1,107	Low
Elliot Lake	$ 1,110	Low
Meaford	$ 1,149	Low
Bracebridge	$ 1,181	Low

	2018 Property Taxes	Ranking
Georgina	$ 1,198	Mid
North Perth	$ 1,225	Mid
Windsor	$ 1,228	Mid
North Middlesex	$ 1,232	Mid
Wilmot	$ 1,256	Mid
Halton Hills	$ 1,281	Mid
Wellington North	$ 1,282	Mid
Wellesley	$ 1,283	Mid
Mapleton	$ 1,290	Mid
West Lincoln	$ 1,294	Mid
Orillia	$ 1,300	Mid
Guelph-Eramosa	$ 1,303	Mid
Caledon	$ 1,316	Mid
Strathroy-Caradoc	$ 1,316	Mid
Timmins	$ 1,350	Mid
Woolwich	$ 1,361	Mid
St. Marys	$ 1,364	Mid
Brantford	$ 1,365	Mid
Centre Wellington	$ 1,370	Mid
Milton	$ 1,386	Mid
Erin	$ 1,387	Mid
Pelham	$ 1,398	Mid
Fort Erie	$ 1,415	Mid
Minto	$ 1,426	Mid
Sarnia	$ 1,434	Mid
Barrie	$ 1,440	Mid
Wainfleet	$ 1,454	Mid
Brock	$ 1,461	Mid
Mississauga	$ 1,496	Mid
Grimsby	$ 1,505	Mid
Lincoln	$ 1,561	Mid
Port Colborne	$ 1,572	Mid
Brockville	$ 1,574	Mid
Welland	$ 1,613	Mid

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

	2018 Property Taxes	Ranking
Brampton	$ 1,614	High
Tillsonburg	$ 1,616	High
St. Thomas	$ 1,618	High
Greater Sudbury	$ 1,633	High
Quinte West	$ 1,637	High
North Bay	$ 1,651	High
Chatham-Kent	$ 1,709	High
Parry Sound	$ 1,711	High
Kitchener	$ 1,715	High
London	$ 1,731	High
Guelph	$ 1,771	High
Niagara Falls	$ 1,773	High
Thorold	$ 1,802	High
Kingston	$ 1,803	High
Owen Sound	$ 1,804	High
Ottawa	$ 1,813	High
Cambridge	$ 1,828	High
Burlington	$ 1,842	High
Stratford	$ 1,856	High
Oakville	$ 1,918	High
Clarington	$ 1,958	High
St. Catharines	$ 1,962	High
Waterloo	$ 1,970	High
Whitby	$ 1,988	High
Cornwall	$ 2,004	High
Hamilton	$ 2,075	High
Ingersoll	$ 2,080	High
Thunder Bay	$ 2,090	High
Peterborough	$ 2,110	High
Oshawa	$ 2,130	High
Belleville	$ 2,165	High
Pickering	$ 2,186	High
Orangeville	$ 2,207	High
Middlesex Centre	$ 2,452	High
Average	**$ 1,382**	
Median	**$ 1,365**	

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

Municipalities with populations less than 15,000

2018 Property Taxes		Ranking
Tiny	$ 419	Low
Penetanguishene	$ 579	Low
Kincardine	$ 598	Low
Saugeen Shores	$ 671	Low
Brockton	$ 695	Low
North Stormont	$ 723	Low
Greenstone	$ 860	Low
Gravenhurst	$ 869	Low
Lambton Shores	$ 869	Low
Puslinch	$ 913	Low
Bancroft	$ 950	Low
Espanola	$ 964	Low
North Dumfries	$ 1,079	Low
Elliot Lake	$ 1,110	Low
Meaford	$ 1,149	Low
North Perth	$ 1,225	Mid
North Middlesex	$ 1,232	Mid
Wellington North	$ 1,282	Mid
Wellesley	$ 1,283	Mid
Mapleton	$ 1,290	Mid
Guelph-Eramosa	$ 1,303	Mid
St. Marys	$ 1,364	Mid
Erin	$ 1,387	Mid
Minto	$ 1,426	Mid
Wainfleet	$ 1,454	Mid
Brock	$ 1,461	Mid
Parry Sound	$ 1,711	High
Ingersoll	$ 2,080	High
Average	**$ 1,105**	
Median	**$ 1,129**	

Municipalities with populations between 15,000—29,999

2018 Property Taxes		Ranking
Springwater	$ 724	Low
Midland	$ 740	Low
Prince Edward County	$ 831	Low
King	$ 834	Low
Huntsville	$ 870	Low
Kenora	$ 906	Low
Collingwood	$ 1,017	Low
Bracebridge	$ 1,181	Low
Wilmot	$ 1,256	Mid
West Lincoln	$ 1,294	Mid
Strathroy-Caradoc	$ 1,316	Mid
Woolwich	$ 1,361	Mid
Centre Wellington	$ 1,370	Mid
Pelham	$ 1,398	Mid
Grimsby	$ 1,505	Mid
Lincoln	$ 1,561	Mid
Port Colborne	$ 1,572	Mid
Brockville	$ 1,574	Mid
Tillsonburg	$ 1,616	High
Thorold	$ 1,802	High
Owen Sound	$ 1,804	High
Middlesex Centre	$ 2,452	High
Average	**$ 1,317**	
Median	**$ 1,339**	

Multi-Residential Walk-Ups
(taxes calculated on a per unit basis) - sorted by Population Group (cont'd)

Municipalities with populations between 30,000—99,999

	2018 Property Taxes	Ranking
Norfolk	$ 901	Low
Newmarket	$ 911	Low
Whitchurch-Stouffville	$ 943	Low
Innisfil	$ 963	Low
Sault Ste. Marie	$ 1,020	Low
Aurora	$ 1,025	Low
Brant	$ 1,065	Low
Haldimand	$ 1,107	Low
Georgina	$ 1,198	Mid
Halton Hills	$ 1,281	Mid
Orillia	$ 1,300	Mid
Caledon	$ 1,316	Mid
Timmins	$ 1,350	Mid
Fort Erie	$ 1,415	Mid
Sarnia	$ 1,434	Mid
Welland	$ 1,613	Mid
St. Thomas	$ 1,618	High
Quinte West	$ 1,637	High
North Bay	$ 1,651	High
Niagara Falls	$ 1,773	High
Stratford	$ 1,856	High
Clarington	$ 1,958	High
Cornwall	$ 2,004	High
Peterborough	$ 2,110	High
Belleville	$ 2,165	High
Pickering	$ 2,186	High
Orangeville	$ 2,207	High
Average	**$ 1,482**	
Median	**$ 1,415**	

Municipalities with populations greater than 100,000

	2018 Property Taxes	Ranking
Markham	$ 781	Low
Vaughan	$ 795	Low
Richmond Hill	$ 962	Low
Windsor	$ 1,228	Mid
Brantford	$ 1,365	Mid
Milton	$ 1,386	Mid
Barrie	$ 1,440	Mid
Mississauga	$ 1,496	Mid
Brampton	$ 1,614	High
Greater Sudbury	$ 1,633	High
Chatham-Kent	$ 1,709	High
Kitchener	$ 1,715	High
London	$ 1,731	High
Guelph	$ 1,771	High
Kingston	$ 1,803	High
Ottawa	$ 1,813	High
Cambridge	$ 1,828	High
Burlington	$ 1,842	High
Oakville	$ 1,918	High
St. Catharines	$ 1,962	High
Waterloo	$ 1,970	High
Whitby	$ 1,988	High
Hamilton	$ 2,075	High
Thunder Bay	$ 2,090	High
Oshawa	$ 2,130	High
Average	**$ 1,642**	
Median	**$ 1,731**	

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

2018 Property Taxes - Eastern			Ranking
North Stormont	$	723	Low
Prince Edward County	$	831	Low
Bancroft	$	950	Low
Brockville	$	1,574	Mid
Quinte West	$	1,637	High
Kingston	$	1,803	High
Ottawa	$	1,813	High
Cornwall	$	2,004	High
Peterborough	$	2,110	High
Belleville	$	2,165	High
Average	**$**	**1,561**	
Median	**$**	**1,720**	

2018 Property Taxes - Niagara/Hamilton			Ranking
West Lincoln	$	1,294	Mid
Pelham	$	1,398	Mid
Fort Erie	$	1,415	Mid
Wainfleet	$	1,454	Mid
Grimsby	$	1,505	Mid
Lincoln	$	1,561	Mid
Port Colborne	$	1,572	Mid
Welland	$	1,613	Mid
Niagara Falls	$	1,773	High
Thorold	$	1,802	High
St. Catharines	$	1,962	High
Hamilton	$	2,075	High
Average	**$**	**1,618**	
Median	**$**	**1,567**	

2018 Property Taxes - GTA			Ranking
Markham	$	781	Low
Vaughan	$	795	Low
King	$	834	Low
Newmarket	$	911	Low
Whitchurch-Stouffville	$	943	Low
Richmond Hill	$	962	Low
Aurora	$	1,025	Low
Georgina	$	1,198	Mid
Halton Hills	$	1,281	Mid
Caledon	$	1,316	Mid
Milton	$	1,386	Mid
Brock	$	1,461	Mid
Mississauga	$	1,496	Mid
Brampton	$	1,614	High
Burlington	$	1,842	High
Oakville	$	1,918	High
Clarington	$	1,958	High
Whitby	$	1,988	High
Oshawa	$	2,130	High
Pickering	$	2,186	High
Average	**$**	**1,401**	
Median	**$**	**1,351**	

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

2018 Property Taxes - North		Ranking
Greenstone	$ 860	Low
Kenora	$ 906	Low
Espanola	$ 964	Low
Sault Ste. Marie	$ 1,020	Low
Elliot Lake	$ 1,110	Low
Timmins	$ 1,350	Mid
Greater Sudbury	$ 1,633	High
North Bay	$ 1,651	High
Parry Sound	$ 1,711	High
Thunder Bay	$ 2,090	High
Average	**$ 1,329**	
Median	**$ 1,230**	

2018 Property Taxes - Simcoe/Duff/Musk.		Ranking
Tiny	$ 419	Low
Penetanguishene	$ 579	Low
Springwater	$ 724	Low
Midland	$ 740	Low
Gravenhurst	$ 869	Low
Huntsville	$ 870	Low
Innisfil	$ 963	Low
Collingwood	$ 1,017	Low
Bracebridge	$ 1,181	Low
Orillia	$ 1,300	Mid
Barrie	$ 1,440	Mid
Orangeville	$ 2,207	High
Average	**$ 1,026**	
Median	**$ 917**	

2018 Property Taxes - Southwest		Ranking
Kincardine	$ 598	Low
Saugeen Shores	$ 671	Low
Brockton	$ 695	Low
Lambton Shores	$ 869	Low
Norfolk	$ 901	Low
Puslinch	$ 913	Low
Brant	$ 1,065	Low
North Dumfries	$ 1,079	Low
Haldimand	$ 1,107	Low
Meaford	$ 1,149	Low
North Perth	$ 1,225	Mid
Windsor	$ 1,228	Mid
North Middlesex	$ 1,232	Mid
Wilmot	$ 1,256	Mid
Wellington North	$ 1,282	Mid
Wellesley	$ 1,283	Mid
Mapleton	$ 1,290	Mid
Guelph-Eramosa	$ 1,303	Mid
Strathroy-Caradoc	$ 1,316	Mid
Woolwich	$ 1,361	Mid
St. Marys	$ 1,364	Mid
Brantford	$ 1,365	Mid
Centre Wellington	$ 1,370	Mid
Erin	$ 1,387	Mid
Minto	$ 1,426	Mid
Sarnia	$ 1,434	Mid
Tillsonburg	$ 1,616	High
St. Thomas	$ 1,618	High
Chatham-Kent	$ 1,709	High
Kitchener	$ 1,715	High
London	$ 1,731	High
Guelph	$ 1,771	High
Owen Sound	$ 1,804	High
Cambridge	$ 1,828	High
Stratford	$ 1,856	High
Waterloo	$ 1,970	High
Ingersoll	$ 2,080	High
Middlesex Centre	$ 2,452	High
Average	**$ 1,377**	
Median	**$ 1,339**	

Multi-Residential Comparisons - High-Rise Apartment

	2018 Property Taxes	Ranking
Brockton	$ 641	Low
Brant	$ 915	Low
Markham	$ 919	Low
King	$ 935	Low
Vaughan	$ 955	Low
Whitchurch-Stouffville	$ 1,022	Low
Aurora	$ 1,077	Low
Newmarket	$ 1,077	Low
Richmond Hill	$ 1,080	Low
Norfolk	$ 1,092	Low
Sault Ste. Marie	$ 1,118	Low
Georgina	$ 1,135	Low
Collingwood	$ 1,281	Low
Pelham	$ 1,288	Low
Orillia	$ 1,289	Low
Milton	$ 1,320	Low
Halton Hills	$ 1,362	Low
Midland	$ 1,374	Low
Parry Sound	$ 1,378	Low
Lincoln	$ 1,395	Low
Timmins	$ 1,398	Low
Grimsby	$ 1,441	Low
Centre Wellington	$ 1,457	Mid
Fort Erie	$ 1,590	Mid
Windsor	$ 1,611	Mid
Brockville	$ 1,627	Mid
Brantford	$ 1,635	Mid
Barrie	$ 1,653	Mid
Woolwich	$ 1,684	Mid
Quinte West	$ 1,700	Mid
London	$ 1,732	Mid
Port Colborne	$ 1,740	Mid
North Bay	$ 1,744	Mid

	2018 Property Taxes	Ranking
Mississauga	$ 1,750	Mid
Greater Sudbury	$ 1,783	Mid
Thorold	$ 1,803	Mid
Niagara Falls	$ 1,813	Mid
Tillsonburg	$ 1,833	Mid
Brampton	$ 1,840	Mid
Chatham-Kent	$ 1,870	Mid
Kingston	$ 1,872	Mid
Kitchener	$ 1,888	Mid
Ingersoll	$ 1,969	Mid
Ottawa	$ 1,971	High
Owen Sound	$ 2,015	High
Oakville	$ 2,019	High
Sarnia	$ 2,035	High
Clarington	$ 2,050	High
Guelph	$ 2,077	High
Hamilton	$ 2,077	High
Burlington	$ 2,133	High
Stratford	$ 2,177	High
St. Catharines	$ 2,188	High
Welland	$ 2,188	High
Whitby	$ 2,221	High
Cambridge	$ 2,227	High
Waterloo	$ 2,246	High
Cornwall	$ 2,269	High
Oshawa	$ 2,362	High
Thunder Bay	$ 2,394	High
Peterborough	$ 2,426	High
Orangeville	$ 2,478	High
Pickering	$ 2,534	High
St. Thomas	$ 2,553	High
Belleville	$ 2,772	High
Average	**$ 1,715**	
Median	**$ 1,744**	

Multi-Residential High-Rise
(taxes calculated on a per unit basis) - sorted by Population Group

Municipalities with populations less than 15,000

2018 Property Taxes			Ranking
Brockton	$	641	Low
Parry Sound	$	1,378	Low
Ingersoll	$	1,969	Mid
Average	**$**	**1,329**	
Median	**$**	**1,378**	

Municipalities with populations between 15,000—29,999

2018 Property Taxes			Ranking
King	$	935	Low
Collingwood	$	1,281	Low
Pelham	$	1,288	Low
Midland	$	1,374	Low
Lincoln	$	1,395	Low
Grimsby	$	1,441	Low
Centre Wellington	$	1,457	Mid
Brockville	$	1,627	Mid
Woolwich	$	1,684	Mid
Port Colborne	$	1,740	Mid
Thorold	$	1,803	Mid
Tillsonburg	$	1,833	Mid
Owen Sound	$	2,015	High
Average	**$**	**1,529**	
Median	**$**	**1,457**	

Municipalities with populations between 30,000—99,999

2018 Property Taxes			Ranking
Brant	$	915	Low
Whitchurch-Stouffville	$	1,022	Low
Aurora	$	1,077	Low
Newmarket	$	1,077	Low
Norfolk	$	1,092	Low
Sault Ste. Marie	$	1,118	Low
Georgina	$	1,135	Low
Orillia	$	1,289	Low
Halton Hills	$	1,362	Low
Timmins	$	1,398	Low
Fort Erie	$	1,590	Mid
Quinte West	$	1,700	Mid
North Bay	$	1,744	Mid
Niagara Falls	$	1,813	Mid
Sarnia	$	2,035	High
Clarington	$	2,050	High
Stratford	$	2,177	High
Welland	$	2,188	High
Cornwall	$	2,269	High
Peterborough	$	2,426	High
Orangeville	$	2,478	High
Pickering	$	2,534	High
St. Thomas	$	2,553	High
Belleville	$	2,772	High
Average	**$**	**1,742**	
Median	**$**	**1,722**	

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

Municipalities with populations greater than 100,000

2018 Property Taxes			Ranking
Markham	$	919	Low
Vaughan	$	955	Low
Richmond Hill	$	1,080	Low
Milton	$	1,320	Low
Windsor	$	1,611	Mid
Brantford	$	1,635	Mid
Barrie	$	1,653	Mid
London	$	1,732	Mid
Mississauga	$	1,750	Mid
Greater Sudbury	$	1,783	Mid
Brampton	$	1,840	Mid
Chatham-Kent	$	1,870	Mid
Kingston	$	1,872	Mid
Kitchener	$	1,888	Mid
Ottawa	$	1,971	High
Oakville	$	2,019	High
Guelph	$	2,077	High
Hamilton	$	2,077	High
Burlington	$	2,133	High
St. Catharines	$	2,188	High
Whitby	$	2,221	High
Cambridge	$	2,227	High
Waterloo	$	2,246	High
Oshawa	$	2,362	High
Thunder Bay	$	2,394	High
Average	**$**	**1,833**	
Median	**$**	**1,872**	

Multi-Residential High Rise
(taxes calculated on a per unit basis) - sorted by Location

2018 Property Taxes - Eastern			Ranking
Brockville	$	1,627	Mid
Quinte West	$	1,700	Mid
Kingston	$	1,872	Mid
Ottawa	$	1,971	High
Cornwall	$	2,269	High
Peterborough	$	2,426	High
Belleville	$	2,772	High
Average	**$**	**2,091**	
Median	**$**	**1,971**	

2018 Property Taxes - Niagara/Hamilton			Ranking
Pelham	$	1,288	Low
Lincoln	$	1,395	Low
Grimsby	$	1,441	Low
Fort Erie	$	1,590	Mid
Port Colborne	$	1,740	Mid
Thorold	$	1,803	Mid
Niagara Falls	$	1,813	Mid
Hamilton	$	2,077	High
St. Catharines	$	2,188	High
Welland	$	2,188	High
Average	**$**	**1,752**	
Median	**$**	**1,771**	

2018 Property Taxes - GTA			Ranking
Markham	$	919	Low
King	$	935	Low
Vaughan	$	955	Low
Whitchurch-Stouffville	$	1,022	Low
Aurora	$	1,077	Low
Newmarket	$	1,077	Low
Richmond Hill	$	1,080	Low
Georgina	$	1,135	Low
Milton	$	1,320	Low
Halton Hills	$	1,362	Low
Mississauga	$	1,750	Mid
Brampton	$	1,840	Mid
Oakville	$	2,019	High
Clarington	$	2,050	High
Burlington	$	2,133	High
Whitby	$	2,221	High
Oshawa	$	2,362	High
Pickering	$	2,534	High
Average	**$**	**1,544**	
Median	**$**	**1,341**	

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

2018 Property Taxes - North			Ranking
Sault Ste. Marie	$	1,118	Low
Parry Sound	$	1,378	Low
Timmins	$	1,398	Low
North Bay	$	1,744	Mid
Greater Sudbury	$	1,783	Mid
Thunder Bay	$	2,394	High
Average	**$**	**1,636**	
Median	**$**	**1,571**	

2018 Property Taxes - Simcoe/Musk./Duff.			Ranking
Collingwood	$	1,281	Low
Orillia	$	1,289	Low
Midland	$	1,374	Low
Barrie	$	1,653	Mid
Orangeville	$	2,478	High
Average	**$**	**1,615**	
Median	**$**	**1,374**	

2018 Property Taxes - Southwest			Ranking
Brockton	$	641	Low
Brant	$	915	Low
Norfolk	$	1,092	Low
Centre Wellington	$	1,457	Mid
Windsor	$	1,611	Mid
Brantford	$	1,635	Mid
Woolwich	$	1,684	Mid
London	$	1,732	Mid
Tillsonburg	$	1,833	Mid
Chatham-Kent	$	1,870	Mid
Kitchener	$	1,888	Mid
Ingersoll	$	1,969	Mid
Owen Sound	$	2,015	High
Sarnia	$	2,035	High
Guelph	$	2,077	High
Stratford	$	2,177	High
Cambridge	$	2,227	High
Waterloo	$	2,246	High
St. Thomas	$	2,553	High
Average	**$**	**1,771**	
Median	**$**	**1,870**	

Multi-Residential Comparisons - Summary

Multi-Residential				
Low	Low-Mid	Mid	Mid-High	High
Aurora	Georgina	Barrie	Brampton	Belleville
Bancroft	Grimsby	Brantford	Chatham-Kent	Burlington
Bracebridge	Halton Hills	Brock	Greater Sudbury	Cambridge
Brant	Lincoln	Brockville	Ingersoll	Clarington
Brockton	Milton	Caledon	Kingston	Cornwall
Collingwood	Orillia	Centre Wellington	Kitchener	Guelph
Elliot Lake	Pelham	Erin	London	Hamilton
Espanola	Timmins	Fort Erie	Niagara Falls	Middlesex Centre
Gravenhurst		Guelph-Eramosa	North Bay	Oakville
Greenstone		Mapleton	Quinte West	Orangeville
Haldimand		Minto	Sarnia	Oshawa
Huntsville		Mississauga	Thorold	Ottawa
Innisfil		North Middlesex	Tillsonburg	Owen Sound
Kenora		North Perth	Welland	Peterborough
Kincardine		Parry Sound		Pickering
King		Port Colborne		St. Catharines
Lambton Shores		St. Marys		St. Thomas
Markham		Strathroy-Caradoc		Stratford
Meaford		Wainfleet		Thunder Bay
Midland		Wellesley		Waterloo
Newmarket		Wellington North		Whitby
Norfolk		West Lincoln		
North Dumfries		Wilmot		
North Stormont		Windsor		
Penetanguishene		Woolwich		
Prince Edward County				
Puslinch				
Richmond Hill				
Saugeen Shores				
Sault Ste. Marie				
Springwater				
Tiny				
Vaughan				
Whitchurch-Stouffville				

Commercial Comparisons

Commercial Comparisons - Office Buildings (taxes per sq. ft.)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Tay	$ 0.78	$ 0.74	$ 1.53	Low
Brockton	$ 0.99	$ 0.75	$ 1.74	Low
Kincardine	$ 1.04	$ 0.89	$ 1.93	Low
Norfolk	$ 1.10	$ 0.85	$ 1.94	Low
Greenstone	$ 1.48	$ 0.48	$ 1.96	Low
Prince Edward County	$ 1.12	$ 0.85	$ 1.96	Low
Lincoln	$ 1.23	$ 0.74	$ 1.97	Low
Espanola	$ 1.48	$ 0.55	$ 2.03	Low
Penetanguishene	$ 1.22	$ 0.84	$ 2.06	Low
Bancroft	$ 1.36	$ 0.80	$ 2.15	Low
Welland	$ 1.53	$ 0.68	$ 2.21	Low
Quinte West	$ 1.31	$ 0.94	$ 2.24	Low
Fort Erie	$ 1.64	$ 0.70	$ 2.35	Low
Wellington North	$ 1.47	$ 0.88	$ 2.35	Low
Sarnia	$ 1.51	$ 0.90	$ 2.41	Low
Timmins	$ 1.86	$ 0.58	$ 2.45	Low
Halton Hills	$ 1.31	$ 1.14	$ 2.45	Low
Central Elgin	$ 1.67	$ 0.80	$ 2.47	Low
Niagara Falls	$ 1.60	$ 0.88	$ 2.48	Low
North Perth	$ 1.37	$ 1.15	$ 2.51	Low
Gravenhurst	$ 1.62	$ 0.89	$ 2.51	Low
Mapleton	$ 1.58	$ 0.96	$ 2.54	Low
Haldimand	$ 1.52	$ 1.06	$ 2.58	Low
Springwater	$ 1.13	$ 1.48	$ 2.60	Low
Oshawa	$ 1.65	$ 0.99	$ 2.64	Low
Strathroy-Caradoc	$ 1.26	$ 1.39	$ 2.65	Low
North Dumfries	$ 1.39	$ 1.29	$ 2.68	Low
St. Marys	$ 1.79	$ 0.91	$ 2.70	Low
Thorold	$ 1.84	$ 0.90	$ 2.73	Low
Woolwich	$ 1.44	$ 1.33	$ 2.77	Low
St. Catharines	$ 1.85	$ 0.92	$ 2.77	Low

Commercial Comparisons - Office Buildings (taxes per sq. ft.) (cont'd)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Whitchurch-Stouffville	$ 1.23	$ 1.57	$ 2.81	Mid
Orangeville	$ 1.72	$ 1.15	$ 2.87	Mid
Collingwood	$ 1.57	$ 1.31	$ 2.88	Mid
Port Colborne	$ 2.03	$ 0.85	$ 2.88	Mid
Tillsonburg	$ 1.88	$ 1.02	$ 2.89	Mid
London	$ 1.84	$ 1.08	$ 2.92	Mid
Bracebridge	$ 1.90	$ 1.06	$ 2.97	Mid
Minto	$ 1.89	$ 1.08	$ 2.98	Mid
Orillia	$ 1.94	$ 1.04	$ 2.99	Mid
Huntsville	$ 1.84	$ 1.15	$ 2.99	Mid
Parry Sound	$ 2.15	$ 0.85	$ 3.00	Mid
Markham	$ 1.20	$ 1.80	$ 3.00	Mid
North Bay	$ 2.09	$ 0.94	$ 3.03	Mid
Niagara-on-the-Lake	$ 1.69	$ 1.37	$ 3.05	Mid
Windsor	$ 2.21	$ 0.85	$ 3.05	Mid
Midland	$ 1.80	$ 1.27	$ 3.07	Mid
Milton	$ 1.47	$ 1.60	$ 3.07	Mid
Brockville	$ 2.04	$ 1.06	$ 3.10	Mid
St. Thomas	$ 2.06	$ 1.04	$ 3.10	Mid
Hamilton	$ 2.06	$ 1.04	$ 3.10	Mid
Belleville	$ 2.10	$ 1.02	$ 3.12	Mid
Burlington	$ 1.67	$ 1.49	$ 3.15	Mid
Sault Ste. Marie	$ 2.37	$ 0.81	$ 3.18	Mid
Innisfil	$ 1.61	$ 1.58	$ 3.18	Mid
Stratford	$ 2.04	$ 1.15	$ 3.19	Mid
Aurora	$ 1.47	$ 1.77	$ 3.24	Mid
Georgina	$ 1.75	$ 1.53	$ 3.28	Mid
Brantford	$ 2.03	$ 1.26	$ 3.28	Mid
Erin	$ 1.91	$ 1.39	$ 3.30	Mid

Commercial Comparisons - Office Buildings (taxes per sq. ft.) (cont'd)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Puslinch	$ 1.81	$ 1.50	$ 3.32	High
Cornwall	$ 2.25	$ 1.07	$ 3.32	High
Owen Sound	$ 2.27	$ 1.08	$ 3.34	High
Greater Sudbury	$ 2.33	$ 1.01	$ 3.34	High
Brant	$ 1.85	$ 1.51	$ 3.35	High
Peterborough	$ 2.00	$ 1.39	$ 3.39	High
Clarington	$ 2.00	$ 1.41	$ 3.40	High
Caledon	$ 1.60	$ 1.81	$ 3.41	High
Whitby	$ 1.97	$ 1.45	$ 3.42	High
Centre Wellington	$ 2.08	$ 1.38	$ 3.47	High
Vaughan	$ 1.45	$ 2.03	$ 3.47	High
Newmarket	$ 1.65	$ 1.87	$ 3.52	High
Chatham-Kent	$ 2.50	$ 1.02	$ 3.52	High
Meaford	$ 1.86	$ 1.66	$ 3.52	High
Kitchener	$ 2.06	$ 1.48	$ 3.54	High
Mississauga	$ 1.78	$ 1.88	$ 3.67	High
Brampton	$ 1.95	$ 1.77	$ 3.72	High
Barrie	$ 2.22	$ 1.53	$ 3.74	High
Guelph	$ 2.27	$ 1.49	$ 3.75	High
Richmond Hill	$ 1.56	$ 2.24	$ 3.80	High
Kenora	$ 2.73	$ 1.13	$ 3.87	High
Oakville	$ 1.99	$ 1.92	$ 3.90	High
Pickering	$ 2.26	$ 1.70	$ 3.96	High
Cambridge	$ 2.42	$ 1.61	$ 4.03	High
Thunder Bay	$ 3.11	$ 1.09	$ 4.21	High
Waterloo	$ 2.49	$ 1.83	$ 4.32	High
Kingston	$ 2.79	$ 1.60	$ 4.40	High
Grimsby	$ 2.76	$ 1.74	$ 4.49	High
King	$ 2.33	$ 2.49	$ 4.82	High
Ottawa	$ 3.02	$ 1.93	$ 4.95	High
Average	**$ 1.81**	**$ 1.23**	**$ 3.04**	
Median	**$ 1.83**	**$ 1.14**	**$ 3.05**	

Commercial Comparisons - Office Buildings by Population Group (taxes per sq. ft.)

Municipalities with populations less than 15,000

2018 Property Taxes			Ranking
Tay	$	1.53	Low
Brockton	$	1.74	Low
Kincardine	$	1.93	Low
Greenstone	$	1.96	Low
Espanola	$	2.03	Low
Penetanguishene	$	2.06	Low
Bancroft	$	2.15	Low
Wellington North	$	2.35	Low
Central Elgin	$	2.47	Low
North Perth	$	2.51	Low
Gravenhurst	$	2.51	Low
Mapleton	$	2.54	Low
North Dumfries	$	2.68	Low
St. Marys	$	2.70	Low
Minto	$	2.98	Mid
Parry Sound	$	3.00	Mid
Erin	$	3.30	Mid
Puslinch	$	3.32	High
Meaford	$	3.52	High
Average	**$**	**2.49**	
Median	**$**	**2.51**	

Municipalities with populations between 15,000—29,999

2018 Property Taxes			Ranking
Prince Edward County	$	1.96	Low
Lincoln	$	1.97	Low
Springwater	$	2.60	Low
Strathroy-Caradoc	$	2.65	Low
Thorold	$	2.73	Low
Woolwich	$	2.77	Low
Collingwood	$	2.88	Mid
Port Colborne	$	2.88	Mid
Tillsonburg	$	2.89	Mid
Bracebridge	$	2.97	Mid
Huntsville	$	2.99	Mid
Niagara-on-the-Lake	$	3.05	Mid
Midland	$	3.07	Mid
Brockville	$	3.10	Mid
Owen Sound	$	3.34	High
Centre Wellington	$	3.47	High
Kenora	$	3.87	High
Grimsby	$	4.49	High
King	$	4.82	High
Average	**$**	**3.08**	
Median	**$**	**2.97**	

Commercial Comparisons - Office Buildings (cont'd) by Population Group (taxes per sq. ft.)

Municipalities with populations between 30,000—99,999

2018 Property Taxes			Ranking
Norfolk	$	1.94	Low
Welland	$	2.21	Low
Quinte West	$	2.24	Low
Fort Erie	$	2.35	Low
Sarnia	$	2.41	Low
Timmins	$	2.45	Low
Halton Hills	$	2.45	Low
Niagara Falls	$	2.48	Low
Haldimand	$	2.58	Low
Whitchurch-Stouffville	$	2.81	Mid
Orangeville	$	2.87	Mid
Orillia	$	2.99	Mid
North Bay	$	3.03	Mid
St. Thomas	$	3.10	Mid
Belleville	$	3.12	Mid
Sault Ste. Marie	$	3.18	Mid
Innisfil	$	3.18	Mid
Stratford	$	3.19	Mid
Aurora	$	3.24	Mid
Georgina	$	3.28	Mid
Cornwall	$	3.32	High
Brant	$	3.35	High
Peterborough	$	3.39	High
Clarington	$	3.40	High
Caledon	$	3.41	High
Newmarket	$	3.52	High
Pickering	$	3.96	High
Average	**$**	**2.94**	
Median	**$**	**3.10**	

Municipalities with populations greater than 100,000

2018 Property Taxes			Ranking
Oshawa	$	2.64	Low
St. Catharines	$	2.77	Low
London	$	2.92	Mid
Markham	$	3.00	Mid
Windsor	$	3.05	Mid
Milton	$	3.07	Mid
Hamilton	$	3.10	Mid
Burlington	$	3.15	Mid
Brantford	$	3.28	Mid
Greater Sudbury	$	3.34	High
Whitby	$	3.42	High
Vaughan	$	3.47	High
Chatham-Kent	$	3.52	High
Kitchener	$	3.54	High
Mississauga	$	3.67	High
Brampton	$	3.72	High
Barrie	$	3.74	High
Guelph	$	3.75	High
Richmond Hill	$	3.80	High
Oakville	$	3.90	High
Cambridge	$	4.03	High
Thunder Bay	$	4.21	High
Waterloo	$	4.32	High
Kingston	$	4.40	High
Ottawa	$	4.95	High
Average	**$**	**3.55**	
Median	**$**	**3.52**	

Commercial Comparisons - Office Buildings—by Location (taxes per sq. ft.)

2018 Property Taxes - Eastern			Ranking
Prince Edward County	$	1.96	Low
Bancroft	$	2.15	Low
Quinte West	$	2.24	Low
Brockville	$	3.10	Mid
Belleville	$	3.12	Mid
Cornwall	$	3.32	High
Peterborough	$	3.39	High
Kingston	$	4.40	High
Ottawa	$	4.95	High
Average	**$**	**3.18**	
Median	**$**	**3.12**	

2018 Property Taxes - Niagara/Hamilton			Ranking
Lincoln	$	1.97	Low
Welland	$	2.21	Low
Fort Erie	$	2.35	Low
Niagara Falls	$	2.48	Low
Thorold	$	2.73	Low
St. Catharines	$	2.77	Low
Port Colborne	$	2.88	Mid
Niagara-on-the-Lake	$	3.05	Mid
Hamilton	$	3.10	Mid
Grimsby	$	4.49	High
Average	**$**	**2.80**	
Median	**$**	**2.75**	

2018 Property Taxes - GTA			Ranking
Halton Hills	$	2.45	Low
Oshawa	$	2.64	Low
Whitchurch-Stouffville	$	2.81	Mid
Markham	$	3.00	Mid
Milton	$	3.07	Mid
Burlington	$	3.15	Mid
Aurora	$	3.24	Mid
Georgina	$	3.28	Mid
Clarington	$	3.40	High
Caledon	$	3.41	High
Whitby	$	3.42	High
Vaughan	$	3.47	High
Newmarket	$	3.52	High
Mississauga	$	3.67	High
Brampton	$	3.72	High
Richmond Hill	$	3.80	High
Oakville	$	3.90	High
Pickering	$	3.96	High
King	$	4.82	High
Average	**$**	**3.41**	
Median	**$**	**3.41**	

Commercial Comparisons - Office Buildings—by Location (taxes per sq. ft.) (cont'd)

2018 Property Taxes - North		Ranking
Greenstone	$ 1.96	Low
Espanola	$ 2.03	Low
Timmins	$ 2.45	Low
Parry Sound	$ 3.00	Mid
North Bay	$ 3.03	Mid
Sault Ste. Marie	$ 3.18	Mid
Greater Sudbury	$ 3.34	High
Kenora	$ 3.87	High
Thunder Bay	$ 4.21	High
Average	**$ 3.01**	
Median	**$ 3.03**	

2018 Property Taxes - Simcoe/Musk./Duff.		Ranking
Tay	$ 1.53	Low
Penetanguishene	$ 2.06	Low
Gravenhurst	$ 2.51	Low
Springwater	$ 2.60	Low
Orangeville	$ 2.87	Mid
Collingwood	$ 2.88	Mid
Bracebridge	$ 2.97	Mid
Orillia	$ 2.99	Mid
Huntsville	$ 2.99	Mid
Midland	$ 3.07	Mid
Innisfil	$ 3.18	Mid
Barrie	$ 3.74	High
Average	**$ 2.78**	
Median	**$ 2.92**	

2018 Property Taxes - Southwest		Ranking
Brockton	$ 1.74	Low
Kincardine	$ 1.93	Low
Norfolk	$ 1.94	Low
Wellington North	$ 2.35	Low
Sarnia	$ 2.41	Low
Central Elgin	$ 2.47	Low
North Perth	$ 2.51	Low
Mapleton	$ 2.54	Low
Haldimand	$ 2.58	Low
Strathroy-Caradoc	$ 2.65	Low
North Dumfries	$ 2.68	Low
St. Marys	$ 2.70	Low
Woolwich	$ 2.77	Low
Tillsonburg	$ 2.89	Mid
London	$ 2.92	Mid
Minto	$ 2.98	Mid
Windsor	$ 3.05	Mid
St. Thomas	$ 3.10	Mid
Stratford	$ 3.19	Mid
Brantford	$ 3.28	Mid
Erin	$ 3.30	Mid
Puslinch	$ 3.32	High
Owen Sound	$ 3.34	High
Brant	$ 3.35	High
Centre Wellington	$ 3.47	High
Chatham-Kent	$ 3.52	High
Meaford	$ 3.52	High
Kitchener	$ 3.54	High
Guelph	$ 3.75	High
Cambridge	$ 4.03	High
Waterloo	$ 4.32	High
Average	**$ 2.97**	
Median	**$ 2.98**	

Commercial Comparisons - Neighbourhood Shopping - (taxes per sq. ft.)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Elliot Lake	$ 1.11	$ 0.43	$ 1.54	Low
Saugeen Shores	$ 0.84	$ 0.79	$ 1.63	Low
Brockton	$ 1.00	$ 0.77	$ 1.77	Low
Greenstone	$ 1.41	$ 0.45	$ 1.86	Low
Meaford	$ 1.02	$ 0.90	$ 1.92	Low
North Perth	$ 1.07	$ 0.90	$ 1.96	Low
Stratford	$ 1.27	$ 0.71	$ 1.98	Low
Gravenhurst	$ 1.25	$ 0.73	$ 1.98	Low
Puslinch	$ 1.08	$ 0.91	$ 2.00	Low
Innisfil	$ 1.10	$ 1.08	$ 2.18	Low
Bancroft	$ 1.38	$ 0.81	$ 2.19	Low
North Middlesex	$ 1.15	$ 1.09	$ 2.24	Low
Springwater	$ 0.96	$ 1.34	$ 2.31	Low
Middlesex Centre	$ 1.06	$ 1.26	$ 2.32	Low
Wellesley	$ 1.25	$ 1.08	$ 2.33	Low
Kincardine	$ 1.30	$ 1.10	$ 2.40	Low
Lambton Shores	$ 1.29	$ 1.12	$ 2.41	Low
Penetanguishene	$ 1.43	$ 0.98	$ 2.42	Low
Prince Edward County	$ 1.39	$ 1.05	$ 2.44	Low
Wellington North	$ 1.59	$ 0.94	$ 2.54	Low
Bracebridge	$ 1.73	$ 0.97	$ 2.70	Low
Midland	$ 1.59	$ 1.12	$ 2.71	Low
St. Marys	$ 1.76	$ 0.99	$ 2.75	Low
Huntsville	$ 1.71	$ 1.05	$ 2.76	Low
Strathroy-Caradoc	$ 1.32	$ 1.46	$ 2.78	Low
Kenora	$ 1.97	$ 0.83	$ 2.81	Low
Central Elgin	$ 1.90	$ 0.91	$ 2.81	Low
West Lincoln	$ 1.74	$ 1.11	$ 2.85	Low
Mapleton	$ 1.82	$ 1.11	$ 2.93	Low
Centre Wellington	$ 1.72	$ 1.22	$ 2.95	Low
East Gwillimbury	$ 1.38	$ 1.63	$ 3.01	Low
Wilmot	$ 1.60	$ 1.46	$ 3.06	Low
Erin	$ 1.78	$ 1.30	$ 3.08	Low
Georgina	$ 1.65	$ 1.43	$ 3.08	Low

Commercial Comparisons - Neighbourhood Shopping - (taxes per sq. ft.) (cont'd)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Norfolk	$ 1.75	$ 1.35	$ 3.09	Mid
King	$ 1.47	$ 1.65	$ 3.12	Mid
Espanola	$ 2.29	$ 0.86	$ 3.15	Mid
Brock	$ 1.90	$ 1.27	$ 3.17	Mid
Parry Sound	$ 2.28	$ 0.90	$ 3.18	Mid
Quinte West	$ 1.89	$ 1.36	$ 3.25	Mid
Niagara-on-the-Lake	$ 1.80	$ 1.46	$ 3.25	Mid
Timmins	$ 2.55	$ 0.80	$ 3.34	Mid
Minto	$ 2.16	$ 1.24	$ 3.40	Mid
Lincoln	$ 2.12	$ 1.28	$ 3.41	Mid
Windsor	$ 2.43	$ 0.98	$ 3.41	Mid
Thorold	$ 2.33	$ 1.14	$ 3.46	Mid
Newmarket	$ 1.63	$ 1.85	$ 3.48	Mid
Pelham	$ 2.33	$ 1.27	$ 3.60	Mid
Halton Hills	$ 1.93	$ 1.68	$ 3.61	Mid
Tillsonburg	$ 2.28	$ 1.35	$ 3.63	Mid
Fort Erie	$ 2.52	$ 1.20	$ 3.72	Mid
Ingersoll	$ 2.44	$ 1.30	$ 3.74	Mid
Whitchurch-Stouffville	$ 1.66	$ 2.11	$ 3.77	Mid
Woolwich	$ 1.97	$ 1.82	$ 3.79	Mid
Belleville	$ 2.57	$ 1.25	$ 3.82	Mid
Brant	$ 2.10	$ 1.72	$ 3.82	Mid
North Bay	$ 2.64	$ 1.19	$ 3.82	Mid
Milton	$ 1.85	$ 2.01	$ 3.86	Mid
Chatham-Kent	$ 2.80	$ 1.12	$ 3.92	Mid
Grimsby	$ 2.44	$ 1.48	$ 3.93	Mid
Collingwood	$ 2.13	$ 1.81	$ 3.94	Mid
North Dumfries	$ 2.06	$ 1.90	$ 3.96	Mid
Niagara Falls	$ 2.56	$ 1.40	$ 3.96	Mid
Sarnia	$ 2.60	$ 1.47	$ 4.07	Mid
Markham	$ 1.65	$ 2.46	$ 4.11	Mid
Kingston	$ 2.61	$ 1.50	$ 4.11	Mid
Orillia	$ 2.69	$ 1.44	$ 4.13	Mid
Haldimand	$ 2.45	$ 1.70	$ 4.14	Mid
Welland	$ 2.91	$ 1.29	$ 4.20	Mid

Commercial Comparisons - Neighbourhood Shopping - (taxes per sq. ft.) (cont'd)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Richmond Hill	$ 1.74	$ 2.49	$ 4.22	High
Peterborough	$ 2.49	$ 1.73	$ 4.22	High
Tay	$ 2.20	$ 2.10	$ 4.30	High
Port Colborne	$ 3.06	$ 1.29	$ 4.35	High
Guelph-Eramosa	$ 2.49	$ 1.88	$ 4.37	High
Sault Ste. Marie	$ 3.21	$ 1.18	$ 4.39	High
Greater Sudbury	$ 3.07	$ 1.32	$ 4.39	High
Oshawa	$ 2.80	$ 1.68	$ 4.47	High
Waterloo	$ 2.59	$ 1.89	$ 4.48	High
St. Catharines	$ 3.03	$ 1.51	$ 4.54	High
Whitby	$ 2.62	$ 1.92	$ 4.54	High
Aurora	$ 2.07	$ 2.49	$ 4.55	High
Vaughan	$ 1.92	$ 2.69	$ 4.61	High
Owen Sound	$ 3.13	$ 1.48	$ 4.61	High
Guelph	$ 2.86	$ 1.88	$ 4.74	High
Barrie	$ 2.83	$ 1.95	$ 4.78	High
Caledon	$ 2.25	$ 2.55	$ 4.80	High
London	$ 3.02	$ 1.78	$ 4.80	High
Cambridge	$ 2.93	$ 1.94	$ 4.87	High
Burlington	$ 2.58	$ 2.30	$ 4.89	High
Cornwall	$ 3.31	$ 1.58	$ 4.89	High
Mississauga	$ 2.40	$ 2.53	$ 4.93	High
Oakville	$ 2.52	$ 2.42	$ 4.94	High
Clarington	$ 2.91	$ 2.05	$ 4.96	High
Pickering	$ 2.86	$ 2.16	$ 5.02	High
Brantford	$ 3.10	$ 1.93	$ 5.03	High
Brockville	$ 3.33	$ 1.72	$ 5.04	High
Thunder Bay	$ 3.74	$ 1.31	$ 5.06	High
Kitchener	$ 2.95	$ 2.11	$ 5.06	High
St. Thomas	$ 3.38	$ 1.70	$ 5.08	High
Hamilton	$ 3.39	$ 1.72	$ 5.11	High
Orangeville	$ 3.06	$ 2.05	$ 5.11	High
Brampton	$ 2.76	$ 2.50	$ 5.26	High
Ottawa	$ 3.65	$ 2.32	$ 5.98	High
Average	**$ 2.15**	**$ 1.47**	**$ 3.63**	
Median	**$ 2.13**	**$ 1.36**	**$ 3.74**	

Commercial Comparisons - Neighbourhood Shopping - sorted by Population (taxes per sq. ft.)

Municipalities with populations less than 15,000

2018 Property Taxes		Ranking
Elliot Lake	$ 1.54	Low
Saugeen Shores	$ 1.63	Low
Brockton	$ 1.77	Low
Greenstone	$ 1.86	Low
Meaford	$ 1.92	Low
North Perth	$ 1.96	Low
Gravenhurst	$ 1.98	Low
Puslinch	$ 2.00	Low
Bancroft	$ 2.19	Low
North Middlesex	$ 2.24	Low
Wellesley	$ 2.33	Low
Kincardine	$ 2.40	Low
Lambton Shores	$ 2.41	Low
Penetanguishene	$ 2.42	Low
Wellington North	$ 2.54	Low
St. Marys	$ 2.75	Low
Central Elgin	$ 2.81	Low
Mapleton	$ 2.93	Low
Erin	$ 3.08	Low
Espanola	$ 3.15	Mid
Brock	$ 3.17	Mid
Parry Sound	$ 3.18	Mid
Minto	$ 3.40	Mid
Ingersoll	$ 3.74	Mid
North Dumfries	$ 3.96	Mid
Tay	$ 4.30	High
Guelph-Eramosa	$ 4.37	High
Average	**$ 2.67**	
Median	**$ 2.42**	

Municipalities with populations between 15,000—29,999

2018 Property Taxes		Ranking
Springwater	$ 2.31	Low
Middlesex Centre	$ 2.32	Low
Prince Edward County	$ 2.44	Low
Bracebridge	$ 2.70	Low
Midland	$ 2.71	Low
Huntsville	$ 2.76	Low
Strathroy-Caradoc	$ 2.78	Low
Kenora	$ 2.81	Low
West Lincoln	$ 2.85	Low
Centre Wellington	$ 2.95	Low
East Gwillimbury	$ 3.01	Low
Wilmot	$ 3.06	Low
King	$ 3.12	Mid
Niagara-on-the-Lake	$ 3.25	Mid
Lincoln	$ 3.41	Mid
Thorold	$ 3.46	Mid
Pelham	$ 3.60	Mid
Tillsonburg	$ 3.63	Mid
Woolwich	$ 3.79	Mid
Grimsby	$ 3.93	Mid
Collingwood	$ 3.94	Mid
Port Colborne	$ 4.35	High
Owen Sound	$ 4.61	High
Brockville	$ 5.04	High
Average	**$ 3.28**	
Median	**$ 3.09**	

Commercial Comparisons - Neighbourhood Shopping - sorted by Population (cont'd) (taxes per sq. ft.)

Municipalities with populations between 30,000—99,999

2018 Property Taxes		Ranking
Stratford	$ 1.98	Low
Innisfil	$ 2.18	Low
Georgina	$ 3.08	Low
Norfolk	$ 3.09	Mid
Quinte West	$ 3.25	Mid
Timmins	$ 3.34	Mid
Newmarket	$ 3.48	Mid
Halton Hills	$ 3.61	Mid
Fort Erie	$ 3.72	Mid
Whitchurch-Stouffville	$ 3.77	Mid
Belleville	$ 3.82	Mid
Brant	$ 3.82	Mid
North Bay	$ 3.82	Mid
Niagara Falls	$ 3.96	Mid
Sarnia	$ 4.07	Mid
Orillia	$ 4.13	Mid
Haldimand	$ 4.14	Mid
Welland	$ 4.20	Mid
Peterborough	$ 4.22	High
Sault Ste. Marie	$ 4.39	High
Aurora	$ 4.55	High
Caledon	$ 4.80	High
Cornwall	$ 4.89	High
Clarington	$ 4.96	High
Pickering	$ 5.02	High
St. Thomas	$ 5.08	High
Orangeville	$ 5.11	High
Average	**$ 3.94**	
Median	**$ 3.96**	

Municipalities with populations greater than 100,000

2018 Property Taxes		Ranking
Windsor	$ 3.41	Mid
Milton	$ 3.86	Mid
Chatham-Kent	$ 3.92	Mid
Markham	$ 4.11	Mid
Kingston	$ 4.11	Mid
Richmond Hill	$ 4.22	High
Greater Sudbury	$ 4.39	High
Oshawa	$ 4.47	High
Waterloo	$ 4.48	High
St. Catharines	$ 4.54	High
Whitby	$ 4.54	High
Vaughan	$ 4.61	High
Guelph	$ 4.74	High
Barrie	$ 4.78	High
London	$ 4.80	High
Cambridge	$ 4.87	High
Burlington	$ 4.89	High
Mississauga	$ 4.93	High
Oakville	$ 4.94	High
Brantford	$ 5.03	High
Thunder Bay	$ 5.06	High
Kitchener	$ 5.06	High
Hamilton	$ 5.11	High
Brampton	$ 5.26	High
Ottawa	$ 5.98	High
Average	**$ 4.64**	
Median	**$ 4.74**	

Commercial Comparisons - Neighbourhood Shopping by Location (taxes per sq. ft.)

2018 Property Taxes - Eastern		Ranking
Bancroft	$ 2.19	Low
Prince Edward County	$ 2.44	Low
Quinte West	$ 3.25	Mid
Belleville	$ 3.82	Mid
Kingston	$ 4.11	Mid
Peterborough	$ 4.22	High
Cornwall	$ 4.89	High
Brockville	$ 5.04	High
Ottawa	$ 5.98	High
Average	**$ 3.99**	
Median	**$ 4.11**	

2018 Property Taxes - Niagara/Hamilton		Ranking
West Lincoln	$ 2.85	Low
Niagara-on-the-Lake	$ 3.25	Mid
Lincoln	$ 3.41	Mid
Thorold	$ 3.46	Mid
Pelham	$ 3.60	Mid
Fort Erie	$ 3.72	Mid
Grimsby	$ 3.93	Mid
Niagara Falls	$ 3.96	Mid
Welland	$ 4.20	Mid
Port Colborne	$ 4.35	High
St. Catharines	$ 4.54	High
Hamilton	$ 5.11	High
Average	**$ 3.87**	
Median	**$ 3.82**	

2018 Property Taxes - GTA		Ranking
East Gwillimbury	$ 3.01	Low
Georgina	$ 3.08	Low
King	$ 3.12	Mid
Brock	$ 3.17	Mid
Newmarket	$ 3.48	Mid
Halton Hills	$ 3.61	Mid
Whitchurch-Stouffville	$ 3.77	Mid
Milton	$ 3.86	Mid
Markham	$ 4.11	Mid
Richmond Hill	$ 4.22	High
Oshawa	$ 4.47	High
Whitby	$ 4.54	High
Aurora	$ 4.55	High
Vaughan	$ 4.61	High
Caledon	$ 4.80	High
Burlington	$ 4.89	High
Mississauga	$ 4.93	High
Oakville	$ 4.94	High
Clarington	$ 4.96	High
Pickering	$ 5.02	High
Brampton	$ 5.26	High
Average	**$ 4.21**	
Median	**$ 4.47**	

Commercial Comparisons - Neighbourhood Shopping—by Location (taxes per sq. ft.) (cont'd)

2018 Property Taxes - North		Ranking
Elliot Lake	$ 1.54	Low
Greenstone	$ 1.86	Low
Kenora	$ 2.81	Low
Espanola	$ 3.15	Mid
Parry Sound	$ 3.18	Mid
Timmins	$ 3.34	Mid
North Bay	$ 3.82	Mid
Sault Ste. Marie	$ 4.39	High
Greater Sudbury	$ 4.39	High
Thunder Bay	$ 5.06	High
Average	**$ 3.35**	
Median	**$ 3.26**	

2018 Property Taxes - Simcoe/Musk./Duff.		Ranking
Gravenhurst	$ 1.98	Low
Innisfil	$ 2.18	Low
Springwater	$ 2.31	Low
Penetanguishene	$ 2.42	Low
Bracebridge	$ 2.70	Low
Midland	$ 2.71	Low
Huntsville	$ 2.76	Low
Collingwood	$ 3.94	Mid
Orillia	$ 4.13	Mid
Tay	$ 4.30	High
Barrie	$ 4.78	High
Orangeville	$ 5.11	High
Average	**$ 3.28**	
Median	**$ 2.73**	

2018 Property Taxes - Southwest		Ranking
Saugeen Shores	$ 1.63	Low
Brockton	$ 1.77	Low
Meaford	$ 1.92	Low
North Perth	$ 1.96	Low
Stratford	$ 1.98	Low
Puslinch	$ 2.00	Low
North Middlesex	$ 2.24	Low
Middlesex Centre	$ 2.32	Low
Wellesley	$ 2.33	Low
Kincardine	$ 2.40	Low
Lambton Shores	$ 2.41	Low
Wellington North	$ 2.54	Low
St. Marys	$ 2.75	Low
Strathroy-Caradoc	$ 2.78	Low
Central Elgin	$ 2.81	Low
Mapleton	$ 2.93	Low
Centre Wellington	$ 2.95	Low
Wilmot	$ 3.06	Low
Erin	$ 3.08	Low
Norfolk	$ 3.09	Mid
Minto	$ 3.40	Mid
Windsor	$ 3.41	Mid
Tillsonburg	$ 3.63	Mid
Ingersoll	$ 3.74	Mid
Woolwich	$ 3.79	Mid
Brant	$ 3.82	Mid
Chatham-Kent	$ 3.92	Mid
North Dumfries	$ 3.96	Mid
Sarnia	$ 4.07	Mid
Haldimand	$ 4.14	Mid
Guelph-Eramosa	$ 4.37	High
Waterloo	$ 4.48	High
Owen Sound	$ 4.61	High
Guelph	$ 4.74	High
London	$ 4.80	High
Cambridge	$ 4.87	High
Brantford	$ 5.03	High
Kitchener	$ 5.06	High
St. Thomas	$ 5.08	High
Average	**$ 3.33**	
Median	**$ 3.09**	

Commercial Comparisons—Hotels (per suite)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Lambton Shores	$ 272	$ 209	$ 481	Low
Espanola	$ 535	$ 199	$ 734	Low
Halton Hills	$ 497	$ 434	$ 931	Low
North Perth	$ 551	$ 390	$ 941	Low
Fort Erie	$ 683	$ 325	$ 1,008	Low
Chatham-Kent	$ 735	$ 298	$ 1,033	Low
Midland	$ 638	$ 451	$ 1,088	Low
Kenora	$ 777	$ 324	$ 1,101	Low
Mississauga	$ 549	$ 580	$ 1,129	Low
Sarnia	$ 703	$ 427	$ 1,130	Low
Norfolk	$ 641	$ 494	$ 1,135	Low
Kitchener	$ 678	$ 484	$ 1,162	Low
Clarington	$ 697	$ 492	$ 1,189	Low
Oshawa	$ 756	$ 454	$ 1,210	Low
Windsor	$ 868	$ 351	$ 1,219	Low
Richmond Hill	$ 508	$ 728	$ 1,235	Low
Brockville	$ 830	$ 429	$ 1,258	Low
St. Catharines	$ 849	$ 423	$ 1,272	Low
North Bay	$ 893	$ 393	$ 1,286	Low
Whitby	$ 766	$ 563	$ 1,329	Low
Grimsby	$ 826	$ 519	$ 1,345	Mid
Oakville	$ 684	$ 661	$ 1,345	Mid
Guelph	$ 830	$ 544	$ 1,374	Mid
Welland	$ 956	$ 423	$ 1,379	Mid
Timmins	$ 1,052	$ 329	$ 1,381	Mid
Quinte West	$ 815	$ 586	$ 1,401	Mid
Markham	$ 564	$ 845	$ 1,409	Mid
Brantford	$ 882	$ 548	$ 1,430	Mid
Newmarket	$ 674	$ 763	$ 1,437	Mid
Barrie	$ 868	$ 599	$ 1,467	Mid
Burlington	$ 794	$ 708	$ 1,502	Mid
Lincoln	$ 940	$ 569	$ 1,509	Mid
Cornwall	$ 1,044	$ 498	$ 1,543	Mid
Sault Ste. Marie	$ 1,135	$ 416	$ 1,551	Mid
Ingersoll	$ 1,026	$ 545	$ 1,572	Mid
Orillia	$ 1,041	$ 559	$ 1,599	Mid
Brampton	$ 841	$ 763	$ 1,603	Mid
Parry Sound	$ 1,179	$ 465	$ 1,645	Mid
Milton	$ 814	$ 887	$ 1,701	Mid

Commercial Comparisons—Hotels (per suite) (cont'd)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Greater Sudbury	$ 1,198	$ 518	$ 1,716	High
Thorold	$ 1,158	$ 566	$ 1,724	High
Owen Sound	$ 1,179	$ 560	$ 1,739	High
Cambridge	$ 1,054	$ 700	$ 1,754	High
Collingwood	$ 958	$ 813	$ 1,771	High
Caledon	$ 855	$ 947	$ 1,801	High
London	$ 1,176	$ 691	$ 1,867	High
Thunder Bay	$ 1,421	$ 498	$ 1,919	High
Belleville	$ 1,297	$ 630	$ 1,926	High
Kincardine	$ 1,069	$ 910	$ 1,980	High
Vaughan	$ 836	$ 1,175	$ 2,011	High
Brockton	$ 1,173	$ 894	$ 2,068	High
Hamilton	$ 1,378	$ 699	$ 2,077	High
Stratford	$ 1,487	$ 834	$ 2,322	High
Kingston	$ 1,548	$ 891	$ 2,439	High
Waterloo	$ 1,531	$ 1,122	$ 2,654	High
Niagara Falls	$ 1,820	$ 997	$ 2,816	High
Ottawa	$ 1,745	$ 1,103	$ 2,848	High
Orangeville	$ 1,987	$ 1,326	$ 3,313	High
Niagara-on-the-Lake	$ 2,042	$ 1,655	$ 3,697	High
Average	$ 971	$ 631	$ 1,602	
Median	$ 868	$ 560	$ 1,467	

Commercial Comparisons - Hotel by Population Group
Taxes per Suite

Municipalities with populations less than 15,000

2018 Property Taxes			Ranking
Lambton Shores	$	481	Low
Espanola	$	734	Low
North Perth	$	941	Low
Ingersoll	$	1,572	Mid
Parry Sound	$	1,645	Mid
Kincardine	$	1,980	High
Brockton	$	2,068	High
Average	**$**	**1,346**	
Median	**$**	**1,572**	

Municipalities with populations between 15,000—29,999

2018 Property Taxes			Ranking
Midland	$	1,088	Low
Kenora	$	1,101	Low
Brockville	$	1,258	Low
Grimsby	$	1,345	Mid
Lincoln	$	1,509	Mid
Thorold	$	1,724	High
Owen Sound	$	1,739	High
Collingwood	$	1,771	High
Niagara-on-the-Lake	$	3,697	High
Average	**$**	**1,693**	
Median	**$**	**1,509**	

Municipalities with populations between 30,000—99,999

2018 Property Taxes			Ranking
Halton Hills	$	931	Low
Fort Erie	$	1,008	Low
Sarnia	$	1,130	Low
Norfolk	$	1,135	Low
Clarington	$	1,189	Low
North Bay	$	1,286	Low
Welland	$	1,379	Mid
Timmins	$	1,381	Mid
Quinte West	$	1,401	Mid
Newmarket	$	1,437	Mid
Cornwall	$	1,543	Mid
Sault Ste. Marie	$	1,551	Mid
Orillia	$	1,599	Mid
Caledon	$	1,801	High
Belleville	$	1,926	High
Stratford	$	2,322	High
Niagara Falls	$	2,816	High
Orangeville	$	3,313	High
Average	**$**	**1,619**	
Median	**$**	**1,419**	

Commercial Comparisons - Hotel by Population Group (cont'd)
Taxes per Suite

Municipalities with populations greater than 100,000

2018 Property Taxes			Ranking
Chatham-Kent	$	1,033	Low
Mississauga	$	1,129	Low
Kitchener	$	1,162	Low
Oshawa	$	1,210	Low
Windsor	$	1,219	Low
Richmond Hill	$	1,235	Low
St. Catharines	$	1,272	Low
Whitby	$	1,329	Low
Oakville	$	1,345	Mid
Guelph	$	1,374	Mid
Markham	$	1,409	Mid
Brantford	$	1,430	Mid
Barrie	$	1,467	Mid
Burlington	$	1,502	Mid
Brampton	$	1,603	Mid
Milton	$	1,701	Mid
Greater Sudbury	$	1,716	High
Cambridge	$	1,754	High
London	$	1,867	High
Thunder Bay	$	1,919	High
Vaughan	$	2,011	High
Hamilton	$	2,077	High
Kingston	$	2,439	High
Waterloo	$	2,654	High
Ottawa	$	2,848	High
Average	**$**	**1,628**	
Median	**$**	**1,467**	

Commercial Comparisons - Hotel—by Location
Taxes per Suite

2018 Property Taxes - Eastern			Ranking
Brockville	$	1,258	Low
Quinte West	$	1,401	Mid
Cornwall	$	1,543	Mid
Belleville	$	1,926	High
Kingston	$	2,439	High
Ottawa	$	2,848	High
Average	**$**	**1,902**	
Median	**$**	**1,734**	

2018 Property Taxes - Niagara/Hamilton			Ranking
Fort Erie	$	1,008	Low
St. Catharines	$	1,272	Low
Grimsby	$	1,345	Mid
Welland	$	1,379	Mid
Lincoln	$	1,509	Mid
Thorold	$	1,724	High
Hamilton	$	2,077	High
Niagara Falls	$	2,816	High
Niagara-on-the-Lake	$	3,697	High
Average	**$**	**1,870**	
Median	**$**	**1,509**	

2018 Property Taxes - Simcoe/Musk./Duff.			Ranking
Midland	$	1,088	Low
Barrie	$	1,467	Mid
Orillia	$	1,599	Mid
Collingwood	$	1,771	High
Orangeville	$	3,313	High
Average	**$**	**1,848**	
Median	**$**	**1,599**	

2018 Property Taxes - GTA			Ranking
Halton Hills	$	931	Low
Mississauga	$	1,129	Low
Clarington	$	1,189	Low
Oshawa	$	1,210	Low
Richmond Hill	$	1,235	Low
Whitby	$	1,329	Low
Oakville	$	1,345	Mid
Markham	$	1,409	Mid
Newmarket	$	1,437	Mid
Burlington	$	1,502	Mid
Brampton	$	1,603	Mid
Milton	$	1,701	Mid
Caledon	$	1,801	High
Vaughan	$	2,011	High
Average	**$**	**1,417**	
Median	**$**	**1,377**	

2018 Property Taxes - North			Ranking
Espanola	$	734	Low
Kenora	$	1,101	Low
North Bay	$	1,286	Low
Timmins	$	1,381	Mid
Sault Ste. Marie	$	1,551	Mid
Parry Sound	$	1,645	Mid
Greater Sudbury	$	1,716	High
Thunder Bay	$	1,919	High
Average	**$**	**1,417**	
Median	**$**	**1,466**	

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

2018 Property Taxes - Southwest			Ranking
Lambton Shores	$	481	Low
North Perth	$	941	Low
Chatham-Kent	$	1,033	Low
Sarnia	$	1,130	Low
Norfolk	$	1,135	Low
Kitchener	$	1,162	Low
Windsor	$	1,219	Low
Guelph	$	1,374	Mid
Brantford	$	1,430	Mid
Ingersoll	$	1,572	Mid
Owen Sound	$	1,739	High
Cambridge	$	1,754	High
London	$	1,867	High
Kincardine	$	1,980	High
Brockton	$	2,068	High
Stratford	$	2,322	High
Waterloo	$	2,654	High
Average	**$**	**1,521**	
Median	**$**	**1,430**	

Commercial Comparisons—Motel (taxes per suite)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Brant	$ 340	$ 259	$ 599	Low
Tay	$ 352	$ 323	$ 675	Low
Kincardine	$ 373	$ 304	$ 676	Low
North Perth	$ 381	$ 314	$ 695	Low
Greenstone	$ 538	$ 169	$ 707	Low
Huntsville	$ 445	$ 265	$ 710	Low
Fort Erie	$ 500	$ 231	$ 731	Low
Gravenhurst	$ 488	$ 285	$ 773	Low
Pelham	$ 516	$ 262	$ 778	Low
Thorold	$ 539	$ 248	$ 787	Low
Midland	$ 501	$ 341	$ 842	Low
Sault Ste. Marie	$ 625	$ 222	$ 847	Low
Wainfleet	$ 565	$ 285	$ 849	Low
Tillsonburg	$ 543	$ 313	$ 856	Low
Caledon	$ 452	$ 429	$ 882	Low
Pickering	$ 507	$ 383	$ 891	Low
Prince Edward County	$ 554	$ 398	$ 952	Low
Port Colborne	$ 684	$ 274	$ 958	Low
Sarnia	$ 623	$ 373	$ 996	Low
Innisfil	$ 522	$ 484	$ 1,006	Low
Lambton Shores	$ 551	$ 466	$ 1,017	Low
Parry Sound	$ 743	$ 287	$ 1,030	Low
Mississauga	$ 510	$ 538	$ 1,048	Low
Grimsby	$ 647	$ 407	$ 1,054	Low
North Bay	$ 741	$ 327	$ 1,068	Mid
Grey Highlands	$ 506	$ 571	$ 1,077	Mid
Clarington	$ 651	$ 429	$ 1,079	Mid
Thunder Bay	$ 818	$ 284	$ 1,102	Mid
Brantford	$ 694	$ 408	$ 1,102	Mid
Welland	$ 774	$ 343	$ 1,117	Mid
Bancroft	$ 710	$ 417	$ 1,127	Mid
Quinte West	$ 656	$ 472	$ 1,128	Mid
Meaford	$ 620	$ 510	$ 1,130	Mid
Brockton	$ 696	$ 468	$ 1,164	Mid
Richmond Hill	$ 493	$ 689	$ 1,182	Mid
Espanola	$ 891	$ 299	$ 1,190	Mid
Burlington	$ 666	$ 542	$ 1,208	Mid

Commercial Comparisons—Motel Taxes per suite (cont'd)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Chatham-Kent	$ 883	$ 353	$ 1,236	Mid
Haldimand	$ 757	$ 481	$ 1,238	Mid
Wellington North	$ 787	$ 454	$ 1,241	Mid
Stratford	$ 819	$ 446	$ 1,266	Mid
Niagara Falls	$ 822	$ 445	$ 1,266	Mid
Oshawa	$ 857	$ 413	$ 1,270	Mid
Collingwood	$ 716	$ 581	$ 1,297	Mid
Brampton	$ 691	$ 612	$ 1,302	Mid
Bracebridge	$ 836	$ 467	$ 1,302	Mid
Belleville	$ 897	$ 436	$ 1,333	Mid
Norfolk	$ 780	$ 595	$ 1,375	Mid
Vaughan	$ 577	$ 800	$ 1,377	Mid
Orangeville	$ 860	$ 546	$ 1,407	High
Barrie	$ 849	$ 574	$ 1,422	High
Hamilton	$ 958	$ 482	$ 1,439	High
Cambridge	$ 881	$ 579	$ 1,459	High
Brockville	$ 972	$ 501	$ 1,473	High
Cornwall	$ 1,012	$ 468	$ 1,480	High
Owen Sound	$ 1,013	$ 468	$ 1,481	High
Whitby	$ 879	$ 620	$ 1,498	High
Orillia	$ 986	$ 521	$ 1,507	High
Milton	$ 742	$ 806	$ 1,547	High
Ottawa	$ 953	$ 601	$ 1,554	High
Saugeen Shores	$ 819	$ 776	$ 1,595	High
Guelph	$ 981	$ 641	$ 1,622	High
St. Catharines	$ 1,096	$ 545	$ 1,641	High
Niagara-on-the-Lake	$ 925	$ 737	$ 1,662	High
Kingston	$ 1,064	$ 612	$ 1,677	High
Windsor	$ 1,198	$ 479	$ 1,677	High
London	$ 1,116	$ 652	$ 1,769	High
Kenora	$ 1,269	$ 502	$ 1,771	High
Greater Sudbury	$ 1,263	$ 535	$ 1,799	High
Kitchener	$ 1,076	$ 754	$ 1,830	High
Timmins	$ 1,459	$ 456	$ 1,914	High
Peterborough	$ 1,217	$ 842	$ 2,059	High
Waterloo	$ 1,567	$ 1,148	$ 2,715	High
Average	**$ 767**	**$ 473**	**$ 1,240**	
Median	**$ 742**	**$ 467**	**$ 1,208**	

Commercial Comparisons—Motel Taxes per suite— sorted by Population

Municipalities with populations less than 15,000

2018 Property Taxes			Ranking
Tay	$	675	Low
Kincardine	$	676	Low
North Perth	$	695	Low
Greenstone	$	707	Low
Gravenhurst	$	773	Low
Wainfleet	$	849	Low
Lambton Shores	$	1,017	Low
Parry Sound	$	1,030	Low
Grey Highlands	$	1,077	Mid
Bancroft	$	1,127	Mid
Meaford	$	1,130	Mid
Brockton	$	1,164	Mid
Espanola	$	1,190	Mid
Wellington North	$	1,241	Mid
Saugeen Shores	$	1,595	High
Average	**$**	**996**	
Median	**$**	**1,030**	

Municipalities with populations between 15,000—29,999

2018 Property Taxes			Ranking
Huntsville	$	710	Low
Pelham	$	778	Low
Thorold	$	787	Low
Midland	$	842	Low
Tillsonburg	$	856	Low
Prince Edward County	$	952	Low
Port Colborne	$	958	Low
Grimsby	$	1,054	Low
Collingwood	$	1,297	Mid
Bracebridge	$	1,302	Mid
Brockville	$	1,473	High
Owen Sound	$	1,481	High
Niagara-on-the-Lake	$	1,662	High
Kenora	$	1,771	High
Average	**$**	**1,137**	
Median	**$**	**1,006**	

Commercial Comparisons—Motel Taxes per suite— sorted by Population (cont'd)

Municipalities with populations between 30,000—99,999

2018 Property Taxes			Ranking
Brant	$	599	Low
Fort Erie	$	731	Low
Sault Ste. Marie	$	847	Low
Caledon	$	882	Low
Pickering	$	891	Low
Sarnia	$	996	Low
Innisfil	$	1,006	Low
North Bay	$	1,068	Mid
Clarington	$	1,079	Mid
Welland	$	1,117	Mid
Quinte West	$	1,128	Mid
Haldimand	$	1,238	Mid
Stratford	$	1,266	Mid
Niagara Falls	$	1,266	Mid
Belleville	$	1,333	Mid
Norfolk	$	1,375	Mid
Orangeville	$	1,407	High
Cornwall	$	1,480	High
Orillia	$	1,507	High
Timmins	$	1,914	High
Peterborough	$	2,059	High
Average	**$**	**1,199**	
Median	**$**	**1,128**	

Municipalities with populations greater than 100,000

2018 Property Taxes			Ranking
Mississauga	$	1,048	Low
Thunder Bay	$	1,102	Mid
Brantford	$	1,102	Mid
Richmond Hill	$	1,182	Mid
Burlington	$	1,208	Mid
Chatham-Kent	$	1,236	Mid
Oshawa	$	1,270	Mid
Brampton	$	1,302	Mid
Vaughan	$	1,377	Mid
Barrie	$	1,422	High
Hamilton	$	1,439	High
Cambridge	$	1,459	High
Whitby	$	1,498	High
Milton	$	1,547	High
Ottawa	$	1,554	High
Guelph	$	1,622	High
St. Catharines	$	1,641	High
Kingston	$	1,677	High
Windsor	$	1,677	High
London	$	1,769	High
Greater Sudbury	$	1,799	High
Kitchener	$	1,830	High
Waterloo	$	2,715	High
Average	**$**	**1,499**	
Median	**$**	**1,459**	

Commercial Comparisons - Motel—by Location

2018 Property Taxes - Eastern		Ranking
Prince Edward County	$ 952	Low
Bancroft	$ 1,127	Mid
Quinte West	$ 1,128	Mid
Belleville	$ 1,333	Mid
Brockville	$ 1,473	High
Cornwall	$ 1,480	High
Ottawa	$ 1,554	High
Kingston	$ 1,677	High
Peterborough	$ 2,059	High
Average	**$ 1,420**	
Median	**$ 1,473**	

2018 Property Taxes - GTA		Ranking
Caledon	$ 882	Low
Pickering	$ 891	Low
Mississauga	$ 1,048	Low
Clarington	$ 1,079	Mid
Richmond Hill	$ 1,182	Mid
Burlington	$ 1,208	Mid
Oshawa	$ 1,270	Mid
Brampton	$ 1,302	Mid
Vaughan	$ 1,377	Mid
Whitby	$ 1,498	High
Milton	$ 1,547	High
Average	**$ 1,208**	
Median	**$ 1,208**	

2018 Property Taxes - Niagara/Hamilton		Ranking
Fort Erie	$ 731	Low
Pelham	$ 778	Low
Thorold	$ 787	Low
Wainfleet	$ 849	Low
Port Colborne	$ 958	Low
Grimsby	$ 1,054	Low
Welland	$ 1,117	Mid
Niagara Falls	$ 1,266	Mid
Hamilton	$ 1,439	High
St. Catharines	$ 1,641	High
Niagara-on-the-Lake	$ 1,662	High
Average	**$ 1,117**	
Median	**$ 1,054**	

2018 Property Taxes - North		Ranking
Greenstone	$ 707	Low
Sault Ste. Marie	$ 847	Low
Parry Sound	$ 1,030	Low
North Bay	$ 1,068	Mid
Thunder Bay	$ 1,102	Mid
Espanola	$ 1,190	Mid
Kenora	$ 1,771	High
Greater Sudbury	$ 1,799	High
Timmins	$ 1,914	High
Average	**$ 1,270**	
Median	**$ 1,102**	

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

2018 Property Taxes - Simcoe/Musk./Duff.			Ranking
Tay	$	675	Low
Huntsville	$	710	Low
Gravenhurst	$	773	Low
Midland	$	842	Low
Innisfil	$	1,006	Low
Collingwood	$	1,297	Mid
Bracebridge	$	1,302	Mid
Orangeville	$	1,407	High
Barrie	$	1,422	High
Orillia	$	1,507	High
Average	**$**	**1,094**	
Median	**$**	**1,152**	

2018 Property Taxes - Southwest			Ranking
Brant	$	599	Low
Kincardine	$	676	Low
North Perth	$	695	Low
Tillsonburg	$	856	Low
Sarnia	$	996	Low
Lambton Shores	$	1,017	Low
Grey Highlands	$	1,077	Mid
Brantford	$	1,102	Mid
Meaford	$	1,130	Mid
Brockton	$	1,164	Mid
Chatham-Kent	$	1,236	Mid
Haldimand	$	1,238	Mid
Wellington North	$	1,241	Mid
Stratford	$	1,266	Mid
Norfolk	$	1,375	Mid
Cambridge	$	1,459	High
Owen Sound	$	1,481	High
Saugeen Shores	$	1,595	High
Guelph	$	1,622	High
Windsor	$	1,677	High
London	$	1,769	High
Kitchener	$	1,830	High
Waterloo	$	2,715	High
Average	**$**	**1,296**	
Median	**$**	**1,238**	

Industrial Comparisons

Industrial Comparisons - Standard Industrial

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Meaford	$ 0.28	$ 0.18	$ 0.46	Low
Grey Highlands	$ 0.32	$ 0.27	$ 0.58	Low
North Middlesex	$ 0.37	$ 0.26	$ 0.63	Low
Middlesex Centre	$ 0.31	$ 0.32	$ 0.63	Low
Brockton	$ 0.40	$ 0.27	$ 0.67	Low
Norfolk	$ 0.42	$ 0.32	$ 0.74	Low
North Stormont	$ 0.47	$ 0.31	$ 0.77	Low
Bancroft	$ 0.52	$ 0.33	$ 0.85	Low
Lambton Shores	$ 0.52	$ 0.36	$ 0.89	Low
North Perth	$ 0.55	$ 0.36	$ 0.91	Low
Bracebridge	$ 0.58	$ 0.38	$ 0.96	Low
Espanola	$ 0.75	$ 0.22	$ 0.97	Low
St. Thomas	$ 0.69	$ 0.31	$ 1.00	Low
Gravenhurst	$ 0.60	$ 0.41	$ 1.01	Low
North Bay	$ 0.64	$ 0.38	$ 1.03	Low
Central Elgin	$ 0.72	$ 0.31	$ 1.03	Low
Tay	$ 0.52	$ 0.51	$ 1.04	Low
Midland	$ 0.60	$ 0.45	$ 1.05	Low
Chatham-Kent	$ 0.77	$ 0.29	$ 1.05	Low
Kincardine	$ 0.61	$ 0.45	$ 1.06	Low
Quinte West	$ 0.73	$ 0.34	$ 1.07	Low
Tillsonburg	$ 0.79	$ 0.34	$ 1.13	Low
Springwater	$ 0.45	$ 0.68	$ 1.13	Low
Tiny	$ 0.68	$ 0.46	$ 1.14	Low
Parry Sound	$ 0.86	$ 0.29	$ 1.15	Low
Brock	$ 0.75	$ 0.42	$ 1.17	Low
Wilmot	$ 0.61	$ 0.56	$ 1.17	Low
Brockville	$ 0.86	$ 0.34	$ 1.20	Low
Owen Sound	$ 0.86	$ 0.34	$ 1.20	Low
St. Marys	$ 0.86	$ 0.37	$ 1.23	Low
Orillia	$ 0.77	$ 0.46	$ 1.23	Low
Welland	$ 0.92	$ 0.33	$ 1.25	Low
Fort Erie	$ 0.92	$ 0.36	$ 1.27	Low
Penetanguishene	$ 0.74	$ 0.54	$ 1.28	Low
Cornwall	$ 0.94	$ 0.34	$ 1.28	Low

Industrial Comparisons - Standard Industrial (cont'd)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Strathroy-Caradoc	$ 0.76	$ 0.57	$ 1.33	Mid
Wellesley	$ 0.71	$ 0.62	$ 1.33	Mid
Huntsville	$ 0.78	$ 0.57	$ 1.35	Mid
Stratford	$ 0.98	$ 0.40	$ 1.37	Mid
Barrie	$ 0.82	$ 0.57	$ 1.39	Mid
Elliot Lake	$ 1.04	$ 0.40	$ 1.44	Mid
London	$ 0.91	$ 0.54	$ 1.45	Mid
Prince Edward County	$ 0.70	$ 0.76	$ 1.45	Mid
Wellington North	$ 0.98	$ 0.49	$ 1.46	Mid
Orangeville	$ 0.97	$ 0.49	$ 1.47	Mid
Kitchener	$ 0.89	$ 0.64	$ 1.52	Mid
Brant	$ 0.95	$ 0.58	$ 1.53	Mid
Guelph-Eramosa	$ 0.94	$ 0.60	$ 1.54	Mid
Pelham	$ 1.11	$ 0.51	$ 1.62	Mid
Wainfleet	$ 1.14	$ 0.49	$ 1.63	Mid
Minto	$ 1.10	$ 0.53	$ 1.63	Mid
Sarnia	$ 1.12	$ 0.54	$ 1.66	Mid
Mapleton	$ 1.11	$ 0.56	$ 1.67	Mid
Kingston	$ 1.17	$ 0.53	$ 1.70	Mid
Niagara Falls	$ 1.18	$ 0.53	$ 1.71	Mid
Greenstone	$ 1.44	$ 0.28	$ 1.71	Mid
Peterborough	$ 1.06	$ 0.67	$ 1.73	Mid
Haldimand	$ 1.13	$ 0.63	$ 1.76	Mid
North Dumfries	$ 0.92	$ 0.85	$ 1.78	Mid
Waterloo	$ 1.04	$ 0.76	$ 1.80	Mid
Lincoln	$ 1.21	$ 0.59	$ 1.80	Mid
Windsor	$ 1.36	$ 0.48	$ 1.83	Mid
Centre Wellington	$ 1.16	$ 0.69	$ 1.85	Mid
Halton Hills	$ 1.03	$ 0.84	$ 1.87	Mid
Brantford	$ 1.25	$ 0.62	$ 1.87	Mid
East Gwillimbury	$ 0.89	$ 1.00	$ 1.89	Mid
Aurora	$ 0.90	$ 1.00	$ 1.90	Mid
Cambridge	$ 1.14	$ 0.76	$ 1.90	Mid
Thunder Bay	$ 1.46	$ 0.46	$ 1.91	Mid
Kenora	$ 1.36	$ 0.55	$ 1.92	Mid
West Lincoln	$ 1.26	$ 0.67	$ 1.93	Mid

Industrial Comparisons - Standard Industrial (cont'd)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Belleville	$ 1.40	$ 0.55	$ 1.94	High
St. Catharines	$ 1.38	$ 0.56	$ 1.94	High
Port Colborne	$ 1.45	$ 0.50	$ 1.95	High
Innisfil	$ 0.96	$ 1.00	$ 1.97	High
Vaughan	$ 0.85	$ 1.12	$ 1.97	High
Thorold	$ 1.43	$ 0.57	$ 2.00	High
Collingwood	$ 1.06	$ 0.95	$ 2.01	High
Pickering	$ 1.24	$ 0.78	$ 2.02	High
Clarington	$ 1.28	$ 0.76	$ 2.04	High
Newmarket	$ 1.00	$ 1.05	$ 2.05	High
Oshawa	$ 1.38	$ 0.69	$ 2.06	High
Puslinch	$ 1.21	$ 0.87	$ 2.07	High
Richmond Hill	$ 0.89	$ 1.19	$ 2.08	High
Georgina	$ 1.15	$ 0.93	$ 2.08	High
Woolwich	$ 1.10	$ 1.02	$ 2.12	High
Guelph	$ 1.34	$ 0.81	$ 2.15	High
Mississauga	$ 1.02	$ 1.14	$ 2.16	High
Markham	$ 0.90	$ 1.26	$ 2.16	High
Whitby	$ 1.42	$ 0.86	$ 2.28	High
King	$ 1.13	$ 1.18	$ 2.31	High
Grimsby	$ 1.53	$ 0.79	$ 2.32	High
Niagara-on-the-Lake	$ 1.42	$ 0.94	$ 2.36	High
Whitchurch-Stouffville	$ 1.10	$ 1.31	$ 2.41	High
Brampton	$ 1.26	$ 1.16	$ 2.42	High
Ingersoll	$ 1.77	$ 0.68	$ 2.45	High
Timmins	$ 2.00	$ 0.53	$ 2.53	High
Burlington	$ 1.40	$ 1.14	$ 2.54	High
Milton	$ 1.27	$ 1.29	$ 2.56	High
Hamilton	$ 1.99	$ 0.68	$ 2.68	High
Erin	$ 1.76	$ 1.07	$ 2.82	High
Ottawa	$ 1.81	$ 1.03	$ 2.84	High
Sault Ste. Marie	$ 2.45	$ 0.46	$ 2.91	High
Oakville	$ 1.57	$ 1.40	$ 2.97	High
Caledon	$ 1.44	$ 1.59	$ 3.03	High
Greater Sudbury	$ 2.78	$ 0.64	$ 3.41	High
Average	$ 1.03	$ 0.63	$ 1.67	
Median	$ 0.98	$ 0.56	$ 1.69	

Standard Industrial Comparisons—by Population Group
Taxes per Sq. Ft.

Municipalities with populations less than 15,000

2018 Property Taxes			Ranking
Meaford	$	0.46	Low
Grey Highlands	$	0.58	Low
North Middlesex	$	0.63	Low
Brockton	$	0.67	Low
North Stormont	$	0.77	Low
Bancroft	$	0.85	Low
Lambton Shores	$	0.89	Low
North Perth	$	0.91	Low
Espanola	$	0.97	Low
Gravenhurst	$	1.01	Low
Central Elgin	$	1.03	Low
Tay	$	1.04	Low
Kincardine	$	1.06	Low
Tiny	$	1.14	Low
Parry Sound	$	1.15	Low
Brock	$	1.17	Low
St. Marys	$	1.23	Low
Penetanguishene	$	1.28	Low
Wellesley	$	1.33	Mid
Elliot Lake	$	1.44	Mid
Wellington North	$	1.46	Mid
Guelph-Eramosa	$	1.54	Mid
Wainfleet	$	1.63	Mid
Minto	$	1.63	Mid
Mapleton	$	1.67	Mid
Greenstone	$	1.71	Mid
North Dumfries	$	1.78	Mid
Puslinch	$	2.07	High
Ingersoll	$	2.45	High
Erin	$	2.82	High
Average	**$**	**1.28**	
Median	**$**	**1.16**	

Municipalities with populations between 15,000—29,999

2018 Property Taxes			Ranking
Middlesex Centre	$	0.63	Low
Bracebridge	$	0.96	Low
Midland	$	1.05	Low
Tillsonburg	$	1.13	Low
Springwater	$	1.13	Low
Wilmot	$	1.17	Low
Brockville	$	1.20	Low
Owen Sound	$	1.20	Low
Strathroy-Caradoc	$	1.33	Mid
Huntsville	$	1.35	Mid
Prince Edward County	$	1.45	Mid
Pelham	$	1.62	Mid
Lincoln	$	1.80	Mid
Centre Wellington	$	1.85	Mid
East Gwillimbury	$	1.89	Mid
Kenora	$	1.92	Mid
West Lincoln	$	1.93	Mid
Port Colborne	$	1.95	High
Thorold	$	2.00	High
Collingwood	$	2.01	High
Woolwich	$	2.12	High
King	$	2.31	High
Grimsby	$	2.32	High
Niagara-on-the-Lake	$	2.36	High
Average	**$**	**1.61**	
Median	**$**	**1.71**	

Standard Industrial Comparisons—by Population Group (cont'd)
Taxes per Sq. Ft.

Municipalities with populations between 30,000—99,999

2018 Property Taxes			Ranking
Norfolk	$	0.74	Low
St. Thomas	$	1.00	Low
North Bay	$	1.03	Low
Quinte West	$	1.07	Low
Orillia	$	1.23	Low
Welland	$	1.25	Low
Fort Erie	$	1.27	Low
Cornwall	$	1.28	Low
Stratford	$	1.37	Mid
Orangeville	$	1.47	Mid
Brant	$	1.53	Mid
Sarnia	$	1.66	Mid
Niagara Falls	$	1.71	Mid
Peterborough	$	1.73	Mid
Haldimand	$	1.76	Mid
Halton Hills	$	1.87	Mid
Aurora	$	1.90	Mid
Belleville	$	1.94	High
Innisfil	$	1.97	High
Pickering	$	2.02	High
Clarington	$	2.04	High
Newmarket	$	2.05	High
Georgina	$	2.08	High
Whitchurch-Stouffville	$	2.41	High
Timmins	$	2.53	High
Sault Ste. Marie	$	2.91	High
Caledon	$	3.03	High
Average	**$**	**1.73**	
Median	**$**	**1.73**	

Municipalities with populations greater than 100,000

2018 Property Taxes			Ranking
Chatham-Kent	$	1.05	Low
Barrie	$	1.39	Mid
London	$	1.45	Mid
Kitchener	$	1.52	Mid
Kingston	$	1.70	Mid
Waterloo	$	1.80	Mid
Windsor	$	1.83	Mid
Brantford	$	1.87	Mid
Cambridge	$	1.90	Mid
Thunder Bay	$	1.91	Mid
St. Catharines	$	1.94	High
Vaughan	$	1.97	High
Oshawa	$	2.06	High
Richmond Hill	$	2.08	High
Guelph	$	2.15	High
Mississauga	$	2.16	High
Markham	$	2.16	High
Whitby	$	2.28	High
Brampton	$	2.42	High
Burlington	$	2.54	High
Milton	$	2.56	High
Hamilton	$	2.68	High
Ottawa	$	2.84	High
Oakville	$	2.97	High
Greater Sudbury	$	3.41	High
Average	**$**	**2.11**	
Median	**$**	**2.06**	

Standard Industrial Comparisons—by Location (taxes per sq. ft.)

2018 Property Taxes - Eastern			Ranking
North Stormont	$	0.77	Low
Bancroft	$	0.85	Low
Quinte West	$	1.07	Low
Brockville	$	1.20	Low
Cornwall	$	1.28	Low
Prince Edward County	$	1.45	Mid
Kingston	$	1.70	Mid
Peterborough	$	1.73	Mid
Belleville	$	1.94	High
Ottawa	$	2.84	High
Average	**$**	**1.48**	
Median	**$**	**1.37**	

2018 Property Taxes - Niagara/Hamilton			Ranking
Welland	$	1.25	Low
Fort Erie	$	1.27	Low
Pelham	$	1.62	Mid
Wainfleet	$	1.63	Mid
Niagara Falls	$	1.71	Mid
Lincoln	$	1.80	Mid
West Lincoln	$	1.93	Mid
St. Catharines	$	1.94	High
Port Colborne	$	1.95	High
Thorold	$	2.00	High
Grimsby	$	2.32	High
Niagara-on-the-Lake	$	2.36	High
Hamilton	$	2.68	High
Average	**$**	**1.88**	
Median	**$**	**1.93**	

2018 Property Taxes - GTA			Ranking
Brock	$	1.17	Low
Halton Hills	$	1.87	Mid
East Gwillimbury	$	1.89	Mid
Aurora	$	1.90	Mid
Vaughan	$	1.97	High
Pickering	$	2.02	High
Clarington	$	2.04	High
Newmarket	$	2.05	High
Oshawa	$	2.06	High
Richmond Hill	$	2.08	High
Georgina	$	2.08	High
Mississauga	$	2.16	High
Markham	$	2.16	High
Whitby	$	2.28	High
King	$	2.31	High
Whitchurch-Stouffville	$	2.41	High
Brampton	$	2.42	High
Burlington	$	2.54	High
Milton	$	2.56	High
Oakville	$	2.97	High
Caledon	$	3.03	High
Average	**$**	**2.19**	
Median	**$**	**2.08**	

Standard Industrial Comparisons—by Location (taxes per sq. ft.) (cont'd)

2018 Property Taxes - North			Ranking
Espanola	$	0.97	Low
North Bay	$	1.03	Low
Parry Sound	$	1.15	Low
Elliot Lake	$	1.44	Mid
Greenstone	$	1.71	Mid
Thunder Bay	$	1.91	Mid
Kenora	$	1.92	Mid
Timmins	$	2.53	High
Sault Ste. Marie	$	2.91	High
Greater Sudbury	$	3.41	High
Average	**$**	**1.90**	
Median	**$**	**1.81**	

2018 Property Taxes - Simcoe/Musk./Duff.			Ranking
Bracebridge	$	0.96	Low
Gravenhurst	$	1.01	Low
Tay	$	1.04	Low
Midland	$	1.05	Low
Springwater	$	1.13	Low
Tiny	$	1.14	Low
Orillia	$	1.23	Low
Penetanguishene	$	1.28	Low
Huntsville	$	1.35	Mid
Barrie	$	1.39	Mid
Orangeville	$	1.47	Mid
Innisfil	$	1.97	High
Collingwood	$	2.01	High
Average	**$**	**1.31**	
Median	**$**	**1.23**	

2018 Property Taxes - Southwest			Ranking
Meaford	$	0.46	Low
Grey Highlands	$	0.58	Low
North Middlesex	$	0.63	Low
Middlesex Centre	$	0.63	Low
Brockton	$	0.67	Low
Norfolk	$	0.74	Low
Lambton Shores	$	0.89	Low
North Perth	$	0.91	Low
St. Thomas	$	1.00	Low
Central Elgin	$	1.03	Low
Chatham-Kent	$	1.05	Low
Kincardine	$	1.06	Low
Tillsonburg	$	1.13	Low
Wilmot	$	1.17	Low
Owen Sound	$	1.20	Low
St. Marys	$	1.23	Low
Strathroy-Caradoc	$	1.33	Mid
Wellesley	$	1.33	Mid
Stratford	$	1.37	Mid
London	$	1.45	Mid
Wellington North	$	1.46	Mid
Kitchener	$	1.52	Mid
Brant	$	1.53	Mid
Guelph-Eramosa	$	1.54	Mid
Minto	$	1.63	Mid
Sarnia	$	1.66	Mid
Mapleton	$	1.67	Mid
Haldimand	$	1.76	Mid
North Dumfries	$	1.78	Mid
Waterloo	$	1.80	Mid
Windsor	$	1.83	Mid
Centre Wellington	$	1.85	Mid
Brantford	$	1.87	Mid
Cambridge	$	1.90	Mid
Puslinch	$	2.07	High
Woolwich	$	2.12	High
Guelph	$	2.15	High
Ingersoll	$	2.45	High
Erin	$	2.82	High
Average	**$**	**1.42**	
Median	**$**	**1.45**	

Large Industrial Comparisons (taxes per sq. ft.)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Norfolk	$ 0.14	$ 0.11	$ 0.25	Low
West Lincoln	$ 0.20	$ 0.11	$ 0.31	Low
Welland	$ 0.23	$ 0.08	$ 0.32	Low
North Bay	$ 0.25	$ 0.15	$ 0.40	Low
Haldimand	$ 0.31	$ 0.17	$ 0.47	Low
Fort Erie	$ 0.35	$ 0.13	$ 0.48	Low
Brockton	$ 0.31	$ 0.22	$ 0.53	Low
Clarington	$ 0.34	$ 0.20	$ 0.53	Low
Stratford	$ 0.40	$ 0.16	$ 0.56	Low
Kitchener	$ 0.35	$ 0.25	$ 0.60	Low
Collingwood	$ 0.33	$ 0.30	$ 0.63	Low
Chatham-Kent	$ 0.48	$ 0.18	$ 0.66	Low
North Perth	$ 0.40	$ 0.26	$ 0.66	Low
Brantford	$ 0.47	$ 0.23	$ 0.70	Low
Tillsonburg	$ 0.55	$ 0.24	$ 0.79	Low
Thorold	$ 0.57	$ 0.23	$ 0.80	Low
Kingston	$ 0.58	$ 0.25	$ 0.83	Low
Owen Sound	$ 0.59	$ 0.24	$ 0.83	Low
Brant	$ 0.53	$ 0.33	$ 0.86	Low
Windsor	$ 0.68	$ 0.19	$ 0.87	Low
St. Thomas	$ 0.64	$ 0.23	$ 0.87	Low
Strathroy-Caradoc	$ 0.51	$ 0.38	$ 0.89	Low
Orangeville	$ 0.59	$ 0.30	$ 0.89	Low
Cambridge	$ 0.54	$ 0.36	$ 0.89	Low
Niagara Falls	$ 0.64	$ 0.28	$ 0.92	Mid
Peterborough	$ 0.60	$ 0.38	$ 0.98	Mid
London	$ 0.63	$ 0.37	$ 0.99	Mid
Cornwall	$ 0.74	$ 0.26	$ 1.00	Mid
Sault Ste. Marie	$ 0.92	$ 0.09	$ 1.01	Mid
St. Catharines	$ 0.72	$ 0.29	$ 1.01	Mid
Ingersoll	$ 0.73	$ 0.28	$ 1.01	Mid
Central Elgin	$ 0.80	$ 0.27	$ 1.08	Mid
Thunder Bay	$ 0.86	$ 0.22	$ 1.08	Mid

Large Industrial Comparisons (taxes per sq. ft.) (cont'd)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Barrie	$ 0.64	$ 0.44	$ 1.09	Mid
Greater Sudbury	$ 0.94	$ 0.18	$ 1.12	Mid
Hamilton	$ 0.87	$ 0.25	$ 1.12	Mid
East Gwillimbury	$ 0.55	$ 0.60	$ 1.14	Mid
St. Marys	$ 0.83	$ 0.36	$ 1.19	Mid
Aurora	$ 0.56	$ 0.63	$ 1.19	Mid
Caledon	$ 0.57	$ 0.63	$ 1.20	Mid
Markham	$ 0.50	$ 0.70	$ 1.20	Mid
Woolwich	$ 0.63	$ 0.58	$ 1.21	Mid
Prince Edward County	$ 0.60	$ 0.65	$ 1.25	Mid
Guelph	$ 0.78	$ 0.47	$ 1.25	Mid
Port Colborne	$ 0.96	$ 0.33	$ 1.28	High
Waterloo	$ 0.76	$ 0.55	$ 1.31	High
Grey Highlands	$ 0.73	$ 0.58	$ 1.31	High
Brockville	$ 0.95	$ 0.37	$ 1.31	High
Burlington	$ 0.77	$ 0.63	$ 1.39	High
Belleville	$ 1.02	$ 0.39	$ 1.41	High
Espanola	$ 1.09	$ 0.32	$ 1.41	High
Whitby	$ 0.92	$ 0.56	$ 1.47	High
Whitchurch-Stouffville	$ 0.69	$ 0.82	$ 1.51	High
Halton Hills	$ 0.84	$ 0.67	$ 1.52	High
Orillia	$ 0.96	$ 0.57	$ 1.52	High
Ottawa	$ 0.94	$ 0.62	$ 1.56	High
Oshawa	$ 1.08	$ 0.53	$ 1.61	High
Newmarket	$ 0.79	$ 0.83	$ 1.61	High
Pickering	$ 1.02	$ 0.63	$ 1.65	High
Vaughan	$ 0.76	$ 0.99	$ 1.75	High
Brampton	$ 0.94	$ 0.87	$ 1.81	High
Grimsby	$ 1.20	$ 0.61	$ 1.82	High
Mississauga	$ 0.88	$ 0.98	$ 1.85	High
Oakville	$ 1.41	$ 1.25	$ 2.65	High
Milton	$ 1.39	$ 1.39	$ 2.78	High
Average	$ 0.69	$ 0.43	$ 1.11	
Median	$ 0.64	$ 0.33	$ 1.08	

Large Industrial Comparisons—by Population Group
Taxes per Sq. Ft.

Municipalities with populations less than 15,000

2018 Property Taxes			Ranking
Brockton	$	0.53	Low
North Perth	$	0.66	Low
Ingersoll	$	1.01	Mid
Central Elgin	$	1.08	Mid
St. Marys	$	1.19	Mid
Grey Highlands	$	1.31	High
Espanola	$	1.41	High
Average	**$**	**1.03**	
Median	**$**	**1.08**	

Municipalities with populations between 15,000—29,999

2018 Property Taxes			Ranking
West Lincoln	$	0.31	Low
Collingwood	$	0.63	Low
Tillsonburg	$	0.79	Low
Thorold	$	0.80	Low
Owen Sound	$	0.83	Low
Strathroy-Caradoc	$	0.89	Low
East Gwillimbury	$	1.14	Mid
Woolwich	$	1.21	Mid
Prince Edward County	$	1.25	Mid
Port Colborne	$	1.28	High
Brockville	$	1.31	High
Grimsby	$	1.82	High
Average	**$**	**1.02**	
Median	**$**	**1.02**	

Municipalities with populations between 30,000—99,999

2018 Property Taxes			Ranking
Norfolk	$	0.25	Low
Welland	$	0.32	Low
North Bay	$	0.40	Low
Haldimand	$	0.47	Low
Fort Erie	$	0.48	Low
Clarington	$	0.53	Low
Stratford	$	0.56	Low
Brant	$	0.86	Low
St. Thomas	$	0.87	Low
Orangeville	$	0.89	Low
Niagara Falls	$	0.92	Mid
Peterborough	$	0.98	Mid
Cornwall	$	1.00	Mid
Sault Ste. Marie	$	1.01	Mid
Aurora	$	1.19	Mid
Caledon	$	1.20	Mid
Belleville	$	1.41	High
Whitchurch-Stouffville	$	1.51	High
Halton Hills	$	1.52	High
Orillia	$	1.52	High
Newmarket	$	1.61	High
Pickering	$	1.65	High
Average	**$**	**0.96**	
Median	**$**	**0.95**	

Large Industrial Comparisons—by Population Group (cont'd)
Taxes per Sq. Ft.

Municipalities with populations greater than 100,000

2018 Property Taxes			Ranking
Kitchener	$	0.60	Low
Chatham-Kent	$	0.66	Low
Brantford	$	0.70	Low
Kingston	$	0.83	Low
Windsor	$	0.87	Low
Cambridge	$	0.89	Low
London	$	0.99	Mid
St. Catharines	$	1.01	Mid
Thunder Bay	$	1.08	Mid
Barrie	$	1.09	Mid
Greater Sudbury	$	1.12	Mid
Hamilton	$	1.12	Mid
Markham	$	1.20	Mid
Guelph	$	1.25	Mid
Waterloo	$	1.31	High
Burlington	$	1.39	High
Whitby	$	1.47	High
Ottawa	$	1.56	High
Oshawa	$	1.61	High
Vaughan	$	1.75	High
Brampton	$	1.81	High
Mississauga	$	1.85	High
Oakville	$	2.65	High
Milton	$	2.78	High
Average	**$**	**1.32**	
Median	**$**	**1.16**	

Large Industrial Comparisons —by Location
Taxes per sq. ft.

2018 Property Taxes - Eastern			Ranking
Kingston	$	0.83	Low
Peterborough	$	0.98	Mid
Cornwall	$	1.00	Mid
Prince Edward County	$	1.25	Mid
Brockville	$	1.31	High
Belleville	$	1.41	High
Ottawa	$	1.56	High
Average	**$**	**1.19**	
Median	**$**	**1.25**	

2018 Property Taxes - GTA			Ranking
Clarington	$	0.53	Low
East Gwillimbury	$	1.14	Mid
Aurora	$	1.19	Mid
Caledon	$	1.20	Mid
Markham	$	1.20	Mid
Burlington	$	1.39	High
Whitby	$	1.47	High
Whitchurch-Stouffville	$	1.51	High
Halton Hills	$	1.52	High
Oshawa	$	1.61	High
Newmarket	$	1.61	High
Pickering	$	1.65	High
Vaughan	$	1.75	High
Brampton	$	1.81	High
Mississauga	$	1.85	High
Oakville	$	2.65	High
Milton	$	2.78	High
Average	**$**	**1.58**	
Median	**$**	**1.52**	

2018 Property Taxes - Niagara/Hamilton			Ranking
West Lincoln	$	0.31	Low
Welland	$	0.32	Low
Fort Erie	$	0.48	Low
Thorold	$	0.80	Low
Niagara Falls	$	0.92	Mid
St. Catharines	$	1.01	Mid
Hamilton	$	1.12	Mid
Port Colborne	$	1.28	High
Grimsby	$	1.82	High
Average	**$**	**0.90**	
Median	**$**	**0.92**	

2018 Property Taxes - North			Ranking
North Bay	$	0.40	Low
Sault Ste. Marie	$	1.01	Mid
Thunder Bay	$	1.08	Mid
Greater Sudbury	$	1.12	Mid
Espanola	$	1.41	High
Average	**$**	**1.00**	
Median	**$**	**1.08**	

2018 Property Taxes - Simcoe/Musk./Duff.			Ranking
Collingwood	$	0.63	Low
Orangeville	$	0.89	Low
Barrie	$	1.09	Mid
Orillia	$	1.52	High
Average	**$**	**1.03**	
Median	**$**	**0.99**	

Large Industrial Comparisons —by Location (cont'd)
Taxes per sq. ft.

2018 Property Taxes - Southwest			Ranking
Norfolk	$	0.25	Low
Haldimand	$	0.47	Low
Brockton	$	0.53	Low
Stratford	$	0.56	Low
Kitchener	$	0.60	Low
Chatham-Kent	$	0.66	Low
North Perth	$	0.66	Low
Brantford	$	0.70	Low
Tillsonburg	$	0.79	Low
Owen Sound	$	0.83	Low
Brant	$	0.86	Low
Windsor	$	0.87	Low
St. Thomas	$	0.87	Low
Strathroy-Caradoc	$	0.89	Low
Cambridge	$	0.89	Low
London	$	0.99	Mid
Ingersoll	$	1.01	Mid
Central Elgin	$	1.08	Mid
St. Marys	$	1.19	Mid
Woolwich	$	1.21	Mid
Guelph	$	1.25	Mid
Waterloo	$	1.31	High
Grey Highlands	$	1.31	High
Average	**$**	**0.86**	
Median	**$**	**0.87**	

Industrial Comparisons - Industrial Vacant Land (taxes per acre)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Tiny	$ 39	$ 63	$ 102	Low
Kincardine	$ 176	$ 130	$ 306	Low
Grey Highlands	$ 192	$ 152	$ 344	Low
North Middlesex	$ 219	$ 140	$ 359	Low
Wainfleet	$ 302	$ 128	$ 430	Low
Pelham	$ 322	$ 143	$ 465	Low
Middlesex Centre	$ 309	$ 245	$ 553	Low
North Stormont	$ 358	$ 235	$ 593	Low
Brockton	$ 357	$ 236	$ 593	Low
Minto	$ 418	$ 199	$ 616	Low
Wellington North	$ 435	$ 217	$ 652	Low
Strathroy-Caradoc	$ 408	$ 303	$ 711	Low
Bancroft	$ 452	$ 289	$ 741	Low
North Perth	$ 463	$ 302	$ 766	Low
Lambton Shores	$ 469	$ 324	$ 793	Low
Chatham-Kent	$ 617	$ 231	$ 848	Low
Brockville	$ 638	$ 246	$ 884	Low
Tay	$ 450	$ 440	$ 890	Low
Bracebridge	$ 547	$ 357	$ 904	Low
Meaford	$ 561	$ 351	$ 911	Low
Port Colborne	$ 682	$ 232	$ 914	Low
Cornwall	$ 678	$ 239	$ 916	Low
Owen Sound	$ 685	$ 274	$ 959	Low
Gravenhurst	$ 597	$ 407	$ 1,004	Low
St. Thomas	$ 711	$ 314	$ 1,025	Low
Springwater	$ 443	$ 661	$ 1,105	Low
Huntsville	$ 647	$ 472	$ 1,119	Low
Tillsonburg	$ 813	$ 348	$ 1,161	Low
Penetanguishene	$ 698	$ 512	$ 1,210	Low
Mapleton	$ 824	$ 417	$ 1,241	Low
Welland	$ 940	$ 338	$ 1,278	Low
Brock	$ 825	$ 453	$ 1,278	Low
Norfolk	$ 723	$ 557	$ 1,280	Low
Haldimand	$ 835	$ 451	$ 1,286	Low

Industrial Comparisons - Industrial Vacant Land (taxes per acre) (cont'd)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Stratford	$ 939	$ 382	$ 1,321	**Mid**
Belleville	$ 956	$ 371	$ 1,328	**Mid**
Brant	$ 862	$ 524	$ 1,387	**Mid**
Midland	$ 806	$ 608	$ 1,414	**Mid**
Espanola	$ 1,156	$ 337	$ 1,493	**Mid**
West Lincoln	$ 994	$ 516	$ 1,510	**Mid**
Fort Erie	$ 1,099	$ 424	$ 1,523	**Mid**
Centre Wellington	$ 973	$ 575	$ 1,548	**Mid**
North Bay	$ 1,074	$ 651	$ 1,725	**Mid**
Parry Sound	$ 1,336	$ 448	$ 1,784	**Mid**
St. Marys	$ 1,251	$ 543	$ 1,794	**Mid**
Orillia	$ 1,152	$ 682	$ 1,834	**Mid**
Ingersoll	$ 1,346	$ 517	$ 1,863	**Mid**
Quinte West	$ 1,300	$ 597	$ 1,897	**Mid**
Sarnia	$ 1,290	$ 623	$ 1,914	**Mid**
Kingston	$ 1,404	$ 609	$ 2,013	**Mid**
Timmins	$ 1,661	$ 425	$ 2,086	**Mid**
Peterborough	$ 1,308	$ 817	$ 2,125	**Mid**
Elliot Lake	$ 1,719	$ 659	$ 2,378	**Mid**
Kenora	$ 1,716	$ 695	$ 2,411	**Mid**
Wilmot	$ 1,278	$ 1,172	$ 2,450	**Mid**
London	$ 1,567	$ 921	$ 2,488	**Mid**
Guelph-Eramosa	$ 1,545	$ 967	$ 2,512	**Mid**
East Gwillimbury	$ 1,204	$ 1,319	$ 2,523	**Mid**
Sault Ste. Marie	$ 2,220	$ 379	$ 2,599	**Mid**
Woolwich	$ 1,555	$ 1,435	$ 2,990	**Mid**
Georgina	$ 1,672	$ 1,350	$ 3,021	**Mid**
Erin	$ 1,910	$ 1,159	$ 3,069	**Mid**
Innisfil	$ 1,519	$ 1,589	$ 3,109	**Mid**
Windsor	$ 2,309	$ 811	$ 3,120	**Mid**
North Dumfries	$ 1,646	$ 1,520	$ 3,166	**Mid**
Brantford	$ 2,168	$ 1,064	$ 3,231	**Mid**
Barrie	$ 1,923	$ 1,327	$ 3,249	**Mid**
Collingwood	$ 1,831	$ 1,659	$ 3,489	**Mid**

Industrial Comparisons - Industrial Vacant Land (taxes per acre) (cont'd)

	2018 Municipal Taxes	2018 Education Taxes	2018 Property Taxes	Ranking
Clarington	$ 2,283	$ 1,330	$ 3,612	High
Greater Sudbury	$ 2,994	$ 657	$ 3,651	High
Niagara Falls	$ 2,692	$ 1,196	$ 3,889	High
Lincoln	$ 2,828	$ 1,389	$ 4,217	High
Niagara-on-the-Lake	$ 2,833	$ 1,863	$ 4,696	High
Puslinch	$ 2,771	$ 1,948	$ 4,719	High
Kitchener	$ 2,756	$ 1,973	$ 4,729	High
Thorold	$ 3,519	$ 1,394	$ 4,914	High
Guelph	$ 3,091	$ 1,876	$ 4,967	High
Cambridge	$ 3,012	$ 2,000	$ 5,012	High
Thunder Bay	$ 4,097	$ 1,258	$ 5,355	High
Newmarket	$ 2,668	$ 2,807	$ 5,475	High
King	$ 2,684	$ 2,799	$ 5,483	High
Oshawa	$ 3,933	$ 1,950	$ 5,883	High
Orangeville	$ 3,931	$ 1,974	$ 5,905	High
Aurora	$ 3,069	$ 3,429	$ 6,498	High
Whitby	$ 4,054	$ 2,459	$ 6,513	High
St. Catharines	$ 4,720	$ 1,904	$ 6,624	High
Grimsby	$ 4,603	$ 2,349	$ 6,952	High
Whitchurch-Stouffville	$ 3,190	$ 3,773	$ 6,964	High
Waterloo	$ 4,370	$ 3,202	$ 7,572	High
Pickering	$ 5,181	$ 3,233	$ 8,414	High
Halton Hills	$ 5,049	$ 4,039	$ 9,088	High
Caledon	$ 4,605	$ 5,064	$ 9,668	High
Hamilton	$ 7,719	$ 2,571	$ 10,290	High
Milton	$ 5,692	$ 5,685	$ 11,377	High
Richmond Hill	$ 4,927	$ 6,550	$ 11,477	High
Burlington	$ 6,535	$ 5,340	$ 11,875	High
Markham	$ 5,083	$ 7,063	$ 12,146	High
Ottawa	$ 8,106	$ 4,609	$ 12,715	High
Vaughan	$ 5,719	$ 7,459	$ 13,178	High
Oakville	$ 7,982	$ 7,063	$ 15,045	High
Mississauga	$ 7,212	$ 8,026	$ 15,238	High
Brampton	$ 8,272	$ 7,616	$ 15,888	High
Average	$ 2,144	$ 1,529	$ 3,673	
Median	$ 1,341	$ 658	$ 2,106	

Industrial Comparisons—Industrial Vacant Land—by Population Group
Taxes per Acre

Municipalities with populations less than 15,000

	2018 Property Taxes		Ranking
Tiny	$	102	Low
Kincardine	$	306	Low
Grey Highlands	$	344	Low
North Middlesex	$	359	Low
Wainfleet	$	430	Low
North Stormont	$	593	Low
Brockton	$	593	Low
Minto	$	616	Low
Wellington North	$	652	Low
Bancroft	$	741	Low
North Perth	$	766	Low
Lambton Shores	$	793	Low
Tay	$	890	Low
Meaford	$	911	Low
Gravenhurst	$	1,004	Low
Penetanguishene	$	1,210	Low
Mapleton	$	1,241	Low
Brock	$	1,278	Low
Espanola	$	1,493	Mid
Parry Sound	$	1,784	Mid
St. Marys	$	1,794	Mid
Ingersoll	$	1,863	Mid
Elliot Lake	$	2,378	Mid
Guelph-Eramosa	$	2,512	Mid
Erin	$	3,069	Mid
North Dumfries	$	3,166	Mid
Puslinch	$	4,719	High
Average	**$**	**1,319**	
Median	**$**	**911**	

Municipalities with populations between 15,000—29,999

	2018 Property Taxes		Ranking
Pelham	$	465	Low
Middlesex Centre	$	553	Low
Strathroy-Caradoc	$	711	Low
Brockville	$	884	Low
Bracebridge	$	904	Low
Port Colborne	$	914	Low
Owen Sound	$	959	Low
Springwater	$	1,105	Low
Huntsville	$	1,119	Low
Tillsonburg	$	1,161	Low
Midland	$	1,414	Mid
West Lincoln	$	1,510	Mid
Centre Wellington	$	1,548	Mid
Kenora	$	2,411	Mid
Wilmot	$	2,450	Mid
East Gwillimbury	$	2,523	Mid
Woolwich	$	2,990	Mid
Collingwood	$	3,489	Mid
Lincoln	$	4,217	High
Niagara-on-the-Lake	$	4,696	High
Thorold	$	4,914	High
King	$	5,483	High
Grimsby	$	6,952	High
Average	**$**	**2,320**	
Median	**$**	**1,510**	

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

Municipalities with populations between 30,000—99,999

2018 Property Taxes			Ranking
Cornwall	$	916	Low
St. Thomas	$	1,025	Low
Welland	$	1,278	Low
Norfolk	$	1,280	Low
Haldimand	$	1,286	Low
Stratford	$	1,321	Mid
Belleville	$	1,328	Mid
Brant	$	1,387	Mid
Fort Erie	$	1,523	Mid
North Bay	$	1,725	Mid
Orillia	$	1,834	Mid
Quinte West	$	1,897	Mid
Sarnia	$	1,914	Mid
Timmins	$	2,086	Mid
Peterborough	$	2,125	Mid
Sault Ste. Marie	$	2,599	Mid
Georgina	$	3,021	Mid
Innisfil	$	3,109	Mid
Clarington	$	3,612	High
Niagara Falls	$	3,889	High
Newmarket	$	5,475	High
Orangeville	$	5,905	High
Aurora	$	6,498	High
Whitchurch-Stouffville	$	6,964	High
Pickering	$	8,414	High
Halton Hills	$	9,088	High
Caledon	$	9,668	High
Average	**$**	**3,377**	
Median	**$**	**2,086**	

Municipalities with populations greater than 100,000

2018 Property Taxes			Ranking
Chatham-Kent	$	848	Low
Kingston	$	2,013	Mid
London	$	2,488	Mid
Windsor	$	3,120	Mid
Brantford	$	3,231	Mid
Barrie	$	3,249	Mid
Greater Sudbury	$	3,651	High
Kitchener	$	4,729	High
Guelph	$	4,967	High
Cambridge	$	5,012	High
Thunder Bay	$	5,355	High
Oshawa	$	5,883	High
Whitby	$	6,513	High
St. Catharines	$	6,624	High
Waterloo	$	7,572	High
Hamilton	$	10,290	High
Milton	$	11,377	High
Richmond Hill	$	11,477	High
Burlington	$	11,875	High
Markham	$	12,146	High
Ottawa	$	12,715	High
Vaughan	$	13,178	High
Oakville	$	15,045	High
Mississauga	$	15,238	High
Brampton	$	15,888	High
Average	**$**	**7,779**	
Median	**$**	**6,513**	

Industrial Comparisons—Industrial Vacant Land —by Location
Taxes per acre

2018 Property Taxes - Eastern		Ranking
North Stormont	$ 593	Low
Bancroft	$ 741	Low
Brockville	$ 884	Low
Cornwall	$ 916	Low
Belleville	$ 1,328	Mid
Quinte West	$ 1,897	Mid
Kingston	$ 2,013	Mid
Peterborough	$ 2,125	Mid
Ottawa	$ 12,715	High
Average	**$ 2,579**	
Median	**$ 1,328**	

2018 Property Taxes - Niagara/Hamilton		Ranking
Wainfleet	$ 430	Low
Pelham	$ 465	Low
Port Colborne	$ 914	Low
Welland	$ 1,278	Low
West Lincoln	$ 1,510	Mid
Fort Erie	$ 1,523	Mid
Niagara Falls	$ 3,889	High
Lincoln	$ 4,217	High
Niagara-on-the-Lake	$ 4,696	High
Thorold	$ 4,914	High
St. Catharines	$ 6,624	High
Grimsby	$ 6,952	High
Hamilton	$ 10,290	High
Average	**$ 3,669**	
Median	**$ 3,889**	

2018 Property Taxes - GTA		Ranking
Brock	$ 1,278	Low
East Gwillimbury	$ 2,523	Mid
Georgina	$ 3,021	Mid
Clarington	$ 3,612	High
Newmarket	$ 5,475	High
King	$ 5,483	High
Oshawa	$ 5,883	High
Aurora	$ 6,498	High
Whitby	$ 6,513	High
Whitchurch-Stouffville	$ 6,964	High
Pickering	$ 8,414	High
Halton Hills	$ 9,088	High
Caledon	$ 9,668	High
Milton	$ 11,377	High
Richmond Hill	$ 11,477	High
Burlington	$ 11,875	High
Markham	$ 12,146	High
Vaughan	$ 13,178	High
Oakville	$ 15,045	High
Mississauga	$ 15,238	High
Brampton	$ 15,888	High
Average	**$ 8,602**	
Median	**$ 8,414**	

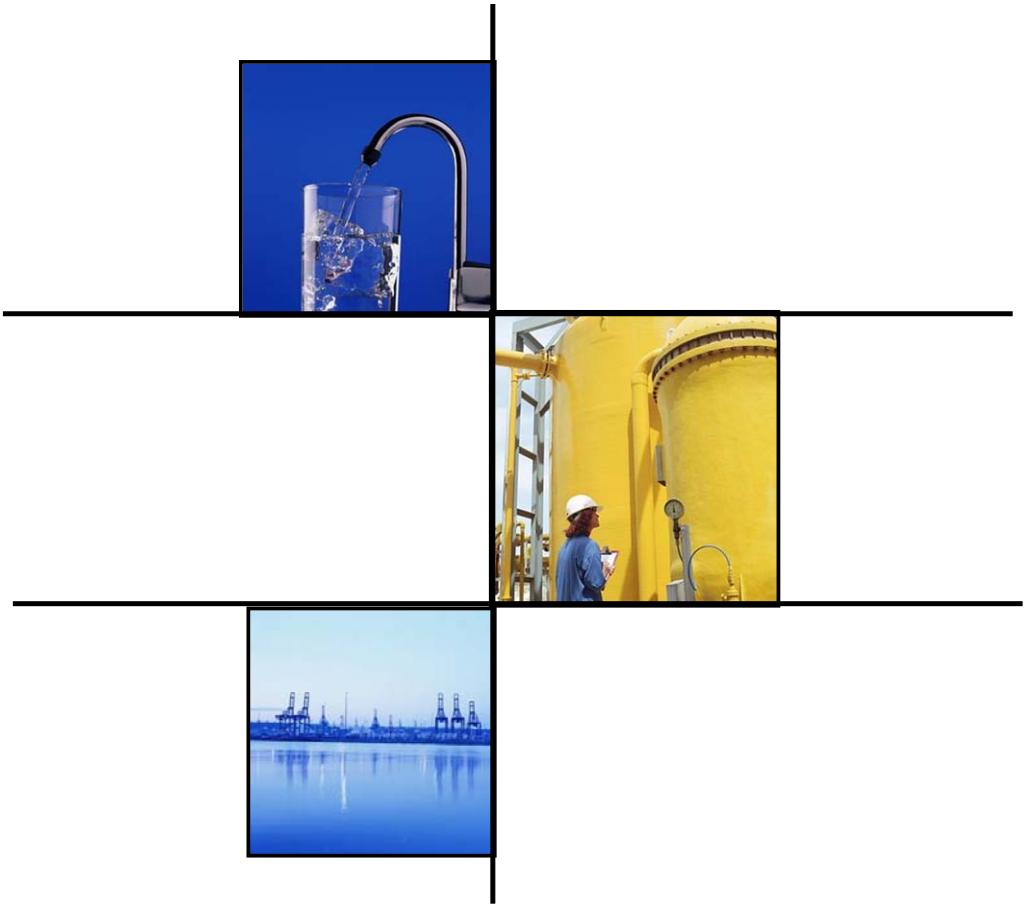
Industrial Comparisons—Industrial Vacant Land —by Location (cont'd)
Taxes per acre

2018 Property Taxes - North		Ranking
Espanola	$ 1,493	Mid
North Bay	$ 1,725	Mid
Parry Sound	$ 1,784	Mid
Timmins	$ 2,086	Mid
Elliot Lake	$ 2,378	Mid
Kenora	$ 2,411	Mid
Sault Ste. Marie	$ 2,599	Mid
Greater Sudbury	$ 3,651	High
Thunder Bay	$ 5,355	High
Average	**$ 2,609**	
Median	**$ 2,378**	

2018 Property Taxes - Simcoe/Musk./Duff.		Ranking
Tiny	$ 102	Low
Tay	$ 890	Low
Bracebridge	$ 904	Low
Gravenhurst	$ 1,004	Low
Springwater	$ 1,105	Low
Huntsville	$ 1,119	Low
Penetanguishene	$ 1,210	Low
Midland	$ 1,414	Mid
Orillia	$ 1,834	Mid
Innisfil	$ 3,109	Mid
Barrie	$ 3,249	Mid
Collingwood	$ 3,489	Mid
Orangeville	$ 5,905	High
Average	**$ 1,949**	
Median	**$ 1,210**	

2018 Property Taxes - Southwest		Ranking
Kincardine	$ 306	Low
Grey Highlands	$ 344	Low
North Middlesex	$ 359	Low
Middlesex Centre	$ 553	Low
Brockton	$ 593	Low
Minto	$ 616	Low
Wellington North	$ 652	Low
Strathroy-Caradoc	$ 711	Low
North Perth	$ 766	Low
Lambton Shores	$ 793	Low
Chatham-Kent	$ 848	Low
Meaford	$ 911	Low
Owen Sound	$ 959	Low
St. Thomas	$ 1,025	Low
Tillsonburg	$ 1,161	Low
Mapleton	$ 1,241	Low
Norfolk	$ 1,280	Low
Haldimand	$ 1,286	Low
Stratford	$ 1,321	Mid
Brant	$ 1,387	Mid
Centre Wellington	$ 1,548	Mid
St. Marys	$ 1,794	Mid
Ingersoll	$ 1,863	Mid
Sarnia	$ 1,914	Mid
Wilmot	$ 2,450	Mid
London	$ 2,488	Mid
Guelph-Eramosa	$ 2,512	Mid
Woolwich	$ 2,990	Mid
Erin	$ 3,069	Mid
Windsor	$ 3,120	Mid
North Dumfries	$ 3,166	Mid
Brantford	$ 3,231	Mid
Puslinch	$ 4,719	High
Kitchener	$ 4,729	High
Guelph	$ 4,967	High
Cambridge	$ 5,012	High
Waterloo	$ 7,572	High
Average	**$ 2,007**	
Median	**$ 1,321**	

Water/Wastewater



Water and Wastewater Financial Information and Analysis

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

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

Water and Wastewater Rate Structure

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

BMA has undertaken water and wastewater rate studies on behalf of numerous municipalities. During these studies, our findings are consistent with that of the CWWA which states that, despite industry trends in rate setting, 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	• Financial Sufficiency
• Revenue Stability	• Rate Stability
• Fairness	• Ease of Implementation
• Economic Development	• Ease of Understanding

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

- Identify Evaluation Criteria/Objectives
- Identify Revenue Requirements for each Service
- Allocate Costs—Capital, Operating & Maintenance
- Calculate Unit Costs—Allocate Fixed and Volumetric Costs
- Design the Rate Structure—Inclining, Declining, Uniform, # of Blocks, etc.
- Assess the Effectiveness in meeting the Objectives
- Assess the Impact on Various Classes and Types of Users

Fixed Costs

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

The table on the next page summarizes the allocation of costs that are being recovered from a fixed monthly charge across the survey using a Residential customer consuming 200 m^3. It should be noted that the percentage of fixed will vary within a municipality depending on the amount of water consumed and the type of customer. This example provides the allocation on a typical Residential customer for comparative purposes.

- 10 of the 106 municipalities, charge a monthly fixed charge to their customers to recover customer related costs.

- The extent to which fixed monthly charges as a percentage of the total residential bill varies from a low of 0% to a high of 100%.

Residential Water/WW Fixed Costs as a Percentage of Total Annual Water/Wastewater Costs

	Fixed Annual 5/8"	Fixed as a % of Total Residential
Aurora	$ -	0%
Brampton	$ -	0%
Caledon	$ -	0%
Kitchener	$ -	0%
Markham	$ -	0%
Mississauga	$ -	0%
Richmond Hill	$ -	0%
Toronto	$ -	0%
Vaughan	$ -	0%
Whitchurch-Stouffville	$ -	0%
Waterloo	$ 38	4%
Ottawa	$ 46	5%
Brantford	$ 55	7%
Georgina	$ 69	7%
Lincoln	$ 101	10%
Stratford	$ 96	12%
North Dumfries	$ 192	16%
Wellesley	$ 192	16%
Wilmot	$ 192	18%
Bancroft	$ 384	18%
Cambridge	$ 200	18%
Erin	$ 185	19%
Guelph-Eramosa	$ 250	19%
Orangeville	$ 206	20%
St. Thomas	$ 205	22%
Centre Wellington	$ 269	22%
Guelph	$ 209	23%
Orillia	$ 192	23%
Lambton Shores	$ 335	24%
Welland	$ 316	26%
Woolwich	$ 312	26%
Penetanguishene	$ 268	27%
Central Elgin	$ 464	29%
St. Catharines	$ 252	29%

	Fixed Annual 5/8"	Fixed as a % of Total Residential
Bracebridge	$ 371	30%
Gravenhurst	$ 371	30%
Huntsville	$ 371	30%
Midland	$ 268	31%
Minto	$ 480	33%
Mapleton	$ 445	33%
Newmarket	$ 386	33%
Brock	$ 305	35%
Clarington	$ 305	35%
Oshawa	$ 305	35%
Pickering	$ 305	35%
Whitby	$ 305	35%
Hamilton	$ 252	37%
East Gwillimbury	$ 520	37%
Innisfil	$ 469	39%
Pelham	$ 301	40%
Barrie	$ 363	40%
London	$ 359	42%
St. Marys	$ 409	42%
Windsor	$ 483	42%
King	$ 492	42%
Burlington	$ 355	42%
Halton Hills	$ 355	42%
Milton	$ 355	42%
Oakville	$ 355	42%
Thorold	$ 424	42%
Greater Sudbury	$ 508	43%
Springwater	$ 596	44%
Prince Edward County	$ 846	44%
West Lincoln	$ 473	45%
Brockton	$ 427	45%
Thunder Bay	$ 524	45%
Belleville	$ 573	48%
Norfolk	$ 558	48%

Residential Water/WW Fixed Costs as a Percentage of Total Annual Water/Wastewater Costs

	Fixed Annual 5/8"	Fixed as a % of Total Residential
Peterborough	$ 486	48%
North Perth	$ 491	49%
Saugeen Shores	$ 493	50%
Grimsby	$ 284	51%
Owen Sound	$ 645	52%
Niagara Falls	$ 473	52%
Haldimand	$ 543	52%
Tillsonburg	$ 471	54%
North Bay	$ 570	54%
Meaford	$ 900	54%
Chatham-Kent	$ 576	55%
Niagara-on-the-Lake	$ 601	55%
Fort Erie	$ 796	57%
Kingston	$ 634	57%
Quinte West	$ 666	58%
Brant	$ 818	60%
Middlesex Centre	$ 1,049	61%
Port Colborne	$ 841	62%
Kenora	$ 1,012	64%
Ingersoll	$ 810	66%
Brockville	$ 518	68%
Sault Ste. Marie	$ 535	69%
North Middlesex	$ 807	69%
Parry Sound	$ 978	72%
Strathroy-Caradoc	$ 667	75%
Collingwood	$ 888	75%
Kincardine	$ 789	82%
Grey Highlands	$ 1,011	84%
Sarnia	$ 880	87%
Cornwall	$ 753	100%
Elliot Lake	$ 657	100%
Espanola	$ 1,199	100%
Greenstone	$ 1,625	100%
North Stormont	$ 907	100%
Tay	$ 1,674	100%
Timmins	$ 876	100%
Tiny	$ 793	100%
Wellington North	$ 1,222	100%
Average	**$ 462**	**42%**
Median	**$ 417**	**42%**

Water Fixed Costs

	Annual Fixed	Annual Volumetric	Total	Fixed as a % of Total Residential
Aurora	$ -	$ 402	$ 402	0%
Brampton	$ -	$ 290	$ 290	0%
Caledon	$ -	$ 290	$ 290	0%
Kitchener	$ -	$ 466	$ 466	0%
Markham	$ -	$ 414	$ 414	0%
Mississauga	$ -	$ 290	$ 290	0%
Ottawa	$ -	$ 437	$ 437	0%
Richmond Hill	$ -	$ 441	$ 441	0%
Toronto	$ -	$ 380	$ 380	0%
Vaughan	$ -	$ 377	$ 377	0%
Whitchurch-Stouffville	$ -	$ 382	$ 382	0%
Georgina	$ 35	$ 468	$ 503	7%
Waterloo	$ 38	$ 358	$ 396	9%
Lincoln	$ 51	$ 420	$ 471	11%
Brantford	$ 55	$ 414	$ 469	12%
Stratford	$ 48	$ 257	$ 305	16%
North Dumfries	$ 108	$ 556	$ 664	16%
Wellesley	$ 108	$ 556	$ 664	16%
Erin	$ 185	$ 798	$ 983	19%
Bancroft	$ 133	$ 568	$ 701	19%
Orangeville	$ 103	$ 434	$ 537	19%
Wilmot	$ 96	$ 399	$ 495	19%
Cambridge	$ 117	$ 443	$ 560	21%
Guelph	$ 94	$ 344	$ 438	21%
Guelph-Eramosa	$ 125	$ 452	$ 577	22%
Centre Wellington	$ 131	$ 460	$ 591	22%
Lambton Shores	$ 162	$ 528	$ 690	24%
Orillia	$ 96	$ 294	$ 390	25%
Central Elgin	$ 211	$ 618	$ 829	25%
Welland	$ 131	$ 378	$ 509	26%
Penetanguishene	$ 108	$ 300	$ 408	27%
Midland	$ 123	$ 274	$ 397	31%
Woolwich	$ 156	$ 344	$ 500	31%
Newmarket	$ 179	$ 359	$ 538	33%
Pelham	$ 138	$ 266	$ 403	34%
West Lincoln	$ 143	$ 256	$ 399	36%
St. Marys	$ 176	$ 310	$ 486	36%

Water Fixed Costs (cont'd)

	Annual Fixed	Annual Volumetric	Total	Fixed as a % of Total Residential
East Gwillimbury	$ 260	$ 456	$ 716	36%
North Middlesex	$ 207	$ 356	$ 563	37%
Mapleton	$ 222	$ 382	$ 604	37%
Hamilton	$ 122	$ 209	$ 332	37%
Minto	$ 240	$ 410	$ 650	37%
St. Thomas	$ 205	$ 343	$ 548	37%
Innisfil	$ 265	$ 432	$ 697	38%
St. Catharines	$ 156	$ 245	$ 401	39%
London	$ 184	$ 285	$ 469	39%
Springwater	$ 222	$ 341	$ 562	39%
Belleville	$ 288	$ 429	$ 717	40%
King	$ 213	$ 312	$ 525	41%
Barrie	$ 154	$ 223	$ 377	41%
Burlington	$ 178	$ 243	$ 421	42%
Halton Hills	$ 178	$ 243	$ 421	42%
Milton	$ 178	$ 243	$ 421	42%
Oakville	$ 178	$ 243	$ 421	42%
Thorold	$ 198	$ 269	$ 468	42%
Greater Sudbury	$ 239	$ 320	$ 559	43%
Prince Edward County	$ 352	$ 456	$ 808	44%
Brockton	$ 202	$ 254	$ 456	44%
Bracebridge	$ 288	$ 348	$ 635	45%
Gravenhurst	$ 288	$ 348	$ 635	45%
Huntsville	$ 288	$ 348	$ 635	45%
Thunder Bay	$ 276	$ 330	$ 606	45%
Norfolk	$ 255	$ 279	$ 534	48%
Peterborough	$ 249	$ 271	$ 520	48%
North Perth	$ 240	$ 240	$ 480	50%
Brock	$ 222	$ 220	$ 442	50%
Clarington	$ 222	$ 220	$ 442	50%
Oshawa	$ 222	$ 220	$ 442	50%
Pickering	$ 222	$ 220	$ 442	50%
Whitby	$ 222	$ 220	$ 442	50%
Niagara-on-the-Lake	$ 286	$ 280	$ 566	51%
Quinte West	$ 246	$ 240	$ 486	51%
Fort Erie	$ 303	$ 292	$ 595	51%
Grimsby	$ 284	$ 268	$ 552	51%

Water Fixed Costs (cont'd)

	Annual Fixed	Annual Volumetric	Total	Fixed as a % of Total Residential
Owen Sound	$ 297	$ 280	$ 577	52%
Kingston	$ 267	$ 243	$ 511	52%
Chatham-Kent	$ 282	$ 250	$ 532	53%
Niagara Falls	$ 237	$ 202	$ 439	54%
North Bay	$ 329	$ 272	$ 601	55%
Meaford	$ 488	$ 398	$ 886	55%
Haldimand	$ 253	$ 206	$ 459	55%
Saugeen Shores	$ 232	$ 174	$ 406	57%
Port Colborne	$ 369	$ 255	$ 624	59%
Tillsonburg	$ 262	$ 173	$ 435	60%
Middlesex Centre	$ 489	$ 295	$ 784	62%
Windsor	$ 293	$ 174	$ 467	63%
Kenora	$ 506	$ 286	$ 792	64%
Collingwood	$ 270	$ 133	$ 403	67%
Ingersoll	$ 356	$ 173	$ 529	67%
Brockville	$ 237	$ 112	$ 350	68%
Kincardine	$ 382	$ 178	$ 560	68%
Sault Ste. Marie	$ 330	$ 150	$ 481	69%
Brant	$ 575	$ 260	$ 835	69%
Strathroy-Caradoc	$ 352	$ 116	$ 468	75%
Grey Highlands	$ 576	$ 128	$ 704	82%
Sarnia	$ 407	$ 58	$ 465	87%
Parry Sound	$ 440	$ 55	$ 495	89%
Cornwall	$ 327	$ -	$ 327	100%
Elliot Lake	$ 328	$ -	$ 328	100%
Espanola	$ 599	$ -	$ 599	100%
Greenstone	$ 846	$ -	$ 846	100%
North Stormont	$ 448	$ -	$ 448	100%
Tay	$ 833	$ -	$ 833	100%
Timmins	$ 418	$ -	$ 418	100%
Tiny	$ 793	$ -	$ 793	100%
Wellington North	$ 548	$ -	$ 548	100%
Average	**$ 236**	**$ 289**	**$ 525**	**43%**
Median	**$ 222**	**$ 282**	**$ 490**	**42%**

Wastewater Fixed Costs

	Annual Fixed	Annual Volumetric	Total	Fixed as a % of Total Residential
Aurora	$ -	$ 544	$ 544	0%
Brampton	$ -	$ 174	$ 174	0%
Brantford	$ -	$ 380	$ 380	0%
Caledon	$ -	$ 174	$ 174	0%
Kitchener	$ -	$ 566	$ 566	0%
Markham	$ -	$ 414	$ 414	0%
Mississauga	$ -	$ 174	$ 174	0%
Ottawa	$ -	$ 469	$ 469	0%
Richmond Hill	$ -	$ 441	$ 441	0%
St. Thomas	$ -	$ 382	$ 382	0%
Tiny	$ -	$ -	$ -	0%
Toronto	$ -	$ 380	$ 380	0%
Vaughan	$ -	$ 454	$ 454	0%
Waterloo	$ -	$ 474	$ 474	0%
Whitchurch-Stouffville	$ -	$ 499	$ 499	0%
Georgina	$ 35	$ 512	$ 546	6%
Lincoln	$ 50	$ 498	$ 548	9%
Stratford	$ 48	$ 419	$ 467	10%
Bracebridge	$ 84	$ 524	$ 607	14%
Gravenhurst	$ 84	$ 524	$ 607	14%
Huntsville	$ 84	$ 524	$ 607	14%
Cambridge	$ 82	$ 443	$ 525	16%
North Dumfries	$ 84	$ 426	$ 510	16%
Wellesley	$ 84	$ 426	$ 510	16%
Wilmot	$ 96	$ 469	$ 565	17%
Guelph-Eramosa	$ 125	$ 588	$ 713	18%
Bancroft	$ 251	$ 1,138	$ 1,389	18%
Brock	$ 83	$ 352	$ 435	19%
Clarington	$ 83	$ 352	$ 435	19%
Oshawa	$ 83	$ 352	$ 435	19%
Pickering	$ 83	$ 352	$ 435	19%
Whitby	$ 83	$ 352	$ 435	19%
St. Catharines	$ 96	$ 378	$ 474	20%
Orangeville	$ 103	$ 398	$ 501	21%

Wastewater Fixed Costs (cont'd)

	Annual Fixed	Annual Volumetric	Total	Fixed as a % of Total Residential
Orillia	$ 96	$ 354	$ 450	21%
Centre Wellington	$ 137	$ 488	$ 625	22%
Woolwich	$ 156	$ 538	$ 694	22%
Lambton Shores	$ 172	$ 552	$ 724	24%
Guelph	$ 115	$ 368	$ 483	24%
Welland	$ 185	$ 516	$ 701	26%
Penetanguishene	$ 160	$ 442	$ 602	27%
Windsor	$ 190	$ 496	$ 686	28%
Minto	$ 240	$ 574	$ 814	29%
Mapleton	$ 222	$ 524	$ 746	30%
Midland	$ 145	$ 322	$ 467	31%
Central Elgin	$ 252	$ 528	$ 780	32%
Newmarket	$ 207	$ 413	$ 620	33%
Hamilton	$ 130	$ 225	$ 355	37%
East Gwillimbury	$ 260	$ 438	$ 698	37%
London	$ 156	$ 236	$ 392	40%
Barrie	$ 209	$ 314	$ 522	40%
Innisfil	$ 204	$ 288	$ 492	41%
Burlington	$ 178	$ 243	$ 421	42%
Halton Hills	$ 178	$ 243	$ 421	42%
Milton	$ 178	$ 243	$ 421	42%
Oakville	$ 178	$ 243	$ 421	42%
Thorold	$ 226	$ 307	$ 533	42%
Greater Sudbury	$ 269	$ 361	$ 630	43%
King	$ 279	$ 368	$ 647	43%
Prince Edward County	$ 494	$ 620	$ 1,114	44%
Belleville	$ 216	$ 270	$ 486	44%
Saugeen Shores	$ 261	$ 316	$ 577	45%
Thunder Bay	$ 248	$ 297	$ 545	45%
Brockton	$ 225	$ 264	$ 489	46%
Brant	$ 243	$ 282	$ 525	46%
Springwater	$ 374	$ 421	$ 795	47%
Tillsonburg	$ 209	$ 235	$ 444	47%
Pelham	$ 163	$ 182	$ 345	47%
St. Marys	$ 234	$ 260	$ 494	47%
Peterborough	$ 237	$ 257	$ 494	48%

Wastewater Fixed Costs (cont'd)

	Annual Fixed	Annual Volumetric	Total	Fixed as a % of Total Residential
Norfolk	$ 303	$ 329	$ 633	48%
North Perth	$ 251	$ 269	$ 520	48%
Niagara Falls	$ 236	$ 241	$ 477	49%
Haldimand	$ 290	$ 294	$ 584	50%
West Lincoln	$ 330	$ 330	$ 660	50%
Owen Sound	$ 348	$ 327	$ 675	52%
North Bay	$ 241	$ 221	$ 462	52%
Meaford	$ 412	$ 372	$ 784	53%
Chatham-Kent	$ 294	$ 230	$ 524	56%
Niagara-on-the-Lake	$ 316	$ 216	$ 532	59%
Middlesex Centre	$ 559	$ 381	$ 940	60%
Fort Erie	$ 493	$ 320	$ 813	61%
Parry Sound	$ 539	$ 334	$ 872	62%
Kingston	$ 367	$ 227	$ 594	62%
Quinte West	$ 420	$ 240	$ 660	64%
Kenora	$ 506	$ 286	$ 792	64%
Port Colborne	$ 472	$ 259	$ 731	65%
Ingersoll	$ 454	$ 235	$ 689	66%
Brockville	$ 281	$ 133	$ 414	68%
Sault Ste. Marie	$ 205	$ 93	$ 298	69%
Strathroy-Caradoc	$ 315	$ 104	$ 419	75%
Collingwood	$ 618	$ 155	$ 773	80%
Sarnia	$ 474	$ 68	$ 541	87%
Grey Highlands	$ 434	$ 58	$ 492	88%
Cornwall	$ 426	$ -	$ 426	100%
Elliot Lake	$ 328	$ -	$ 328	100%
Espanola	$ 599	$ -	$ 599	100%
Greenstone	$ 779	$ -	$ 779	100%
Kincardine	$ 406	$ -	$ 406	100%
North Middlesex	$ 600	$ -	$ 600	100%
North Stormont	$ 459	$ -	$ 459	100%
Tay	$ 841	$ -	$ 841	100%
Timmins	$ 458	$ -	$ 458	100%
Wellington North	$ 674	$ -	$ 674	100%
Average	**$ 231**	**$ 320**	**$ 552**	**40%**
Median	**$ 208**	**$ 328**	**$ 523**	**42%**

Frequency of Billing

The following table provides a summary of the billing cycles for residential and non-residential customers.

	Residential	ICI
Aurora	Quarterly	Bi-Monthly
Bancroft	Monthly	Monthly
Barrie	Bi-Monthly	Monthly
Belleville	Quarterly	Quarterly
Bracebridge	Bi-Monthly	Bi-Monthly
Brampton	Quarterly	Monthly
Brant	Monthly	Monthly
Brantford	Bi-Monthly	Bi-Monthly
Brock	Quarterly	Bi-Monthly
Brockton	Monthly	Monthly
Brockville	Quarterly	Monthly
Burlington	Bi-Monthly	Monthly
Caledon	Quarterly	Monthly
Cambridge	Bi-Monthly	Bi-Monthly
Central Elgin	Monthly	Monthly
Centre Wellington	Monthly	Monthly
Chatham-Kent	Monthly	Monthly
Clarington	Quarterly	Bi-Monthly
Collingwood	Monthly	Monthly
Cornwall	Twice Yearly	Twice Yearly
East Gwillimbury	Quarterly	Quarterly
Elliot Lake	Quarterly	Quarterly
Erin	Quarterly	Quarterly
Espanola	Monthly	Monthly
Fort Erie	Monthly	Monthly
Georgina	Quarterly	Quarterly
Gravenhurst	Bi-Monthly	Bi-Monthly
Greater Sudbury	Monthly	Monthly
Greenstone	Quarterly	Quarterly
Grey Highlands	Bi-Monthly	Monthly
Grimsby	Every 4 months	Every 4 months
Guelph	Monthly	Monthly
Guelph-Eramosa	Bi-Monthly	Bi-Monthly
Haldimand	Monthly	Monthly
Halton Hills	Bi-Monthly	Monthly
Hamilton	Monthly	Monthly

	Residential	ICI
Huntsville	Bi-Monthly	Bi-Monthly
Ingersoll	Monthly	Monthly
Innisfil	Monthly	Monthly
Kenora	Bi-Monthly	Bi-Monthly
Kincardine	Every 4 months	Bi-Monthly
King	Quarterly	Monthly
Kingston	Monthly	Monthly
Kitchener	Monthly	Monthly
Lambton Shores	Quarterly	Quarterly
Lincoln	Quarterly	Quarterly
London	Monthly	Monthly
Mapleton	Bi-Monthly	Bi-Monthly
Markham	Bi-Monthly	Monthly
Meaford	Monthly	Monthly
Middlesex Centre	Monthly	Monthly
Midland	Quarterly	Quarterly
Milton	Bi-Monthly	Monthly
Minto	Monthly	Monthly
Mississauga	Quarterly	Monthly
Newmarket	Monthly	Monthly
Niagara Falls	Bi-Monthly	Monthly
Niagara-on-the-Lake	Monthly	Monthly
Norfolk	Monthly	Monthly
North Bay	Monthly	Monthly
North Dumfries	Bi-Monthly	Bi-Monthly
North Middlesex	Quarterly	Quarterly
North Perth	Bi-Monthly	Bi-Monthly
North Stormont	Quarterly	Quarterly
Oakville	Bi-Monthly	Monthly
Orangeville	Monthly	Monthly
Orillia	Quarterly	Bi-Monthly
Oshawa	Quarterly	Bi-Monthly
Ottawa	Bi-Monthly	Monthly
Owen Sound	Monthly	Monthly
Parry Sound	Quarterly	Quarterly
Pelham	Bi-Monthly	Bi-Monthly

Frequency of Billing (cont'd)

	Residential	ICI
Penetanguishene	Quarterly	Monthly
Peterborough	Monthly	Monthly
Pickering	Quarterly	Bi-Monthly
Port Colborne	Quarterly	Monthly
Prince Edward County	Bi-Monthly	Monthly
Puslinch	N/A	N/A
Quinte West	Bi-Monthly	Monthly
Richmond Hill	Quarterly	Bi-Monthly
Sarnia	Bi-Monthly	Monthly
Saugeen Shores	Bi-Monthly	Bi-Monthly
Sault Ste. Marie	Monthly	Monthly
Springwater	Monthly	Monthly
St. Catharines	Quarterly	Quarterly
St. Marys	Bi-Monthly	Bi-Monthly
St. Thomas	Monthly	Monthly
Stratford	Monthly	Monthly
Strathroy-Caradoc	Monthly	Monthly
Tay	Quarterly	Quarterly
Thorold	Quarterly	Quarterly
Thunder Bay	Quarterly	Quarterly
Tillsonburg	Monthly	Monthly
Timmins	Quarterly	Quarterly
Tiny	Quarterly	Quarterly
Toronto	Every 4 months	Monthly
Vaughan	Bi-Monthly	Monthly
Wainfleet	N/A	N/A
Waterloo	Bi-Monthly	Monthly
Welland	Quarterly	Monthly
Wellesley	Bi-Monthly	Bi-Monthly
Wellington North	Monthly	Monthly
West Lincoln	Quarterly	Quarterly
Whitby	Quarterly	Bi-Monthly
Whitchurch-Stouffville	Quarterly	Quarterly
Wilmot	Bi-Monthly	Bi-Monthly
Windsor	Monthly	Monthly
Woolwich	Bi-Monthly	Bi-Monthly

The following table summarizes the whole survey:

	Residential	ICI
Monthly	36	59
Bi-Monthly	30	25
Quarterly	36	20
Every 4 months	3	1
Twice Yearly	1	1
Total	106	106

Volumetric Rate Structure

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

- Uniform Rate Structure (U in the table in the next several pages)—The most common rate structure is the uniform rate for water and wastewater services. A uniform rate structure means that the price per unit remains constant despite consumption and despite the class of user. The cost is calculated by dividing the total cost of the service by the total volume used by customers.

- Declining (Regressive) Block Rate Structure (D in the table in the next several pages) —In a declining block rate structure, the unit price of water decreases as the volume consumed increases. This structure charges low volume users the highest rate, which is often residential consumers. Declining rate structures are the second most common type of rate structure.

- Inclining (Progressive) Rate Structure (I in the table in the next several pages) —The main objective of an increasing block structure is to encourage conservation. The rates in an inclining (progressive) rate structure increase as consumption increases by establishing thresholds or blocks at which the rate would change. For inclining block rate structures, the block (quantity) shift points are generally based upon the unique demand characteristics of each user class and are focused on user demand points to enhance water usage awareness. Customer awareness, combined with price incentives, are critical elements in modifying consumption behavior.

- Humpback Rate Structure (H in the table in the next several pages) —A humpback rate structure uses a combination of increasing and decreasing block rates: rates first increase, then decrease in steps as consumption increases. This approach targets high volume users, and then provides lower cost for very high volume users.

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

Municipality	Water Residential	Water Non-Res.	WW Residential	WW Non-Res.
Uniform	69%	73%	71%	74%
Declining	11%	14%	12%	15%
Inclining	7%	4%	5%	3%
Humpback	7%	7%	7%	7%
Flat	7%	3%	6%	2%
Total	100%	100%	100%	100%

Comparison of Type of Rate Structure

Municipality	Water Residential	Water Non-Res.	WW Residential	WW Non-Res.
Aurora	U	U	U	U
Bancroft	U	U	U	U
Barrie	I	I	I	I
Belleville	D	D	D	D
Bracebridge	U	U	U	U
Brampton	U	U	U	U
Brant	U	U	U	U
Brantford	U	U	U	U
Brock	D	D	D	D
Brockton	D	D	D	D
Brockville	U	D	U	D
Burlington	U	U	U	U
Caledon	U	U	U	U
Cambridge	U	U	U	U
Central Elgin	U	U	U	U
Centre Wellington	U	U	U	U
Chatham-Kent	D	D	D	D
Clarington	D	D	D	D
Collingwood	U	U	U	U
Cornwall	F	U	F	U
East Gwillimbury	I	I	U	U
Elliot Lake	H	H	H	H
Erin	U	U	N/A	N/A
Espanola	F	F	F	F
Fort Erie	U	U	U	U
Georgina	U	U	U	U
Gravenhurst	U	U	U	U
Greater Sudbury	U	U	U	U
Greenstone	F	U	F	U
Grey Highlands	U	U	U	U
Grimsby	U	U	N/A	N/A
Guelph	U	U	U	U
Guelph-Eramosa	U	U	U	U
Haldimand	U	U	U	U
Halton Hills	U	U	U	U
Hamilton	I	U	I	U

Comparison of Type of Rate Structure Cont'd

Municipality	Water Residential	Water Non-Res.	WW Residential	WW Non-Res.
Huntsville	U	U	U	U
Ingersoll	H	H	H	H
Innisfil	U	U	U	U
Kenora	U	U	U	U
Kincardine	U	U	U	U
King	I	I	I	I
Kingston	I	U	U	U
Kitchener	U	U	U	U
Lambton Shores	U	U	U	U
Lincoln	U	U	U	U
London	H	H	H	H
Mapleton	D	D	D	D
Markham	U	U	U	U
Meaford	U	U	U	U
Middlesex Centre	U	U	U	U
Midland	U	U	U	U
Milton	U	U	U	U
Minto	D	D	D	D
Mississauga	U	U	U	U
Newmarket	U	U	U	U
Niagara Falls	U	U	U	U
Niagara-on-the-Lake	U	U	U	U
Norfolk	U	U	U	U
North Bay	U	U	U	U
North Dumfries	U	U	U	U
North Middlesex	U	U	U	U
North Perth	U	D	U	D
North Stormont	F	F	F	F
Oakville	U	U	U	U
Orangeville	U	U	U	U
Orillia	U	U	U	U
Oshawa	D	D	D	D
Ottawa	U	U	U	U
Owen Sound	I	I	I	I
Parry Sound	H	H	H	H
Pelham	U	U	U	U

Comparison of Type of Rate Structure Cont'd

Municipality	Water Residential	Water Non-Res.	WW Residential	WW Non-Res.
Penetanguishene	U	U	U	U
Peterborough	H	H	H	H
Pickering	D	D	D	D
Port Colborne	U	U	U	U
Prince Edward County	U	U	U	U
Puslinch	N/A	N/A	N/A	N/A
Quinte West	U	U	U	U
Richmond Hill	U	U	U	U
Sarnia	U	U	U	U
Saugeen Shores	U	U	U	U
Sault Ste. Marie	H	H	H	H
Springwater	I	U	I	U
St. Catharines	U	U	U	U
St. Marys	D	D	D	D
St. Thomas	U	U	U	U
Stratford	D	D	D	D
Strathroy-Caradoc	U	D	U	D
Tay	F	U	F	U
Thorold	U	U	U	U
Thunder Bay	U	U	U	U
Tillsonburg	H	H	H	H
Timmins	U	U	U	U
Tiny	F	F	N/A	N/A
Toronto	U	U	U	U
Vaughan	U	U	U	U
Wainfleet	N/A	N/A	N/A	N/A
Waterloo	U	U	U	U
Welland	U	U	U	U
Wellesley	U	U	U	U
Wellington North	F	U	F	U
West Lincoln	U	U	U	U
Whitby	D	D	D	D
Whitchurch-Stouffville	U	U	U	U
Wilmot	U	U	U	U
Windsor	U	U	U	U
Woolwich	U	U	U	U

Comparison of Water Costs (sorted alphabetically)

WATER	Residential	Commercial	Industrial	Industrial	Industrial
Volume	200 m^3	10,000 m^3	30,000 m^3	100,000 m^3	500,000 m^3
Meter Size	5/8"	2"	3"	4"	6"
Aurora	$ 402	$ 20,100	$ 60,300	$ 201,000	$ 1,005,000
Bancroft	$ 701	$ 28,825	N/A	N/A	N/A
Barrie	$ 377	$ 16,328	$ 48,165	$ 156,399	$ 768,884
Belleville	$ 717	$ 16,926	$ 44,796	$ 141,897	$ 563,692
Bracebridge	$ 635	$ 18,471	$ 55,611	$ 178,279	$ 869,300
Brampton	$ 290	$ 14,490	$ 43,470	$ 144,900	$ 724,500
Brant	$ 835	$ 17,600	$ 46,360	N/A	N/A
Brantford	$ 469	$ 20,768	$ 62,228	$ 207,147	$ 1,035,200
Brock	$ 442	$ 11,511	$ 31,781	$ 97,335	$ 447,152
Brockville	$ 350	$ 12,738	$ 27,920	$ 79,273	$ 266,605
Brockton	$ 456	$ 11,813	$ 32,725	$ 95,740	$ 449,559
Burlington	$ 421	$ 14,238	$ 40,198	$ 128,012	$ 624,562
Caledon	$ 290	$ 14,490	$ 43,470	$ 144,900	$ 724,500
Cambridge	$ 560	$ 23,060	$ 68,436	$ 224,890	$ 1,114,445
Central Elgin	$ 829	$ 31,111	$ 92,911	$ 309,211	$ 1,545,211
Centre Wellington	$ 591	$ 23,489	$ 69,630	$ 230,865	$ 1,151,767
Chatham-Kent	$ 532	$ 13,400	$ 35,796	$ 85,204	$ 366,152
Clarington	$ 442	$ 11,511	$ 31,781	$ 97,335	$ 447,152
Collingwood	$ 403	$ 7,430	$ 21,147	$ 68,423	$ 336,090
Cornwall	$ 327	$ 4,700	$ 14,100	$ 47,000	$ 235,000
East Gwillimbury	$ 716	$ 29,958	$ 89,958	$ 299,958	$ 1,499,958
Elliot Lake	$ 328	$ 4,813	$ 11,013	N/A	N/A
Erin	$ 983	$ 40,269	$ 120,069	$ 399,665	N/A
Espanola	$ 599	N/A	N/A	N/A	N/A
Fort Erie	$ 595	$ 15,479	$ 47,136	$ 150,245	$ 736,368
Georgina	$ 503	$ 23,457	$ 70,301	$ 234,255	$ 1,171,135
Gravenhurst	$ 635	$ 18,471	$ 55,611	$ 178,279	$ 869,300
Greater Sudbury	$ 559	$ 17,929	$ 51,879	$ 166,167	$ 812,933
Greenstone	$ 846	$ 30,600	$ 91,800	$ 306,000	$ 1,530,000
Grey Highlands	$ 704	$ 11,011	$ 23,811	$ 66,305	$ 348,817
Grimsby	$ 552	$ 13,684	$ 40,484	$ 134,284	$ 670,284
Guelph	$ 438	$ 17,916	$ 53,116	$ 174,614	$ 864,900
Guelph-Eramosa	$ 577	$ 22,725	$ 67,925	$ 226,125	$ 1,130,125
Haldimand	$ 459	$ 13,412	$ 36,379	$ 113,910	$ 535,389
Halton Hills	$ 421	$ 14,238	$ 40,198	$ 128,012	$ 624,562
Hamilton	$ 332	$ 15,879	$ 46,658	$ 152,060	$ 751,120
Huntsville	$ 635	$ 18,471	$ 55,611	$ 178,279	$ 869,300

Comparison of Water Costs (sorted alphabetically) Cont'd

WATER	Residential	Commercial	Industrial	Industrial	Industrial
Volume	200 m^3	10,000 m^3	30,000 m^3	100,000 m^3	500,000 m^3
Meter Size	5/8"	2"	3"	4"	6"
Ingersoll	$ 529	$ 12,741	$ 36,053	$ 108,519	$ 519,008
Innisfil	$ 697	$ 22,072	$ 65,863	$ 217,063	$ 1,081,063
Kenora	$ 792	$ 15,767	$ 48,464	$ 150,082	$ 725,623
Kincardine	$ 560	$ 11,264	$ 31,109	$ 96,348	$ 459,696
King	$ 525	$ 34,593	$ 104,743	$ 346,943	$ 1,730,943
Kingston	$ 511	$ 11,014	$ 31,760	$ 102,887	$ 507,441
Kitchener	$ 466	$ 23,291	$ 69,873	$ 232,910	$ 1,164,550
Lambton Shores	$ 690	$ 27,310	$ 80,949	$ 266,884	$ 1,325,543
Lincoln	$ 471	$ 21,302	$ 63,471	$ 210,739	$ 1,051,901
London	$ 469	$ 13,448	$ 37,672	$ 117,043	$ 534,512
Mapleton	$ 604	$ 16,022	$ 48,424	$ 156,191	$ 769,748
Markham	$ 414	$ 20,721	$ 62,163	$ 207,210	$ 1,036,050
Meaford	$ 886	$ 20,388	$ 60,188	$ 199,488	$ 995,488
Middlesex Centre	$ 784	$ 30,071	N/A	N/A	N/A
Midland	$ 397	$ 14,719	$ 43,265	$ 140,821	$ 690,095
Milton	$ 421	$ 14,238	$ 40,198	$ 128,012	$ 624,562
Minto	$ 650	$ 16,422	$ 42,852	$ 79,022	N/A
Mississauga	$ 290	$ 14,490	$ 43,470	$ 144,900	$ 724,500
Newmarket	$ 538	$ 18,650	$ 55,134	$ 181,544	$ 898,744
Niagara Falls	$ 439	$ 11,530	$ 33,170	$ 106,307	$ 515,440
Niagara-on-the-Lake	$ 566	$ 14,826	$ 45,134	$ 143,970	$ 705,850
Norfolk	$ 534	$ 15,737	$ 43,911	$ 143,536	$ 704,749
North Bay	$ 601	$ 16,329	$ 46,259	$ 144,517	$ 697,033
North Dumfries	$ 664	$ 27,908	$ 83,508	$ 278,108	$ 1,390,108
North Middlesex	$ 563	$ 18,007	$ 53,607	$ 178,207	$ 890,207
North Perth	$ 480	$ 8,860	$ 22,600	$ 68,730	N/A
North Stormont	$ 448	N/A	N/A	N/A	N/A
Oakville	$ 421	$ 14,238	$ 40,198	$ 128,012	$ 624,562
Orangeville	$ 537	$ 22,009	$ 65,460	$ 217,514	$ 1,085,514
Orillia	$ 390	$ 15,153	$ 45,820	$ 149,189	$ 738,283
Oshawa	$ 442	$ 11,511	$ 31,781	$ 97,335	$ 447,152
Ottawa	$ 437	$ 20,044	$ 59,747	$ 197,357	$ 981,129
Owen Sound	$ 577	$ 16,824	$ 49,121	$ 160,236	$ 790,111
Parry Sound	$ 495	$ 22,616	$ 60,464	$ 189,992	N/A
Pelham	$ 403	$ 13,826	$ 41,202	$ 135,046	$ 668,341
Penetanguishene	$ 408	$ 15,314	$ 46,193	$ 151,518	$ 752,276
Peterborough	$ 520	$ 9,325	$ 25,025	$ 69,735	$ 277,099

Comparison of Water Costs (sorted alphabetically) Cont'd

WATER	Residential	Commercial	Industrial	Industrial	Industrial
Volume	200 m^3	10,000 m^3	30,000 m^3	100,000 m^3	500,000 m^3
Meter Size	5/8"	2"	3"	4"	6"
Pickering	$ 442	$ 11,511	$ 31,781	$ 97,335	$ 447,152
Port Colborne	$ 624	$ 13,811	$ 42,283	$ 132,571	$ 644,756
Prince Edward County	$ 808	$ 24,558	$ 71,564	$ 232,922	$ 1,147,031
Puslinch	N/A	N/A	N/A	N/A	N/A
Quinte West	$ 486	$ 13,144	$ 38,287	$ 124,195	$ 607,746
Richmond Hill	$ 441	$ 22,058	$ 66,173	$ 220,575	$ 1,102,875
Sarnia	$ 465	$ 7,040	$ 16,681	$ 41,535	$ 171,407
Saugeen Shores	$ 406	$ 9,443	$ 27,215	$ 88,486	$ 437,230
Sault Ste. Marie	$ 481	$ 16,493	$ 45,817	$ 147,618	$ 727,857
Springwater	$ 562	$ 30,844	$ 93,104	$ 311,014	$ 1,556,214
St. Catharines	$ 401	$ 12,923	$ 39,506	$ 125,929	$ 616,361
St. Marys	$ 486	$ 16,931	$ 39,331	$ 117,731	$ 565,731
St. Thomas	$ 548	$ 18,192	$ 53,108	$ 174,688	$ 862,368
Stratford	$ 305	$ 10,421	$ 30,893	$ 102,377	$ 510,629
Strathroy-Caradoc	$ 468	$ 17,747	$ 49,845	$ 110,112	$ 446,393
Tay	$ 833	$ 30,900	$ 92,700	$ 309,000	$ 1,545,000
Thorold	$ 468	$ 13,668	$ 40,608	$ 134,898	$ 673,698
Thunder Bay	$ 606	$ 13,214	$ 35,830	$ 110,053	$ 525,487
Tillsonburg	$ 435	$ 12,469	$ 35,021	$ 107,207	$ 517,040
Timmins	$ 418	$ 14,364	$ 43,092	$ 143,640	$ 718,200
Tiny	$ 793	N/A	N/A	N/A	N/A
Toronto	$ 380	$ 16,165	$ 42,788	$ 135,968	$ 668,428
Vaughan	$ 377	$ 18,858	$ 56,574	$ 188,580	$ 942,900
Wainfleet	N/A	N/A	N/A	N/A	N/A
Waterloo	$ 396	$ 18,074	$ 54,063	$ 179,797	$ 896,169
Welland	$ 509	$ 19,279	$ 58,136	$ 190,828	$ 947,742
Wellesley	$ 664	$ 27,908	$ 83,508	$ 278,108	$ 1,390,108
Wellington North	$ 548	$ 20,304	$ 60,504	$ 201,204	$ 1,005,204
West Lincoln	$ 399	$ 13,946	$ 40,692	$ 131,581	$ 647,161
Whitby	$ 442	$ 11,511	$ 31,781	$ 97,335	$ 447,152
Whitchurch-Stouffville	$ 382	$ 19,093	$ 57,279	$ 190,930	$ 954,650
Wilmot	$ 495	$ 20,147	$ 60,167	$ 199,886	$ 997,860
Windsor	$ 467	$ 10,744	$ 29,773	$ 93,505	$ 446,878
Woolwich	$ 500	$ 17,956	$ 52,356	$ 175,030	$ 865,310
Average	$ 525	$ 17,453	$ 50,021	$ 162,490	$ 791,884
Median	$ 490	$ 16,328	$ 46,193	$ 147,618	$ 725,623
Min	$ 290	$ 4,700	$ 11,013	$ 41,535	$ 171,407
Max	$ 983	$ 40,269	$ 120,069	$ 399,665	$ 1,730,943

Comparison of Wastewater Costs (sorted alphabetically)

WASTEWATER	Residential	Commercial	Industrial	Industrial	Industrial
Volume	200 m^3	10,000 m^3	30,000 m^3	100,000 m^3	500,000 m^3
Meter Size	5/8"	2"	3"	4"	6"
Aurora	$ 544	$ 27,200	$ 81,600	$ 272,000	$ 1,360,000
Bancroft	$ 1,389	$ 57,702	N/A	N/A	N/A
Barrie	$ 522	$ 22,476	$ 66,323	$ 215,457	$ 1,059,518
Belleville	$ 486	$ 12,490	$ 33,256	$ 105,741	$ 392,954
Bracebridge	$ 607	$ 26,537	$ 79,733	$ 263,315	$ 1,308,850
Brampton	$ 174	$ 10,210	$ 30,630	$ 102,100	$ 510,500
Brant	$ 525	$ 16,046	$ 46,434	N/A	N/A
Brantford	$ 380	$ 19,000	$ 57,000	$ 190,000	$ 950,000
Brock	$ 435	$ 15,687	$ 46,667	$ 143,735	$ 664,535
Brockville	$ 414	$ 13,121	$ 28,757	$ 81,651	$ 274,603
Brockton	$ 489	$ 12,187	$ 34,016	$ 99,992	$ 470,018
Burlington	$ 421	$ 14,238	$ 40,198	$ 128,012	$ 624,562
Caledon	$ 174	$ 10,210	$ 30,630	$ 102,100	$ 510,500
Cambridge	$ 525	$ 22,809	$ 67,893	$ 223,979	$ 1,112,693
Central Elgin	$ 780	$ 26,652	$ 79,452	$ 264,252	$ 1,320,252
Centre Wellington	$ 625	$ 24,911	$ 73,858	$ 244,903	$ 1,221,846
Chatham-Kent	$ 524	$ 12,160	$ 32,269	$ 77,297	$ 333,729
Clarington	$ 435	$ 15,687	$ 46,667	$ 143,735	$ 664,535
Collingwood	$ 773	$ 9,470	$ 25,815	$ 81,314	$ 392,891
Cornwall	$ 426	$ 6,125	$ 18,375	$ 61,250	$ 306,252
East Gwillimbury	$ 698	$ 22,160	$ 65,960	$ 219,260	$ 1,095,260
Elliot Lake	$ 328	$ 4,813	$ 11,013	N/A	N/A
Erin	N/A	N/A	N/A	N/A	N/A
Espanola	$ 599	N/A	N/A	N/A	N/A
Fort Erie	$ 813	$ 17,429	$ 53,420	$ 166,898	$ 810,347
Georgina	$ 546	$ 25,613	$ 76,769	$ 255,815	$ 1,278,935
Gravenhurst	$ 607	$ 26,537	$ 79,733	$ 263,315	$ 1,308,850
Greater Sudbury	$ 630	$ 20,206	$ 58,467	$ 187,270	$ 916,176
Greenstone	$ 779	$ 29,988	$ 89,964	$ 299,880	$ 1,499,400
Grey Highlands	$ 492	$ 6,375	$ 12,175	$ 39,861	$ 166,721
Grimsby	N/A	N/A	N/A	N/A	N/A
Guelph	$ 483	$ 19,512	$ 57,457	$ 188,039	$ 927,589
Guelph-Eramosa	$ 713	$ 29,580	$ 88,380	$ 294,180	$ 1,470,180
Haldimand	$ 584	$ 18,261	$ 50,370	$ 159,482	$ 758,313
Halton Hills	$ 421	$ 14,238	$ 40,198	$ 128,012	$ 624,562
Hamilton	$ 355	$ 17,137	$ 50,374	$ 164,240	$ 811,480
Huntsville	$ 607	$ 26,537	$ 79,733	$ 263,315	$ 1,308,850

Comparison of Wastewater Costs (sorted alphabetically) Cont'd

WASTEWATER	Residential	Commercial	Industrial	Industrial	Industrial
Volume	200 m^3	10,000 m^3	30,000 m^3	100,000 m^3	500,000 m^3
Meter Size	5/8"	2"	3"	4"	6"
Ingersoll	$ 689	$ 13,628	$ 40,920	$ 124,883	$ 600,063
Innisfil	$ 492	$ 14,808	$ 44,303	$ 145,103	$ 721,103
Kenora	$ 792	$ 15,767	$ 48,464	$ 150,082	$ 725,623
Kincardine	$ 406	$ 7,120	$ 21,360	$ 71,200	$ 356,000
King	$ 647	$ 19,210	$ 56,800	$ 185,600	$ 921,600
Kingston	$ 594	$ 13,566	$ 38,552	$ 122,976	$ 599,714
Kitchener	$ 566	$ 28,276	$ 84,828	$ 282,760	$ 1,413,800
Lambton Shores	$ 724	$ 29,256	$ 84,705	$ 279,183	$ 1,385,249
Lincoln	$ 548	$ 25,179	$ 75,107	$ 249,534	$ 1,245,892
London	$ 392	$ 11,775	$ 33,229	$ 103,666	$ 473,897
Mapleton	$ 746	$ 21,653	$ 65,255	$ 212,222	$ 1,049,779
Markham	$ 414	$ 20,721	$ 62,163	$ 207,210	$ 1,036,050
Meaford	$ 784	$ 26,912	$ 79,912	$ 265,412	$ 1,325,412
Middlesex Centre	$ 940	$ 38,119	N/A	N/A	N/A
Midland	$ 467	$ 17,306	$ 50,861	$ 165,520	$ 811,027
Milton	$ 421	$ 14,238	$ 40,198	$ 128,012	$ 624,562
Minto	$ 814	$ 22,612	$ 58,842	$ 100,512	N/A
Mississauga	$ 174	$ 10,210	$ 30,630	$ 102,100	$ 510,500
Newmarket	$ 620	$ 21,478	$ 63,498	$ 209,080	$ 1,035,080
Niagara Falls	$ 477	$ 13,466	$ 38,982	$ 125,693	$ 612,413
Niagara-on-the-Lake	$ 532	$ 11,726	$ 35,942	$ 112,650	$ 547,780
Norfolk	$ 633	$ 18,597	$ 51,863	$ 169,503	$ 832,127
North Bay	$ 462	$ 13,060	$ 37,181	$ 116,847	$ 565,520
North Dumfries	$ 510	$ 21,384	$ 63,984	$ 213,084	$ 1,065,084
North Middlesex	$ 600	$ 19,120	$ 57,120	$ 190,120	$ 950,120
North Perth	$ 520	$ 12,099	$ 31,131	$ 96,021	N/A
North Stormont	$ 459	N/A	N/A	N/A	N/A
Oakville	$ 421	$ 14,238	$ 40,198	$ 128,012	$ 624,562
Orangeville	$ 501	$ 20,209	$ 60,060	$ 199,514	$ 995,514
Orillia	$ 450	$ 18,153	$ 54,820	$ 179,189	$ 888,283
Oshawa	$ 435	$ 15,687	$ 46,667	$ 143,735	$ 664,535
Ottawa	$ 469	$ 23,436	$ 70,308	$ 234,360	$ 1,171,800
Owen Sound	$ 675	$ 19,684	$ 57,472	$ 187,477	$ 924,430
Parry Sound	$ 872	$ 32,472	$ 86,251	$ 271,575	N/A
Pelham	$ 345	$ 9,770	$ 28,985	$ 93,904	$ 461,376
Penetanguishene	$ 602	$ 22,573	$ 68,088	$ 223,337	$ 1,108,856
Peterborough	$ 494	$ 8,859	$ 23,774	$ 66,249	$ 263,244

Comparison of Wastewater Costs (sorted alphabetically)

WASTEWATER	Residential	Commercial	Industrial	Industrial	Industrial
Volume	200 m^3	10,000 m^3	30,000 m^3	100,000 m^3	500,000 m^3
Meter Size	5/8"	2"	3"	4"	6"
Pickering	$ 435	$ 15,687	$ 46,667	$ 143,735	$ 664,535
Port Colborne	$ 731	$ 14,319	$ 44,042	$ 136,108	$ 657,412
Prince Edward County	$ 1,114	$ 33,471	$ 97,448	$ 316,919	$ 1,559,885
Puslinch	N/A	N/A	N/A	N/A	N/A
Quinte West	$ 660	$ 13,680	$ 39,360	$ 125,460	$ 610,500
Richmond Hill	$ 441	$ 22,058	$ 66,173	$ 220,575	$ 1,102,875
Sarnia	$ 541	$ 8,198	$ 19,424	$ 48,363	$ 199,587
Saugeen Shores	$ 577	$ 16,635	$ 48,652	$ 159,670	$ 792,504
Sault Ste. Marie	$ 298	$ 13,524	$ 37,570	$ 121,047	$ 596,843
Springwater	$ 795	$ 21,498	$ 63,558	$ 210,768	$ 1,051,968
St. Catharines	$ 474	$ 19,321	$ 58,414	$ 191,171	$ 947,683
St. Marys	$ 494	$ 15,725	$ 41,725	$ 132,725	$ 652,725
St. Thomas	$ 382	$ 6,300	$ 47,100	$ 157,000	$ 785,000
Stratford	$ 467	$ 16,740	$ 49,952	$ 166,191	$ 830,415
Strathroy-Caradoc	$ 419	$ 15,528	$ 44,237	$ 97,207	$ 395,932
Tay	$ 841	$ 31,100	$ 93,300	$ 311,000	$ 1,555,000
Thorold	$ 533	$ 15,586	$ 46,306	$ 153,826	$ 768,226
Thunder Bay	$ 545	$ 11,893	$ 32,247	$ 99,048	$ 472,938
Tillsonburg	$ 444	$ 12,752	$ 38,293	$ 122,235	$ 599,734
Timmins	$ 458	$ 15,732	$ 47,195	$ 157,315	$ 786,572
Tiny	N/A	N/A	N/A	N/A	N/A
Toronto	$ 380	$ 16,165	$ 42,788	$ 135,968	$ 668,428
Vaughan	$ 454	$ 22,709	$ 68,127	$ 227,090	$ 1,135,450
Wainfleet	N/A	N/A	N/A	N/A	N/A
Waterloo	$ 474	$ 23,700	$ 71,100	$ 237,000	$ 1,185,000
Welland	$ 701	$ 26,329	$ 79,415	$ 260,515	$ 1,293,492
Wellesley	$ 510	$ 21,384	$ 63,984	$ 213,084	$ 1,065,084
Wellington North	$ 674	$ 24,700	$ 74,100	$ 247,000	$ 1,235,000
West Lincoln	$ 660	$ 19,142	$ 54,783	$ 173,255	$ 841,510
Whitby	$ 435	$ 15,687	$ 46,667	$ 143,735	$ 664,535
Whitchurch-Stouffville	$ 499	$ 24,965	$ 74,895	$ 249,650	$ 1,248,250
Wilmot	$ 565	$ 23,656	$ 70,694	$ 234,976	$ 1,173,310
Windsor	$ 686	$ 12,281	$ 32,296	$ 97,034	$ 446,974
Woolwich	$ 694	$ 27,656	$ 81,456	$ 272,030	$ 1,350,310
Average	$ 557	$ 18,790	$ 53,414	$ 173,695	$ 854,293
Median	$ 524	$ 17,429	$ 50,374	$ 165,520	$ 811,253
Min	$ 174	$ 4,813	$ 11,013	$ 39,861	$ 166,721
Max	$ 1,389	$ 57,702	$ 97,448	$ 316,919	$ 1,559,885

Comparison of Water and Wastewater Costs (sorted alphabetically)

Total Volume	Residential 200 m^3	Commercial 10,000 m^3	Industrial 30,000 m^3	Industrial 100,000 m^3	Industrial 500,000 m^3
Meter Size	5/8"	2"	3"	4"	6"
Aurora	$ 946	$ 47,300	$ 141,900	$ 473,000	$ 2,365,000
Bancroft	$ 2,090	$ 86,527	N/A	N/A	N/A
Barrie	$ 899	$ 38,804	$ 114,488	$ 371,856	$ 1,828,402
Belleville	$ 1,203	$ 29,416	$ 78,052	$ 247,638	$ 956,645
Bracebridge	$ 1,243	$ 45,008	$ 135,343	$ 441,594	$ 2,178,150
Brampton	$ 463	$ 24,700	$ 74,100	$ 247,000	$ 1,235,000
Brant	$ 1,360	$ 33,646	$ 92,794	N/A	N/A
Brantford	$ 849	$ 39,768	$ 119,228	$ 397,147	$ 1,985,200
Brock	$ 877	$ 27,198	$ 78,448	$ 241,070	$ 1,111,687
Brockville	$ 764	$ 25,859	$ 56,677	$ 160,923	$ 541,208
Brockton	$ 945	$ 24,000	$ 66,741	$ 195,732	$ 919,577
Burlington	$ 842	$ 28,477	$ 80,397	$ 256,023	$ 1,249,124
Caledon	$ 463	$ 24,700	$ 74,100	$ 247,000	$ 1,235,000
Cambridge	$ 1,086	$ 45,869	$ 136,330	$ 448,869	$ 2,227,138
Central Elgin	$ 1,610	$ 57,764	$ 172,364	$ 573,464	$ 2,865,464
Centre Wellington	$ 1,217	$ 48,400	$ 143,488	$ 475,768	$ 2,373,613
Chatham-Kent	$ 1,056	$ 25,560	$ 68,065	$ 162,501	$ 699,881
Clarington	$ 877	$ 27,198	$ 78,448	$ 241,070	$ 1,111,687
Collingwood	$ 1,176	$ 16,900	$ 46,962	$ 149,737	$ 728,981
Cornwall	$ 753	$ 10,825	$ 32,475	$ 108,250	$ 541,252
East Gwillimbury	$ 1,414	$ 52,118	$ 155,918	$ 519,218	$ 2,595,218
Elliot Lake	$ 657	$ 9,626	$ 22,026	N/A	N/A
Erin	N/A	N/A	N/A	N/A	N/A
Espanola	$ 1,199	N/A	N/A	N/A	N/A
Fort Erie	$ 1,408	$ 32,908	$ 100,556	$ 317,143	$ 1,546,715
Georgina	$ 1,049	$ 49,069	$ 147,069	$ 490,069	$ 2,450,069
Gravenhurst	$ 1,243	$ 45,008	$ 135,343	$ 441,594	$ 2,178,150
Greater Sudbury	$ 1,189	$ 38,136	$ 110,346	$ 353,436	$ 1,729,109
Greenstone	$ 1,625	$ 60,588	$ 181,764	$ 605,880	$ 3,029,400
Grey Highlands	$ 1,197	$ 17,386	$ 35,986	$ 106,166	$ 515,538
Grimsby	N/A	N/A	N/A	N/A	N/A
Guelph	$ 921	$ 37,429	$ 110,573	$ 362,653	$ 1,792,488
Guelph-Eramosa	$ 1,290	$ 52,305	$ 156,305	$ 520,305	$ 2,600,305
Haldimand	$ 1,043	$ 31,672	$ 86,749	$ 273,392	$ 1,293,702
Halton Hills	$ 842	$ 28,477	$ 80,397	$ 256,023	$ 1,249,124
Hamilton	$ 687	$ 33,016	$ 97,032	$ 316,300	$ 1,562,600

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

Total Volume	Residential 200 m^3	Commercial 10,000 m^3	Industrial 30,000 m^3	Industrial 100,000 m^3	Industrial 500,000 m^3
Meter Size	5/8"	2"	3"	4"	6"
Huntsville	$ 1,243	$ 45,008	$ 135,343	$ 441,594	$ 2,178,150
Ingersoll	$ 1,218	$ 26,369	$ 76,973	$ 233,402	$ 1,119,071
Innisfil	$ 1,189	$ 36,881	$ 110,166	$ 362,166	$ 1,802,166
Kenora	$ 1,584	$ 31,534	$ 96,928	$ 300,164	$ 1,451,245
Kincardine	$ 967	$ 18,384	$ 52,469	$ 167,548	$ 815,696
King	$ 1,172	$ 53,803	$ 161,543	$ 532,543	$ 2,652,543
Kingston	$ 1,104	$ 24,580	$ 70,313	$ 225,862	$ 1,107,154
Kitchener	$ 1,031	$ 51,567	$ 154,701	$ 515,670	$ 2,578,350
Lambton Shores	$ 1,415	$ 56,566	$ 165,654	$ 546,067	$ 2,710,792
Lincoln	$ 1,019	$ 46,482	$ 138,577	$ 460,272	$ 2,297,793
London	$ 861	$ 25,223	$ 70,901	$ 220,708	$ 1,008,409
Mapleton	$ 1,351	$ 37,675	$ 113,679	$ 368,413	$ 1,819,527
Markham	$ 829	$ 41,442	$ 124,326	$ 414,420	$ 2,072,100
Meaford	$ 1,670	$ 47,300	$ 140,100	$ 464,900	$ 2,320,900
Middlesex Centre	$ 1,725	$ 68,191	N/A	N/A	N/A
Midland	$ 864	$ 32,025	$ 94,127	$ 306,341	$ 1,501,122
Milton	$ 842	$ 28,477	$ 80,397	$ 256,023	$ 1,249,124
Minto	$ 1,464	$ 39,034	$ 101,694	$ 179,533	N/A
Mississauga	$ 463	$ 24,700	$ 74,100	$ 247,000	$ 1,235,000
Newmarket	$ 1,157	$ 40,128	$ 118,632	$ 390,624	$ 1,933,824
Niagara Falls	$ 916	$ 24,996	$ 72,153	$ 232,000	$ 1,127,854
Niagara-on-the-Lake	$ 1,098	$ 26,551	$ 81,076	$ 256,621	$ 1,253,631
Norfolk	$ 1,167	$ 34,334	$ 95,775	$ 313,040	$ 1,536,876
North Bay	$ 1,063	$ 29,389	$ 83,439	$ 261,364	$ 1,262,554
North Dumfries	$ 1,174	$ 49,292	$ 147,492	$ 491,192	$ 2,455,192
North Middlesex	$ 1,163	$ 37,127	$ 110,727	$ 368,327	$ 1,840,327
North Perth	$ 999	$ 20,960	$ 53,731	$ 164,751	N/A
North Stormont	$ 907	N/A	N/A	N/A	N/A
Oakville	$ 842	$ 28,477	$ 80,397	$ 256,023	$ 1,249,124
Orangeville	$ 1,038	$ 42,217	$ 125,520	$ 417,028	$ 2,081,028
Orillia	$ 840	$ 33,307	$ 100,639	$ 328,378	$ 1,626,566
Oshawa	$ 877	$ 27,198	$ 78,448	$ 241,070	$ 1,111,687
Ottawa	$ 906	$ 43,480	$ 130,055	$ 431,717	$ 2,152,929
Owen Sound	$ 1,252	$ 36,508	$ 106,593	$ 347,713	$ 1,714,542
Parry Sound	$ 1,367	$ 55,089	$ 146,715	$ 461,568	N/A
Pelham	$ 748	$ 23,596	$ 70,187	$ 228,950	$ 1,129,717

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

Total Volume	Residential 200 m^3	Commercial 10,000 m^3	Industrial 30,000 m^3	Industrial 100,000 m^3	Industrial 500,000 m^3
Meter Size	5/8"	2"	3"	4"	6"
Penetanguishene	$ 1,010	$ 37,888	$ 114,280	$ 374,855	$ 1,861,132
Peterborough	$ 1,014	$ 18,184	$ 48,800	$ 135,984	$ 540,342
Pickering	$ 877	$ 27,198	$ 78,448	$ 241,070	$ 1,111,687
Port Colborne	$ 1,355	$ 28,130	$ 86,324	$ 268,678	$ 1,302,168
Prince Edward County	$ 1,922	$ 58,029	$ 169,012	$ 549,841	$ 2,706,916
Puslinch	N/A	N/A	N/A	N/A	N/A
Quinte West	$ 1,146	$ 26,824	$ 77,647	$ 249,655	$ 1,218,246
Richmond Hill	$ 882	$ 44,115	$ 132,345	$ 441,150	$ 2,205,750
Sarnia	$ 1,006	$ 15,238	$ 36,105	$ 89,898	$ 370,994
Saugeen Shores	$ 983	$ 26,078	$ 75,867	$ 248,156	$ 1,229,734
Sault Ste. Marie	$ 779	$ 30,017	$ 83,388	$ 268,664	$ 1,324,700
Springwater	$ 1,357	$ 52,342	$ 156,662	$ 521,782	$ 2,608,182
St. Catharines	$ 875	$ 32,244	$ 97,920	$ 317,100	$ 1,564,044
St. Marys	$ 979	$ 32,656	$ 81,056	$ 250,456	$ 1,218,456
St. Thomas	$ 930	$ 24,492	$ 100,208	$ 331,688	$ 1,647,368
Stratford	$ 772	$ 27,162	$ 80,845	$ 268,568	$ 1,341,044
Strathroy-Caradoc	$ 888	$ 33,276	$ 94,082	$ 207,320	$ 842,325
Tay	$ 1,674	$ 62,000	$ 186,000	$ 620,000	$ 3,100,000
Thorold	$ 1,001	$ 29,254	$ 86,914	$ 288,724	$ 1,441,924
Thunder Bay	$ 1,151	$ 25,107	$ 68,077	$ 209,101	$ 998,425
Tillsonburg	$ 879	$ 25,222	$ 73,314	$ 229,442	$ 1,116,773
Timmins	$ 876	$ 30,096	$ 90,287	$ 300,955	$ 1,504,772
Tiny	N/A	N/A	N/A	N/A	N/A
Toronto	$ 761	$ 32,330	$ 85,576	$ 271,937	$ 1,336,857
Vaughan	$ 831	$ 41,567	$ 124,701	$ 415,670	$ 2,078,350
Wainfleet	N/A	N/A	N/A	N/A	N/A
Waterloo	$ 870	$ 41,774	$ 125,163	$ 416,797	$ 2,081,169
Welland	$ 1,210	$ 45,608	$ 137,551	$ 451,343	$ 2,241,235
Wellesley	$ 1,174	$ 49,292	$ 147,492	$ 491,192	$ 2,455,192
Wellington North	$ 1,222	$ 45,004	$ 134,604	$ 448,204	$ 2,240,204
West Lincoln	$ 1,059	$ 33,087	$ 95,475	$ 304,836	$ 1,488,671
Whitby	$ 877	$ 27,198	$ 78,448	$ 241,070	$ 1,111,687
Whitchurch-Stouffville	$ 881	$ 44,058	$ 132,174	$ 440,580	$ 2,202,900
Wilmot	$ 1,060	$ 43,802	$ 130,860	$ 434,862	$ 2,171,170
Windsor	$ 1,153	$ 23,025	$ 62,069	$ 190,539	$ 893,851
Woolwich	$ 1,194	$ 45,612	$ 133,812	$ 447,060	$ 2,215,620
Average	$ 1,074	$ 36,054	$ 102,824	$ 334,031	$ 1,647,471
Median	$ 1,038	$ 33,087	$ 96,928	$ 313,040	$ 1,541,796
Min	$ 463	$ 9,626	$ 22,026	$ 89,898	$ 370,994
Max	$ 2,090	$ 86,527	$ 186,000	$ 620,000	$ 3,100,000

Comparison of Water/Wastewater Costs (sorted by location)

Volume Meter Size	Residential 200 m^3 5/8"	Commercial 10,000 m^3 2"	Industrial 30,000 m^3 3"	Industrial 100,000 m^3 4"	Industrial 500,000 m^3 6"
Bancroft	$ 2,090	$ 86,527	N/A	N/A	N/A
Belleville	$ 1,203	$ 29,416	$ 78,052	$ 247,638	$ 956,645
Brockville	$ 764	$ 25,859	$ 56,677	$ 160,923	$ 541,208
Cornwall	$ 753	$ 10,825	$ 32,475	$ 108,250	$ 541,252
Kingston	$ 1,104	$ 24,580	$ 70,313	$ 225,862	$ 1,107,154
North Stormont	$ 907	N/A	N/A	N/A	N/A
Ottawa	$ 906	$ 43,480	$ 130,055	$ 431,717	$ 2,152,929
Peterborough	$ 1,014	$ 18,184	$ 48,800	$ 135,984	$ 540,342
Prince Edward County	$ 1,922	$ 58,029	$ 169,012	$ 549,841	$ 2,706,916
Quinte West	$ 1,146	$ 26,824	$ 77,647	$ 249,655	$ 1,218,246
Eastern Average	**$ 1,181**	**$ 35,969**	**$ 82,879**	**$ 263,734**	**$ 1,220,587**
Eastern Median	**$ 1,059**	**$ 26,824**	**$ 73,980**	**$ 236,750**	**$ 1,031,900**

Volume Meter Size	Residential 200 m^3 5/8"	Commercial 10,000 m^3 2"	Industrial 30,000 m^3 3"	Industrial 100,000 m^3 4"	Industrial 500,000 m^3 6"
Aurora	$ 946	$ 47,300	$ 141,900	$ 473,000	$ 2,365,000
Brampton	$ 463	$ 24,700	$ 74,100	$ 247,000	$ 1,235,000
Brock	$ 877	$ 27,198	$ 78,448	$ 241,070	$ 1,111,687
Burlington	$ 842	$ 28,477	$ 80,397	$ 256,023	$ 1,249,124
Caledon	$ 463	$ 24,700	$ 74,100	$ 247,000	$ 1,235,000
Clarington	$ 877	$ 27,198	$ 78,448	$ 241,070	$ 1,111,687
East Gwillimbury	$ 1,414	$ 52,118	$ 155,918	$ 519,218	$ 2,595,218
Georgina	$ 1,049	$ 49,069	$ 147,069	$ 490,069	$ 2,450,069
Halton Hills	$ 842	$ 28,477	$ 80,397	$ 256,023	$ 1,249,124
King	$ 1,172	$ 53,803	$ 161,543	$ 532,543	$ 2,652,543
Markham	$ 829	$ 41,442	$ 124,326	$ 414,420	$ 2,072,100
Milton	$ 842	$ 28,477	$ 80,397	$ 256,023	$ 1,249,124
Mississauga	$ 463	$ 24,700	$ 74,100	$ 247,000	$ 1,235,000
Newmarket	$ 1,157	$ 40,128	$ 118,632	$ 390,624	$ 1,933,824
Oakville	$ 842	$ 28,477	$ 80,397	$ 256,023	$ 1,249,124
Oshawa	$ 877	$ 27,198	$ 78,448	$ 241,070	$ 1,111,687
Pickering	$ 877	$ 27,198	$ 78,448	$ 241,070	$ 1,111,687
Richmond Hill	$ 882	$ 44,115	$ 132,345	$ 441,150	$ 2,205,750
Toronto	$ 761	$ 32,330	$ 85,576	$ 271,937	$ 1,336,857
Vaughan	$ 831	$ 41,567	$ 124,701	$ 415,670	$ 2,078,350
Whitby	$ 877	$ 27,198	$ 78,448	$ 241,070	$ 1,111,687
Whitchurch-Stouffvill	$ 881	$ 44,058	$ 132,174	$ 440,580	$ 2,202,900
GTA Average	**$ 867**	**$ 34,997**	**$ 102,741**	**$ 334,530**	**$ 1,643,297**
GTA Median	**$ 877**	**$ 28,477**	**$ 80,397**	**$ 256,023**	**$ 1,249,124**

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

Volume Meter Size	Residential 200 m^3 5/8"	Commercial 10,000 m^3 2"	Industrial 30,000 m^3 3"	Industrial 100,000 m^3 4"	Industrial 500,000 m^3 6"
Fort Erie	$ 1,408	$ 32,908	$ 100,556	$ 317,143	$ 1,546,715
Grimsby	N/A	N/A	N/A	N/A	N/A
Hamilton	$ 687	$ 33,016	$ 97,032	$ 316,300	$ 1,562,600
Lincoln	$ 1,019	$ 46,482	$ 138,577	$ 460,272	$ 2,297,793
Niagara Falls	$ 916	$ 24,996	$ 72,153	$ 232,000	$ 1,127,854
Niagara-on-the-Lake	$ 1,098	$ 26,551	$ 81,076	$ 256,621	$ 1,253,631
Pelham	$ 748	$ 23,596	$ 70,187	$ 228,950	$ 1,129,717
Port Colborne	$ 1,355	$ 28,130	$ 86,324	$ 268,678	$ 1,302,168
St. Catharines	$ 875	$ 32,244	$ 97,920	$ 317,100	$ 1,564,044
Thorold	$ 1,001	$ 29,254	$ 86,914	$ 288,724	$ 1,441,924
Wainfleet	N/A	N/A	N/A	N/A	N/A
Welland	$ 1,210	$ 45,608	$ 137,551	$ 451,343	$ 2,241,235
West Lincoln	$ 1,059	$ 33,087	$ 95,475	$ 304,836	$ 1,488,671
Niagara/Hamilton Avg.	**$ 1,034**	**$ 32,352**	**$ 96,706**	**$ 312,906**	**$ 1,541,486**
Niagara/Hamilton Med.	**$ 1,019**	**$ 32,244**	**$ 95,475**	**$ 304,836**	**$ 1,488,671**

Volume Meter Size	Residential 200 m^3 5/8"	Commercial 10,000 m^3 2"	Industrial 30,000 m^3 3"	Industrial 100,000 m^3 4"	Industrial 500,000 m^3 6"
Elliot Lake	$ 657	$ 9,626	$ 22,026	N/A	N/A
Espanola	$ 1,199	N/A	N/A	N/A	N/A
Greater Sudbury	$ 1,189	$ 38,136	$ 110,346	$ 353,436	$ 1,729,109
Greenstone	$ 1,625	$ 60,588	$ 181,764	$ 605,880	$ 3,029,400
Kenora	$ 1,584	$ 31,534	$ 96,928	$ 300,164	$ 1,451,245
North Bay	$ 1,063	$ 29,389	$ 83,439	$ 261,364	$ 1,262,554
Parry Sound	$ 1,367	$ 55,089	$ 146,715	$ 461,568	N/A
Sault Ste. Marie	$ 779	$ 30,017	$ 83,388	$ 268,664	$ 1,324,700
Thunder Bay	$ 1,151	$ 25,107	$ 68,077	$ 209,101	$ 998,425
Timmins	$ 876	$ 30,096	$ 90,287	$ 300,955	$ 1,504,772
North Average	**$ 1,149**	**$ 34,398**	**$ 98,108**	**$ 345,141**	**$ 1,614,315**
North Median	**$ 1,170**	**$ 30,096**	**$ 90,287**	**$ 300,559**	**$ 1,451,245**

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

	Residential	Commercial	Industrial	Industrial	Industrial
Volume	200 m^3	10,000 m^3	30,000 m^3	100,000 m^3	500,000 m^3
Meter Size	5/8"	2"	3"	4"	6"
Barrie	$ 899	$ 38,804	$ 114,488	$ 371,856	$ 1,828,402
Bracebridge	$ 1,243	$ 45,008	$ 135,343	$ 441,594	$ 2,178,150
Collingwood	$ 1,176	$ 16,900	$ 46,962	$ 149,737	$ 728,981
Gravenhurst	$ 1,243	$ 45,008	$ 135,343	$ 441,594	$ 2,178,150
Huntsville	$ 1,243	$ 45,008	$ 135,343	$ 441,594	$ 2,178,150
Innisfil	$ 1,189	$ 36,881	$ 110,166	$ 362,166	$ 1,802,166
Midland	$ 864	$ 32,025	$ 94,127	$ 306,341	$ 1,501,122
Orangeville	$ 1,038	$ 42,217	$ 125,520	$ 417,028	$ 2,081,028
Orillia	$ 840	$ 33,307	$ 100,639	$ 328,378	$ 1,626,566
Penetanguishene	$ 1,010	$ 37,888	$ 114,280	$ 374,855	$ 1,861,132
Springwater	$ 1,357	$ 52,342	$ 156,662	$ 521,782	$ 2,608,182
Tay	$ 1,674	$ 62,000	$ 186,000	$ 620,000	$ 3,100,000
Tiny	N/A	N/A	N/A	N/A	N/A
Sim./Musk./Duff	**$ 1,148**	**$ 40,616**	**$ 121,240**	**$ 398,077**	**$ 1,972,669**
Sim./Musk./Duff	**$ 1,182**	**$ 40,511**	**$ 120,004**	**$ 395,942**	**$ 1,971,080**

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

Volume Meter Size	Residential 200 m^3 5/8"	Commercial 10,000 m^3 2"	Industrial 30,000 m^3 3"	Industrial 100,000 m^3 4"	Industrial 500,000 m^3 6"
Brant	$ 1,360	$ 33,646	$ 92,794	N/A	N/A
Brantford	$ 849	$ 39,768	$ 119,228	$ 397,147	$ 1,985,200
Brockton	$ 945	$ 24,000	$ 66,741	$ 195,732	$ 919,577
Cambridge	$ 1,086	$ 45,869	$ 136,330	$ 448,869	$ 2,227,138
Central Elgin	$ 1,610	$ 57,764	$ 172,364	$ 573,464	$ 2,865,464
Centre Wellington	$ 1,217	$ 48,400	$ 143,488	$ 475,768	$ 2,373,613
Chatham-Kent	$ 1,056	$ 25,560	$ 68,065	$ 162,501	$ 699,881
Erin	N/A	N/A	N/A	N/A	N/A
Grey Highlands	$ 1,197	$ 17,386	$ 35,986	$ 106,166	$ 515,538
Guelph	$ 921	$ 37,429	$ 110,573	$ 362,653	$ 1,792,488
Guelph-Eramosa	$ 1,290	$ 52,305	$ 156,305	$ 520,305	$ 2,600,305
Haldimand	$ 1,043	$ 31,672	$ 86,749	$ 273,392	$ 1,293,702
Ingersoll	$ 1,218	$ 26,369	$ 76,973	$ 233,402	$ 1,119,071
Kincardine	$ 967	$ 18,384	$ 52,469	$ 167,548	$ 815,696
Kitchener	$ 1,031	$ 51,567	$ 154,701	$ 515,670	$ 2,578,350
Lambton Shores	$ 1,415	$ 56,566	$ 165,654	$ 546,067	$ 2,710,792
London	$ 861	$ 25,223	$ 70,901	$ 220,708	$ 1,008,409
Mapleton	$ 1,351	$ 37,675	$ 113,679	$ 368,413	$ 1,819,527
Meaford	$ 1,670	$ 47,300	$ 140,100	$ 464,900	$ 2,320,900
Middlesex Centre	$ 1,725	$ 68,191	N/A	N/A	N/A
Minto	$ 1,464	$ 39,034	$ 101,694	$ 179,533	N/A
Norfolk	$ 1,167	$ 34,334	$ 95,775	$ 313,040	$ 1,536,876
North Dumfries	$ 1,174	$ 49,292	$ 147,492	$ 491,192	$ 2,455,192
North Middlesex	$ 1,163	$ 37,127	$ 110,727	$ 368,327	$ 1,840,327
North Perth	$ 999	$ 20,960	$ 53,731	$ 164,751	N/A
Owen Sound	$ 1,252	$ 36,508	$ 106,593	$ 347,713	$ 1,714,542
Puslinch	N/A	N/A	N/A	N/A	N/A
Sarnia	$ 1,006	$ 15,238	$ 36,105	$ 89,898	$ 370,994
Saugeen Shores	$ 983	$ 26,078	$ 75,867	$ 248,156	$ 1,229,734
St. Marys	$ 979	$ 32,656	$ 81,056	$ 250,456	$ 1,218,456
St. Thomas	$ 930	$ 24,492	$ 100,208	$ 331,688	$ 1,647,368
Stratford	$ 772	$ 27,162	$ 80,845	$ 268,568	$ 1,341,044
Strathroy-Caradoc	$ 888	$ 33,276	$ 94,082	$ 207,320	$ 842,325
Tillsonburg	$ 879	$ 25,222	$ 73,314	$ 229,442	$ 1,116,773
Waterloo	$ 870	$ 41,774	$ 125,163	$ 416,797	$ 2,081,169
Wellesley	$ 1,174	$ 49,292	$ 147,492	$ 491,192	$ 2,455,192
Wellington North	$ 1,222	$ 45,004	$ 134,604	$ 448,204	$ 2,240,204
Wilmot	$ 1,060	$ 43,802	$ 130,860	$ 434,862	$ 2,171,170
Windsor	$ 1,153	$ 23,025	$ 62,069	$ 190,539	$ 893,851
Woolwich	$ 1,194	$ 45,612	$ 133,812	$ 447,060	$ 2,215,620
Southwest Average	**$ 1,135**	**$ 36,709**	**$ 104,178**	**$ 331,985**	**$ 1,676,956**
Southwest Median	**$ 1,120**	**$ 36,817**	**$ 101,694**	**$ 339,700**	**$ 1,753,515**

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

Volume Meter Size	Residential 200 m^3 5/8"	Residential 200 m^3 Ranking
Caledon	$ 463	Low
Mississauga	$ 463	Low
Brampton	$ 463	Low
Elliot Lake	$ 657	Low
Hamilton	$ 687	Low
Pelham	$ 748	Low
Cornwall	$ 753	Low
Toronto	$ 761	Low
Brockville	$ 764	Low
Stratford	$ 772	Low
Sault Ste. Marie	$ 779	Low
Markham	$ 829	Low
Vaughan	$ 831	Low
Orillia	$ 840	Low
Milton	$ 842	Low
Burlington	$ 842	Low
Oakville	$ 842	Low
Halton Hills	$ 842	Low
Brantford	$ 849	Low
London	$ 861	Low
Midland	$ 864	Low
Waterloo	$ 870	Low
St. Catharines	$ 875	Low
Timmins	$ 876	Low
Pickering	$ 877	Low
Brock	$ 877	Low
Whitby	$ 877	Low
Oshawa	$ 877	Low
Clarington	$ 877	Low
Tillsonburg	$ 879	Low
Whitchurch-Stouffville	$ 881	Low
Richmond Hill	$ 882	Low
Strathroy-Caradoc	$ 888	Low
Barrie	$ 899	Low

Volume Meter Size	Residential 200 m^3 5/8"	Residential 200 m^3 Ranking
Ottawa	$ 906	Mid
North Stormont	$ 907	Mid
Niagara Falls	$ 916	Mid
Guelph	$ 921	Mid
St. Thomas	$ 930	Mid
Brockton	$ 945	Mid
Aurora	$ 946	Mid
Kincardine	$ 967	Mid
St. Marys	$ 979	Mid
Saugeen Shores	$ 983	Mid
North Perth	$ 999	Mid
Thorold	$ 1,001	Mid
Sarnia	$ 1,006	Mid
Penetanguishene	$ 1,010	Mid
Peterborough	$ 1,014	Mid
Lincoln	$ 1,019	Mid
Kitchener	$ 1,031	Mid
Orangeville	$ 1,038	Mid
Haldimand	$ 1,043	Mid
Georgina	$ 1,049	Mid
Chatham-Kent	$ 1,056	Mid
West Lincoln	$ 1,059	Mid
Wilmot	$ 1,060	Mid
North Bay	$ 1,063	Mid
Cambridge	$ 1,086	Mid
Niagara-on-the-Lake	$ 1,098	Mid
Kingston	$ 1,104	Mid
Quinte West	$ 1,146	Mid
Thunder Bay	$ 1,151	Mid
Windsor	$ 1,153	Mid
Newmarket	$ 1,157	Mid
North Middlesex	$ 1,163	Mid
Norfolk	$ 1,167	Mid
King	$ 1,172	Mid

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

Volume Meter Size	Residential 200 m^3 5/8"	Residential 200 m^3 Ranking
Wellesley	$ 1,174	High
North Dumfries	$ 1,174	High
Collingwood	$ 1,176	High
Innisfil	$ 1,189	High
Greater Sudbury	$ 1,189	High
Woolwich	$ 1,194	High
Grey Highlands	$ 1,197	High
Espanola	$ 1,199	High
Belleville	$ 1,203	High
Welland	$ 1,210	High
Centre Wellington	$ 1,217	High
Ingersoll	$ 1,218	High
Wellington North	$ 1,222	High
Gravenhurst	$ 1,243	High
Huntsville	$ 1,243	High
Bracebridge	$ 1,243	High
Owen Sound	$ 1,252	High
Guelph-Eramosa	$ 1,290	High
Mapleton	$ 1,351	High
Port Colborne	$ 1,355	High
Springwater	$ 1,357	High
Brant	$ 1,360	High
Parry Sound	$ 1,367	High
Fort Erie	$ 1,408	High
East Gwillimbury	$ 1,414	High
Lambton Shores	$ 1,415	High
Minto	$ 1,464	High
Kenora	$ 1,584	High
Central Elgin	$ 1,610	High
Greenstone	$ 1,625	High
Meaford	$ 1,670	High
Tay	$ 1,674	High
Middlesex Centre	$ 1,725	High
Prince Edward County	$ 1,922	High
Bancroft	$ 2,090	High
Average	**$ 1,074**	
Median	**$ 1,038**	

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

Volume Meter Size	Commercial 10,000 m^3 2"	Commercial 10,000 m^3 Ranking
Elliot Lake	$ 9,626	Low
Cornwall	$ 10,825	Low
Sarnia	$ 15,238	Low
Collingwood	$ 16,900	Low
Grey Highlands	$ 17,386	Low
Peterborough	$ 18,184	Low
Kincardine	$ 18,384	Low
North Perth	$ 20,960	Low
Windsor	$ 23,025	Low
Pelham	$ 23,596	Low
Brockton	$ 24,000	Low
St. Thomas	$ 24,492	Low
Kingston	$ 24,580	Low
Mississauga	$ 24,700	Low
Brampton	$ 24,700	Low
Caledon	$ 24,700	Low
Niagara Falls	$ 24,996	Low
Thunder Bay	$ 25,107	Low
Tillsonburg	$ 25,222	Low
London	$ 25,223	Low
Chatham-Kent	$ 25,560	Low
Brockville	$ 25,859	Low
Saugeen Shores	$ 26,078	Low
Ingersoll	$ 26,369	Low
Niagara-on-the-Lake	$ 26,551	Low
Quinte West	$ 26,824	Low
Stratford	$ 27,162	Low
Pickering	$ 27,198	Low
Clarington	$ 27,198	Low
Brock	$ 27,198	Low
Whitby	$ 27,198	Low
Oshawa	$ 27,198	Low
Port Colborne	$ 28,130	Low

Volume Meter Size	Commercial 10,000 m^3 2"	Commercial 10,000 m^3 Ranking
Halton Hills	$ 28,477	Mid
Burlington	$ 28,477	Mid
Oakville	$ 28,477	Mid
Milton	$ 28,477	Mid
Thorold	$ 29,254	Mid
North Bay	$ 29,389	Mid
Belleville	$ 29,416	Mid
Sault Ste. Marie	$ 30,017	Mid
Timmins	$ 30,096	Mid
Kenora	$ 31,534	Mid
Haldimand	$ 31,672	Mid
Midland	$ 32,025	Mid
St. Catharines	$ 32,244	Mid
Toronto	$ 32,330	Mid
St. Marys	$ 32,656	Mid
Fort Erie	$ 32,908	Mid
Hamilton	$ 33,016	Mid
West Lincoln	$ 33,087	Mid
Strathroy-Caradoc	$ 33,276	Mid
Orillia	$ 33,307	Mid
Brant	$ 33,646	Mid
Norfolk	$ 34,334	Mid
Owen Sound	$ 36,508	Mid
Innisfil	$ 36,881	Mid
North Middlesex	$ 37,127	Mid
Guelph	$ 37,429	Mid
Mapleton	$ 37,675	Mid
Penetanguishene	$ 37,888	Mid
Greater Sudbury	$ 38,136	Mid
Barrie	$ 38,804	Mid
Minto	$ 39,034	Mid
Brantford	$ 39,768	Mid
Newmarket	$ 40,128	Mid
Markham	$ 41,442	Mid

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

Volume Meter Size	Commercial 10,000 m^3 2"	Commercial 10,000 m^3 Ranking
Vaughan	$ 41,567	High
Waterloo	$ 41,774	High
Orangeville	$ 42,217	High
Ottawa	$ 43,480	High
Wilmot	$ 43,802	High
Whitchurch-Stouffville	$ 44,058	High
Richmond Hill	$ 44,115	High
Wellington North	$ 45,004	High
Bracebridge	$ 45,008	High
Gravenhurst	$ 45,008	High
Huntsville	$ 45,008	High
Welland	$ 45,608	High
Woolwich	$ 45,612	High
Cambridge	$ 45,869	High
Lincoln	$ 46,482	High
Aurora	$ 47,300	High
Meaford	$ 47,300	High
Centre Wellington	$ 48,400	High
Georgina	$ 49,069	High
Wellesley	$ 49,292	High
North Dumfries	$ 49,292	High
Kitchener	$ 51,567	High
East Gwillimbury	$ 52,118	High
Guelph-Eramosa	$ 52,305	High
Springwater	$ 52,342	High
King	$ 53,803	High
Parry Sound	$ 55,089	High
Lambton Shores	$ 56,566	High
Central Elgin	$ 57,764	High
Prince Edward County	$ 58,029	High
Greenstone	$ 60,588	High
Tay	$ 62,000	High
Middlesex Centre	$ 68,191	High
Bancroft	$ 86,527	High
Average	**$ 36,054**	
Median	**$ 33,087**	

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

Volume Meter Size	Industrial 30,000 m^3 3"	Industrial 30,000 m^3 Ranking	Industrial 100,000 m^3 4"	Industrial 100,000 m^3 Ranking
Elliot Lake	$ 22,026	Low	N/A	Low
Brant	$ 92,794	Mid	N/A	Low
Sarnia	$ 36,105	Low	$ 89,898	Low
Grey Highlands	$ 35,986	Low	$ 106,166	Low
Cornwall	$ 32,475	Low	$ 108,250	Low
Peterborough	$ 48,800	Low	$ 135,984	Low
Collingwood	$ 46,962	Low	$ 149,737	Low
Brockville	$ 56,677	Low	$ 160,923	Low
Chatham-Kent	$ 68,065	Low	$ 162,501	Low
North Perth	$ 53,731	Low	$ 164,751	Low
Kincardine	$ 52,469	Low	$ 167,548	Low
Minto	$ 101,694	Mid	$ 179,533	Low
Windsor	$ 62,069	Low	$ 190,539	Low
Brockton	$ 66,741	Low	$ 195,732	Low
Strathroy-Caradoc	$ 94,082	Mid	$ 207,320	Low
Thunder Bay	$ 68,077	Low	$ 209,101	Low
London	$ 70,901	Low	$ 220,708	Low
Kingston	$ 70,313	Low	$ 225,862	Low
Pelham	$ 70,187	Low	$ 228,950	Low
Tillsonburg	$ 73,314	Low	$ 229,442	Low
Niagara Falls	$ 72,153	Low	$ 232,000	Low
Ingersoll	$ 76,973	Low	$ 233,402	Low
Clarington	$ 78,448	Low	$ 241,070	Low
Brock	$ 78,448	Low	$ 241,070	Low
Whitby	$ 78,448	Low	$ 241,070	Low
Pickering	$ 78,448	Low	$ 241,070	Low
Oshawa	$ 78,448	Low	$ 241,070	Low
Mississauga	$ 74,100	Low	$ 247,000	Low
Caledon	$ 74,100	Low	$ 247,000	Low
Brampton	$ 74,100	Low	$ 247,000	Low
Belleville	$ 78,052	Low	$ 247,638	Low
Saugeen Shores	$ 75,867	Low	$ 248,156	Low
Quinte West	$ 77,647	Low	$ 249,655	Low
St. Marys	$ 81,056	Mid	$ 250,456	Low

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

Volume Meter Size	Industrial 30,000 m^3 3"	Industrial 30,000 m^3 Ranking	Industrial 100,000 m^3 4"	Industrial 100,000 m^3 Ranking
Milton	$ 80,397	Mid	$ 256,023	Mid
Halton Hills	$ 80,397	Mid	$ 256,023	Mid
Burlington	$ 80,397	Mid	$ 256,023	Mid
Oakville	$ 80,397	Mid	$ 256,023	Mid
Niagara-on-the-Lake	$ 81,076	Mid	$ 256,621	Mid
North Bay	$ 83,439	Mid	$ 261,364	Mid
Stratford	$ 80,845	Mid	$ 268,568	Mid
Sault Ste. Marie	$ 83,388	Mid	$ 268,664	Mid
Port Colborne	$ 86,324	Mid	$ 268,678	Mid
Toronto	$ 85,576	Mid	$ 271,937	Mid
Haldimand	$ 86,749	Mid	$ 273,392	Mid
Thorold	$ 86,914	Mid	$ 288,724	Mid
Kenora	$ 96,928	Mid	$ 300,164	Mid
Timmins	$ 90,287	Mid	$ 300,955	Mid
West Lincoln	$ 95,475	Mid	$ 304,836	Mid
Midland	$ 94,127	Mid	$ 306,341	Mid
Norfolk	$ 95,775	Mid	$ 313,040	Mid
Hamilton	$ 97,032	Mid	$ 316,300	Mid
St. Catharines	$ 97,920	Mid	$ 317,100	Mid
Fort Erie	$ 100,556	Mid	$ 317,143	Mid
Orillia	$ 100,639	Mid	$ 328,378	Mid
St. Thomas	$ 100,208	Mid	$ 331,688	Mid
Owen Sound	$ 106,593	Mid	$ 347,713	Mid
Greater Sudbury	$ 110,346	Mid	$ 353,436	Mid
Innisfil	$ 110,166	Mid	$ 362,166	Mid
Guelph	$ 110,573	Mid	$ 362,653	Mid
North Middlesex	$ 110,727	Mid	$ 368,327	Mid
Mapleton	$ 113,679	Mid	$ 368,413	Mid
Barrie	$ 114,488	Mid	$ 371,856	Mid
Penetanguishene	$ 114,280	Mid	$ 374,855	Mid
Newmarket	$ 118,632	Mid	$ 390,624	Mid
Brantford	$ 119,228	Mid	$ 397,147	Mid
Markham	$ 124,326	High	$ 414,420	Mid

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

Volume Meter Size	Industrial 30,000 m^3 3"	Industrial 30,000 m^3 Ranking	Industrial 100,000 m^3 4"	Industrial 100,000 m^3 Ranking
Vaughan	$ 124,701	High	$ 415,670	High
Waterloo	$ 125,163	High	$ 416,797	High
Orangeville	$ 125,520	High	$ 417,028	High
Ottawa	$ 130,055	High	$ 431,717	High
Wilmot	$ 130,860	High	$ 434,862	High
Whitchurch-Stouffville	$ 132,174	High	$ 440,580	High
Richmond Hill	$ 132,345	High	$ 441,150	High
Gravenhurst	$ 135,343	High	$ 441,594	High
Huntsville	$ 135,343	High	$ 441,594	High
Bracebridge	$ 135,343	High	$ 441,594	High
Woolwich	$ 133,812	High	$ 447,060	High
Wellington North	$ 134,604	High	$ 448,204	High
Cambridge	$ 136,330	High	$ 448,869	High
Welland	$ 137,551	High	$ 451,343	High
Lincoln	$ 138,577	High	$ 460,272	High
Parry Sound	$ 146,715	High	$ 461,568	High
Meaford	$ 140,100	High	$ 464,900	High
Aurora	$ 141,900	High	$ 473,000	High
Centre Wellington	$ 143,488	High	$ 475,768	High
Georgina	$ 147,069	High	$ 490,069	High
North Dumfries	$ 147,492	High	$ 491,192	High
Wellesley	$ 147,492	High	$ 491,192	High
Kitchener	$ 154,701	High	$ 515,670	High
East Gwillimbury	$ 155,918	High	$ 519,218	High
Guelph-Eramosa	$ 156,305	High	$ 520,305	High
Springwater	$ 156,662	High	$ 521,782	High
King	$ 161,543	High	$ 532,543	High
Lambton Shores	$ 165,654	High	$ 546,067	High
Prince Edward County	$ 169,012	High	$ 549,841	High
Central Elgin	$ 172,364	High	$ 573,464	High
Greenstone	$ 181,764	High	$ 605,880	High
Tay	$ 186,000	High	$ 620,000	High
Average	**$ 102,824**		**$ 334,031**	
Median	**$ 96,928**		**$ 313,040**	

Water/Wastewater Costs as a Percentage of Household Income

Municipality	2018 Est. Avg. Household Income	2018 Residential Water/WW Costs 200 m3	2018 Residential Water/WW as a % of Household Income
Caledon	$ 145,664	$ 463	0.3%
Mississauga	$ 109,999	$ 463	0.4%
Brampton	$ 102,663	$ 463	0.5%
Oakville	$ 179,132	$ 842	0.5%
Grimsby	$ 116,929	$ 552	0.5%
Penetanguishene	$ 83,774	$ 408	0.5%
Pelham	$ 126,655	$ 748	0.6%
Vaughan	$ 139,474	$ 831	0.6%
Aurora	$ 155,457	$ 946	0.6%
Halton Hills	$ 136,293	$ 842	0.6%
Whitchurch-Stouffville	$ 142,060	$ 881	0.6%
King	$ 187,349	$ 1,172	0.6%
Milton	$ 128,664	$ 842	0.7%
Burlington	$ 125,873	$ 842	0.7%
Whitby	$ 128,665	$ 877	0.7%
Erin	$ 142,361	$ 983	0.7%
Markham	$ 118,152	$ 829	0.7%
Pickering	$ 124,559	$ 877	0.7%
Toronto	$ 107,968	$ 761	0.7%
Richmond Hill	$ 121,671	$ 882	0.7%
Hamilton	$ 93,423	$ 687	0.7%
Clarington	$ 116,511	$ 877	0.8%
Waterloo	$ 114,438	$ 870	0.8%
Tiny	$ 100,784	$ 793	0.8%
Kincardine	$ 122,567	$ 967	0.8%
Ottawa	$ 111,599	$ 906	0.8%
Saugeen Shores	$ 120,585	$ 983	0.8%
North Dumfries	$ 133,048	$ 1,174	0.9%
Wilmot	$ 120,075	$ 1,060	0.9%
Lincoln	$ 113,606	$ 1,019	0.9%
Timmins	$ 96,423	$ 876	0.9%
Stratford	$ 84,065	$ 772	0.9%
Guelph	$ 100,108	$ 921	0.9%
Wellesley	$ 127,485	$ 1,174	0.9%
Barrie	$ 97,290	$ 899	0.9%

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

Municipality	2018 Est. Avg. Household Income	2018 Residential Water/WW Costs 200 m3	2018 Residential Water/WW as a % of Household Income
Niagara-on-the-Lake	$ 118,156	$ 1,098	0.9%
Woolwich	$ 128,111	$ 1,194	0.9%
Newmarket	$ 123,590	$ 1,157	0.9%
Sault Ste. Marie	$ 82,955	$ 779	0.9%
Brock	$ 92,943	$ 877	0.9%
Guelph-Eramosa	$ 136,490	$ 1,290	0.9%
Oshawa	$ 90,192	$ 877	1.0%
Springwater	$ 139,363	$ 1,357	1.0%
West Lincoln	$ 107,846	$ 1,059	1.0%
North Stormont	$ 91,502	$ 907	1.0%
Strathroy-Caradoc	$ 88,913	$ 888	1.0%
London	$ 86,126	$ 861	1.0%
Orangeville	$ 101,444	$ 1,038	1.0%
Brockton	$ 92,228	$ 945	1.0%
East Gwillimbury	$ 135,968	$ 1,414	1.0%
Brantford	$ 80,735	$ 849	1.1%
Elliot Lake	$ 62,158	$ 657	1.1%
Sarnia	$ 94,588	$ 1,006	1.1%
Georgina	$ 98,312	$ 1,049	1.1%
Brockville	$ 71,084	$ 764	1.1%
Haldimand	$ 96,891	$ 1,043	1.1%
St. Catharines	$ 80,012	$ 875	1.1%
St. Marys	$ 88,756	$ 979	1.1%
North Perth	$ 90,553	$ 999	1.1%
Innisfil	$ 107,643	$ 1,189	1.1%
Cambridge	$ 97,643	$ 1,086	1.1%
Orillia	$ 74,970	$ 840	1.1%
Kitchener	$ 90,901	$ 1,031	1.1%
Tillsonburg	$ 77,240	$ 879	1.1%
Centre Wellington	$ 106,318	$ 1,217	1.1%
Niagara Falls	$ 79,768	$ 916	1.1%
Grey Highlands	$ 102,808	$ 1,197	1.2%
Midland	$ 72,919	$ 864	1.2%
Thorold	$ 83,547	$ 1,001	1.2%
Cornwall	$ 62,750	$ 753	1.2%
Penetanguishene	$ 83,774	$ 1,010	1.2%
Kingston	$ 91,580	$ 1,104	1.2%

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

Municipality	2018 Est. Avg. Household Income	2018 Residential Water/WW Costs 200 m3	2018 Residential Water/WW as a % of Household Income
Brant	$ 111,853	$ 1,360	1.2%
Greater Sudbury	$ 97,604	$ 1,189	1.2%
Middlesex Centre	$ 141,189	$ 1,725	1.2%
North Middlesex	$ 94,212	$ 1,163	1.2%
St. Thomas	$ 74,793	$ 930	1.2%
Mapleton	$ 107,206	$ 1,351	1.3%
Peterborough	$ 79,479	$ 1,014	1.3%
North Bay	$ 82,320	$ 1,063	1.3%
Collingwood	$ 89,612	$ 1,176	1.3%
Thunder Bay	$ 87,350	$ 1,151	1.3%
Huntsville	$ 94,047	$ 1,243	1.3%
Bracebridge	$ 92,397	$ 1,243	1.3%
Ingersoll	$ 90,487	$ 1,218	1.3%
Chatham-Kent	$ 77,014	$ 1,056	1.4%
Norfolk	$ 84,393	$ 1,167	1.4%
Quinte West	$ 82,770	$ 1,146	1.4%
Espanola	$ 84,143	$ 1,199	1.4%
Central Elgin	$ 110,954	$ 1,610	1.5%
Gravenhurst	$ 83,879	$ 1,243	1.5%
Wellington North	$ 80,639	$ 1,222	1.5%
Windsor	$ 74,671	$ 1,153	1.5%
Belleville	$ 77,388	$ 1,203	1.6%
Lambton Shores	$ 88,976	$ 1,415	1.6%
Welland	$ 73,910	$ 1,210	1.6%
Kenora	$ 96,224	$ 1,584	1.6%
Fort Erie	$ 81,046	$ 1,408	1.7%
Minto	$ 83,431	$ 1,464	1.8%
Owen Sound	$ 70,778	$ 1,252	1.8%
Port Colborne	$ 76,517	$ 1,355	1.8%
Greenstone	$ 86,104	$ 1,625	1.9%
Meaford	$ 87,359	$ 1,670	1.9%
Tay	$ 83,731	$ 1,674	2.0%
Parry Sound	$ 67,600	$ 1,367	2.0%
Prince Edward County	$ 92,682	$ 1,922	2.1%
Bancroft	$ 65,292	$ 2,090	3.2%
Average	**$ 102,194**	**$ 1,066**	**1.1%**
Median	**$ 95,406**	**$ 1,025**	**1.1%**

Water and Wastewater Financial Indicators

Ontario municipalities that are responsible for the provision of drinking water are required to meet the requirements set out in the Financial Plans Regulations O.Reg.453/07. Ontario Reg. 453/07 provides the following parameters with regards to s.30 (1) part b of the SDWA for new water systems:

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

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

- **Principle #1**: Ongoing public engagement and transparency can build support for, and confidence in, financial plans and the system(s) to which they relate.
- **Principle #2**: An integrated approach to planning among water, wastewater, and storm water systems is desirable given the inherent relationship among these services.
- **Principle #3**: Revenues collected for the provision of water and wastewater services should ultimately be used to meet the needs of those services.
- **Principle #4**: Life-cycle planning with mid-course corrections is preferable to planning over the short-term, or not planning at all.
- **Principle #5**: An asset management plan is a key input to the development of a financial plan.
- **Principle #6**: A sustainable level of revenue allows for reliable service that meets or exceeds environmental protection standards, while providing sufficient resources for future rehabilitation and replacement needs.

- **Principle #7**: Ensuring users pay for the services they are provided leads to equitable outcomes and can improve conservation. In general, metering and the use of rates can help ensure users pay for services received.
- **Principle #8**: Financial Plans are "living" documents that require continuous improvement. Comparing the accuracy of financial projections with actual results can lead to improved planning in the future.
- **Principle #9**: Financial plans benefit from the close collaboration of various groups, including engineers, accountants, auditors, utility staff, and municipal council.

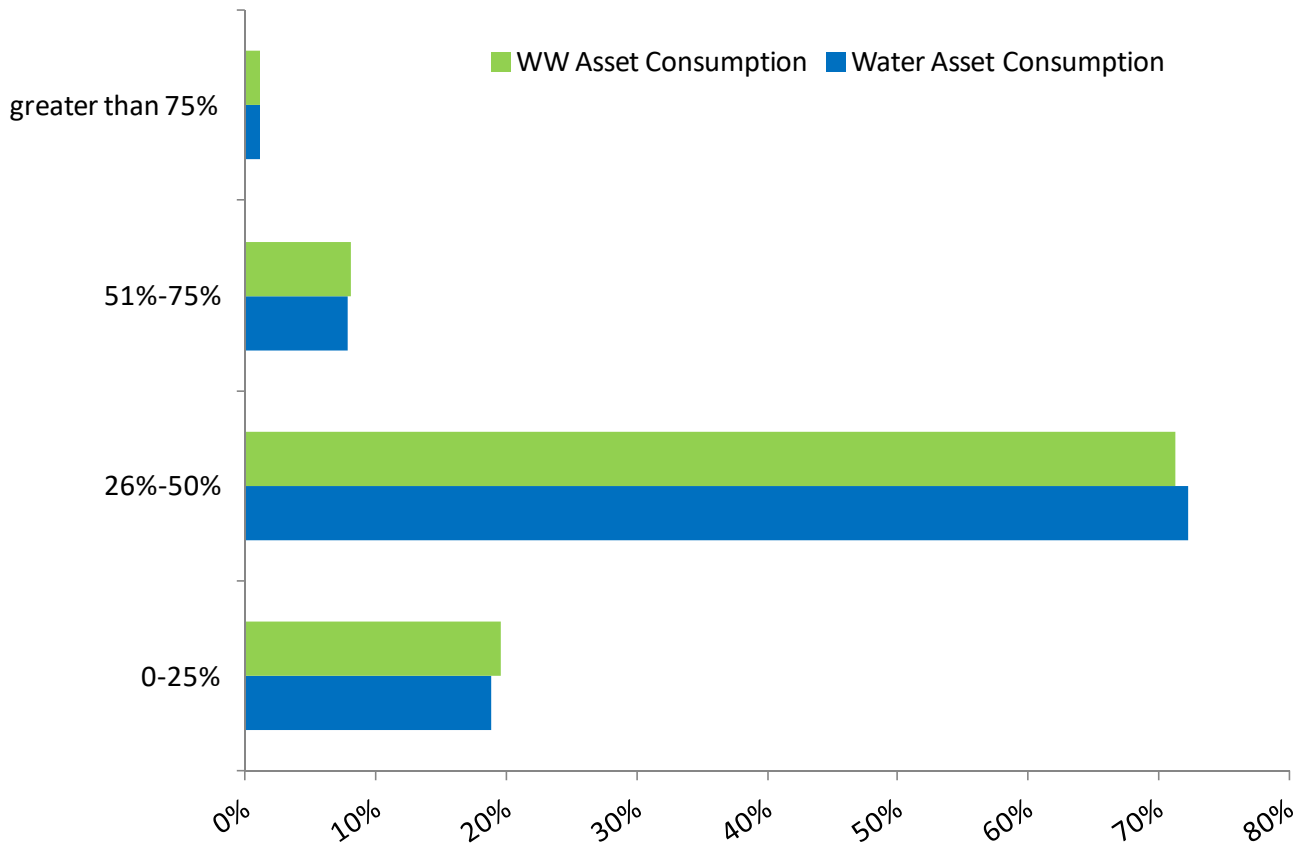
Monitoring of the financial indicators guide planning and decision making will help ensure that:

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

Past financial performance should be assessed relative to the financial indicators. This will reveal any areas of a municipality's financial strategies that require particular focus in order to secure ongoing financial sustainability.

Asset Consumption Ratio

This ratio shows the value of the tangible capital assets that have been consumed. This ratio seeks to highlight the aged condition of the assets and the potential asset replacement needs. A higher ratio may indicate significant replacement needs. However, if assets are renewed and replaced in accordance with an asset management plan a high ratio should not be a cause for concern. The Ministry of Municipal Affairs and Housing considers a ratio of 25% or under to be relatively new; 26%-50% to be moderately new; 51%-75% to be moderately old and over 75% to be old.



Water Asset Consumption Ratio

Municipalities	2013	2014	2015	2016	2017
Whitchurch - Stouffville	16.0%	14.7%	14.7%	13.6%	13.9%
Burlington					15.9%
Middlesex Centre	14.2%	15.7%	15.6%	17.0%	18.0%
Kitchener	18.9%	19.2%	18.9%	19.1%	19.5%
King	30.0%	30.2%	24.6%	25.1%	19.8%
Woolwich	18.5%	18.9%	19.7%	21.1%	20.6%
Barrie	13.1%	14.8%	17.2%	19.6%	20.7%
Niagara-on-the-Lake	19.5%	20.3%	21.1%	21.5%	22.8%
St. Catharines	23.7%	22.7%	22.6%	22.8%	23.0%
Tay					23.8%
Lambton Shores	16.6%	20.1%	21.4%	22.6%	23.9%
Georgina	19.3%	20.6%	21.8%	22.8%	23.9%
West Lincoln	20.5%	20.8%	21.8%	23.0%	24.4%
Wilmot	28.3%	29.9%	22.7%	23.9%	25.1%
Vaughan	24.0%	24.7%	24.6%	25.3%	25.6%
Springwater	22.4%	23.6%	24.8%	25.8%	26.7%
Ottawa	26.2%	25.8%	25.9%	26.4%	26.8%
St. Marys		23.5%	25.2%	26.1%	26.9%
St. Thomas	50.1%	51.3%	52.0%	51.0%	27.4%
Kingston	31.2%	31.3%	32.5%	26.1%	27.5%
Brant County	23.0%	23.1%	25.3%	25.6%	28.1%
Brockton					28.3%
Cambridge	31.0%	30.1%	29.1%	27.5%	28.6%
Lincoln	25.5%	25.9%	26.9%	27.8%	28.6%
Mapleton		26.3%	28.2%		28.6%
Port Colborne		33.4%	32.3%	29.3%	28.8%
Grimsby		26.9%	27.4%	27.9%	29.1%
Centre Wellington		26.1%	27.0%	28.1%	29.2%
Richmond Hill				28.8%	29.5%
Minto	0.0%	26.8%	27.9%	28.4%	29.5%
Markham	26.4%	27.6%	28.5%	29.5%	30.3%
Toronto	33.4%	33.0%	32.4%	29.2%	30.5%
Saugeen Shores	25.8%	27.3%	28.3%	29.2%	30.5%
Fort Erie	27.7%	28.5%	29.6%	29.5%	30.8%
Belleville	31.2%	31.8%	32.9%	31.2%	31.5%
North Stormont	0.0%	0.0%	0.0%	30.9%	31.8%
Hamilton	30.5%	30.8%	30.6%	31.0%	32.1%
North Middlesex			29.4%	30.8%	32.2%
London	31.5%	31.4%	32.0%	32.0%	32.3%
Strathroy-Caradoc	28.1%	29.9%	29.7%	31.3%	32.9%

Water Asset Consumption Ratio (cont'd)

Municipalities	2013	2014	2015	2016	2017
North Bay	27.0%	27.7%	28.0%	30.2%	33.2%
Parry Sound		29.6%	31.2%	31.9%	33.2%
Brantford				32.0%	33.3%
North Perth			33.1%	33.0%	33.6%
Thorold	30.1%	31.0%	32.2%	33.6%	33.7%
Espanola					33.9%
Welland	32.6%	33.8%	35.1%	34.1%	34.1%
Waterloo	30.6%	31.5%	32.2%	33.1%	34.3%
Orangeville	32.6%	31.4%	30.9%	33.1%	34.6%
Erin		30.4%	31.7%	33.5%	34.7%
Prince Edward County	31.8%	33.6%	35.3%	34.7%	35.5%
Greater Sudbury	32.6%	33.5%	34.7%	35.0%	35.7%
Wellington North		34.2%	35.6%	35.9%	36.9%
Cornwall	37.3%	37.5%	37.3%	36.9%	37.2%
Haldimand			41.0%	40.8%	37.5%
Newmarket	39.0%	38.7%	39.6%	37.4%	37.6%
Guelph-Eramosa		34.7%	36.7%	38.7%	37.8%
Norfolk				39.1%	38.2%
Kenora	34.4%	34.9%	35.9%	37.3%	38.4%
Sault Ste. Marie	37.9%	37.8%	38.4%	38.1%	38.5%
Tiny					38.5%
Sarnia	35.4%	36.5%	38.1%	39.0%	39.5%
Pelham	33.0%	34.7%	36.5%	37.4%	39.6%
Bancroft					40.0%
Penetanguishene					40.3%
Orillia	37.1%	38.8%	40.0%	40.6%	40.6%
Kincardine		37.4%	38.8%	38.9%	40.8%
Chatham-Kent		36.7%	37.8%	40.4%	40.9%
Guelph	39.3%	40.8%	41.3%	40.6%	41.2%
Quinte West	40.8%	41.7%	39.4%	42.7%	43.1%
Windsor	16.6%	23.3%	30.0%	36.7%	43.3%
Timmins	39.1%	40.8%	41.6%	42.9%	45.1%
Stratford	44.3%	45.7%	45.7%	45.9%	45.4%
Peterborough	44.4%	45.7%	43.3%	44.3%	46.1%
Greenstone	50.9%	53.2%	55.7%	48.6%	47.9%
Brockville	47.1%	47.2%	48.1%	48.5%	49.6%
East Gwillimbury	43.7%	45.6%	47.5%	49.3%	50.7%
Owen Sound	54.6%	53.3%	54.4%	53.5%	51.0%
Grey Highlands	47.4%	46.3%	46.7%	49.4%	51.0%
Collingwood	48.2%	49.9%	51.1%	52.7%	52.6%
Thunder Bay	54.3%	54.6%	55.2%	55.3%	55.9%
Meaford	54.9%	59.0%	60.3%	59.4%	58.7%
Elliot Lake	79.8%	81.5%	83.6%	82.6%	84.3%
Average	**29.0%**	**32.2%**	**33.4%**	**34.4%**	**34.4%**
Median	**30.3%**	**31.0%**	**32.1%**	**32.0%**	**33.2%**

Water Asset Consumption Ratio (cont'd)

Municipalities	2013	2014	2015	2016	2017
Region York	23.6%	23.5%	24.2%	16.9%	18.2%
Region Peel	20.4%	20.3%	20.5%	21.0%	22.1%
Region Halton	20.5%	21.7%	22.4%	23.5%	24.1%
Region Durham	26.2%	26.2%	27.2%	27.7%	28.4%
District Muskoka	35.3%	37.8%	40.0%	42.0%	43.8%
Region Niagara	47.0%	45.5%	46.1%	44.7%	45.0%
Region Waterloo	46.8%	47.9%	47.8%	49.0%	50.7%
Average	**31.4%**	**31.8%**	**32.6%**	**32.1%**	**33.2%**
Median	**26.2%**	**26.2%**	**27.2%**	**27.7%**	**28.4%**

Wastewater Asset Consumption Ratio

Municipalities	2013	2014	2015	2016	2017
Tillsonburg	4.1%	4.1%	4.1%	4.1%	4.1%
King	13.4%	5.6%	4.0%	5.2%	6.0%
Whitchurch - Stouffville	9.9%	11.4%	12.4%	12.4%	13.1%
Penetanguishene					14.3%
Woolwich	16.6%	17.3%	17.4%	18.2%	17.9%
Strathroy-Caradoc	15.7%	16.4%	16.0%	17.3%	18.8%
Timmins	37.6%	38.5%	34.9%	17.1%	20.9%
Brockville	12.3%	14.6%	16.9%	18.9%	21.3%
Owen Sound	53.9%	46.5%	30.0%	24.2%	21.5%
North Middlesex			19.6%	21.1%	22.6%
Middlesex Centre	17.4%	19.4%	21.0%	21.6%	22.8%
Guelph-Eramosa		27.8%	29.3%	31.2%	23.7%
Vaughan	22.2%	22.9%	23.1%	23.3%	23.9%
Georgina	20.1%	21.4%	22.5%	23.8%	24.7%
Prince Edward County	17.6%	18.9%	21.1%	23.0%	25.3%
Lambton Shores	34.8%	36.4%	38.0%	23.4%	25.4%
Richmond Hill	0.0%	0.0%	0.0%	25.2%	25.6%
St. Marys		22.8%	23.7%	24.7%	25.8%
Thorold	23.9%	22.5%	23.7%	25.1%	26.1%
Ottawa	25.1%	25.6%	26.2%	26.9%	27.2%
Niagara-on-the-Lake	22.3%	23.6%	24.8%	26.1%	27.4%
Lincoln	25.8%	26.6%	28.0%	27.6%	27.8%
Kitchener	28.3%	28.9%	28.5%	26.3%	28.2%
Wilmot	28.8%	30.6%	25.3%	26.8%	28.2%
Wellington North		24.1%	26.0%	26.9%	28.3%
Bancroft					28.3%
North Stormont	0.0%	0.0%	0.0%	27.6%	28.5%
Springwater	26.0%	27.2%	27.9%	27.7%	28.9%
Centre Wellington		25.0%	26.5%	28.2%	29.6%
Belleville	26.9%	28.1%	28.8%	29.6%	31.0%
Grimsby		28.1%	29.0%	30.3%	31.1%
Welland	27.2%	26.5%	27.6%	28.3%	31.1%
Fort Erie	26.6%	27.9%	28.7%	29.7%	31.2%
Waterloo	29.8%	29.3%	29.6%	30.2%	31.4%
Parry Sound		27.2%	29.0%	30.2%	31.4%
West Lincoln	27.4%	28.6%	30.2%	31.0%	32.2%
Saugeen Shores	25.9%	27.5%	29.4%	30.9%	32.3%

Wastewater Asset Consumption Ratio (cont'd)

Municipalities	2013	2014	2015	2016	2017
Brant County	29.6%	31.1%	29.8%	32.1%	33.3%
Markham	29.3%	30.5%	31.6%	32.8%	33.5%
North Bay	36.0%	36.4%	34.1%	32.3%	33.6%
Orangeville	38.3%	28.9%	30.6%	32.4%	33.8%
Hamilton	31.3%	32.2%	33.1%	33.7%	34.3%
Haldimand			33.0%	33.8%	34.6%
Peterborough	35.6%	31.1%	31.8%	34.1%	35.0%
Cambridge	43.1%	41.9%	37.6%	34.8%	36.2%
St. Catharines	33.4%	34.1%	35.0%	36.3%	37.2%
Stratford	37.0%	37.6%	38.5%	38.9%	37.7%
Cornwall	55.5%	53.9%	37.0%	37.5%	37.9%
Newmarket	38.7%	38.5%	39.5%	38.0%	37.9%
Norfolk				36.0%	38.1%
North Perth			36.2%	36.1%	38.3%
Tay					38.4%
Kenora	37.0%	37.4%	37.9%	38.9%	38.7%
Espanola					38.9%
Barrie	30.9%	33.2%	34.4%	36.3%	39.1%
Kingston	32.0%	33.6%	35.9%	38.1%	39.6%
Windsor	35.0%	36.6%	38.1%	39.6%	40.9%
Minto		38.5%	39.6%	40.5%	41.2%
Quinte West	43.1%	42.7%	43.9%	41.3%	41.6%
Meaford	38.4%	39.5%	39.8%	41.1%	41.8%
Collingwood	36.2%	37.4%	39.6%	40.8%	41.9%
Greater Sudbury	45.3%	46.8%	41.3%	42.5%	43.5%
London	37.9%	39.6%	41.2%	43.0%	44.1%
Toronto	45.5%	46.5%	46.7%	44.2%	44.9%
Sault Ste. Marie	40.8%	41.2%	42.4%	43.1%	45.1%
Orillia	40.4%	41.9%	43.2%	44.2%	45.2%
Kincardine		41.6%	42.6%	44.1%	45.6%
Brockton					46.2%
Brantford				45.5%	46.7%
Sarnia	42.7%	44.9%	47.2%	49.2%	47.5%
Port Colborne		44.5%	46.3%	47.5%	49.1%
Guelph	48.2%	48.5%	49.5%	48.8%	49.2%
Pelham	45.5%	47.2%	47.5%	49.2%	51.0%
East Gwillimbury	43.8%	45.6%	47.5%	49.3%	51.1%
Greenstone	48.9%	45.8%	47.9%	49.1%	51.5%
Chatham-Kent		47.8%	49.7%	51.6%	52.5%
Grey Highlands	47.9%	50.0%	51.4%	52.1%	53.2%
Thunder Bay	62.9%	62.2%	63.5%	53.4%	55.2%
St. Thomas	44.6%	46.1%	47.3%	49.1%	71.3%
Elliot Lake	80.2%	81.4%	80.7%	82.0%	82.0%
Average	**27.7%**	**28.0%**	**29.0%**	**33.9%**	**35.0%**
Median	**29.0%**	**28.7%**	**29.7%**	**32.4%**	**33.7%**

Wastewater Asset Consumption Ratio (cont'd)

Municipalities	2013	2014	2015	2016	2017
Region York	18.5%	19.1%	15.8%	17.4%	18.4%
Region Halton	28.4%	28.8%	27.0%	27.0%	27.3%
Region Peel	24.7%	25.7%	26.6%	27.9%	29.1%
Region Durham	30.5%	29.9%	31.4%	32.3%	32.0%
District Muskoka	37.3%	39.9%	39.5%	42.1%	44.0%
Region Waterloo	52.0%	48.3%	49.9%	52.0%	44.7%
Region Niagara	46.0%	46.8%	48.5%	48.1%	49.4%
Average	**33.9%**	**34.1%**	**34.1%**	**35.2%**	**35.0%**
Median	**30.5%**	**29.9%**	**31.4%**	**32.3%**	**32.0%**

Water Reserves as a % of Own Source Revenues and Reserves as a % of Closing Amortization

Municipalities	2017 Water Reserves as % Total Water Own Source Revenues	2017 Water Reserves as % Closing Amortization Water
Bancroft	0.0%	0.0%
Brockton	0.0%	0.0%
Elliot Lake	0.0%	0.0%
Espanola	0.0%	0.0%
Greenstone	0.0%	0.0%
Sault Ste. Marie	0.0%	0.0%
Timmins	0.0%	0.0%
Waterloo	0.0%	0.0%
Welland	0.0%	0.0%
Thunder Bay	9.2%	1.6%
Meaford	15.4%	1.7%
Hamilton	12.8%	3.6%
King	4.6%	4.7%
Chatham-Kent	21.5%	5.3%
Port Colborne	12.8%	5.8%
Ottawa	26.5%	6.0%
Fort Erie	12.2%	6.1%
Peterborough	49.6%	6.8%
Owen Sound	35.5%	7.7%
Grimsby	23.4%	8.3%
Saugeen Shores	56.1%	8.9%
County	64.5%	9.7%
Greater Sudbury	48.9%	11.3%
Sarnia	45.1%	11.5%
West Lincoln	41.0%	12.2%
Cambridge	11.1%	13.0%
North Middlesex	31.6%	13.5%
Kitchener	6.8%	13.8%
Cornwall	55.0%	14.2%
North Bay	55.8%	14.7%

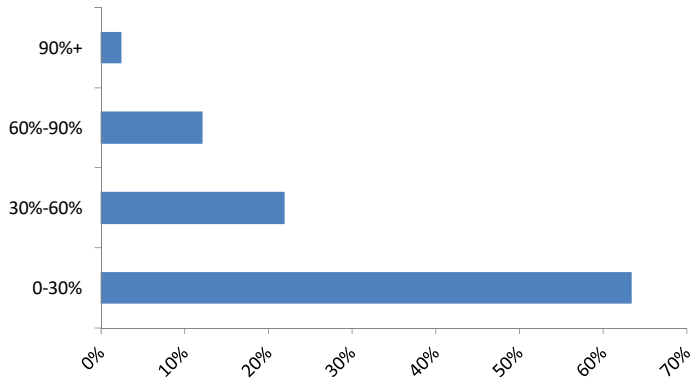
Municipalities	2017 Water Reserves as % Total Water Own Source Revenues	2017 Water Reserves as % Closing Amortization Water
Quinte West	100.8%	16.6%
Penetanguishene	72.8%	18.7%
Collingwood	107.4%	19.4%
Orillia	120.8%	19.8%
Tay	85.6%	20.5%
Middlesex Centre	70.4%	20.7%
Kenora	77.8%	22.5%
St. Catharines	60.3%	22.8%
Georgina	143.5%	22.8%
North Perth	67.2%	23.1%
Minto	124.0%	24.0%
Guelph-Eramosa	116.9%	24.4%
London	97.9%	25.0%
Stratford	80.5%	25.2%
North Stormont	227.7%	25.2%
Haldimand	110.8%	25.8%
Barrie	89.9%	26.6%
Brantford	97.6%	27.1%
Wellington North	104.7%	27.7%
Pelham	86.4%	28.6%
Brockville	67.7%	29.0%
St. Thomas	74.2%	29.2%
Lambton Shores	201.2%	29.6%
Niagara-on-the-Lake	75.6%	30.5%
Kingston	135.3%	31.2%
Orangeville	93.0%	31.5%
East Gwillimbury	72.3%	31.8%
Erin	164.1%	34.1%
Belleville	128.8%	36.2%
Norfolk		38.5%

Water Reserves as a % of Own Source Revenues and Reserves as a % of Closing Amortization

Municipalities	2017 Water Reserves as % Total Water Own Source Revenues	2017 Water Reserves as % Closing Amortization Water
St. Marys	94.2%	39.3%
Mapleton	243.5%	40.1%
Parry Sound	184.7%	41.6%
Markham	131.5%	42.1%
Strathroy-Caradoc	239.8%	43.4%
Wilmot	106.9%	44.4%
Brant County	132.2%	48.5%
Guelph	192.0%	49.0%
Centre Wellington	189.7%	55.3%
Vaughan	120.3%	65.3%
Springwater	227.8%	65.6%
Thorold	157.5%	69.3%
Kincardine	615.6%	70.2%
Grey Highlands	278.6%	72.7%
Stouffville	66.1%	72.9%
Toronto	220.1%	78.6%
Newmarket	164.6%	80.0%
Lincoln	282.0%	80.6%
Tiny		86.3%
Richmond Hill	29.4%	91.1%
Woolwich	177.5%	95.8%
Average	**95.6%**	**28.4%**
Median	**75.6%**	**24.0%**

Municipalities	2017 Water Reserves as % Total Water Own Source Revenues	2017 Water Reserves as % Closing Amortization Water
District Muskoka	113.1%	10.7%
Region Peel	98.7%	17.5%
Region Waterloo	93.0%	17.7%
Region Halton	126.4%	24.5%
Region Durham	98.9%	25.2%
Region York	93.3%	36.3%
Region Niagara	183.5%	38.1%
Average	**115.3%**	**24.3%**
Median	**98.9%**	**24.5%**

Summary—Water Reserves as a % of Closing Amortization—Total Survey



WW Reserves as a % of Own Source Revenues & WW Reserves as a % of Closing Amortization

Municipalities	2017 WW Reserves as % Total WW Own Source Revenues	2017 WW Reserves as % Closing Amortization Wastewater
Stratford	-45.1%	-13.6%
Bancroft	0.0%	0.0%
Mapleton	214.5%	0.0%
Markham	0.0%	0.0%
Prince Edward County	0.0%	0.0%
Sault Ste. Marie	0.0%	0.0%
Timmins	0.0%	0.0%
Waterloo	0.0%	0.0%
Penetanguishene	2.1%	0.7%
Toronto	6.4%	1.3%
Thunder Bay	14.2%	2.0%
North Perth	6.8%	2.1%
Chatham-Kent	16.0%	2.3%
Ottawa	13.2%	3.4%
St. Thomas	66.6%	4.2%
Cornwall	38.5%	5.0%
Windsor	16.7%	5.0%
Kitchener	5.2%	5.0%
North Stormont	33.6%	5.6%
Greater Sudbury	46.3%	6.4%
Lambton Shores	34.8%	7.1%
North Middlesex	43.6%	8.4%
Saugeen Shores	46.9%	8.4%
St. Catharines	53.0%	8.7%
Middlesex Centre	42.4%	10.0%
Owen Sound	30.9%	10.4%
Welland	9.5%	10.7%
Sarnia	43.8%	10.9%
St. Marys	34.1%	11.7%
Tay	85.4%	12.2%
King	9.4%	12.2%

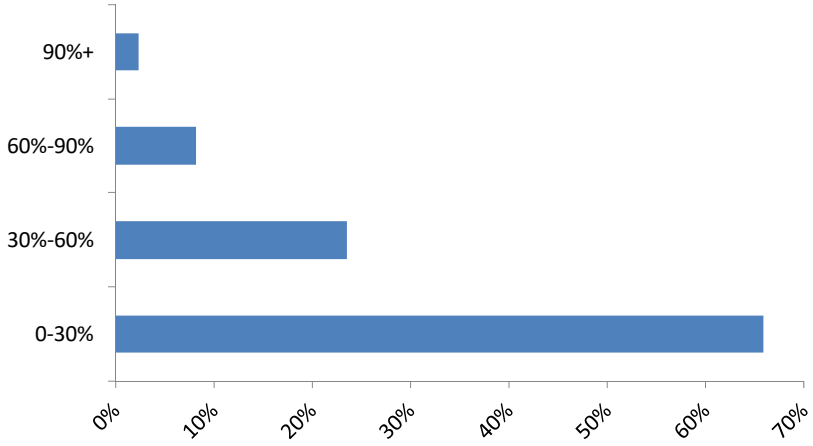
Municipalities	2017 WW Reserves as % Total WW Own Source Revenues	2017 WW Reserves as % Closing Amortization Wastewater
Barrie	83.0%	12.4%
North Bay	51.5%	13.6%
Quinte West	51.3%	14.1%
Pelham	51.3%	15.0%
Port Colborne	40.5%	15.1%
Kenora	50.7%	15.5%
Brockville	40.6%	16.4%
Georgina	264.4%	17.5%
Norfolk	33.1%	17.9%
Niagara-on-the-Lake	52.0%	18.6%
Parry Sound	91.7%	20.5%
Belleville	122.1%	20.6%
Fort Erie	34.0%	20.8%
London	158.4%	20.9%
Orillia	96.4%	21.3%
West Lincoln	50.7%	21.9%
Orangeville	55.6%	22.6%
Elliot Lake	185.3%	25.8%
Guelph-Eramosa	123.8%	27.4%
Kingston	132.7%	27.6%
Espanola	144.0%	28.2%
Brantford	175.3%	28.5%
Minto	203.4%	31.3%
Whitchurch - Stouffville	26.7%	31.4%
Wilmot	82.1%	34.9%
Grimsby	N/A	35.6%
Grey Highlands	189.6%	36.0%
East Gwillimbury		37.7%
Haldimand	154.6%	39.7%
Brockton	182.1%	40.9%

WW Reserves as a % of Own Source Revenues & WW Reserves as a % of Closing Amort (cont'd)

Municipalities	2017 WW Reserves as % Total WW Own Source Revenues	2017 WW Reserves as % Closing Amortization Wastewater
Vaughan	68.3%	43.4%
Brant County	153.6%	43.9%
Cambridge	67.4%	44.3%
Centre Wellington	193.2%	45.5%
Meaford	163.8%	46.9%
Hamilton	221.6%	47.6%
Guelph	231.2%	48.4%
Thorold	118.5%	49.3%
Collingwood	206.6%	58.0%
Newmarket	139.1%	61.4%
Wellington North	269.2%	62.9%
Springwater	235.3%	63.9%
Strathroy-Caradoc	184.4%	64.9%
Kincardine	483.1%	72.2%
Lincoln	643.2%	79.8%
Peterborough	180.0%	81.3%
Woolwich	273.7%	111.3%
Richmond Hill		127.9%
Average	**100.4%**	**25.6%**
Median	**52.5%**	**17.9%**

Municipalities	2017 WW Reserves as % Total WW Own Source Revenues	2017 WW Reserves as % Closing Amortization Wastewater
Region Waterloo	54.3%	13.3%
Region Niagara	72.2%	13.5%
District Muskoka	279.6%	15.4%
Region Halton	91.8%	19.0%
Region Peel	235.8%	30.2%
Region York	81.1%	30.9%
Region Durham	135.9%	32.6%
Average	**135.8%**	**22.1%**
Median	**91.8%**	**19.0%**

Summary—Wastewater Reserves as a % of Closing Amortization—Total Survey



Water Reserves Per Capita

Municipality	Water Reserves Per Capita
Bancroft	$ -
Brockton	$ -
Elliot Lake	$ -
Espanola	$ -
Greenstone	$ -
Sault Ste. Marie	$ -
Timmins	$ -
Waterloo	$ -
Welland	$ -
King	$ 6
Kitchener	$ 12
Hamilton	$ 22
Thunder Bay	$ 23
Cambridge	$ 26
Port Colborne	$ 29
Fort Erie	$ 30
Meaford	$ 31
West Lincoln	$ 34
Ottawa	$ 43
Grimsby	$ 49
St. Catharines	$ 51
Chatham-Kent	$ 54
Stouffville	$ 70
Georgina	$ 84
Prince Edward County	$ 85
Cornwall	$ 87
Peterborough	$ 89
North Middlesex	$ 90
Guelph-Eramosa	$ 92
Owen Sound	$ 93

Municipality	Water Reserves Per Capita
Greater Sudbury	$ 96
Sarnia	$ 97
North Perth	$ 100
Stratford	$ 103
Richmond Hill	$ 103
Mapleton	$ 104
Middlesex Centre	$ 109
Saugeen Shores	$ 110
Pelham	$ 112
Penetanguishene	$ 129
North Stormont	$ 129
Wilmot	$ 131
Brockville	$ 131
North Bay	$ 133
Woolwich	$ 146
Barrie	$ 151
Quinte West	$ 159
Wellington North	$ 184
London	$ 187
Erin	$ 188
Orangeville	$ 193
St. Marys	$ 198
Vaughan	$ 202
Markham	$ 203
Minto	$ 211
Kenora	$ 216
Brantford	$ 217
Orillia	$ 220
Niagara-on-the-Lake	$ 221
Brant County	$ 222

Municipality	Water Reserves Per Capita
Tay	$ 225
Haldimand	$ 233
East Gwillimbury	$ 247
Grey Highlands	$ 249
Collingwood	$ 274
Thorold	$ 275
Kingston	$ 276
Springwater	$ 279
Centre Wellington	$ 280
St. Thomas	$ 281
Newmarket	$ 286
Lincoln	$ 301
Toronto	$ 321
Belleville	$ 330
Tiny	$ 363
Guelph	$ 377
Strathroy-Caradoc	$ 445
Parry Sound	$ 678
Lambton Shores	$ 766
Kincardine	$ 781
Average	**$ 163**
Median	**$ 129**

Municipality	Water Reserves Per Capita
Region York	$ 86
Region Waterloo	$ 90
Region Durham	$ 150
Region Peel	$ 153
District Muskoka	$ 160
Region Niagara	$ 164
Region Halton	$ 193
Average	**$ 142**
Median	**$ 153**

Wastewater Reserves Per Capita

Municipality	WW Reserves Per Capita
Stratford	$ (86)
Bancroft	$ -
Markham	$ -
Prince Edward County	$ -
Sault Ste. Marie	$ -
Timmins	$ -
Waterloo	$ -
Penetanguishene	$ 4
King	$ 10
Kitchener	$ 10
Toronto	$ 11
North Perth	$ 19
North Stormont	$ 19
Ottawa	$ 23
Welland	$ 26
Stouffville	$ 27
Chatham-Kent	$ 27
Thunder Bay	$ 29
St. Catharines	$ 30
Windsor	$ 44
Pelham	$ 47
Lambton Shores	$ 51
West Lincoln	$ 52
North Middlesex	$ 53
Middlesex Centre	$ 56
Cornwall	$ 74
Quinte West	$ 76
St. Marys	$ 77
Owen Sound	$ 78
North Bay	$ 87

Municipality	WW Reserves Per Capita
Georgina	$ 88
Brockville	$ 88
Wilmot	$ 90
Port Colborne	$ 93
Greater Sudbury	$ 93
Saugeen Shores	$ 99
Sarnia	$ 99
Norfolk	$ 100
Richmond Hill	$ 102
Fort Erie	$ 104
Guelph-Eramosa	$ 108
Mapleton	$ 108
Niagara-on-the-Lake	$ 108
Orangeville	$ 108
St. Thomas	$ 115
Springwater	$ 132
Woolwich	$ 133
Brant County	$ 134
Kenora	$ 137
Vaughan	$ 140
Cambridge	$ 142
Grey Highlands	$ 155
Tay	$ 155
Barrie	$ 177
Brockton	$ 197
Belleville	$ 205
Lincoln	$ 215
Meaford	$ 215
Orillia	$ 220
London	$ 226

Municipality	WW Reserves Per Capita
Thorold	$ 226
Grimsby	$ 254
Haldimand	$ 282
Brantford	$ 284
Newmarket	$ 289
Centre Wellington	$ 291
Strathroy-Caradoc	$ 299
Kingston	$ 315
Elliot Lake	$ 325
Espanola	$ 343
Peterborough	$ 358
Minto	$ 399
Hamilton	$ 403
Parry Sound	$ 405
Guelph	$ 520
Wellington North	$ 546
Collingwood	$ 767
Kincardine	$ 859
Average	**$ 155**
Median	**$ 103**

Municipality	WW Reserves Per Capita
Region Waterloo	$ 65
Region Niagara	$ 104
Region York	$ 118
Region Halton	$ 164
Region Peel	$ 236
Region Durham	$ 255
District Muskoka	$ 311
Average	**$ 179**
Median	**$ 164**

Water Debt Interest Cover Ratio

This ratio indicates the extent to which rate revenues are committed to interest expenses and is calculated as Debt Interest as a percentage of water revenues. It is important to monitor this trend to help ensure that debt interest does not overly reduce flexibility.

Municipalities	2013	2014	2015	2016	2017
Cornwall	0.0%	0.0%	0.0%	0.0%	0.0%
East Gwillimbury	0.0%	0.0%	0.0%	0.0%	0.0%
Elliot Lake	0.0%	0.0%	0.0%	0.0%	0.0%
Erin	0.0%	0.4%	0.2%	0.1%	0.0%
Greenstone	0.0%	0.0%	0.0%	0.0%	0.0%
Grimsby	0.0%	0.0%	0.0%	0.0%	0.0%
Guelph-Eramosa	0.0%	0.0%	0.0%	0.0%	0.0%
Haldimand			0.0%	0.0%	0.0%
Kenora	0.6%	0.5%	0.0%	0.0%	0.0%
Kincardine	0.0%	0.9%	0.0%	0.0%	0.0%
King	0.0%	0.0%	0.0%	0.0%	0.0%
Kitchener	0.0%	0.0%	0.0%	0.0%	0.0%
Lincoln	0.0%	0.0%	0.0%	0.0%	0.0%
Mapleton	0.0%	0.0%	0.0%		0.0%
Markham	0.0%	0.0%	0.0%	0.0%	0.0%
North Middlesex			0.0%	0.0%	0.0%
North Stormont	0.0%	0.0%	0.0%	0.0%	0.0%
Orangeville	0.0%	0.0%	0.0%	0.0%	0.0%
Orillia	0.0%	0.0%	0.0%	0.0%	0.0%
Richmond Hill	0.0%	0.0%	0.0%	0.0%	0.0%
Thorold	0.0%	0.0%	0.0%	0.0%	0.0%
Timmins	0.0%	0.0%	0.0%	0.0%	0.0%
Tiny					0.0%
Toronto	0.0%	0.0%	0.0%	0.0%	0.0%
Vaughan	0.1%	0.1%	0.1%	0.1%	0.0%
Waterloo	0.1%	0.0%	0.0%	0.0%	0.0%
West Lincoln	0.0%	0.0%	0.0%	0.0%	0.0%
Stouffville	0.5%	0.0%	0.0%	0.0%	0.0%
Wilmot	0.0%	0.0%	0.0%	0.0%	0.0%
Penetanguishene					0.0%

Water Debt Interest Cover Ratio (cont'd)

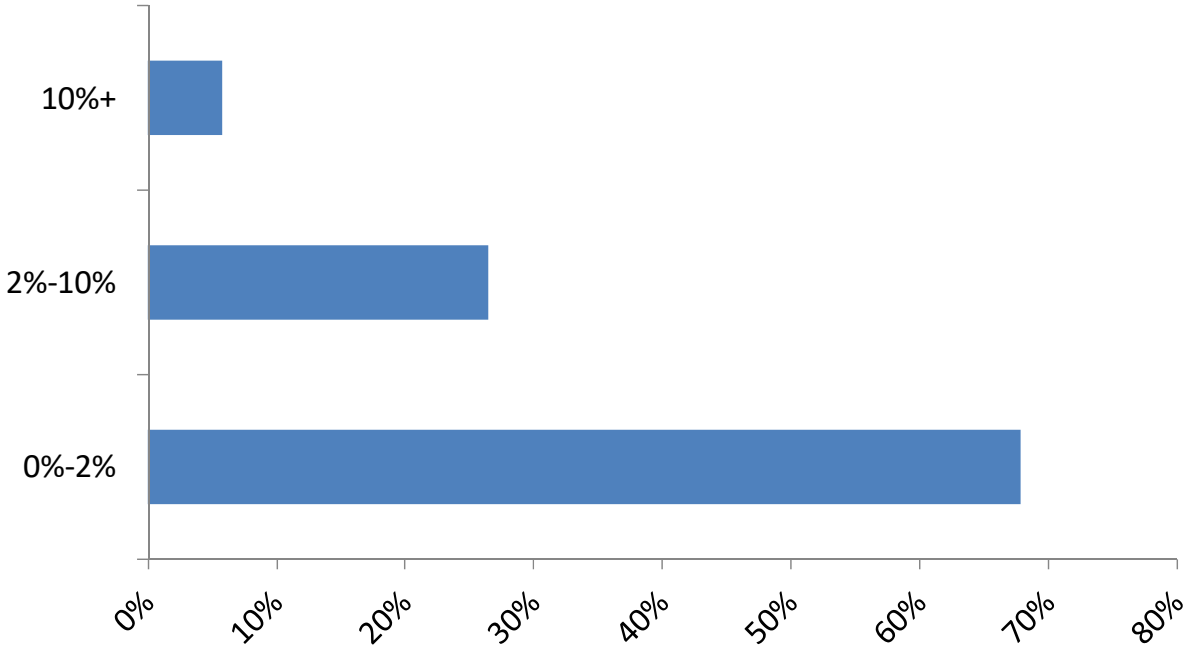
Municipalities	2013	2014	2015	2016	2017
Stratford	0.0%	0.0%	0.0%	0.0%	0.0%
North Perth			0.5%	0.3%	0.0%
Guelph	0.8%	0.7%	0.5%	0.4%	0.3%
Sarnia	4.2%	3.1%	2.3%	1.3%	0.3%
Wellington North	0.0%	0.4%	0.4%	0.4%	0.4%
Fort Erie	0.8%	0.6%	0.5%	0.4%	0.4%
Strathroy-Caradoc	0.3%	0.3%	0.2%	0.2%	0.4%
Woolwich	0.6%	0.5%	0.5%	0.4%	0.4%
Greater Sudbury	0.7%	0.6%	0.6%	0.5%	0.5%
Welland	2.1%	2.9%	1.2%	0.8%	0.5%
London	0.6%	0.6%	0.6%	0.6%	0.6%
Brockville	1.2%	1.0%	0.8%	0.6%	0.7%
St. Catharines	1.6%	1.5%	1.3%	0.8%	0.7%
Springwater	1.2%	1.1%	1.0%	0.8%	0.8%
Niagara-on-the-Lake	1.4%	1.2%	1.1%	0.8%	0.8%
Bancroft					0.8%
Owen Sound	1.6%	1.1%	1.3%	1.3%	0.8%
Collingwood	1.7%	1.1%	1.1%	1.0%	0.9%
Cambridge	0.4%	0.3%	0.3%	0.6%	0.9%
St. Thomas	0.0%	1.2%	1.0%	1.0%	1.0%
Brockton					1.1%
Sault Ste. Marie	0.8%	0.7%	0.9%	1.4%	1.2%
Pelham	1.4%	1.6%	1.6%	1.4%	1.5%
St. Marys	0.0%	3.0%	1.7%	2.1%	1.7%
Hamilton	1.1%	1.2%	1.5%	1.4%	1.8%
Newmarket	2.2%	2.0%	1.9%	1.9%	1.8%
Grey Highlands	0.0%	0.6%	1.9%	1.7%	2.2%
Port Colborne	0.0%	0.0%	0.0%	4.7%	2.3%
North Bay	3.0%	3.3%	3.3%	3.0%	2.6%
Peterborough	2.7%	2.2%	2.2%	2.1%	2.7%

Water Debt Interest Cover Ratio (cont'd)

Municipalities	2013	2014	2015	2016	2017
Chatham-Kent	0.0%	5.3%	4.4%	3.7%	2.8%
Kingston	0.7%	1.8%	1.6%	3.2%	3.1%
Minto	0.0%	2.4%	2.5%	2.9%	3.3%
Lambton Shores	5.9%	5.2%	4.6%	4.1%	3.3%
Centre Wellington	0.0%	5.5%	4.9%	4.2%	3.7%
Middlesex Centre	6.8%	6.2%	5.4%	4.7%	4.4%
Belleville	4.4%	4.5%	3.8%	4.6%	4.4%
Brantford	0.0%	0.0%	0.0%	4.7%	4.6%
Parry Sound	0.0%	6.6%	5.8%	5.2%	5.1%
Brant County	7.0%	6.8%	6.1%	5.5%	5.1%
Tay					5.8%
Meaford	10.2%	9.4%	7.7%	6.9%	6.2%
Georgina	13.7%	15.5%	10.4%	7.2%	6.4%
Ottawa	5.9%	5.7%	5.7%	5.7%	6.4%
Espanola					6.7%
Quinte West	4.6%	5.7%	4.7%	7.1%	7.4%
Thunder Bay	9.0%	8.8%	8.4%	8.4%	8.5%
Prince Edward County	9.8%	9.0%	7.6%	7.0%	9.1%
Saugeen Shores	0.0%	0.0%	0.0%	10.5%	10.6%
Barrie	30.4%	26.7%	25.6%	24.5%	24.9%
Average	**2.0%**	**2.3%**	**1.9%**	**2.1%**	**2.0%**
Median	**0.1%**	**0.6%**	**0.5%**	**0.6%**	**0.6%**

Municipalities	2013	2014	2015	2016	2017
Region Niagara	1.4%	1.4%	1.4%	0.0%	0.0%
Region Durham	0.2%	0.1%	0.1%	0.1%	0.1%
Region Waterloo	1.2%	0.9%	0.7%	0.5%	0.4%
Region Halton	5.6%	5.1%	4.6%	4.0%	3.8%
District Muskoka	15.4%	14.6%	13.3%	11.4%	10.3%
Region Peel	14.9%	17.1%	16.0%	14.3%	15.3%
Region York	35.6%	37.6%	35.0%	34.8%	36.6%
Average	**10.6%**	**11.0%**	**10.2%**	**9.3%**	**9.5%**
Median	**5.6%**	**5.1%**	**4.6%**	**4.0%**	**3.8%**

Summary—Water Debt Interest Cover Ratio– Total Survey



Wastewater Debt Interest Cover Ratio

Municipalities	2013	2014	2015	2016	2017
Brantford	0.0%	0.0%	0.0%	0.0%	0.0%
Cambridge	0.0%	0.0%	0.0%	0.0%	0.0%
Elliot Lake	0.0%	0.0%	0.0%	0.0%	0.0%
Grimsby	0.0%	0.0%	0.0%	0.0%	0.0%
Haldimand			0.0%	0.0%	0.0%
Kenora	0.0%	0.0%	0.0%	0.0%	0.0%
Kincardine	0.0%	0.0%	0.0%	0.0%	0.0%
Kitchener	0.0%	0.0%	0.0%	0.0%	0.0%
Lincoln	0.0%	0.0%	0.0%	0.0%	0.0%
Markham	0.0%	0.0%	0.0%	0.0%	0.0%
North Stormont	0.0%	0.0%	0.0%	0.0%	0.0%
Orillia	0.0%	0.0%	0.0%	0.0%	0.0%
Pelham	0.0%	0.0%	0.0%	0.2%	0.0%
Port Colborne	0.0%	0.0%	0.0%	0.0%	0.0%
Richmond Hill	0.0%	0.0%	0.0%	0.0%	0.0%
Sault Ste. Marie	0.0%	0.0%	0.0%	0.0%	0.0%
Springwater	0.0%	0.0%	0.0%	0.0%	0.0%
St. Thomas	2.6%	0.0%	0.0%	0.0%	0.0%
Thorold	0.0%	0.0%	0.0%	0.0%	0.0%
Toronto	0.0%	0.0%	0.0%	0.0%	0.0%
Vaughan	0.1%	0.1%	0.1%	0.1%	0.0%
West Lincoln	0.0%	0.0%	0.0%	0.0%	0.0%
Whitchurch - Stouffville	0.5%	0.0%	0.0%	0.0%	0.0%
Wilmot	0.0%	0.0%	0.0%	0.0%	0.0%
Penetanguishene					0.0%
Guelph	0.6%	0.6%	0.4%	0.3%	0.3%
Niagara-on-the-Lake	0.7%	0.6%	0.5%	0.4%	0.3%
Woolwich	0.6%	0.5%	0.4%	0.3%	0.5%
Welland	0.7%	0.8%	0.6%	0.5%	0.5%
Waterloo	0.0%	0.5%	0.8%	0.7%	0.7%

Wastewater Debt Interest Cover Ratio (cont'd)

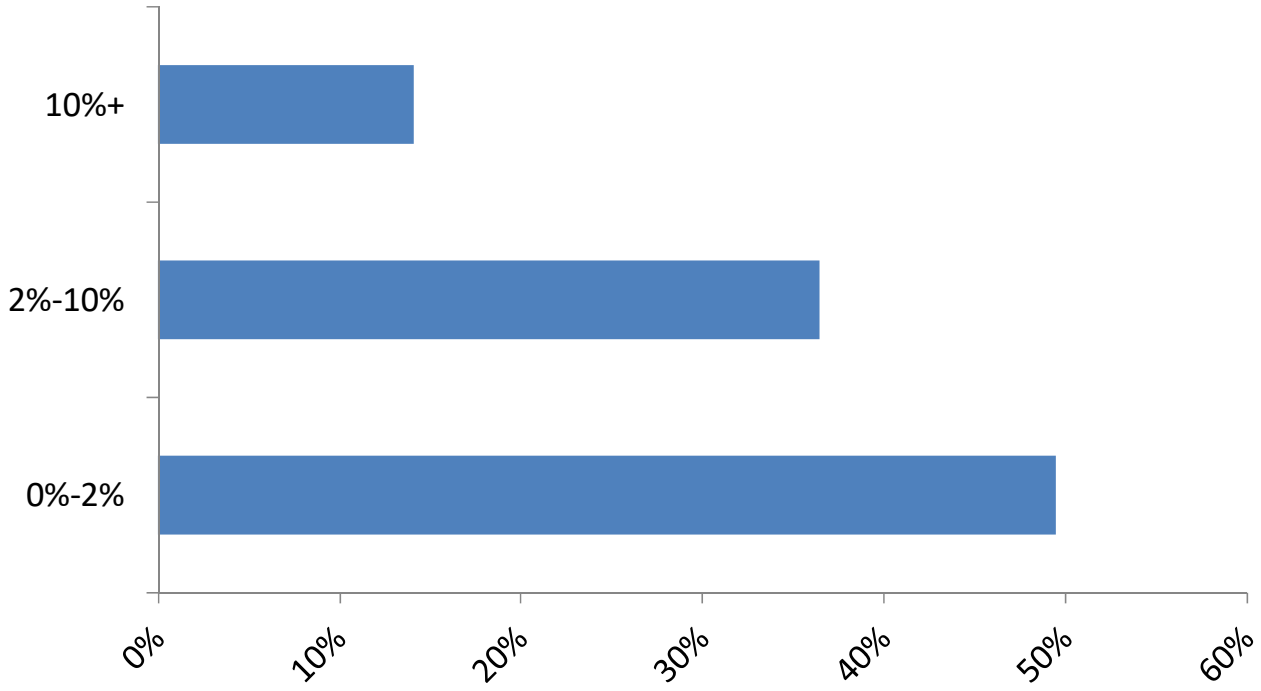
Municipalities	2013	2014	2015	2016	2017
St. Catharines	3.1%	2.3%	1.8%	1.1%	0.9%
Brockton					1.0%
Fort Erie	2.3%	2.0%	1.7%	1.4%	1.1%
Windsor	1.4%	1.4%	1.3%	1.2%	1.2%
North Perth			1.8%	1.6%	1.2%
Newmarket	2.2%	2.0%	1.8%	1.6%	1.5%
Meaford	3.7%	2.3%	2.0%	1.8%	1.6%
Sarnia	3.6%	3.1%	2.5%	2.0%	1.6%
Hamilton	0.9%	1.0%	1.2%	1.2%	1.8%
North Bay	0.4%	0.3%	0.4%	1.1%	1.8%
Grey Highlands	1.0%	3.0%	2.7%	2.4%	2.4%
Norfolk				2.4%	2.4%
Strathroy-Caradoc	4.3%	3.4%	0.0%	3.2%	2.5%
St. Marys	0.0%	4.8%	4.0%	2.8%	2.6%
London	3.4%	3.7%	3.2%	2.7%	2.7%
Belleville	0.7%	1.3%	1.4%	2.3%	2.7%
Peterborough	2.2%	3.0%	2.9%	3.0%	2.9%
Lambton Shores	2.7%	2.3%	1.8%	1.5%	3.0%
Orangeville	0.0%	0.0%	0.0%	0.0%	3.3%
Saugeen Shores	0.0%	0.0%	0.0%	4.6%	4.1%
Brockville	0.8%	0.6%	2.4%	2.9%	4.5%
Collingwood	7.0%	7.3%	6.1%	5.7%	4.7%
Thunder Bay	5.8%	5.2%	4.2%	4.6%	4.7%
Tay					4.8%
Chatham-Kent	0.0%	6.7%	6.9%	6.0%	5.0%
North Middlesex			8.7%	6.3%	5.2%
Greater Sudbury	0.0%	0.0%	3.9%	5.7%	5.3%
Cornwall	0.3%	1.5%	0.4%	1.2%	5.4%
Guelph-Eramosa	0.0%	0.0%	0.0%	0.0%	5.6%
Wellington North	0.0%	7.4%	6.1%	6.0%	5.6%

Wastewater Debt Interest Cover Ratio (cont'd)

Municipalities	2013	2014	2015	2016	2017
Minto	0.0%	6.0%	6.8%	5.9%	5.7%
Brant County	8.3%	8.1%	7.3%	6.6%	6.5%
Ottawa	5.3%	5.0%	5.3%	5.6%	7.3%
Owen Sound	5.4%	4.6%	8.6%	11.4%	8.5%
Espanola					8.6%
Parry Sound	0.0%	10.3%	9.8%	9.4%	8.8%
Kingston	11.7%	11.2%	10.5%	9.6%	9.0%
Centre Wellington	0.0%	6.8%	10.9%	9.8%	9.2%
Mapleton	0.0%	0.0%	0.0%		9.6%
Stratford	16.6%	14.1%	13.1%	12.6%	11.7%
Barrie	16.3%	14.5%	13.7%	13.0%	12.6%
Quinte West	8.0%	8.0%	8.4%	10.6%	13.1%
Middlesex Centre	9.9%	15.9%	15.7%	13.7%	13.1%
King	56.7%	34.1%	50.2%	19.5%	13.4%
Prince Edward County	15.6%	20.1%	15.7%	15.3%	13.5%
Timmins	0.0%	0.0%	0.0%	9.8%	13.8%
Bancroft					14.2%
Georgina	27.5%	26.2%	19.0%	14.3%	16.9%
Average	**2.5%**	**3.0%**	**3.0%**	**3.7%**	**3.7%**
Median	**0.0%**	**0.0%**	**0.0%**	**1.4%**	**1.8%**

Municipalities	2013	2014	2015	2016	2017
Region Niagara	5.3%	5.2%	5.0%	0.0%	0.0%
Region Durham	2.3%	2.1%	2.0%	1.6%	1.2%
Region Halton	6.1%	5.6%	5.1%	4.3%	3.7%
Region Waterloo	4.2%	6.9%	8.4%	8.1%	9.3%
Region Peel	19.0%	19.1%	17.9%	16.0%	15.6%
District Muskoka	33.4%	31.6%	29.9%	26.5%	25.1%
Region York	45.5%	48.5%	45.4%	40.3%	36.2%
Average	**16.5%**	**17.0%**	**16.2%**	**13.8%**	**13.0%**
Median	**6.1%**	**6.9%**	**8.4%**	**8.1%**	**9.3%**

Summary—Wastewater Debt Interest Cover Ratio—Total Survey



Water Debt Outstanding Per Capita

Municipality	2017 Water Debt Outstanding Per Capita
Brockton	$ -
Cornwall	$ -
East Gwillimbury	$ -
Elliot Lake	$ -
Erin	$ -
Greenstone	$ -
Grimsby	$ -
Kenora	$ -
Kincardine	$ -
Kitchener	$ -
Lincoln	$ -
Mapleton	$ -
Markham	$ -
North Middlesex	$ -
North Stormont	$ -
Orangeville	$ -
Orillia	$ -
Richmond Hill	$ -
Sarnia	$ -
Springwater	$ -
Thorold	$ -
Timmins	$ -
Tiny	$ -
Toronto	$ -
Waterloo	$ -
West Lincoln	$ -
Whitchurch - Stouffville	$ -
Wilmot	$ -
Penetanguishene	$ -
Stratford	$ 0

Municipality	2017 Water Debt Outstanding Per Capita
Owen Sound	$ 9
Guelph	$ 10
Woolwich	$ 11
St. Catharines	$ 12
Wellington North	$ 13
North Perth	$ 15
Greater Sudbury	$ 15
Fort Erie	$ 20
Vaughan	$ 22
Strathroy-Caradoc	$ 28
Bancroft	$ 31
Collingwood	$ 37
Brockville	$ 41
Niagara-on-the-Lake	$ 42
King	$ 44
St. Marys	$ 46
London	$ 46
Welland	$ 48
Guelph-Eramosa	$ 48
Pelham	$ 52
Newmarket	$ 54
Grey Highlands	$ 71
Georgina	$ 75
Sault Ste. Marie	$ 88
Cambridge	$ 94
Hamilton	$ 102
Centre Wellington	$ 121
St. Thomas	$ 131
Peterborough	$ 145
Port Colborne	$ 170

Water Debt Outstanding Per Capita (cont'd)

Municipality	2017 Water Debt Outstanding Per Capita	
Middlesex Centre	$	172
Brant County	$	180
Meaford	$	200
North Bay	$	210
Chatham-Kent	$	219
Minto	$	224
Brantford	$	243
Haldimand	$	244
Ottawa	$	277
Belleville	$	296
Lambton Shores	$	320
Tay	$	320
Quinte West	$	377
Prince Edward County	$	392
Parry Sound	$	393
Saugeen Shores	$	421
Kingston	$	474
Espanola	$	556
Thunder Bay	$	598
Barrie	$	909
Average	**$**	**108**
Median	**$**	**30**

Municipality	2017 Water Debt Outstanding Per Capita	
Region Durham	$	-
Region Waterloo	$	5
Region Niagara	$	19
Region Halton	$	180
District Muskoka	$	311
Region Peel	$	496
Region York	$	885
Average	**$**	**271**
Median	**$**	**180**

Wastewater Debt Outstanding Per Capita

Municipality	Wastewater Debt Outstanding Per Capita
Brantford	$ -
Brockton	$ -
Cambridge	$ -
Elliot Lake	$ -
Grimsby	$ -
Kenora	$ -
Kincardine	$ -
Kitchener	$ -
Lincoln	$ -
Markham	$ -
North Stormont	$ -
Orillia	$ -
Port Colborne	$ -
Richmond Hill	$ -
Sault Ste. Marie	$ -
Springwater	$ -
St. Thomas	$ -
Thorold	$ -
Toronto	$ -
Vaughan	$ -
West Lincoln	$ -
Stouffville	$ -
Wilmot	$ -
Woolwich	$ -
Penetanguishene	$ -
Guelph	$ 9
Pelham	$ 12
St. Catharines	$ 15
Niagara-on-the-Lake	$ 28
Waterloo	$ 45

Municipality	Wastewater Debt Outstanding Per Capita
Welland	$ 52
Newmarket	$ 54
Grey Highlands	$ 62
Lambton Shores	$ 68
Sarnia	$ 69
North Perth	$ 76
Meaford	$ 85
Fort Erie	$ 89
Haldimand	$ 98
North Middlesex	$ 102
Windsor	$ 108
North Bay	$ 113
Georgina	$ 113
Hamilton	$ 114
London	$ 115
Brant County	$ 119
Strathroy-Caradoc	$ 124
St. Marys	$ 125
King	$ 130
Mapleton	$ 138
Belleville	$ 141
Peterborough	$ 163
Saugeen Shores	$ 198
Wellington North	$ 202
Guelph-Eramosa	$ 218
Cornwall	$ 226
Chatham-Kent	$ 246
Greater Sudbury	$ 253
Minto	$ 279
Thunder Bay	$ 310

Wastewater Debt Outstanding Per Capita (cont'd)

Municipality	Wastewater Debt Outstanding Per Capita	
Brockville	$	332
Collingwood	$	343
Norfolk	$	351
Tay	$	377
Ottawa	$	409
Middlesex Centre	$	466
Kingston	$	469
Orangeville	$	493
Centre Wellington	$	541
Espanola	$	556
Owen Sound	$	572
Barrie	$	620
Prince Edward County	$	690
Quinte West	$	719
Stratford	$	751
Parry Sound	$	791
Bancroft	$	820
Timmins	$	912
Average	**$**	**186**
Median	**$**	**100**

Municipality	Wastewater Debt Outstanding Per Capita	
Region Durham	$	35
Region Niagara	$	125
Region Halton	$	180
Region Peel	$	304
Region Waterloo	$	366
District Muskoka	$	595
Region York	$	1,263
Average	**$**	**410**
Median	**$**	**304**

Water Net Financial Liabilities Ratio

Net Financial Ratio is debt principal outstanding minus reserves as a percentage of operating revenue. This Ratio indicates the extent to which financial liabilities could be met by its operating revenue. Where this ratio is falling it indicates that the municipality's capacity to meet its financial obligations from operating revenue is strengthening. An increase in the net financial liabilities ratio means that a municipality is incurring higher net operating costs (e.g. as a result of additional maintenance and amortization costs associated with acquiring new assets). There is no optimal number or range for this indicator. What is important is that a municipality understands and is comfortable with the ratio that has been determined based on future needs and long term financial sustainability.

Municipalities	2016 Water Net Financial Liability Ratio	2017 Water Net Financial Liability Ratio
Lincoln	(2.4)	-
Mapleton		(2.4)
Springwater	(1.6)	(2.3)
North Stormont	-	(2.3)
Strathroy-Caradoc	(2.3)	(2.2)
Toronto	(1.2)	(2.2)
Grey Highlands	(1.4)	(2.0)
Guelph	(1.8)	(1.9)
Woolwich	(1.4)	(1.6)
Erin	(1.2)	(1.6)
Thorold	(1.4)	(1.6)
Newmarket	(1.3)	(1.3)
Markham	(1.1)	(1.3)
Orillia	(1.6)	(1.2)
Lambton Shores	(0.8)	(1.2)
Centre Wellington	(0.9)	(1.1)
Vaughan	0.1	(1.1)
Wilmot	(0.9)	(1.1)
Wellington North	(1.0)	(1.0)
Orangeville	(0.8)	(0.9)
Collingwood	(0.7)	(0.9)
Stratford	(0.9)	(0.8)
Kenora	(0.7)	(0.8)
Parry Sound	(0.3)	(0.8)
London	(0.7)	(0.7)

Municipalities	2016 Water Net Financial Liability Ratio	2017 Water Net Financial Liability Ratio
Penetanguishene		(0.7)
St. Marys	(0.7)	(0.7)
East Gwillimbury	(0.6)	(0.7)
Whitchurch - Stouffville	(0.5)	(0.7)
Niagara-on-the-Lake	(0.4)	(0.6)
North Perth	(0.6)	(0.6)
Guelph-Eramosa	(0.6)	(0.6)
Cornwall	(0.5)	(0.5)
Brockville	(0.3)	(0.5)
Pelham	(0.5)	(0.5)
St. Catharines	(0.4)	(0.5)
Sarnia	(0.2)	(0.5)
Greater Sudbury	(0.4)	(0.4)
West Lincoln	(0.4)	(0.4)
St. Thomas	(0.4)	(0.4)
Owen Sound	(0.2)	(0.3)
North Middlesex	(0.1)	(0.3)
Richmond Hill	(0.3)	(0.3)
Brant County	(0.3)	(0.3)
Grimsby	(0.5)	(0.2)
Georgina	0.3	(0.1)
Belleville	0.0	(0.1)
Kitchener	(0.0)	(0.1)
Fort Erie	0.0	(0.0)
Kincardine	(2.8)	(6.2)

Water Net Financial Liabilities Ratio (cont'd)

Municipalities	2016 Water Net Financial Liability Ratio	2017 Water Net Financial Liability Ratio
Brockton		-
Elliot Lake	-	-
Greenstone	0.5	-
Timmins	-	-
Waterloo	-	-
Haldimand	(0.9)	0.1
Minto	0.2	0.1
Brantford	(0.0)	0.1
Bancroft		0.2
Welland	0.2	0.2
King	0.3	0.3
Cambridge	0.1	0.3
Peterborough	0.4	0.3
North Bay	0.5	0.3
Tay		0.4
Sault Ste. Marie	-	0.4
Middlesex Centre	0.9	0.4
Hamilton	0.4	0.5
Port Colborne	1.3	0.6
Chatham-Kent	0.9	0.7
Meaford	0.9	0.8
Kingston	(0.3)	1.0
Quinte West	1.5	1.4
Ottawa	1.4	1.4
Saugeen Shores	1.6	1.6
Espanola		1.8
Prince Edward County	1.1	2.3
Thunder Bay	2.3	2.3
Barrie	4.4	4.5
Average	(0.3)	(0.4)
Median	(0.3)	(0.4)

Municipalities	2016 Water Net Financial Liability Ratio	2017 Water Net Financial Liability Ratio
Region Niagara	(1.4)	(1.6)
Region Durham	(0.9)	(1.0)
Region Waterloo	(0.7)	(0.9)
Region Halton	0.2	(0.1)
District Muskoka	1.4	1.1
Region Peel	2.7	2.2
Region York	7.9	8.7
Average	1.3	1.2
Median	0.2	(0.1)

Wastewater Net Financial Liabilities Ratio

Municipalities	2016 Wastewater Net Financial Liability Ratio	2017 Wastewater Net Financial Liability Ratio
Grimsby	(58.2)	(60.0)
Richmond Hill	(11.6)	(19.9)
Lincoln	(3.9)	(6.4)
Kincardine	(4.5)	(4.8)
Woolwich	(2.0)	(2.7)
Springwater	(2.4)	(2.4)
Guelph	(2.0)	(2.3)
Elliot Lake	(1.7)	(1.9)
Brockton		(1.8)
Brantford	(1.7)	(1.8)
Wellington North	(1.1)	(1.7)
Hamilton	(1.2)	(1.6)
Thorold	(0.9)	(1.2)
Collingwood	(0.7)	(1.1)
Grey Highlands	(1.0)	(1.1)
Newmarket	(0.9)	(1.1)
Strathroy-Caradoc	(1.1)	(1.1)
Haldimand	(0.8)	(1.0)
Meaford	(0.5)	(1.0)
Peterborough	(1.2)	(1.0)
Orillia	(1.3)	(1.0)
Wilmot	(0.8)	(0.8)
London	(0.6)	(0.8)
Vaughan	(0.8)	(0.7)
Cambridge	(0.5)	(0.7)
St. Thomas	(1.2)	(0.7)
Minto	(0.6)	(0.6)
West Lincoln	(0.5)	(0.5)
Kenora	(0.4)	(0.5)
Port Colborne	(1.7)	(0.4)

Municipalities	2016 Wastewater Net Financial Liability Ratio	2017 Wastewater Net Financial Liability Ratio
Niagara-on-the-Lake	(0.2)	(0.4)
Belleville	(0.3)	(0.4)
Pelham	(0.2)	(0.4)
North Stormont	(2.5)	(0.3)
Stouffville	(0.5)	(0.3)
St. Catharines	(0.3)	(0.3)
Brant County	(0.4)	(0.2)
Sarnia	0.1	(0.1)
Toronto	(0.2)	(0.1)
Kitchener	(0.0)	(0.1)
Fort Erie	(0.0)	(0.0)
Penetanguishene		(0.0)
Markham	-	-
Sault Ste. Marie	(0.0)	-
Welland	0.1	0.1
Lambton Shores	0.1	0.1
North Bay	0.4	0.2
North Perth	2.5	0.2
Waterloo	0.2	0.2
St. Marys	0.4	0.2
Windsor	0.3	0.2
North Middlesex	0.6	0.4
Saugeen Shores	0.8	0.5
Mapleton		0.6
Kingston	0.7	0.6
Georgina	0.9	0.8
Cornwall	0.8	0.8
Greater Sudbury	0.8	0.8
Norfolk	0.8	0.8
Parry Sound	1.1	0.9

Wastewater Net Financial Liabilities Ratio (cont'd)

Municipalities	2016 Wastewater Net Financial Liability Ratio	2017 Wastewater Net Financial Liability Ratio
Espanola		0.9
King	2.0	1.1
Brockville	1.3	1.1
Tay		1.2
Guelph-Eramosa	1.6	1.2
Chatham-Kent	1.5	1.3
Thunder Bay	1.5	1.4
Centre Wellington	2.4	1.7
Owen Sound	2.2	1.9
Orangeville	(0.4)	2.0
Barrie	2.4	2.1
Ottawa	1.4	2.3
Bancroft		3.0
Middlesex Centre	3.7	3.1
Timmins	4.4	4.0
Quinte West	3.8	4.3
Stratford	4.9	4.4
Prince Edward County	4.8	4.4
Average	(0.8)	(1.0)
Median	(0.2)	(0.1)

Municipalities	2016 Wastewater Net Financial Liability Ratio	2017 Wastewater Net Financial Liability Ratio
Region Durham	(1.0)	(1.2)
Region Halton	0.1	0.1
Region Niagara	0.2	0.1
Region Peel	0.9	0.7
Region Waterloo	2.5	2.5
District Muskoka	3.4	2.5
Region York	9.1	7.9
Average	2.2	1.8
Median	0.9	0.7

Average Municipal Burden as a % of Income

Taxes and Water and Wastewater Costs as a Percentage of Income

A comparison was made earlier in the report of relative property tax burdens and water/wastewater costs on comparable properties. This section of the report provides a comparison of the allocation of gross income to fund municipal services on a typical household in each municipality.

The approach used to calculate taxes as a percentage of income was to compare the average income in a municipality from the 2017 Manifold Data Mining report against the tax burden on a typical home in the municipality using weighted median dwelling values and applying the 2017 residential tax rates for each municipality.

A comparison was also made with the inclusion of water and wastewater costs on a typical Residential property. This assumed an average annual consumption of 200 m^3.

Average Household Income and Dwelling Value

Municipality	2018 Weighted Median Value of Dwelling	2018 Weighted Median Value of Dwelling	2018 Est. Avg. Household Income	2018 Income Ranking
Elliot Lake	$ 95,786	low	$ 62,158	low
Cornwall	$ 168,403	low	$ 62,750	low
Bancroft	$ 170,843	low	$ 65,292	low
Parry Sound	$ 217,030	low	$ 67,600	low
Owen Sound	$ 209,372	low	$ 70,778	low
Brockville	$ 211,517	low	$ 71,084	low
Midland	$ 234,593	low	$ 72,919	low
Welland	$ 205,403	low	$ 73,910	low
Windsor	$ 160,124	low	$ 74,671	low
St. Thomas	$ 197,307	low	$ 74,793	low
Orillia	$ 271,541	mid	$ 74,970	low
Port Colborne	$ 200,503	low	$ 76,517	low
Chatham-Kent	$ 160,128	low	$ 77,014	low
Tillsonburg	$ 221,432	low	$ 77,240	low
Belleville	$ 215,924	low	$ 77,388	low
Peterborough	$ 262,155	mid	$ 79,479	low
Niagara Falls	$ 242,931	mid	$ 79,768	low
St. Catharines	$ 240,834	low	$ 80,012	low
Wellington North	$ 235,773	low	$ 80,639	low
Brantford	$ 247,186	mid	$ 80,735	low
Fort Erie	$ 231,850	low	$ 81,046	low
North Bay	$ 238,602	low	$ 82,320	low
Quinte West	$ 219,508	low	$ 82,770	low
Sault Ste. Marie	$ 199,025	low	$ 82,955	low
Minto	$ 220,931	low	$ 83,431	low
Thorold	$ 235,502	low	$ 83,547	low
Tay	$ 237,849	low	$ 83,731	low
Penetanguishene	$ 259,492	mid	$ 83,774	low
Gravenhurst	$ 398,476	high	$ 83,879	low
Stratford	$ 272,350	mid	$ 84,065	low
Espanola	$ 155,418	low	$ 84,143	low
Norfolk	$ 250,572	mid	$ 84,393	low
Greenstone	$ 65,308	low	$ 86,104	low
London	$ 230,277	low	$ 86,126	low
Thunder Bay	$ 207,544	low	$ 87,350	low
Meaford	$ 300,820	mid	$ 87,359	low

Average Household Income and Dwelling Value (cont'd)

Municipality	2018 Weighted Median Value of Dwelling	2018 Weighted Median Value of Dwelling	2018 Est. Avg. Household Income	2018 Income Ranking
St. Marys	$ 254,340	mid	$ 88,756	mid
Strathroy-Caradoc	$ 237,780	low	$ 88,913	mid
Lambton Shores	$ 298,768	mid	$ 88,976	mid
Collingwood	$ 306,116	mid	$ 89,612	mid
Oshawa	$ 306,269	mid	$ 90,192	mid
Ingersoll	$ 214,728	low	$ 90,487	mid
North Perth	$ 237,801	low	$ 90,553	mid
Kitchener	$ 310,307	mid	$ 90,901	mid
North Stormont	$ 201,275	low	$ 91,502	mid
Kingston	$ 302,868	mid	$ 91,580	mid
Brockton	$ 221,979	low	$ 92,228	mid
Bracebridge	$ 327,852	mid	$ 92,397	mid
Prince Edward County	$ 292,530	mid	$ 92,682	mid
Brock	$ 309,200	mid	$ 92,943	mid
Hamilton	$ 338,884	mid	$ 93,423	mid
Huntsville	$ 325,723	mid	$ 94,047	mid
North Middlesex	$ 226,271	low	$ 94,212	mid
Sarnia	$ 208,614	low	$ 94,588	mid
Kenora	$ 226,608	low	$ 96,224	mid
Timmins	$ 189,832	low	$ 96,423	mid
Haldimand	$ 268,451	mid	$ 96,891	mid
Barrie	$ 317,174	mid	$ 97,290	mid
Greater Sudbury	$ 259,174	mid	$ 97,604	mid
Cambridge	$ 309,945	mid	$ 97,643	mid
Georgina	$ 380,482	high	$ 98,312	mid
Guelph	$ 352,092	mid	$ 100,108	mid
Tiny	$ 427,846	high	$ 100,784	mid
Orangeville	$ 339,643	mid	$ 101,444	mid
Brampton	$ 473,728	high	$ 102,663	mid
Grey Highlands	$ 294,814	mid	$ 102,808	mid
Wainfleet	$ 309,385	mid	$ 103,485	mid
Centre Wellington	$ 360,759	mid	$ 106,318	mid
Mapleton	$ 340,060	mid	$ 107,206	mid
Innisfil	$ 412,943	high	$ 107,643	mid
West Lincoln	$ 330,799	mid	$ 107,846	mid
Toronto	$ 614,687	high	$ 107,968	mid

Average Household Income and Dwelling Value (cont'd)

Municipality	2018 Weighted Median Value of Dwelling	2018 Weighted Median Value of Dwelling	2018 Est. Avg. Household Income	2018 Income Ranking
Mississauga	$ 536,403	high	$ 109,999	high
Central Elgin	$ 269,465	mid	$ 110,954	high
Ottawa	$ 392,333	high	$ 111,599	high
Brant	$ 351,845	mid	$ 111,853	high
Lincoln	$ 343,172	mid	$ 113,606	high
Waterloo	$ 375,470	high	$ 114,438	high
Clarington	$ 346,816	mid	$ 116,511	high
Grimsby	$ 371,491	high	$ 116,929	high
Markham	$ 709,375	high	$ 118,152	high
Niagara-on-the-Lake	$ 479,285	high	$ 118,156	high
Wilmot	$ 398,301	high	$ 120,075	high
Saugeen Shores	$ 332,297	mid	$ 120,585	high
Richmond Hill	$ 781,373	high	$ 121,671	high
Kincardine	$ 273,007	mid	$ 122,567	high
Newmarket	$ 539,166	high	$ 123,590	high
Pickering	$ 460,471	high	$ 124,559	high
Burlington	$ 507,123	high	$ 125,873	high
Pelham	$ 361,165	high	$ 126,655	high
Wellesley	$ 407,534	high	$ 127,485	high
Woolwich	$ 400,196	high	$ 128,111	high
Milton	$ 502,387	high	$ 128,664	high
Whitby	$ 430,550	high	$ 128,665	high
North Dumfries	$ 426,526	high	$ 133,048	high
East Gwillimbury	$ 541,818	high	$ 135,968	high
Halton Hills	$ 514,612	high	$ 136,293	high
Guelph-Eramosa	$ 482,885	high	$ 136,490	high
Springwater	$ 428,428	high	$ 139,363	high
Vaughan	$ 735,785	high	$ 139,474	high
Middlesex Centre	$ 385,000	high	$ 141,189	high
Whitchurch-Stouffvill	$ 661,445	high	$ 142,060	high
Erin	$ 523,702	high	$ 142,361	high
Caledon	$ 604,341	high	$ 145,664	high
Aurora	$ 649,726	high	$ 155,457	high
Puslinch	$ 635,148	high	$ 179,036	high
Oakville	$ 735,956	high	$ 179,132	high
King	$ 882,592	high	$ 187,349	high
Average	**$ 340,734**		**$ 102,194**	
Median	**$ 306,193**		**$ 95,406**	

Property Taxes as a Percentage of Income

Municipality	2018 Est. Avg. Household Income	2018 Average Residential Taxes	2018 Property Taxes as a % of Household Income	2018 Property Taxes as a % of Household Income Ranking
Greenstone	$ 86,104	$ 1,665	1.9%	low
Springwater	$ 139,363	$ 3,396	2.4%	low
North Stormont	$ 91,502	$ 2,340	2.6%	low
Kincardine	$ 122,567	$ 3,299	2.7%	low
Milton	$ 128,664	$ 3,506	2.7%	low
Woolwich	$ 128,111	$ 3,662	2.9%	low
North Dumfries	$ 133,048	$ 3,898	2.9%	low
Saugeen Shores	$ 120,585	$ 3,666	3.0%	low
Wilmot	$ 120,075	$ 3,660	3.0%	low
Wellesley	$ 127,485	$ 3,924	3.1%	low
Grey Highlands	$ 102,808	$ 3,177	3.1%	low
Middlesex Centre	$ 141,189	$ 4,382	3.1%	low
Halton Hills	$ 136,293	$ 4,266	3.1%	low
Tiny	$ 100,784	$ 3,156	3.1%	low
Oakville	$ 179,132	$ 5,636	3.1%	low
Elliot Lake	$ 62,158	$ 1,964	3.2%	low
Tay	$ 83,731	$ 2,665	3.2%	low
North Perth	$ 90,553	$ 2,883	3.2%	low
Espanola	$ 84,143	$ 2,684	3.2%	low
Brockton	$ 92,228	$ 2,951	3.2%	low
Strathroy-Caradoc	$ 88,913	$ 2,866	3.2%	low
Brant	$ 111,853	$ 3,638	3.3%	low
Kenora	$ 96,224	$ 3,154	3.3%	low
Burlington	$ 125,873	$ 4,134	3.3%	low
North Middlesex	$ 94,212	$ 3,108	3.3%	low
East Gwillimbury	$ 135,968	$ 4,520	3.3%	low
Prince Edward County	$ 92,682	$ 3,085	3.3%	low
Sarnia	$ 94,588	$ 3,182	3.4%	low
Puslinch	$ 179,036	$ 6,126	3.4%	low
Haldimand	$ 96,891	$ 3,321	3.4%	low
Aurora	$ 155,457	$ 5,338	3.4%	low
Caledon	$ 145,664	$ 5,077	3.5%	low
West Lincoln	$ 107,846	$ 3,809	3.5%	low
Ingersoll	$ 90,487	$ 3,212	3.5%	low
Norfolk	$ 84,393	$ 2,998	3.6%	low
Minto	$ 83,431	$ 2,968	3.6%	low

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

Municipality	2018 Est. Avg. Household Income	2018 Average Residential Taxes	2018 Property Taxes as a % of Household Income	2018 Property Taxes as a % of Household Income Ranking
London	$ 86,126	$ 3,111	3.6%	mid
Quinte West	$ 82,770	$ 2,994	3.6%	mid
Toronto	$ 107,968	$ 3,906	3.6%	mid
Waterloo	$ 114,438	$ 4,160	3.6%	mid
Clarington	$ 116,511	$ 4,241	3.6%	mid
Lincoln	$ 113,606	$ 4,144	3.6%	mid
Whitchurch-Stouffville	$ 142,060	$ 5,196	3.7%	mid
Sault Ste. Marie	$ 82,955	$ 3,046	3.7%	mid
Timmins	$ 96,423	$ 3,561	3.7%	mid
Grimsby	$ 116,929	$ 4,341	3.7%	mid
Lambton Shores	$ 88,976	$ 3,338	3.8%	mid
Guelph-Eramosa	$ 136,490	$ 5,126	3.8%	mid
Ottawa	$ 111,599	$ 4,192	3.8%	mid
Newmarket	$ 123,590	$ 4,647	3.8%	mid
Pelham	$ 126,655	$ 4,775	3.8%	mid
Wellington North	$ 80,639	$ 3,043	3.8%	mid
Central Elgin	$ 110,954	$ 4,189	3.8%	mid
Centre Wellington	$ 106,318	$ 4,017	3.8%	mid
Cambridge	$ 97,643	$ 3,734	3.8%	mid
Niagara-on-the-Lake	$ 118,156	$ 4,530	3.8%	mid
Greater Sudbury	$ 97,604	$ 3,742	3.8%	mid
Vaughan	$ 139,474	$ 5,357	3.8%	mid
Kitchener	$ 90,901	$ 3,506	3.9%	mid
Chatham-Kent	$ 77,014	$ 2,984	3.9%	mid
Windsor	$ 74,671	$ 2,904	3.9%	mid
Thunder Bay	$ 87,350	$ 3,398	3.9%	mid
Tillsonburg	$ 77,240	$ 3,014	3.9%	mid
Whitby	$ 128,665	$ 5,084	4.0%	mid
Niagara Falls	$ 79,768	$ 3,199	4.0%	mid
Erin	$ 142,361	$ 5,709	4.0%	mid
Mississauga	$ 109,999	$ 4,417	4.0%	mid
Mapleton	$ 107,206	$ 4,334	4.0%	mid
St. Thomas	$ 74,793	$ 3,025	4.0%	mid
St. Marys	$ 88,756	$ 3,600	4.1%	mid
Innisfil	$ 107,643	$ 4,367	4.1%	mid
Collingwood	$ 89,612	$ 3,658	4.1%	mid

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

Municipality	2018 Est. Avg. Household Income	2018 Average Residential Taxes	2018 Property Taxes as a % of Household Income	2018 Property Taxes as a % of Household Income Ranking
Thorold	$ 83,547	$ 3,412	4.1%	high
King	$ 187,349	$ 7,662	4.1%	high
Huntsville	$ 94,047	$ 3,856	4.1%	high
Wainfleet	$ 103,485	$ 4,260	4.1%	high
Guelph	$ 100,108	$ 4,124	4.1%	high
Georgina	$ 98,312	$ 4,077	4.1%	high
Barrie	$ 97,290	$ 4,035	4.1%	high
Markham	$ 118,152	$ 4,922	4.2%	high
Brantford	$ 80,735	$ 3,366	4.2%	high
North Bay	$ 82,320	$ 3,473	4.2%	high
Pickering	$ 124,559	$ 5,306	4.3%	high
Fort Erie	$ 81,046	$ 3,454	4.3%	high
Brock	$ 92,943	$ 3,976	4.3%	high
St. Catharines	$ 80,012	$ 3,450	4.3%	high
Cornwall	$ 62,750	$ 2,723	4.3%	high
Port Colborne	$ 76,517	$ 3,341	4.4%	high
Bancroft	$ 65,292	$ 2,866	4.4%	high
Welland	$ 73,910	$ 3,264	4.4%	high
Penetanguishene	$ 83,774	$ 3,726	4.4%	high
Stratford	$ 84,065	$ 3,748	4.5%	high
Brockville	$ 71,084	$ 3,174	4.5%	high
Belleville	$ 77,388	$ 3,471	4.5%	high
Kingston	$ 91,580	$ 4,117	4.5%	high
Midland	$ 72,919	$ 3,286	4.5%	high
Meaford	$ 87,359	$ 3,978	4.6%	high
Hamilton	$ 93,423	$ 4,277	4.6%	high
Richmond Hill	$ 121,671	$ 5,607	4.6%	high
Bracebridge	$ 92,397	$ 4,272	4.6%	high
Orangeville	$ 101,444	$ 4,701	4.6%	high
Peterborough	$ 79,479	$ 3,741	4.7%	high
Parry Sound	$ 67,600	$ 3,226	4.8%	high
Oshawa	$ 90,192	$ 4,309	4.8%	high
Brampton	$ 102,663	$ 4,906	4.8%	high
Owen Sound	$ 70,778	$ 3,500	4.9%	high
Orillia	$ 74,970	$ 3,775	5.0%	high
Gravenhurst	$ 83,879	$ 4,990	5.9%	high
Average	**$ 102,194**	**$ 3,836**	**3.8%**	
Median	**$ 95,406**	**$ 3,696**	**3.8%**	

Total Municipal Burden as a Percentage of Income

The following table includes property taxes as well as water and sewer costs on a typical home and calculates the total municipal burden as a % of household income.

Municipality	Est. Avg. Household Income	Average Residential Taxes	Residential Water/WW Costs 200 m3	Total Municipal Tax Burden	Total Municipal Burden as a % of Household Income	Total Municipal Tax Burden Ranking	Total Municipal Burden as a % of Household Income Ranking
Milton	$ 128,664	$ 3,506	$ 842	$ 4,348	3.4%	low	low
Springwater	$ 139,363	$ 3,396	$ 1,357	$ 4,753	3.4%	mid	low
Puslinch	$ 179,036	$ 6,126	N/A	$ 6,126	3.4%	high	low
Kincardine	$ 122,567	$ 3,299	$ 967	$ 4,266	3.5%	low	low
North Stormont	$ 91,502	$ 2,340	$ 907	$ 3,247	3.5%	low	low
Oakville	$ 179,132	$ 5,636	$ 842	$ 6,479	3.6%	high	low
Halton Hills	$ 136,293	$ 4,266	$ 842	$ 5,108	3.7%	high	low
Woolwich	$ 128,111	$ 3,662	$ 1,194	$ 4,856	3.8%	mid	low
Caledon	$ 145,664	$ 5,077	$ 463	$ 5,540	3.8%	high	low
North Dumfries	$ 133,048	$ 3,898	$ 1,174	$ 5,072	3.8%	mid	low
Greenstone	$ 86,104	$ 1,665	$ 1,625	$ 3,289	3.8%	low	low
Saugeen Shores	$ 120,585	$ 3,666	$ 983	$ 4,649	3.9%	mid	low
Tiny	$ 100,784	$ 3,156	$ 793	$ 3,949	3.9%	low	low
Wilmot	$ 120,075	$ 3,660	$ 1,060	$ 4,719	3.9%	mid	low
Burlington	$ 125,873	$ 4,134	$ 842	$ 4,976	4.0%	mid	low
Wellesley	$ 127,485	$ 3,924	$ 1,174	$ 5,098	4.0%	high	low
Aurora	$ 155,457	$ 5,338	$ 946	$ 6,284	4.0%	high	low
Wainfleet	$ 103,485	$ 4,260	N/A	$ 4,260	4.1%	low	low
Grimsby	$ 116,929	$ 4,341	$ 552	$ 4,893	4.2%	mid	low
Elliot Lake	$ 62,158	$ 1,964	$ 657	$ 2,620	4.2%	low	low
Strathroy-Caradoc	$ 88,913	$ 2,866	$ 888	$ 3,753	4.2%	low	low
Brockton	$ 92,228	$ 2,951	$ 945	$ 3,896	4.2%	low	low
Grey Highlands	$ 102,808	$ 3,177	$ 1,197	$ 4,374	4.3%	low	low
Whitchurch-Stouffville	$ 142,060	$ 5,196	$ 881	$ 6,077	4.3%	high	low
North Perth	$ 90,553	$ 2,883	$ 999	$ 3,882	4.3%	low	low
Toronto	$ 107,968	$ 3,906	$ 761	$ 4,667	4.3%	mid	low
Middlesex Centre	$ 141,189	$ 4,382	$ 1,725	$ 6,106	4.3%	high	low
Pelham	$ 126,655	$ 4,775	$ 748	$ 5,524	4.4%	high	low
East Gwillimbury	$ 135,968	$ 4,520	$ 1,414	$ 5,934	4.4%	high	low
Clarington	$ 116,511	$ 4,241	$ 877	$ 5,117	4.4%	high	low
Waterloo	$ 114,438	$ 4,160	$ 870	$ 5,029	4.4%	mid	low
Sarnia	$ 94,588	$ 3,182	$ 1,006	$ 4,189	4.4%	low	low
Mississauga	$ 109,999	$ 4,417	$ 463	$ 4,881	4.4%	mid	low
Vaughan	$ 139,474	$ 5,357	$ 831	$ 6,189	4.4%	high	low
Brant	$ 111,853	$ 3,638	$ 1,360	$ 4,999	4.5%	mid	low
Haldimand	$ 96,891	$ 3,321	$ 1,043	$ 4,364	4.5%	low	low

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

Municipality	Est. Avg. Household Income	Average Residential Taxes	Residential Water/WW Costs 200 m3	Total Municipal Tax Burden	Total Municipal Burden as a % of Household Income	Total Municipal Tax Burden Ranking	Total Municipal Burden as a % of Household Income Ranking
West Lincoln	$ 107,846	$ 3,809	$ 1,059	$ 4,869	4.5%	mid	low
North Middlesex	$ 94,212	$ 3,108	$ 1,163	$ 4,271	4.5%	low	low
Lincoln	$ 113,606	$ 4,144	$ 1,019	$ 5,163	4.5%	high	low
Ottawa	$ 111,599	$ 4,192	$ 906	$ 5,097	4.6%	high	mid
Timmins	$ 96,423	$ 3,561	$ 876	$ 4,437	4.6%	low	mid
Sault Ste. Marie	$ 82,955	$ 3,046	$ 779	$ 3,825	4.6%	low	mid
London	$ 86,126	$ 3,111	$ 861	$ 3,972	4.6%	low	mid
Espanola	$ 84,143	$ 2,684	$ 1,199	$ 3,883	4.6%	low	mid
Whitby	$ 128,665	$ 5,084	$ 877	$ 5,961	4.6%	high	mid
Newmarket	$ 123,590	$ 4,647	$ 1,157	$ 5,805	4.7%	high	mid
Erin	$ 142,361	$ 5,709	$ 983	$ 6,692	4.7%	high	mid
Guelph-Eramosa	$ 136,490	$ 5,126	$ 1,290	$ 6,416	4.7%	high	mid
King	$ 187,349	$ 7,662	$ 1,172	$ 8,835	4.7%	high	mid
Niagara-on-the-Lake	$ 118,156	$ 4,530	$ 1,098	$ 5,627	4.8%	high	mid
Markham	$ 118,152	$ 4,922	$ 829	$ 5,751	4.9%	high	mid
Ingersoll	$ 90,487	$ 3,212	$ 1,218	$ 4,430	4.9%	low	mid
Centre Wellington	$ 106,318	$ 4,017	$ 1,217	$ 5,234	4.9%	high	mid
Kenora	$ 96,224	$ 3,154	$ 1,584	$ 4,738	4.9%	mid	mid
Norfolk	$ 84,393	$ 2,998	$ 1,167	$ 4,165	4.9%	low	mid
Penetanguishene	$ 83,774	$ 3,726	$ 408	$ 4,135	4.9%	low	mid
Cambridge	$ 97,643	$ 3,734	$ 1,086	$ 4,820	4.9%	mid	mid
Pickering	$ 124,559	$ 5,306	$ 877	$ 6,183	5.0%	high	mid
Kitchener	$ 90,901	$ 3,506	$ 1,031	$ 4,537	5.0%	mid	mid
Quinte West	$ 82,770	$ 2,994	$ 1,146	$ 4,140	5.0%	low	mid
Guelph	$ 100,108	$ 4,124	$ 921	$ 5,045	5.0%	mid	mid
Tillsonburg	$ 77,240	$ 3,014	$ 879	$ 3,893	5.0%	low	mid
Greater Sudbury	$ 97,604	$ 3,742	$ 1,189	$ 4,931	5.1%	mid	mid
Barrie	$ 97,290	$ 4,035	$ 899	$ 4,934	5.1%	mid	mid
Niagara Falls	$ 79,768	$ 3,199	$ 916	$ 4,115	5.2%	low	mid
St. Marys	$ 88,756	$ 3,600	$ 979	$ 4,579	5.2%	mid	mid
Innisfil	$ 107,643	$ 4,367	$ 1,189	$ 5,556	5.2%	high	mid
Tay	$ 83,731	$ 2,665	$ 1,674	$ 4,339	5.2%	low	mid
Thunder Bay	$ 87,350	$ 3,398	$ 1,151	$ 4,550	5.2%	mid	mid
Georgina	$ 98,312	$ 4,077	$ 1,049	$ 5,126	5.2%	high	mid
Brantford	$ 80,735	$ 3,366	$ 849	$ 4,215	5.2%	low	mid
Brock	$ 92,943	$ 3,976	$ 877	$ 4,853	5.2%	mid	mid

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

Municipality	Est. Avg. Household Income	Average Residential Taxes	Residential Water/WW Costs 200 m3	Total Municipal Tax Burden	Total Municipal Burden as a % of Household Income	Total Municipal Tax Burden Ranking	Total Municipal Burden as a % of Household Income Ranking
Central Elgin	$ 110,954	$ 4,189	$ 1,610	$ 5,799	5.2%	high	mid
Brampton	$ 102,663	$ 4,906	$ 463	$ 5,369	5.2%	high	mid
Chatham-Kent	$ 77,014	$ 2,984	$ 1,056	$ 4,040	5.2%	low	mid
Thorold	$ 83,547	$ 3,412	$ 1,001	$ 4,413	5.3%	low	high
St. Thomas	$ 74,793	$ 3,025	$ 930	$ 3,955	5.3%	low	high
Wellington North	$ 80,639	$ 3,043	$ 1,222	$ 4,265	5.3%	low	high
Mapleton	$ 107,206	$ 4,334	$ 1,351	$ 5,685	5.3%	high	high
Minto	$ 83,431	$ 2,968	$ 1,464	$ 4,432	5.3%	low	high
Hamilton	$ 93,423	$ 4,277	$ 687	$ 4,963	5.3%	mid	high
Richmond Hill	$ 121,671	$ 5,607	$ 882	$ 6,490	5.3%	high	high
Lambton Shores	$ 88,976	$ 3,338	$ 1,415	$ 4,753	5.3%	mid	high
Stratford	$ 84,065	$ 3,748	$ 772	$ 4,521	5.4%	mid	high
Collingwood	$ 89,612	$ 3,658	$ 1,176	$ 4,834	5.4%	mid	high
Prince Edward County	$ 92,682	$ 3,085	$ 1,922	$ 5,007	5.4%	mid	high
St. Catharines	$ 80,012	$ 3,450	$ 875	$ 4,325	5.4%	low	high
Huntsville	$ 94,047	$ 3,856	$ 1,243	$ 5,098	5.4%	high	high
Windsor	$ 74,671	$ 2,904	$ 1,153	$ 4,057	5.4%	low	high
North Bay	$ 82,320	$ 3,473	$ 1,063	$ 4,536	5.5%	mid	high
Cornwall	$ 62,750	$ 2,723	$ 753	$ 3,476	5.5%	low	high
Brockville	$ 71,084	$ 3,174	$ 764	$ 3,938	5.5%	low	high
Penetanguishene	$ 83,774	$ 3,726	$ 1,010	$ 4,736	5.7%	mid	high
Orangeville	$ 101,444	$ 4,701	$ 1,038	$ 5,738	5.7%	high	high
Midland	$ 72,919	$ 3,286	$ 864	$ 4,150	5.7%	low	high
Kingston	$ 91,580	$ 4,117	$ 1,104	$ 5,221	5.7%	high	high
Oshawa	$ 90,192	$ 4,309	$ 877	$ 5,186	5.7%	high	high
Bracebridge	$ 92,397	$ 4,272	$ 1,243	$ 5,514	6.0%	high	high
Peterborough	$ 79,479	$ 3,741	$ 1,014	$ 4,755	6.0%	mid	high
Fort Erie	$ 81,046	$ 3,454	$ 1,408	$ 4,862	6.0%	mid	high
Belleville	$ 77,388	$ 3,471	$ 1,203	$ 4,674	6.0%	mid	high
Welland	$ 73,910	$ 3,264	$ 1,210	$ 4,474	6.1%	low	high
Port Colborne	$ 76,517	$ 3,341	$ 1,355	$ 4,696	6.1%	mid	high
Orillia	$ 74,970	$ 3,775	$ 840	$ 4,616	6.2%	mid	high
Meaford	$ 87,359	$ 3,978	$ 1,670	$ 5,648	6.5%	high	high
Owen Sound	$ 70,778	$ 3,500	$ 1,252	$ 4,752	6.7%	mid	high
Parry Sound	$ 67,600	$ 3,226	$ 1,367	$ 4,593	6.8%	mid	high
Gravenhurst	$ 83,879	$ 4,990	$ 1,243	$ 6,233	7.4%	high	high
Bancroft	$ 65,292	$ 2,866	$ 2,090	$ 4,955	7.6%	mid	high
Average	**$ 102,194**	**$ 3,836**	**$ 1,066**	**$ 4,882**	**4.9%**		
Median	**$ 95,406**	**$ 3,696**	**$ 1,025**	**$ 4,788**	**4.9%**		

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

Municipality	2018 Est. Avg. Household Income	2018 Average Residential Taxes	2018 Residential Water/WW Costs 200 m3	2018 Total Municipal Tax Burden	2018 Total Municipal Burden as a % of Household Income	2018 Total Municipal Tax Burden Ranking	2018 Total Municipal Burden as a % of Household Income
North Stormont	$ 91,502	$ 2,340	$ 907	$ 3,247	3.5%	low	low
Ottawa	$ 111,599	$ 4,192	$ 906	$ 5,097	4.6%	high	mid
Quinte West	$ 82,770	$ 2,994	$ 1,146	$ 4,140	5.0%	low	mid
Prince Edward County	$ 92,682	$ 3,085	$ 1,922	$ 5,007	5.4%	mid	high
Cornwall	$ 62,750	$ 2,723	$ 753	$ 3,476	5.5%	low	high
Brockville	$ 71,084	$ 3,174	$ 764	$ 3,938	5.5%	low	high
Kingston	$ 91,580	$ 4,117	$ 1,104	$ 5,221	5.7%	high	high
Peterborough	$ 79,479	$ 3,741	$ 1,014	$ 4,755	6.0%	mid	high
Belleville	$ 77,388	$ 3,471	$ 1,203	$ 4,674	6.0%	mid	high
Bancroft	$ 65,292	$ 2,866	$ 2,090	$ 4,955	7.6%	mid	high
Eastern Avg	$ 82,613	$ 3,270	$ 1,181	$ 4,451	5.5%		
Median	$ 81,125	$ 3,130	$ 1,059	$ 4,714	5.5%		

Municipality	2018 Est. Avg. Household Income	2018 Average Residential Taxes	2018 Residential Water/WW Costs 200 m3	2018 Total Municipal Tax Burden	2018 Total Municipal Burden as a % of Household Income	2018 Total Municipal Tax Burden Ranking	Municipal Burden as a % of Household Income Ranking
Wainfleet	$ 103,485	$ 4,260	N/A	$ 4,260	4.1%	low	low
Grimsby	$ 116,929	$ 4,341	$ 552	$ 4,893	4.2%	mid	low
Pelham	$ 126,655	$ 4,775	$ 748	$ 5,524	4.4%	high	low
West Lincoln	$ 107,846	$ 3,809	$ 1,059	$ 4,869	4.5%	mid	low
Lincoln	$ 113,606	$ 4,144	$ 1,019	$ 5,163	4.5%	high	low
Niagara-on-the-Lake	$ 118,156	$ 4,530	$ 1,098	$ 5,627	4.8%	high	mid
Niagara Falls	$ 79,768	$ 3,199	$ 916	$ 4,115	5.2%	low	mid
Thorold	$ 83,547	$ 3,412	$ 1,001	$ 4,413	5.3%	low	high
Hamilton	$ 93,423	$ 4,277	$ 687	$ 4,963	5.3%	mid	high
St. Catharines	$ 80,012	$ 3,450	$ 875	$ 4,325	5.4%	low	high
Fort Erie	$ 81,046	$ 3,454	$ 1,408	$ 4,862	6.0%	mid	high
Welland	$ 73,910	$ 3,264	$ 1,210	$ 4,474	6.1%	mid	high
Port Colborne	$ 76,517	$ 3,341	$ 1,355	$ 4,696	6.1%	mid	high
Niagara/Hamilton Avg	$ 96,531	$ 3,866	$ 994	$ 4,783	5.1%		
Median	$ 93,423	$ 3,809	$ 1,010	$ 4,862	5.2%		

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

Municipality	2018 Est. Avg. Household Income	2018 Average Residential Taxes	2018 Residential Water/WW Costs 200 m3	2018 Total Municipal Tax Burden	2018 Total Municipal Burden as a % of Household Income	2018 Total Municipal Tax Burden Ranking	2018 Total Municipal Burden as a % of Household Income Ranking
Milton	$ 128,664	$ 3,506	$ 842	$ 4,348	3.4%	low	low
Oakville	$ 179,132	$ 5,636	$ 842	$ 6,479	3.6%	high	low
Halton Hills	$ 136,293	$ 4,266	$ 842	$ 5,108	3.7%	high	low
Caledon	$ 145,664	$ 5,077	$ 463	$ 5,540	3.8%	high	low
Burlington	$ 125,873	$ 4,134	$ 842	$ 4,976	4.0%	mid	low
Aurora	$ 155,457	$ 5,338	$ 946	$ 6,284	4.0%	high	low
Whitchurch-Stouffville	$ 142,060	$ 5,196	$ 881	$ 6,077	4.3%	high	low
Toronto	$ 107,968	$ 3,906	$ 761	$ 4,667	4.3%	mid	low
East Gwillimbury	$ 135,968	$ 4,520	$ 1,414	$ 5,934	4.4%	high	low
Clarington	$ 116,511	$ 4,241	$ 877	$ 5,117	4.4%	high	low
Mississauga	$ 109,999	$ 4,417	$ 463	$ 4,881	4.4%	mid	low
Vaughan	$ 139,474	$ 5,357	$ 831	$ 6,189	4.4%	high	low
Whitby	$ 128,665	$ 5,084	$ 877	$ 5,961	4.6%	high	mid
Newmarket	$ 123,590	$ 4,647	$ 1,157	$ 5,805	4.7%	high	mid
King	$ 187,349	$ 7,662	$ 1,172	$ 8,835	4.7%	high	mid
Markham	$ 118,152	$ 4,922	$ 829	$ 5,751	4.9%	high	mid
Pickering	$ 124,559	$ 5,306	$ 877	$ 6,183	5.0%	high	mid
Georgina	$ 98,312	$ 4,077	$ 1,049	$ 5,126	5.2%	high	mid
Brock	$ 92,943	$ 3,976	$ 877	$ 4,853	5.2%	mid	mid
Brampton	$ 102,663	$ 4,906	$ 463	$ 5,369	5.2%	high	mid
Richmond Hill	$ 121,671	$ 5,607	$ 882	$ 6,490	5.3%	high	high
Oshawa	$ 90,192	$ 4,309	$ 877	$ 5,186	5.7%	high	high
GTA Avg	$ 127,780	$ 4,822	$ 867	$ 5,689	4.5%		
Median	$ 125,216	$ 4,777	$ 877	$ 5,645	4.4%		

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

Municipality	2018 Est. Avg. Household Income	2018 Average Residential Taxes	2018 Residential Water/WW Costs 200 m3	2018 Total Municipal Tax Burden	2018 Total Municipal Burden as a % of Household Income	2018 Total Municipal Tax Burden Ranking	2018 Total Municipal Burden as a % of Household Income Ranking
Greenstone	$ 86,104	$ 1,665	$ 1,625	$ 3,289	3.8%	low	low
Elliot Lake	$ 62,158	$ 1,964	$ 657	$ 2,620	4.2%	low	low
Timmins	$ 96,423	$ 3,561	$ 876	$ 4,437	4.6%	low	mid
Sault Ste. Marie	$ 82,955	$ 3,046	$ 779	$ 3,825	4.6%	low	mid
Espanola	$ 84,143	$ 2,684	$ 1,199	$ 3,883	4.6%	low	mid
Kenora	$ 96,224	$ 3,154	$ 1,584	$ 4,738	4.9%	mid	mid
Greater Sudbury	$ 97,604	$ 3,742	$ 1,189	$ 4,931	5.1%	mid	mid
Thunder Bay	$ 87,350	$ 3,398	$ 1,151	$ 4,550	5.2%	mid	mid
North Bay	$ 82,320	$ 3,473	$ 1,063	$ 4,536	5.5%	mid	high
Parry Sound	$ 67,600	$ 3,226	$ 1,367	$ 4,593	6.8%	mid	high
North Avg	$ 84,288	$ 2,991	$ 1,149	$ 4,140	4.9%		
Median	$ 85,124	$ 3,190	$ 1,170	$ 4,487	4.8%		

Municipality	2018 Est. Avg. Household Income	2018 Average Residential Taxes	2018 Residential Water/WW Costs 200 m3	2018 Total Municipal Tax Burden	2018 Total Municipal Burden as a % of Household Income	2018 Total Municipal Tax Burden Ranking	2018 Total Municipal Burden as a % of Household Income Ranking
Springwater	$ 139,363	$ 3,396	$ 1,357	$ 4,753	3.4%	mid	low
Tiny	$ 100,784	$ 3,156	$ 793	$ 3,949	3.9%	low	low
Barrie	$ 97,290	$ 4,035	$ 899	$ 4,934	5.1%	mid	mid
Innisfil	$ 107,643	$ 4,367	$ 1,189	$ 5,556	5.2%	high	mid
Tay	$ 83,731	$ 2,665	$ 1,674	$ 4,339	5.2%	low	mid
Collingwood	$ 89,612	$ 3,658	$ 1,176	$ 4,834	5.4%	mid	high
Huntsville	$ 94,047	$ 3,856	$ 1,243	$ 5,098	5.4%	high	high
Penetanguishene	$ 83,774	$ 3,726	$ 1,010	$ 4,736	5.7%	mid	high
Orangeville	$ 101,444	$ 4,701	$ 1,038	$ 5,738	5.7%	high	high
Midland	$ 72,919	$ 3,286	$ 864	$ 4,150	5.7%	low	high
Bracebridge	$ 92,397	$ 4,272	$ 1,243	$ 5,514	6.0%	high	high
Orillia	$ 74,970	$ 3,775	$ 840	$ 4,616	6.2%	mid	high
Gravenhurst	$ 83,879	$ 4,990	$ 1,243	$ 6,233	7.4%	high	high
Simcoe/Musk./Duff. Avg	$ 93,989	$ 3,837	$ 1,121	$ 4,958	5.4%		
Median	$ 92,397	$ 3,775	$ 1,176	$ 4,834	5.4%		

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

Municipality	2018 Est. Avg. Household Income	2018 Average Residential Taxes	2018 Residential Water/WW Costs 200 m3	2018 Total Municipal Tax Burden	2018 Total Municipal Burden as a % of Household Income	2018 Total Municipal Tax Burden Ranking	Municipal Burden as a % of Household Income Ranking
Puslinch	$ 179,036	$ 6,126	N/A	$ 6,126	3.4%	high	low
Kincardine	$ 122,567	$ 3,299	$ 967	$ 4,266	3.5%	low	low
Woolwich	$ 128,111	$ 3,662	$ 1,194	$ 4,856	3.8%	mid	low
North Dumfries	$ 133,048	$ 3,898	$ 1,174	$ 5,072	3.8%	mid	low
Saugeen Shores	$ 120,585	$ 3,666	$ 983	$ 4,649	3.9%	mid	low
Wilmot	$ 120,075	$ 3,660	$ 1,060	$ 4,719	3.9%	mid	low
Wellesley	$ 127,485	$ 3,924	$ 1,174	$ 5,098	4.0%	high	low
Strathroy-Caradoc	$ 88,913	$ 2,866	$ 888	$ 3,753	4.2%	low	low
Brockton	$ 92,228	$ 2,951	$ 945	$ 3,896	4.2%	low	low
Grey Highlands	$ 102,808	$ 3,177	$ 1,197	$ 4,374	4.3%	low	low
North Perth	$ 90,553	$ 2,883	$ 999	$ 3,882	4.3%	low	low
Middlesex Centre	$ 141,189	$ 4,382	$ 1,725	$ 6,106	4.3%	high	low
Waterloo	$ 114,438	$ 4,160	$ 870	$ 5,029	4.4%	mid	low
Sarnia	$ 94,588	$ 3,182	$ 1,006	$ 4,189	4.4%	low	low
Brant	$ 111,853	$ 3,638	$ 1,360	$ 4,999	4.5%	mid	low
Haldimand	$ 96,891	$ 3,321	$ 1,043	$ 4,364	4.5%	low	low
North Middlesex	$ 94,212	$ 3,108	$ 1,163	$ 4,271	4.5%	low	low
London	$ 86,126	$ 3,111	$ 861	$ 3,972	4.6%	low	mid
Erin	$ 142,361	$ 5,709	$ 983	$ 6,692	4.7%	high	mid
Guelph-Eramosa	$ 136,490	$ 5,126	$ 1,290	$ 6,416	4.7%	high	mid
Ingersoll	$ 90,487	$ 3,212	$ 1,218	$ 4,430	4.9%	low	mid
Centre Wellington	$ 106,318	$ 4,017	$ 1,217	$ 5,234	4.9%	high	mid
Norfolk	$ 84,393	$ 2,998	$ 1,167	$ 4,165	4.9%	low	mid
Cambridge	$ 97,643	$ 3,734	$ 1,086	$ 4,820	4.9%	mid	mid
Kitchener	$ 90,901	$ 3,506	$ 1,031	$ 4,537	5.0%	mid	mid
Guelph	$ 100,108	$ 4,124	$ 921	$ 5,045	5.0%	mid	mid
Tillsonburg	$ 77,240	$ 3,014	$ 879	$ 3,893	5.0%	low	mid
St. Marys	$ 88,756	$ 3,600	$ 979	$ 4,579	5.2%	mid	mid
Brantford	$ 80,735	$ 3,366	$ 849	$ 4,215	5.2%	low	mid
Central Elgin	$ 110,954	$ 4,189	$ 1,610	$ 5,799	5.2%	high	mid
Chatham-Kent	$ 77,014	$ 2,984	$ 1,056	$ 4,040	5.2%	low	mid
St. Thomas	$ 74,793	$ 3,025	$ 930	$ 3,955	5.3%	low	high
Wellington North	$ 80,639	$ 3,043	$ 1,222	$ 4,265	5.3%	low	high
Mapleton	$ 107,206	$ 4,334	$ 1,351	$ 5,685	5.3%	high	high
Minto	$ 83,431	$ 2,968	$ 1,464	$ 4,432	5.3%	low	high
Lambton Shores	$ 88,976	$ 3,338	$ 1,415	$ 4,753	5.3%	mid	high
Stratford	$ 84,065	$ 3,748	$ 772	$ 4,521	5.4%	mid	high
Windsor	$ 74,671	$ 2,904	$ 1,153	$ 4,057	5.4%	low	high
Meaford	$ 87,359	$ 3,978	$ 1,670	$ 5,648	6.5%	high	high
Owen Sound	$ 70,778	$ 3,500	$ 1,252	$ 4,752	6.7%	mid	high
Southwest Avg	$ 102,001	$ 3,636	$ 1,131	$ 4,739	4.8%		
Median	$ 94,400	$ 3,503	$ 1,086	$ 4,558	4.8%		

Economic Development Programs

Economic Development Programs

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

- Grants
- Interest Free Loans
- Tax Incremental Financing
- Corporate Visitation Programs
- Ambassador Programs
- Refund/waiving of fees
- Business Enterprise Centres
- Municipal land assembly
- Brownfield programs
- Downtown programs
- Heritage restoration programs
- Developing networks and business directories
- Developing newsletters

These activities are directly linked to the long term ability of communities to foster new public and private investment, create employment opportunities, increase income levels and reduce poverty.

The report focuses on the following key areas of economic development programs.

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

Legislation

Ontario Legislation

The following section provides an overview of various Ontario legislation related to financial assistance and other financial incentives that may be used to encourage development and redevelopment in municipalities. This information has been taken from excerpts from a Ministry of Municipal Affairs and Housing document "Municipal Financial Tools for Planning and Development".

Municipal Act

The Municipal Act (subsection 111(1)) prohibits municipalities from directly or indirectly assisting any manufacturing business or other industrial or commercial enterprise through the granting of bonuses. Notwithstanding the bonusing rule, subsection 111 (2) of the Municipal Act permits, with the Ministry of Municipal Affairs 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 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.

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 interest 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.

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 by-laws 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 cleanup 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.

Section 365.1 of the Municipal Act allows municipalities to adopt a Brownfields Financial Tax Incentive Program (BFTIP). This is a financing tool that provides municipal property tax assistance to landowners redeveloping brownfields. Municipalities offering the tax incentive can apply to the Province to receive matching education property tax assistance to increase the amount of assistance available to the landowner.

Section 365.2 of the Municipal Act establishes the Heritage Property Tax Relief (HPTR) program whereby municipalities may pass a by-law to establish a local HPTR program to provide tax relief (between 10% and 40%) to owners of eligible heritage properties, subject to an agreement to protect the heritage features of their properties, subject to an agreement to protect thee heritage features of their properties. Eligible heritage properties include designated properties under Part IV or Part V of the Ontario Heritage Act.

Business Retention & Expansion Programs

Aurora

The Town of Aurora has implemented a number of initiatives to promote economic development which include, but are not limited to, the following:

- **Business Networking/Information Seminars—**Town staff host these sessions semi-annually, some in conjunction with the Aurora Chamber of Commerce.
- **Business Newsletter—** Semi-annual publication
- **Aurora Business Ambassadors Program—** Ambassadors provide important feedback to Town staff on a variety of business issues as well as contacts with national and international companies.
- **Corporate Visitation Program** —On a monthly basis, a team of Town officials visit a local business in order to meet company representatives, tour facilities and discuss issues of importance.
- **Investment Retention & Attraction Strategy—**The EDO gathers community intelligence, prepares economic market information and provides a liaison between municipal government and local businesses.
- **Development Coordination Role—**The 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.

Barrie

- **Corporate Visitation Program** – City officials visit businesses with the purpose and intent of gathering information and data to further support the growth and development of local businesses. Services include providing connections to programs, services and resources, internal support through municipal process and connections to other local business.
- **Dedicated Entrepreneurial Services** – The City provides support and service to both start-up businesses and main street entrepreneurs through the Small Business Centre of Barrie, Simcoe County and Orillia, and Invest Barrie. Through events, training and engaging with start-ups, Invest Barrie is working to foster a robust start-up ecosystem. The Small Business Centre also supports entrepreneurs through the provision of consultation services, education through seminars and workshops, mentorship programs, youth funding programs and other support services in-person and online. Entrepreneurial programs offered include Starter Company Plus, Summer Company, Futurepreneur, Artrepreneur, Sprout, among others.
- **Business Seminars and Events** – The City of Barrie partners with a variety of government and non-government business support organizations to deliver specialized programming to targeted business sectors, in addition to the business community at large. Events have included SR&ED and funding programs for manufacturers, exporting sessions, government procurement, Train in Technology Career Expo and Job Fair, Manufacturing Summit, and the annual Mayor's Business Progress Breakfast.
- **Business Concierge Program –** The Concierge Program is a pro-business approach to development facilitation and issue resolution to help ensure that projects or issues are dealt with in an efficient manner. The Business Development Department is assigned to high profile and/or complex development projects or issues to provide extra client guidance and facilitation support.

Business Retention & Expansion Programs

Barrie (cont.)

- **Community Partner Support & Liaison** -The City of Barrie works with a number of community partners including Georgian College, The Royal Victoria Regional Health Centre, The Greater Barrie Chamber of Commerce, Downtown Business Improvement Association, and Tourism Barrie.
- **Business Ambassador Program** – A business ambassador program was launched in 2013 as a business-led, city-supported program focused on advancing economic growth in Barrie by showcasing local business champions. The Ambassadors continue to focus on lead generation and business development for the City.
- **City-owned ICI Land Sales (Industrial & Downtown)** – The Business Development Department handles the sale of City-owned industrial land as well as, City-owned downtown lands for the purpose of strategic redevelopment. This includes land appraisals, environmental investigations, promotions, and sale negotiations.
- **Workforce Development** – Barrie works with local businesses and Georgian College to maximize opportunities for the integration of Georgian's practical program into the business community.
- **Business Research** – The City provides research on local statistics, available land inventory and other relevant site selection information.
- **Trade Missions (national & international) –** The City organizes trade missions with local businesses for the purposes of business attraction and to support local businesses with their international outreach efforts.

Bracebridge

- **Building Improvement Grant/Loan**
  - Offered in the Central Business District only
  - Provides building owners up to 50% of construction costs to a maximum municipal contribution of $10,000. Of this amount, 50% will be grant and 50% will be an interest free loan.
  - Projects can include structural repairs, roofing, windows, doors, mechanical systems upgrades, insulation, accessibility improvements, etc.
- **Tax Increment Equivalent Grant**
  - The purpose is to defer (for a period of time) a property tax increase resulting from a significant developments or redevelopment of an eligible property.
  - Offered for all lands zoned M1 or M2, Bracebridge Power Centre North, Bracebridge Power Centre South, District shopping Area, and lands zoned C1 through C6 as well as properties in the Commercial Tourism Zone.
  - Grants may be equal to up to 100% of the municipal portion of the tax increase in year one, decreasing by 10% in the following years for a 10 year period.

Business Retention & Expansion Programs

Bracebridge Cont'd

- **Housing Rehabilitation Grant/Loan**
  - Offered in the Central Business District only
  - The purpose is to increase the number of residential units in this area by rehabilitating upper floor/rear building residential units
  - Provide building owner with up to 50% of project costs to a municipal maximum of $6000 per unit. Of this amount, 50% will be grant and 50% will be an interest free loan.
  - Building owners can apply for 2 apartment units per application.

- **Façade Improvement Grant/Loan**
  - Available in the Central Business District, the District Shopping Area and Mixed Use Areas
  - Provides building owners up to 50% of the cost of approved façade improvements to a municipal maximum of $10,000. Of this amount, 50% is grant and 50% is an interest-free loan
  - Projects can include restoration or replacement of brickwork/cladding, windows/doors, cornices/eaves and parapets, accessibility improvements, etc.

- **Signage Improvement Grant**
  - Available in the Central Business District, The District Shopping Area, Special Purpose Commercial Area and Mixed Use Areas
  - Available to building owners or tenants
  - Provides the applicant up to 50% of the cost of a new sign to a municipal maximum of $2000.

- **Property Improvement Grant/Loan**
  - Available to all existing commercial, industrial, institutional or mixed-use buildings within the Central Business District, the District Shopping area, Business Areas and Industrial Areas.
  - Provides up to 50% of the approved property improvement project to a municipal maximum of $8,000 of which 50% will be grant and 50% will be an interest free loan.
  - Projects can include landscaping, addition of new parking or upgrades to existing parking, addition of walkways, fencing, benches, lighting and planters

Separate from our Community Improvement Program, the Town of Bracebridge also has put a hold on municipal development charges for all non-residential development.

Business Retention & Expansion Programs

Brampton

Brampton Economic Development & Culture

Provides assistance to help guide businesses, investors and stakeholders increase the level of jobs and investment in Brampton. Whether businesses are looking for expert sector advice, assistance with large investments or access to funding programs, we have services to support them.

Economic Development Services

- Business expansion and relocation support
- Site selection services
- Workforce and employment development
- Private consultations
- Strategic partnership guidance
- Access to in-market research, market trends and demographics
- Information on and access to incentive programs
- Export and foreign investment and development
- Brampton Business Directory
- Grand openings

Entrepreneurial Services

Delivered through the Brampton Entrepreneur Centre:

- Guidance on business start-up
- Free workshops and seminars
- One-on-one consultations
- Leading-edge information, resources and templates
- Business plan reviews
- Counsel on growth and change issues
- Professional development and networking
- Starter Company + and Summer Company grant programs

Economic Development Master Plan

The City's Economic Development Office is currently undertaking an Economic Development Master Plan (EDMP) that will focus on five themes, including talent, investment, innovation & technology, competitiveness and employment lands, as well as provide guidance to the City's leadership and the business community on possible options and partnerships to achieve the desired economic results. The EDMP is expected to be completed by Q2 2018.

Culture Master Plan

In support of a prosperous and culturally vibrant community, the City is developing its first Culture Master Plan to set the strategic direction of arts and culture in the city.

Business Retention & Expansion Programs

Brampton Cont'd

Sector Lead

As Brampton moves to take a prominent position as a major urban centre, our Economic Development approach is transforming to match. Brampton's Economic Development Office has a new sector-based approach, anticipating the skills and industries of tomorrow, while accounting for traditional strengths

Expeditor

The newly created role of Expeditor in the Economic Development Office will work across the key sectors, supporting activities, and working to streamline client service by acting as a facilitator and conduit to municipal services for the business community.

Brockville

- The **Leeds and Grenville Small Business Enterprise Centre**—Offers information and advice to anyone starting or managing a business. Working in partnership with the local **Community Futures Development Corporations** provides expertise and start-up capital.
- Economic Development programming includes: Investment attraction initiatives, outbound and inbound promotional missions/trade shows, Aftercare Programming including corporate call programs/BR&E, residential relocation programs, community register, local and regional partnerships, public relations and community communications and image building, newsletters/media releases, website development, data base management, industrial park management, advocacy, festival coordination, tourism investment and investment attraction, waterfront development, anchor attraction development, Investment/Market Readiness Initiatives, Award Recognitions Program, Direct Marketing, Infrastructure Assessment and Strategy, Professional Training, Ambassador Program/Speaking Engagements, Economic Impact Analysis, Advisory Board Participation and Facilitation, Branding, Performance Measurement and Tracking, Sector Development, Special Projects, Print Advertising, Gateway Signage.

Burlington

- The **Burlington Economic Development Corporation (BEDC)** is a public/private partnership providing economic development services for Burlington. They provide a company calling program to assist business retention and growth. 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.

Business Retention & Expansion Programs (cont'd)

Caledon

The BR & E program for the Town of Caledon in addition to site selection, business research and development process facilitation includes:

- **Tourism Action Plan—**Visitor and business attraction
- **Caledon Small Business Enterprise Centre**—Support for small business, entrepreneurship and innovation
- **ICI – Retention and Attraction**—Competitive Analysis: construction; manufacturing; finance & insurance and professional and scientific and technical services as target sectors
- **Partnerships—**Bolton BIA, Brampton Transit, Caledon Chamber of Commerce, Headwaters Tourism, Peel Federation of Agriculture, Small Business Summit, Global Toronto, Excellence in Manufacturing Consortium and Research Innovation and Commercialization (RIC) Centre
- **Networking** —Mayor's Business Breakfasts and Lunches held semi-annually
- **Caledon Employment Business Survey** —In partnership with Region of Peel - update of business directory and employment data
- **Workforce Development—**The Town is a partner with Peel Industry Education Council and Peel Halton Workforce Development Group
- **Publications—**Monthly economic development newsletter, electronic business directory, community and investment profiles
- **Eco-business Program—**The Town in partnership with Partners in Project Green provide businesses access to programming that improves financial and environmental performance
- **Green Development Program—**Development charge discounts for new green commercial and industrial buildings/technologies

Cambridge

- The City supports existing businesses with their expansion by having regular contact with the business community through networking and a visitation program.
- **Business Enterprise Centre**

Centre Wellington

- **Job and Investment Incentive Program—**Development Charge granting program
- **Business Visitation and Business Retention and Expansion Programs**
- **Shop Local Program**
- **Business Advisor in Residence Program**
    - Start-up and small business support
    - Small business training program

Business Retention & Expansion Programs (cont'd)

Chatham-Kent

- Chatham-Kent's BR&E program includes an aggressive Corporate Visitation Program with over 180 company visits being conducted each year to discuss potential government funding opportunities; determining the needs, concerns and opportunities to existing businesses.
- Provision of up to $2,500 in grant writing assistance to existing companies to access government programs
- Municipal funding of up to $3,000 to assist existing companies with trade show assistance targeting new growth and export markets
- Small Business Centre – access to business planning, business registration, consultation, research, mentorship, seminars and workshops and government funding including Summer Company and Starter Company
- Investment Attraction – participation in inbound/outboard sales missions, site selection conferences, international tradeshows and assistance with the site selection process
- Business Networking/Information Seminars – participation and financial support of topical seminars/workshops to provide relevant resources and information to Chatham-Kent businesses
- Provides a liaison between municipal government and local businesses
- Staff undertake a Project Manager role to work closely and provide a "One-Point-of-Contact" role
- Work closely with the Workforce Planning Board, local schools boards and post-secondary institutions to address local labour issues
- No municipal development charges for industrial development
- Employment Community Improvement Plan provides financial incentives for new and expanding companies. The plan consists of three different grants for eligible companies with more than 10 employees who are looking to expand by at least 5,000 sq. ft. The plan provides tax increment grants, development charge grants and planning and building permit grants. Applicants can apply for all three grants on a single project.

Clarington

- **Visitation Program—**Surveys a large sample of our local companies to determine the needs, concerns and opportunities of existing local companies
- **BR&E Implementation Program** —Sets out to implement the actions to help businesses become more competitive
- In **Partnership** with the Board of Trade, the municipality is working on a **"shop local"** program.
- The Municipality has a contract with the Clarington Board of Trade for the purpose of providing **Economic Development and Physician Recruitment** services.

Business Retention & Expansion Programs (cont'd)

Cornwall

- **Development Assistance** with site selection and development approvals
- **Development Charges—**Cornwall does not levy development charges
- **Business Directory** and quarterly **Newsletter**
- **Cornwall Business Enterprise—**The CBEC offers a wide variety of seminars, workshops, and networking opportunities.
- **Strategic partnerships—**The City of Cornwall maintains strategic partnerships with a variety of organizations including the Cornwall and Area Chamber of Commerce, the Eastern Ontario Training Board, S, D and G Community Futures Development Corporation and St. Lawrence College.
- **Team Cornwall**—The City teams with an innovative group of more than 300 business and community leaders who have banded together to promote Cornwall both locally and abroad.
- **Doctor Recruitment—**The City spearheads a Medical Recruitment Task Force which works to attract physicians to Cornwall.

East Gwillimbury

- Broadband Study and project
- Advantage EG promotional economic development materials and New Economic Development Branding for Town
- Mount Albert Downtown Revitalization Strategy and Community Improvement Plan
- Business First Program—Facilitates and expedites the development planning approvals processes
- Tourism Strategy development
- Cleantech Investment Strategy
- Launch of new Economic Development Website: www.AdvantageEG.ca

Fort Erie

- Company Visitation Program.

Business Retention & Expansion Programs (cont'd)

Georgina

- **Business Networking and Workshops—**Town staff, in partnership with the Georgina Chamber of Commerce, OMAFRA, YSBEC, and York Region host a number of seminars throughout the year.
- **Economic Development Print and Electronic Newsletter—**The e-newsletter is published bi-weekly and a printed newsletter is published quarterly.
- **Business Visitation Program** —The Economic Development Officer conducts visits to new and existing businesses to strengthen the Town's BR+E efforts.
- **Business Research and Development** —The Town provides research on local statistics, land inventory and other relevant site selection information. Economic Development staff act as a point of contact for business expansion and new development to help businesses navigate the municipal approval process.
- **Investment Attraction Strategy** —In 2017 the Town hired TD Graham and Associates to prepare an Investment Attraction Strategy that will help accelerate the development of the Keswick Business Park and promote investment throughout Georgina.
- **Economic Development Strategy and Action Plan—**In February of 2016 the Town of Georgina retained the consulting firm, David Cash and Associates to undertake an update of the 2009 Socioeconomic Strategy. Based on the research and information gathered throughout the public consultation process, the 2016 Economic Strategy and Action Plan has been developed.
- **York Small Business Enterprise Centre—**The YSBEC provides businesses and entrepreneurs with training, professional consultation, networking, community outreach programs and disseminates information through their newsletter.
- **Economic Development and Community Building Grants—**The Economic Development and Community Building Grant Program provides financial assistance to programs/events that serve to promote the Town of Georgina externally, generates economic opportunities for the local business community and provide for the betterment of the Community.
- **Community Improvement Plan Grants—**The Town of Georgina has released four CIP grant programs that business owners and commercial property owners within the designated BIA boundaries can apply for to revitalize the area, attract tourists and new businesses: Façade Improvement Grant, Heritage Building Grant, Landscape Improvement Grant, Accessibility Improvement Grant.
- **Business Improvement Area Support—**The three BIA's: Uptown Keswick, Sutton, and Jackson's Point are provided support and assistance from Economic Development staff.
- **Discover Georgina—**In partnership with the Chamber of Commerce, the Town is actively promoting local events to increase tourism to the area. Accessing partnership opportunities through Central Counties Tourism, York Region Arts Council and OTMPC, the Town is able to maximize their marketing reach and increase tourism interest.

Business Retention & Expansion Programs (cont'd)

Gravenhurst

- **Corporate Visitation Program—**The economic development team, with a multidisciplinary group of other departments is committed to visiting businesses throughout the town to learn what is occurring within the business and assisting with networking and other types of requests. We have seen success at making supply chains easier for local businesses through introductions
- **Site Selection Services —**A full array of services are available to both potential and existing businesses wishing to relocated into Gravenhurst. The Economic development team maintains a full list of available on and off market real estate. Additional services outside of location assistance include, navigation through the development approvals process and grand openings of new businesses
- **Annual Business Review Survey —**Starting in 2015 the economic development division undertook a program that involved the creation of a hybrid of data collection and visitation. At the end of each year the team reaches out to each business to talk to them about how their year has been, ways to improve and provide any assistance that we can. This real time data is useful to both existing and potential businesses and it creates a relationship and line of communication between the municipality and the business community.
- **Publications—**The Town's online business directory is a great resource for up to date information on the over 500 businesses in the community. Through this resource businesses receive a free listing on the Town's website and it is searched an average of 1,000 times a month. Additionally, the Town produces each year a community profile which highlights updated data that is relevant to our businesses, more in-depth data is updated quarterly and available on the Town's website, www.gravenhurst.ca
- **Partnership Development—**The Economic Development Team leads partnerships with local, regional, provincial and national organizations to ensure that our businesses have the resources that they need. These partnerships can lead to additional services such as small business start-up, business financing, legislation assistance and business education.
- **Open Door Policy—**The economic development division maintains an open door policy to local residents, business owners and potential investors to ensure that all issues are handled in a timely manner.
- Workforce Development Programs – The economic development team recognizes that workforce is one of the most important aspects of owning a business and provides three different services for businesses. Fam tours for new employees are available to give your new employees an understanding of the town, trailing spouses are provided with connections to find a career they are looking for through the Trailing Spouse Program and the Settlement Services program helps new employees to the area find what they need to get settled including accommodations.
- Welcome to Town Initiatives – All new residents and businesses to Gravenhurst are provided with a comprehensive guide to living and doing business in Gravenhurst.

Business Retention & Expansion Programs (cont'd)

Greater Sudbury

- **Company Visitation Program** - City staff regularly visit local companies to ensure that they are aware of programs and supports available for business expertise as well as expansion, investment or relocation.
- **Market Research** - Staff use proprietary databases to provide customized research queries for local companies.
- **Export Development** - The City of Greater Sudbury delivers the Northern Ontario Exports Program which assists companies to evaluate their potential for exporting goods and services, and provides support to initiate export market development including trade missions and attendance at marketplaces.
- **Regional Business Centre** - Provides a one-stop service location for small business expertise at every stage of the business cycle. Seminars and workshops are provided as well as confidential counselling services.
- **Immigration and Workforce Development** - The City of Greater Sudbury works in partnership with the federal government and local post-secondary institutions to support newcomers to the community and to identify ways to enhance skills and marketability for our population.
- **Primary Health Care Provider Rec**ruitment - City staff work with medical students and interested physicians and nurse practitioners to encourage them to locate in Greater Sudbury.

Grimsby

- The Town conducts a **Business Visitation Program**
- Hosts business breakfasts to provide the opportunity for the local Chamber of Commerce in this regard.

Guelph

- **Foreign Direct Investment (FDI)** – The City implements its FDI strategy in partnership with other Ontario municipalities through provincial consortiums.
- **Business Retention and Expansion (BRE):** Interviewing local businesses and industries and drawing up an action plan to address matters that were identified in this process. The program provides business assistance outreach services to better understand and support the needs of local business.
- **Business Capacity:** BDE plays a number of roles in championing our real estate and business climate that continues to attract new investment to the City.
- **Partnerships:** Where possible, BDE leverages funding and resources with a wide range of local, regional, provincial and national partners to further the economic goals of the community.

Guelph-Eramosa

- **Rockwood Business Map -** Prepare current inventory of Rockwood businesses and produce handout map for visitors showing business names and locations.

Business Retention & Expansion Programs (cont'd)

Haldimand

- **Business Retention and Expansion Visits (BREs)—**An initiative of Haldimand County Economic Development and Tourism Division to strengthen and grow local business capacity by connecting businesses to programs, resources and new information to assist in business expansion, creation of new jobs and overcoming business challenges. Goals:
    - Support key sector development through business visitations
    - Work with local partners to promote and actively expand resources available to support small business and start-ups
    - Focus on youth retention and youth entrepreneurship
    - Support entrepreneurial development
    - Focus on increasing local business capacity to export

Key program features

- On-site visits with businesses
- Connection between business and a menu of Municipal, Provincial, Federal and Private Financial resources
- Facilitation of programs, education (workshops), resources to support business growth

Business and Investment Attraction—Streamline business inquiry process (development process)

- Focus on the attraction of key sectors
- Focused Industrial Land Strategy and marketing plan
- Implementation strategy to sell Frank Marshall Business Park; proceed with planning amendments to consolidate zoning and work closely with the Province to actively promote the Site Certified parcel
- Maintained inventory of available serviced and un-serviced commercial and industrial land and vacant commercial and industrial buildings

Business Directory

- Improve visibility of local businesses through web listings
- Connect residents and visitors with up-to-date information
- Utilize listing information internally during development of marketing materials, publications
- YLM database was implemented in 2012—Hosting and delivery of YLM directory within Haldimand County

Halton Hills

- Proactive company calling program
- New industrial areas are being developed along Highway 401
- Tourism support and an active "shop local" small business support program

Business Retention & Expansion Programs (cont'd)

Halton Region

- 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
- Export and import resources
- Site selection resources and assistance
- Access to market research, financing sources and training programs
- Provides a full service Business Enterprise Centre with Small Business and Business Start-Up assistance, including resources, one-on-one consultations, workshops and seminars
- Networks in the field of real estate, industry, government, business associations and community groups
- Support for all business sectors including Tourism and Agriculture
- Publications and reports

Hamilton

Hamilton's Investment & Expansion Programs consist of the following sections:

- Becoming an Investment Ready Community
- Identifying and targeting the prospects
- Marketing Hamilton for investment
- Tracking, working with and securing the investment
- After sales service—extension of our BR&E Program

Business Retention and Expansion within the City of Hamilton

- Program "**Hamilton Calling**" focuses on establishing long-term relationships with existing companies in order to address their needs and concerns.

One-Stop—Provides key planning and economic development functions into one area of City Hall

- The **Hamilton Small Business Enterprise Centre (SBEC)** has an extensive resource library, monthly newsletter, professional consultants, training, networking, youth programming, and community outreach to both new and existing small and medium businesses.
- The **Hamilton Technology Centre—**The Centre's mission is to maximize the success of emerging companies.
- **Hamilton's Regional Innovation Centre—The Innovation Factory**
    - The Innovation factory relies on public and private sector contributions to address six key areas:
    - Clustering of business resources
    - Accessing university research, colleges and key researchers
    - Providing business infrastructure support to grow businesses
    - Accessing business mentorship networks
    - Assisting with access to capital
    - Providing a Business Centre which will facilitate meetings in-person or online

Business Retention & Expansion Programs (cont'd)

Innisfil

- **Care Initiative—**The Town is actively working with partners to attract and retain new physicians, medical professionals and facilities to the area.
- **BR & E Study—**The Town of Innisfil is currently working with the Ministry of Agriculture, Food and Rural Affairs on the introduction of a BR&E Study. The Study will look at the key sectors in Innisfil to determine how the Town can support these businesses to help them succeed in Innisfil.

Kenora

- **SBEC—Northwest Business Centre**
- **New Business Welcome Project**
- **Kenora Business Partners Group—**Chamber, CFDC, BIA and Economic Development
- **No Development Charges**

Kincardine

- **Meeting and Conference Planners FAM Tour**— The purpose of a "FAM" tour is to showcase what Kincardine has to offer meeting and conference Planners.
- **Rural Community Focus Forum Annual Gathering** to provide an opportunity for the CEDC to engage with a broad cross-section of stakeholders to:
    - Network with colleagues, establish new contacts and refresh community relationships
    - Report on implementation of plans and initiatives
    - Provide an update on the activities of the CEDC
    - Share information about industry trends, investment leads and opportunities
    - Provide input and suggestions on advancing the goal of retaining and attracting investment and new employment to the community
- **Economic Development Program (RED)—**Helps rural communities remove barriers to community economic development and provides cost-share funding to support evidence-based planning projects and implementation of projects that contribute to economic competitiveness.
- **Promote New Residential / Business / Industrial Development** by creating investment ready lands.
- **Support the Joint Nuclear Economic Development and Innovation Initiative—**Initiative with Bruce Power and the County to support the economic opportunities that will accompany Bruce Power's Life-Extension program.
- **Engagement with Local Stakeholders—**The Committee is engaging with local stakeholders to allow them an opportunity to foster strong partnerships with the municipality, stakeholders and agencies.

Business Retention & Expansion Programs (cont'd)

King

- **Economic Development Strategy**—Implementation of 38 actions is progressing
- **Spotlight on Business Profiles—**Profiles, acknowledges and awards innovation and successful businesses in King that shares the community values
- **Cultivating Business Retention + Expansion**—A five year Action Plan with 33 actionable items is underway. This program has formed the basis for on-going business visitation efforts.
- **2017 Business and Community Directory**—Fifth consecutive year, distributed to every household within King with 2,000 copies available for responding to inquiries.
- **Community Tourism Plan**—Progress is being made on 16 action items, including a substantial digital and on-line social media marketing campaign branded as www.experienceKing.ca
- **Spotlight on Business Profiles**—A two page profile is researched, developed and published electronically as testimonials and is used for business and investment attraction efforts.

Kingston

The Kingston Economic Development Corporation (KEDCO) supports the community through:

- **Investment Attraction Program—**Promoting Kingston as a premier investment and business location including Foreign Direct Investment marketing in key sectors
- **Business Growth and Retention Program—**Building relationships with local businesses through company visits, events and grant writing support
- **Labour Relations—**Support through online job board, partnerships, events and company visits
- **KEDCO's Small Business Office**
- **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

Kitchener

- **Corporate Calling Program—**The purpose of which is to connect with the local business community, offer any appropriate services, and update our business database. The corporate visits are conducted by business specialists aligned with particular clusters or groups of like businesses.
- **Small Business Enterprise Centre—**The Waterloo Region Small Business Centre (WRSBC) has locations in Kitchener, Cambridge and Waterloo to serve small businesses. The Centres provide business advisory services, training, networking, youth programming, events, a monthly newsletter and community outreach to both new and existing small and medium businesses

Business Retention & Expansion Programs (cont'd)

Lambton Shores

- Economic Development, especially Industrial/Commercial land is promoted by the Sarnia-Lambton Economic Partnership on behalf of Lambton Shores.

Leamington

BR&E and Planning for 5 Key Sectors in the Municipality:

- Agri Business
- Manufacturing
- Healthcare
- Small Business
- Tourism

Community Development Plan focusing on Key Initiatives including:

- Community Partner Engagement
- Poverty Reduction
- Workforce Development
- Cultural Diversity
- Urban Renewal

London

London Economic Development Corporation is a partnership between the city and the private sector, contracted to perform economic development activities including:

- *new foreign investment attraction: providing site selection data, acting as a liaison for municipal permitting,*
- *retention and growth services: information on government grants/subsidies programs, trade and export development*
- *entrepreneurship support: helping growing entrepreneurs access capital, space, mentorship and other supports in the community*
- *workforce development: academic/industry partnerships, recruitment events, connecting job seekers and employers, improving workforce capacity*
  - *marketing and promotion: social media, campaigns in external markets, raising visibility for LEDC clients, media coverage*
- *Some development charge rebates."*

Business Retention & Expansion Programs (cont'd)

Mapleton

The Township of Mapleton has an Economic Development Coordinator that works with an Economic Development Committee consisting of Councillors, staff and community members representing various economic sectors. Together, they support the following initiatives:

- Business retention and expansion
- Support and encourage existing businesses
- Economic development advertising and marketing
- Service/Commercial/Industrial site selection
- Competitiveness issues, policy and programs
- Job Prosperity Programs
- Tourism

Chamber of Commerce—The Township of Mapleton is currently working with our local business owners to launch a new Chamber of Commerce.

Strategic Planning Initiatives—The Township has undertaken several strategic planning initiatives in support of community and economic development, including an Economic Development Strategy (2013), Community Based Strategic Plan (2013), and a Municipal Cultural Plan (2015). Several common themes and action items emerged from these initiatives with respect to improving the physical and business environment of Mapleton, including the following:

Supporting new and existing local businesses;

Promoting downtown revitalization; and

Encouraging farm business opportunities.

Business Retention & Expansion Programs (cont'd)

Markham

- **IBM Innovation Space – Markham Convergence Centre**: a collaborative innovation hub located inside the IBM Canada Headquarters, ventureLAB manages 50,000 square feet, housing over 40+ tech companies and 250+ tenants.

- **ventureLAB:** critical to Markham's innovation ecosystem and dedicated to supporting innovation activities by assisting technology entrepreneurs scale up and bring to market their business ideas through key advisory programs and network services.

- **Markham's Economic Alliance Program (EAP):** established to create a global network of business relationships with communities and business groups in strategic market locations and to create an international awareness of Markham's business assets and locational benefits. EAP is key to support Global Markham, a key priority of the City's 10 Year Economic Strategy: Markham 2020 to to promote itself internationally and assist its businesses in capitalizing on global trading and investment opportunities.

- **Markham Small Business Centre:** MSBC provides advisory and consultative support services and programs to small businesses and entrepreneurs seeking to set up a new business.

- **Markham Online Business Directory:** interactive online business directory with maps to facilitate customized business search.

- **Markham Board of Trade:** a local business association, MBT's goal is to help business members grow through network events and opportunities, marketing and promotion, and preferred saving and discounts program to support business operations.

- **TechCONNEX:** a technology business association established in Markham and has expanded network and membership beyond the York Region boundary to include the broader GTA. It is a dynamic member driven community offering opportunities for peer education, networking and knowledge sharing in the technology space.

Midland

- (see Economic Development Corporation of North Simcoe)

Business Retention & Expansion Programs (cont'd)

Middlesex Centre

- Middlesex Centre has a Community Improvement Plan for the Ilderton settlement area. The components of this plan include:
  - Grants for façade improvements
  - A potential reduction in development charges
  - Possible tax reductions (lower tax rate) as a result of multifamily residential properties.

These components are subject to Council approval. Middlesex Centre also has a plan in place for the development of the municipal lands behind the Wellness Centre. The municipality is interested in multifamily units with rental and ownership options.

Milton

- The City operates a proactive visitation and company calling program.
- **Milton Economic Development Advisory Committee**— (MEDAC) was established in order to obtain strategic advice from the business community.
- 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.

Minto

Community Improvement Plan with Grant/Loan Programs for:

- Façade & Signage Grant
- Structural Grant
- Tax Increment Equivalent Grants
- Brownfield Tax Grants

LaunchIT Minto

- Start-up and small business support
- Small business training and mentorship program
- Incubator Space

Residential Attraction Programs

- Alumni Attraction Campaign
- Targeted Filipino Attraction Campaign
- Partnerships with Developers to promote community and developments

Industrial Land Attraction

- Increased promotion and marketing of Certified Site (only on in Wellington County)

Clifford Diggin It

- Business Support & Marketing for Merchants impacted by the Main Street Clifford Construction Project.

Business Retention & Expansion Programs (cont'd)

Mississauga

The City of Mississauga Economic Development Office (EDO) provides information and services to help businesses grow and prosper in Mississauga.

EDO services include:

- Enhance and optimize business retention and expansion opportunities through B2B connections
- Business problem-solving and site location assistance
- Guidance related to government program assistance and approvals
- Small business start-up and entrepreneur support
- Create and implement economic and sector development strategies and programs
- Build awareness of Mississauga's value proposition, global competitiveness and culture of innovation
- Seek solutions for our key sectors and support businesses through challenges and opportunities
- Build partnerships and relationships with industry and non-industry stakeholders

Key Mississauga economic development programs are as follows:

- **Business Outreach Program:** The City hosts a proactive business outreach program across key industry sectors. EDO and senior executives of Mississauga companies discuss current operations, future plans and assistance needed to do business in Mississauga. 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.
- **Global Investment Program:** In pursuit of our goal of becoming a "Global Business Magnet," the City has implemented an International Marketing Strategy with the goal of developing a compelling global brand to attract business, investment and jobs to Mississauga. In order to attract foreign direct investment (FDI) and to build Mississauga's global awareness, EDO participates in a number of investment missions across key target markets, such as Japan and the United States. The EDO (sometimes in partnership with key partners such as Toronto Global) goes in market to identify leads, build relationships and promotes Mississauga as a location for business investment.
- **Sector Development:** The City of Mississauga Economic Development Strategy (2010) identified four key sectors to foster economic growth and prosperity: Life Sciences, Advanced Manufacturing, Information and Communications Technology (ICT) and Financial Services. The EDO works with partners to address challenges and opportunities in order to facilitate a supportive business environment where businesses in Mississauga's key sectors thrive and grow. To support this work, EDO employs two sector specialists: the Life Sciences Business Consultant and the Advanced Manufacturing Business Integrator. Collaborating with industry and partners, these sector specialists will develop and implement initiatives to advance the city's key sectors.

Business Retention & Expansion Programs (cont'd)

Mississauga Cont'd

- **Mississauga Business Enterprise Centre (MBEC):** The Mississauga Business Enterprise Centre (MBEC) offers small business information and resources, business consultations, seminars, online training, entrepreneurship programs and guidance to small businesses and entrepreneurs. These initiatives facilitate a supportive business environment to assist entrepreneurs to start-up businesses, expand existing small businesses, and the creation of jobs in Mississauga.
- **Encouraging Youth Entrepreneurship:** In support of youth and entrepreneurship, MBEC offers the Summer Company program which provides students with the opportunity to turn their ideas into business opportunities while developing professional skills. This program is delivered in partnership with the Government of Ontario and provides hands on coaching, mentoring and financial support to help young entrepreneurs start and operate a businesss.
- **Economic Partnerships and Community Engagement:** EDO sponsors and supports industry initiatives and events as well as association events, conferences and trade shows in order to develop business relationships with key stakeholders, develop awareness regarding Mississauga's location benefits and to deliver key messages about the talent, organizations and community collaboration in Mississauga which benefits business.

Muskoka District

- **Muskoka Enterprise Centre** servicing all of Muskoka
- The District of Muskoka offers the Muskoka Affordable Housing Initiatives Program (MAHIP). MAHIP is a multiyear program for low and modest income households providing funding for the development and provision of affordable housing in the District of Muskoka. MAHIP funding will be offered to eligible Developers, Builders, Buyers and Landlords within Muskoka.

Niagara Falls

- The City operates a proactive **Visitation Program**.

Business Retention & Expansion Programs (cont'd)

North Bay

The **Economic Development Department** assists existing businesses, prospective investors, and community partners with business and community development projects such as:

- Site searches and tours;
- Sale/lease of municipally-owned land;
- Public funding application and financial structuring assistance;
- Business retention and expansion assistance;
- Film/TV division administration;
- Support for company export initiatives;
- Market analysis; and
- Liaise with Provincial and Federal governments to support business and facilitate market development and trade opportunities.

- **Business Outreach Program / Business Retention and Expansion** – Economic Development Department undertakes an active company visitation program to help identify opportunities to support company's growth and development.
- **Business Development Process -** the City works to streamline the development process for existing and new companies. To expedite the process, the City has created the Development Application Review Team (DART). The DART reviews of all development applications, including Site Plan Control Agreements, Committee of Adjustment Applications, Official Plan Amendments, Rezoning, Subdivision and Condominium Applications in a planned and coordinated approach.
- **Networking & Introduction –** North Bay's Economic Development Department facilitates supports for local business through introductions to other local, regional, provincial, national and international partners and resources and can support business with public funding applications as relevant.
- **Sale/lease of municipally-owned land -** In addition to its low industrial tax rate, North Bay offers several financial incentive programs that help support new development in Community Improvement Plan areas. Our industrial parks offer fully-serviced land at attractive prices, choice of location and size of parcel, for qualified projects.
- **The Business Centre Nipissing Parry Sound** – is a not for profit corporation that provides programs, services, resources and training to entrepreneurs, start-ups and expanding small to medium sized businesses within their first through 5 years of operation. TBC receives funding through the Ministry of Northern Development & Mines, Ministry of Economic Development & Growth, various ministries on a program by program basis, Northern Ontario Heritage Fund Corp, and a number of corporate and community partners including the City of North Bay, Town of Parry Sound, The Labour Market Group, Chamber of Commerce and others. Services are offered throughout the regions of Nipissing and Parry Sound and include one on one consultation, business plan development, business related events, assistance with access to funding, training programs, market research information, networking opportunities and professional advisor referrals. TBC also works closely with the education sector at the secondary and post-secondary levels to educate students on entrepreneurship.

Business Retention & Expansion Programs (cont'd)

Norfolk

Architectural and Design Grant (DCS-15): Purpose is to offset the costs associated with preparing the necessary plans and drawings that will outline the extent of the improvements being applied for. The program is available in the urban, hamlet, agricultural, and lakeshore areas. Norfolk County will provide a one-time grant, per property, based on a 50/50 matching cash contribution of the applicant to a maximum of $1,500.

Planning Application Fee and Building Permit Fee Grant (DCS-20): Purpose is to stimulate and encourage development and property improvements, and to provide assistance with the associated costs. The program is available in the urban, hamlet, agricultural, and lakeshore areas. Grants will be provided in the amount of 50% of the eligible planning and building permit fees, to a maximum of $3,000 in building permit application fees; and a maximum of $1,000 in planning application fees. This provides for a potential total grant of $4,000 to cover application fees.

Landscaping, Signage and Property Improvement Grant (DCS-17): Purpose is to provide assistance for upgrading the open areas associated with the property. The program is available in the urban, hamlet, agricultural, and lakeshore areas. Norfolk County will provide a one-time grant, per property, based on a 50/50 matching cash contribution of the applicant to a maximum of $2,000.

Business Retention & Expansion Programs (cont'd)

Economic Development Corporation of North Simcoe

Economic Development Corporation of North Simcoe—Midland, Penetanguishene, Tay, Tiny

Mission: The Economic Development Corporation of North Simcoe (EDCNS.ca), established in 2014, is a non-profit organization governed by a Board of Directors. The mission is to create sustainable economic growth in North Simcoe. North Simcoe consists of the four founding municipalities: Midland, Penetanguishene, Tay and Tiny. The Corporation includes representation from each of the four municipalities on the Board of Directors.

Community Partner Support & Liaison: EDCNS collaborates with community partners including: County of Simcoe, Georgian College, North Simcoe Community Futures Development Corporation, Business Improvement Associations, and North Simcoe Tourism.

Ambassador Program: The program is led by EDCNS Board Directors appointed as ambassadors to focus on lead generation, business development, retention and expansion in Advanced Manufacturing, Agriculture and Healthcare.

Broadband Gap Analysis: The North Simcoe Community Futures Development Corporation (NSCFDC.on.ca), championed broadband (high-speed) Internet development in the North Simcoe region through a collaborative approach with North Simcoe partners including the Beausoleil First Nation and four municipalities: Midland, Penetanguishene, Tay and Tiny. Using GIS-based data inventory, the broadband gap analysis identified bandwidth availability.

Business Attraction: The Business Attraction Committee created a strategy with three key tactics central to the EDCNS Scorecard: lead generation, contacting businesses for investment, and leveraging relationships with brokers. EDCNS.ca lists all available sites and site selector data and demographics to facilitate investment.

Agriculture: An agriculture economic profile is available on edcns.ca. A website (farmfreshfoodfest.ca) showcases the inaugural agri-business sector event in 2017.

Healthcare: Two of the County of Simcoe's top 100 employers are in North Simcoe: Waypoint Centre for Mental Health Care and Georgian Bay General Hospital. EDCNS' Prosperity Summit 2018, ignited the pillar with the theme "Convergence of Healthcare with Manufacturing."

Manufacturing: Manufacturers' Roundtables enable business retention and expansion (BR&E), funding, growth, innovation and joint local talent recruitment initiatives, "Blue Collar Cool," in media channels across Ontario.

Tourism: EDCNS incoprorated North Simcoe Tourism (gbay.ca) as a self-governing not-for-profit corporation in 2016. North Simcoe Tourism "the Heart of Georgian Bay" promotes the tourism pillar in North Simcoe. Governance and partnerships include Tourism Simcoe County and North Simcoe's renowned world-class tourist attractions.

Business Retention & Expansion Programs (cont'd)

Oakville

- The Oakville Economic Development Department provides a proactive company visitation program. In addition, the Department provides site information, economic data and acts as the lead advisor to the Oakville Council, Chamber of Commerce and developers on expansion opportunities/constraints.

Orangeville

- **Investment Readiness and Attraction—**Promotion of Orangeville as an investment and business location of choice completed through strategic marketing. Dedicated staff are available to provide customized one-to-one services and support to new investors and expanding businesses. Economic development staff serve as first point of contact for expansion and new business inquiries to facilitate the development process
- **Business Retention + Expansion Program—**Completion of sector-specific BR+E program. Initiative is designed to identify areas of concern and examine opportunities to help local businesses with their growth and expansion efforts. Implementation of BR+E manufacturing focused action plan currently underway with key strategies in place to support retention and growth of local enterprises.
- **Development Charge Exemption—**A 100% percent exemption of non-residential development charges for certain industrial uses exists to encourage industrial development and employment in Orangeville.
- **Business Research and Development Assistance—** Community-specific information readily available through up-to-date inventory of available, serviced commercial and industrial lands and vacant ICI buildings. Detailed site selection research and information, economic data, statistics and other relevant information on Orangeville's business environment readily available.
- **Workforce Development—**Collaboration with two local colleges, local high schools and with partners in regional Workforce Development Committee exists to support initiatives that will strengthen access to trained workforce.
- **Networking, Events and Partnership Development—**Liaison services are available to connect business owners with access to provincial and federal partners, programs and funding opportunities. Networking opportunities are also available at events delivered throughout the year, including specialized business seminars, the annual Economic Outlook Breakfast, and collaborative events with the local Board of Trade.
- **Dedicated Entrepreneurial Development/ Orangeville & Area Small Business Enterprise Centre (SBEC)—**Start-up and existing small business owners are supported with free guidance, support and resources during their initial years of operation. Services include business registration assistance, one-on-one consultations, a variety of literature on business related topics, and access to affordable workshops and seminars throughout the year. Specialized programs that include the Summer Company and Starter Company Plus provide specialized training, mentorship and possible grants to support start-up and expansion-ready small business owners, including youth.
- **Tourism and Cultural Development—**Ongoing implementation of Tourism Development and Marketing Plan and 2014 Municipal Cultural Plan to support growth of tourism and cultural initiatives, programs and businesses. Includes visitor information services with information on attractions, events, accommodations, and shopping and dining options in Orangeville and the surrounding region.

Business Retention & Expansion Programs (cont'd)

Orangeville Cont'd

- **Publications and Information—**Current news, updates and opportunities are shared through dedicated websites (orangevillebusiness.ca and orangevilletourism.ca), an active social media program, videos, and through community and investment profiles.

Orillia

- **Orillia Area Community Development Corp. (Orillia Area CDC)** – The Orillia Area CDC assists businesses with business plans, marketing plans, loans and grants and business counselling. The CDC also features a strong professional development series of business workshops.
- **Orillia & Area Online Business Directory** – Launched in the spring of 2014 and updated with new features in 2015, the directory boasts over 2,000 community business listings, and is growing daily. The directory is promoted by the City and community partners as a source for local products, businesses and services.
- **Moratorium on Industrial Development Charges** – In 2011 Council initiated a moratorium on Industrial Development Charges. This successful program has resulted in significant expansions within the community, benefitting both the growing businesses and the community through new employment. The moratorium has been extended to until 2021 and will be reviewed by Council on an annual basis.
- **Explore the Trades –** The City of Orillia Economic Development Office supports the trades, in partnership with the Orillia Manufacturers' Association and the Orillia District Construction Association. In partnership with these organizations, the City of Orillia hosts an annual Explore the Trades event, which brings together over 30 local employers in the trades, together with over 1,500 local elementary and secondary students. The event showcases career opportunities in the trades, both regionally and in the Orillia area.
- **Economic Development Partnership Development** – The Economic Development Committee and staff regularly assist in the development of partnerships throughout the community. This includes everything from business-to-business partnerships to connections between post-secondary institutions and business leaders.
- **Business Information Seminars** – The Economic Development Office partners with other community organizations to offer informative workshops and events throughout the year including industry specific speakers, job training seminars and funding workshops in partnership with community partners.
- **Ontario's Lake Country Tourism Organization** – The OLC is the destination marketing organization for Orillia & Area and focuses efforts on promoting local tourism attractions and events, while attracting visitors to the area.
- **Tourism Strategic Action Plan -** The City of Orillia, in partnership with Regional Tourism Organization 7 (Bruce/ Grey/Simcoe), are developing a Three-Year Tourism Strategic Action Plan and One-Year Business Implementation plan to facilitate growth and program delivery in the city.
- **Physician Recruitment Committee** – In Orillia, physician recruitment is a community-wide effort that includes the Economic Development Office. The City of Orillia provides annual funding to the committee and EDO staff assists with marketing initiatives.

Business Retention & Expansion Programs (cont'd)

Oshawa

- **Cluster Development Strategy**—Oshawa has identified five priority growth sectors (Advanced Manufacturing, Health & BioScience, Energy, Multimodal Transportation & Logistics, and IT).
- **Innovation Support**—Oshawa is home to a Regional Innovation Centre called SPARK. SPARK offers support for technology-based businesses to grow from an idea through various stages of growth. The City provides financial support for "The Loft", an incubator centre within SPARK's facility that provides low cost space for fledgling entrepreneurs.
- **Fast Tracking Development Approvals Process**—The City's Development Services Team offers a fast tracking development approvals process to accommodate approvals when timelines are tight.
- **Partnerships**—Oshawa partners with a number of local, regional and provincial partners both from the public and private sector to promote our area's business opportunities and make those strategic connections. Partnerships include: the Greater Oshawa Chamber of Commerce, the Greater Toronto Marketing Alliance, Durham Economic Development Partnership and Durham Workforce Authority in addition to others.
- **Site Selection Tools**—Location assistance, navigating the development approvals process, access to critical information, and connections with other relevant organizations
- **Business Connections**—Regular contact with local businesses to provide support for a variety of issues including support for expansion, hiring, financing, access to other levels of government, etc.
- **Development Charge Exemption**—There are no City development charges for industrial development.
- **Workforce Development**—The City works closely with its local post-secondary institutions, Durham College and the University of Ontario Institute of Technology (UOIT), that develop leading-edge programs to train the workforce that employers need.
- **Publications**—Online Business Directory, a quarterly e-newsletter, as well as a Consolidated Community Profile and Development Insider annually
- **Networking and Business Education**—Economic Development and Staff bring a variety of workshops and networking opportunities to businesses.

Business Retention & Expansion Programs (cont'd)

Ottawa

Economic Development and Long Range Planning Services is part of the Planning, Infrastructure and Economic Development (PIED) Department, a department that champions the city-building agenda – from planning and delivering growth activities and infrastructure, to managing our assets and investments, to fostering economic prosperity.

Programs/Services Offered

- **Economic Development Long Range Planning Services:** facilitates economic growth in Ottawa by setting the direction and managing the evolution of the City. The service area delivers programs, services, and initiatives that advance job creation and economic diversification while managing the growth of the City through the Official Plan. The following are services offered:
- **Economic Development**: Create and promote economic development strategies to capitalize on assets and opportunities. Developing partnerships with key ED stakeholders to develop and deliver various programs to support investment attraction, business retention/expansion, entrepreneurship, tourism development.
- **Sponsorship and Advertising**: Develop and market sponsorship and advertising for City facilities and develop partnership opportunities to provide supports for Economic Development initiatives.
- **Research & Forecasting**: Centre of expertise for population, employment, land use, development of travel demand input data, and for monitoring and forecasting related to population, employment and housing.
- **Rural Affairs**: Provides for the continuation of the rural affairs office services to the rural community while positioning the office to support the development and implementation of a rural Economic Development strategy.
- **Policy Planning:** is responsible for developing the planning policy framework for directing and managing the growth of the City through the official Plan, secondary plans, natural systems plans and policies, and community plans and in developing and maintaining regulatory tools including the City's Zoning By-law, DC By-law and others for implementing these.
- **Zoning & Interpretation:** is responsible for developing zoning provisions to implement Official Plan policy, undertaking issue-or area-specific zoning amendments at the direction of Council, initiating land use studies and zoning by-law amendments in response to evolving land use issues and undertaking administrative updates to correct errors and ensure the efficient function of the Zoning By-law. Additionally, prepares by-laws for the approval of Council and providing formal interpretations regarding how the Zoning By-law is to be implemented and enforced.

Business Retention & Expansion Programs (cont'd)

Ottawa Cont'd

- **Community Planning:** is responsible for preparing the City's Official Plan (the blueprint for the City's future growth and evolution), and neighbourhood planning in all its aspects, including but not limited to Community Design Plans, Secondary Plans, Transit-Oriented Development Plans, and Neighbourhood Revitalization Plans.

- **Natural Systems & Environmental Protection:** provides strategic policy expertise and coordination to the City in the areas of natural systems & climate change mitigation and adaptation, while delivering clear, consistent environmental policies to support planning and growth management of the City while minimizing negative impacts and building resilience. It also fosters a positive public persona of Ottawa as a healthy liveable city through policy, strategies, public engagement by promoting stewardship of the natural environment and a sustainable, resilient city by developing and facilitating the implementation of watershed strategies, environmental plans, protocols, guidelines, by-laws and other tools to inform and influence the corporation's environmental and city building objectives.

Town of Penetanguishene

- (see Economic Development Corporation of North Simcoe)

Peterborough

- Proactive business retention and expansion program, including business visitation programs, government funding programs, and acting as a government liaison
- Maintain economic data, statistics and information
- Develop partnerships to promote, support and sustain growth
- Mediate conflicts and advocate for business concerns
- Market Peterborough to prospective businesses
- The **Business Advisory Centre** has consultants to advise both prospective and established business owners on key aspects of start-up and the maintaining of successful businesses.
- The City has a **Physician Recruitment Program**, which is funded by the Federal Government.
- **Skilled Labour Recruitment Program**, which is funded by the province to attract new manufacturing companies to the community and help retain a skilled labour force in existing companies
- The City of Peterborough also has a comprehensive **Affordable Housing Program** which provides incentives to developers including the waiving of DC's, Planning Fees and Building Permit Fees.
- **Central Area Revitalization Grant** (Tax Increment Based)
- **Municipal Incentive Program**—Planning application fees, including cash-in-lieu of parkland can simply be waived

Business Retention & Expansion Programs (cont'd)

Pickering

- **Corporate Calling Program**
- The Economic Development Office partners with local, regional and provincial groups as a means to enhancing and protecting the interests of our local businesses.
- **Publications—**Publish an Available Land & Space Directory, View on Business Newsletter, Economic & Community Profile, Business Start-Up Directory and Business Directory listing over 2400 local businesses by size and sector
- The City also maintains a business website providing statistics, news, and economic development program details, film permit access, land and space inventories with aerial mapping, development news and images, links to all manner of local and regional business interests and much more.
- Seminars **and Business Start-Up Consultations** are also offered to anyone interested in business matters.

Port Colborne

- **Corporate Visitation Program**—The Economic Development Office assists firms in developing new export markets and expanding existing companies.

Prince Edward County

- **Development Coordination Role**—The Community Development Department staff provides a 'One-window' role, working closely with the development community to assist in navigating the municipal approvals process.
- **Small Business Centre** — Access to business planning, business registration, counseling, research, leadership, and mentorship, advice, tools and seminars. This partner also runs a youth focused summer entrepreneurship program.
- **Publications—**Monthly community development newsletter, business and resident attraction webportal (www.buildanewlife.ca), community and investment profiles
- **BR&E and Planning—**Visit businesses to gather information and data so that plans can be developed to support the growth and expansion of local businesses. Services include providing connections to education programs, services and resources. Here is a list of the following Key Sectors that the Municipality focuses on:
    - Agri business (complete 2012)
    - Manufacturing (complete 2016)
    - Construction services (complete 2016)
    - Health services (complete 2017)
    - Professional services (complete 2017)
    - Retail sector (to be completed 2018)
    - Tourism sector (to be completed 2018)

Business Retention & Expansion Programs (cont'd)

Puslinch

- Logo and Brand Strategy
- Feasibility Study for Water and Sewage Municipal Servicing
- Comprehensive Zoning By-law Update

Sarnia

- Sarnia supports financially the activities and programs of the **Sarnia-Lambton Economic Partnership (SLEP)**, which has the responsibility to undertake initiatives on behalf of all the municipalities in Sarnia-Lambton, focused on promotion, lead generation activities, and economic sector development meant to sustain and expand the economic base of all of Sarnia-Lambton.
- On-going EDCP activities include advertising, marketing and promoting the City of Sarnia, the development and management of the Sarnia 402 Business Park and Sarnia Business and Research Park, the Sarnia Harbour and associated waterfront area, the Sarnia Chris Hadfield Airport, and the provision of administrative support for the UWO Research Park.

Sault Ste. Marie

Sault Ste. Marie Economic Development Corporation offers programs, services and government program facilitation for small to large business as it relates to:

- Business, Retention, Expansion and Investment
- Economic Development, Investment, Trade and Business Development networks
- Youth Entrepreneurial Mentoring, Business Consulting and Client Development
- Educational Workshops, Seminars and Regional Outreach
- Entrepreneurship and Enterprise Services
- Tourism Promotion, Sports Tourism/Event Management, Conference Attraction and Development

St. Catharines

- **Corporate Calling Program** – focused on building strong relationships w/ industry through a coordinated corporate visitation schedule aimed at identifying challenges and growth opportunities (business retention and expansion BR+E).
- **Project Expeditor Services** - provides certain land development projects with expertise, guidance, resources, and conflict resolution services to move land development projects forward and address challenges and obstacles to a planning or building permit approval.
- **Site Selection Assistance Program** – offering an array of services ranging from workforce development to shovel-ready land to help investors/businesses or relocate in St. Catharines.
- **Physician Recruitment Program** – the St. Catharines medical community is leader in providing collaborative care to its residents. City staff works closely with the medical community to assist with the recruitment and retention of medical professionals.
- **Tourism marketing and promotion** – staff work with *tourism*/industry partners and colleagues to develop and deliver *marketing programs* that increase visitor attraction/participation.

Business Retention & Expansion Programs (cont'd)

St. Catharines Cont'd

- **St. Catharines Enterprise Centre -** The Enterprise Centre provides the information, resources and tools that St. Catharines/Niagara's entrepreneurs need to launch and grow their small businesses. The office is a member of the Ontario Network of Entrepreneurs (ONE) and a community partner for the Entrepreneur Canada Program, and the Government of Ontario's young entrepreneur programs - Summer Company and Starter Company Plus.
- **Development Charges -** The City has not collected any municipal development charges since June 2009. However, Regional DCs are collected by the City on behalf of the Region of Niagara.

St. Thomas

- The St. Thomas EDC—Operates under a Board of Directors comprised of City Council and representatives from business and industry in St. Thomas.
- **Company Visitation Program**
- **Site Selection Services**—Full array of services to businesses wishing to expand or re-locate in St. Thomas or the Municipality of Central Elgin.
- **Investment Attraction—**The St. Thomas EDC is a founding member of the Southwestern Ontario Marketing Alliance (SOMA), an association which includes the municipalities of Aylmer, Ingersoll, Stratford, Tillsonburg and Woodstock.
- **Free Employment Assistance—**St. Thomas provides the services of Employment Services Elgin (ESE), a unique partnership with Fanshawe College and the Youth Employment Counselling Centre. ESE assists new companies with administrative tasks associated with start-up and staffing. Free services include pre-screening of potential employees, use of computers, office space, and other communication equipment, recruiting services, aptitude testing, and the provision of labour market information. ESE provides information on funding programs for employers.
- **Publications—**The Economic Development Corporation publishes an annual Industrial and Business Directory, a comprehensive Community Profile and a periodic newsletter.
- **Elgin Business Resource Centre (EBRC)—**As a Federal Community Futures Development Corporation, the EBRC finances new businesses and expansion, oversees the Small Business Enterprise Centre (SBEC) and the Innovation Centre for Entrepreneurs (ICE) business incubator, provides business services and referrals and funds economic development projects in St. Thomas and Elgin County.
- There are no Industrial Development Charges in the City of St. Thomas and Building Permit fees are capped at $25,000.

Business Retention & Expansion Programs (cont'd)

Stratford

- **Stratford Economic Enterprise Development Corporation (SEED Co.)—**SEED provides a professional value-added business service to keep and grow Stratford business and attract new investment. SEED Co. operates in partnership with business, education and government sectors.
- **Stratford Municipal Development Incentives**—The City has no industrial development charges or levies.
- **Festival Hydro Retrofit Program**—Created in partnership with Ontario Power Authority to assist business owners to become more energy efficient and create operational cost savings.
- **Stratford Perth Centre for Business**—Offers free one-on-one confidential business consulting services. Also offered are entrepreneurial training and support through lunch and learn sessions, special events, breakfast networking group, women's mentoring program, business plan development and referrals to business funding sources.
- **Business Calling Program**—A partnership project with the Mayor's Office and SEED Co. to promote dialogue with major employers and manufacturers.
- **Opportunity Lives Here**—The City of Stratford, the Town of St. Mary's and the County of Perth have partnered to launch a new online resource aimed at attracting skilled labour and talent to the region.
- **Investment Attraction**—SEED Co. and the City of Stratford are founding members of the Southwestern Ontario Marketing Alliance (SOMA), an association which leverages the City of Stratford on an international level.

Tay

- **(see Economic Development Corporation of North Simcoe)**

Thunder Bay

- The **Thunder Bay Community Economic Development Commission (CEDC)—**Promotes business development, retention and expansion, entrepreneurial support, opportunity promotion and collection and assessment of key business data.
- The **Thunder Bay & District Entrepreneur Centre—**Located within CEDC's administration office provides seminars, workshops and free and confidential business counselling services for new and existing small businesses.
- **Community Futures Development Corporation** (CFDC)—Finances new businesses and expansions, provides business services and referrals and funds economic development projects in the Thunder Bay Census Metropolitan Area.
- **Physician Recruitment**—The Thunder Bay Physician Recruitment and Retention program is a partnership of community, medical, government and academic institutions.

Tillsonburg

- **Accessibility Renovation Grant**—This program is intended to improve accessibility to existing commercial buildings and properties. This grant is up to $3,000 in 50/50 matching funds
- See Downtown and Area Specific Section for more detail on programs.

Business Retention & Expansion Programs (cont'd)

Tiny

- (see Economic Development Corporation of North Simcoe)

Timmins

- Services include site selection, exporting information, community statistics, demographics and assistance on government assistance programs. There is a **Business Enterprise Centre** (BEC).
- The City has formed a **Community Development Committee** which is comprised of a team of senior staff who meet weekly to deal with matters relating to land acquisitions/purchases, development proposals, special projects and are available to meet face-to-face with residents and business people to discuss issues and proposals relating to community development.
- **Timmins and Area Business Self-Help Office** offers a walk-in resource library of business information with a knowledgeable Business Consultant. Council has eliminated development charges in the City for all classes of development.

Toronto

- Economic Development manages **Enterprise Toronto** www.enterprisetoronto.com—A public-private alliance assisting entrepreneurs and small business. Its four business centres provide one-on-one assistance to those starting or growing an early stage business.
- Toronto cost-shares capital improvement in designated retail business districts and traditional employment areas.
- Toronto's Economic Development team provides specialized business knowledge and information on Toronto's key industry clusters

Vaughan

- Corporate Calling Program
- Economic Cluster Development
- Vacant employment lands directory
- Business Roundtables
- Economic Gardening Initiatives through the Vaughan Business Enterprise centre
- Ambassador Program
- Economic & Market Research Services
- Corporate Branding
- Marketing & Communications Services (e.g. website; collateral materials; newsletters)
- Vaughan International Commercialization Centre (assisting small and medium-sized enterprises (SMEs) localize international technologies to create and commercialize new, innovative products in addition to assisting local companies with the expertise required to modify or adapt their products for international export).

Business Retention & Expansion Programs (cont'd)

Waterloo (Region)

- The Office of Economic Development provides corporate and community based services including:
  - The dissemination of data and analytics on the regional economy
  - Implementation and monitoring of the Regional Economic Development Strategy (WREDS)
  - Providing strategic support to the Waterloo Region Economic Development Corporation (WREDC)
  - Supporting business development at the Region of Waterloo International Airport
  - Administering grants and supporting incentive programs
  - Facilitating strategic investment opportunities that require Regional approval
- Industrial Use Strategy
  - Reduced industrial charge rates for a new industrial building or an enlargement of more than 50% of the gross floor area of an existing industrial building.

Welland

- Welland offers Site Location, Business Facilitation, Venture Niagara, Club 2000 services.

Business Retention & Expansion Programs (cont'd)

County of Wellington

- The **Business Retention and Expansion Programme** (BR+E) established in 2014 continued in 2016/2017 with the Downtown/Retail and Foreign Owned Businesses survey. In total 139 Downtown/Retail businesses and 8 Foreign Owned businesses were interviewed. Supported by OMAFRA, the programme partners works with the seven member municipalities to build relationships with local enterprises and better understand their needs and concerns.
- The County's **Business Retention and Expansion Municipal Implementation Fund** provides annual funding to all seven of its member municipalities for projects that enhance the local economy and promote business retention and expansion. $175,000 has been budgeted annually for municipal implementation projects.
- The **Wellington County Investment Attraction Strategy** was developed in 2015. Investment attraction activities include, Wellington County as an active member of the Ontario Food Cluster, participating in agri-food investment attraction. Economic development is also working with the City of Guelph and University of Guelph to host international delegations and promoting and exploring export opportunities for Guelph-Wellington businesses to expand their global markets.
- The **Talent Attraction Programme** is actively working on solving workforce issues for Wellington County businesses. Activities include the development of a new Wellington County Job Board, participation in Newcomer Career and Settlement Fairs in Toronto and working directly with employers, community resources and educational institutions to develop pathways to employment. Successful grant application from Ontario 150 Fund, and Ministry of Citizenship and immigration for Labour Market projects designed to help employers improve attraction and retention of Millennials, International Students and Immigrants in Wellington County.
- This **Way to Wellington Signage Programme** was approved in February 2016, the signage programme is currently being implemented with gateway signage being installed in summer 2017.
- **Taste Real Food Programme** supports local businesses, farms and producers in Guelph and Wellington County. The programme involves print publications, online presence and a series of festivals and events that raises awareness and promotes local farms and food businesses. In 2016, Taste Real started implementing recommendations from the County of Wellington's Food Tourism Strategy, to enhance current programming and to further solidify the region's position as a food tourism destination.
- **Experience Wellington Promotion** consists of an annual Festivals and Events Guide promoting community events in Wellington County. The Wellington County Visitor's Map was redesigned in 2016 to promote the experiences offered in the area and attract new interest in Wellington County.
- Financial support towards of the SouthWestern Integrated Fibre Technology (SWIFT) Network programme to provide high-speed broadband in Wellington County.

Business Retention & Expansion Programs (cont'd)

Wellington North

Municipal Green Energy Programs

- Electronic Vehicle Charging Stations
- Workplace Electronic Vehicle Charging Stations
- Fit 5.0 Solar Panel Installation Mount Forest & District Sports Complex
- Microfit Program

Whitby

- Information on available development sites, industrial and office properties
- Demographics and statistics relevant to businesses and investors
- An online Business Directory
- Corporate calls with the local business communities to learn about their products/services and their markets to assist in promoting them
- Staff also provide local businesses with information about financial incentives, new developments and upcoming events

Whitchurch-Stouffville

- **Visitation Program**
- **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.
- General promotion for both business and tourism attraction. Continuous data collection and revisions to facilitate investment decisions in favour of Whitchurch-Stouffville.

Windsor

Economic Revitalization Community Improvement Plan (City-wide)

- Offers financial incentives in the form of a tax increment-based grants to new, existing and small businesses.
- Grants may be approved by City Council for up to 100% of the municipal property tax increase created by the project for up to 10 years after project completion
- **Windsor Essex Economic Development Corporation (WEEDC)** is the lead economic development agency representing the Windsor-Essex Region and works to positively impact the Region by providing services including business attraction, retention, and expansion, small business and entrepreneurial development, and community development activities. WEEDC provides Regional Economic Data, Site Selection Property Search, Assisting Windsor-Essex Region Companies to Expand Locally and Internationally, Development Charges Exemptions. There are no Industrial Development Charges in the City of Windsor, **Windsor Essex Small Business Centre**

Downtown/Area Specific Programs

Barrie

The Community Improvement Plans (CIPs) provide financial incentives to achieve current community goals and priorities, and targets key planning and strategic objectives for development within Barrie's Built Boundary.

The Built Boundary CIP was approved in October 2016. It encompass Barrie's entire Built Boundary and replaces two previous CIPs: Downtown Barrie and Allandale Centre. The Built Boundary CIP includes two types of grant programs, both of which provide financial incentives to achieve current community goals and priorities within the Built Boundary: 1.) Renovation Grant; 2.) Redevelopment Grant. The Georgian College CIP surrounds the Georgian College campus and focuses on improvements to the interface between the College and the surrounding neighbourhoods.

Renovation Grant

The Renovation Grant promotes renovation and restoration of existing buildings within the Urban Growth Centre and buildings listed on the Municipal Heritage Register. The main goal of this program is to enable existing buildings to be improved and used for other uses. A maximum amount of $25,000 can be awarded per grant, with amounts covering no more than 50% of the cost of work. There is no minimum amount. Applications for Renovation Grants are received on a biennial intake, subject to funding.

Redevelopment Grant

The Redevelopment Grant supports affordable housing, Brownfield redevelopment, and mixed-use development including commercial uses within the intensification areas identified on Schedule I of the Official Plan. Redevelopment Grant applications may be submitted with pre-consultation planning applications and site plan control applications. Application consideration will be concurrent with the site plan review and approval process. Depending on the redevelopment project the grant includes:

- % of planning application fees;
- % of building permit fees;
- % of the development charges;
- costs of environmental studies for brownfields and some remediation costs may be included;
- Tax increment payments paid in decreasing increments over a 5 year period.

A redevelopment project may be eligible for a combination of the above grants if it includes affordable rental housing, commercial development in combination with other uses in an intensification area, and brownfield redevelopment.

The Georgian College Neighbourhood Strategy highlights the importance of Georgian College to Barrie, the unique opportunity to encourage safe and accessible student-oriented housing, and promotes increased density to the northeast end of the City. The following grants provide financial incentive for the Georgian College CIP:

- Tax increment Based Grant
- Cash-in-Lieu of Parkland Dedication Grant
- Renovation Loan

Downtown/Area Specific Programs

Bracebridge

Façade Improvement Grant/Loan

- Offered in the Central Business District and mixed use areas
- Provides building owners up to 50% of construction costs to a maximum municipal contribution of $10,000. Of this amount, 50% will be grant and 50% will be an interest free loan.
- Projects can include any repairs to the front of a building including windows, doors, brick/siding repairs/ replacement, lighting, etc.

Signage Improvement Grant

- Offered in the Central Business District, District Shopping Area, Special Purpose Commercial Area and Mixed Use Areas
- Provides the building owner or tenant with grant equivalent to 50% of the cost of a new sign up to a municipal maximum of $2000.

Property Improvement Grant/Loan

- Offered in the Central Business District, District Shopping Area, Special Purpose Commercial Area and Mixed Use Areas
- Provides building owners up to 50% of improvement costs to a maximum municipal contribution of $8,000. Of this amount, 50% will be grant and 50% will be an interest free loan
- Projects can include landscaping, fencing, benches, planters, lighting, paving, walkways, outdoor patios/cafes, accessibility improvements, etc.

Brampton

Central Area Community Improvement Plan

The Central Area Community Improvement Plan (CIP) establishes programs to provide financial and other incentives to meet the City's Central Area land use planning objectives, including the Building and Facade Improvement Program, Development Charges Incentive Program and Sign Permit Fee Subsidy Program.

Downtown Brampton BIA

The Downtown Brampton BIA promotes the commercial area as a vibrant business and shopping district. Using promotional activities such as special events, advertising, and beautification programs, the BIA aims promote the area as an attractive, pleasant place to shop, to be entertained, to work, and to live. The organization is a not-for-profit association where the property owners, and commercial tenants who pay a portion of the property tax, pay a special levy that funds the organization.

Downtown/Area Specific Programs

Brockville

- **Tax Increment Equivalent for Rehabilitation and Redevelopment (TIERR) Grant Program:** The program provides a grant to owners of lands and buildings who undertake improvements or redevelopment that would result in an increased property assessment. The amount of the grant provided depends on the increase in the municipal portion of property taxes resulting from the improvements. The program offers a grant of 100% of the increase in municipal realty taxes paid annually for a maximum period of five (5) years.
- **Residential and/or Commercial Conversion/Rehabilitation (RCCR) Grant Program:** This program provides a grant to owners or tenants of buildings who choose to upgrade existing space on upper floors to create new or improved residential and/or commercial space in keeping with the original goals of the Downtown CIP. The program will provide the property owner or tenant with a grant equal to 50% of the costs for space converted or rehabilitated up to $20,000 per property subject to the approval of the Planning Department.
- **Façade Improvement Grant Program:** This program provides a grant to owners or tenants of buildings who undertake restoration and/or rehabilitation of Program Area buildings in a fashion consistent with the original design or with the City's Urban Design Guidelines and the requirements of the Ontario Building Code.

  The Façade Improvement Grant Program offers a grant of up to 50% of the total cost of façade improvements where a project has a value of more than $2,000, to a maximum of $10,000 per annum, per property, per façade. The number of front facades eligible for grant purposes is based on the number of "distinct facades".

Caledon

- Exemption of development charges for the Caledon East Commercial Core Area and the Bolton Business Improvement Area
- **Community Improvement Plans (CIP)** for Alton, Bolton, Caledon East, Caledon Village, Cheltenham, Inglewood, Mono Mills and Palgrave. The CIP outlines a series of proposed improvements to sidewalks, pedestrian connections, streetscapes, parks and other spaces. The CIP also outlines financial incentives - grants - made available to private property owners and tenants. The purpose of the grants is to encourage investments in commercial and mixed use properties, and contribute towards the revitalization and beautification of each of the CIP areas

Cambridge

- **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). 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.
- **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.

Downtown/Area Specific Programs

Cambridge cont'd

- **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.
- **Development Application Fee Waiver**—No fees for applications under the Planning Act (Site Plan, Zone Change, Official Plan Amendment, Subdivision) for new residential development in the downtown core
- **Building Permit and Sign Permit Fee Exemption**—All properties in the core areas do not pay a fee for obtaining a building permit or permits for signs.

Centre Wellington

- Business Advisor in Residence Program
- Start-up and small business support
- Small business training program

Chatham-Kent

Downtown & Main Streets Area Community Improvement Plan

- Façade Improvement Program – 50% grant up to $7,500 for first 50 ft. plus additional $1,000 for every 10 ft. side or waterfront eligible if significant public view
- Planning Application and Building Permit Fee Grant Program – 100% rebate
- Property Tax Increment Equivalent Program – 100% of the increase in the municipal portion of property taxes resulting from reassessment rebated each year for 5 years
- Parkland Dedication Exemptions – 100% rebate
- Parking Standards Exemption – 100% rebate
- Residential Conversion & Rehabilitation – Grants up to 50% of the construction cost to a maximum of $5,000 per unit or $40,000 per application
- Project Feasibility studies – Grants up to 50% of the cost of the study to a maximum of $5,000
- Heritage Design Studies – Grants up to 50% of the cost of the study up to maximum of $1,500
- Cafes, Patios, Display Areas, Court Yards Program – assistance to property owners undertaking the construction of cafes, patios, display areas or court yards accessory to commercial use

Commercial Community Improvement Plan

- Design Study Grant Program – 50% grant up to $5,000 per study
- Planning Application and Building Permit Fee Grant Program – full rebate up to $7,500
- Façade Improvement Program – 50% grant up to $30,000 based on the size of the building
- Site Improvement Plant – 50% grant up to $30,000
- Property Tax Increment Equivalent Program – 100% rebate of the municipal tax increase in year 1, 80% in year 2, 60% in year 3, 40% in year 4 and 20% in year 5

Downtown/Area Specific Programs

Clarington

- **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.
- **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
- **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.
- **Building Permit Grant Program**—Provides a one-time grant to offset the amount of the building permit fee to a maximum of $3,000
- **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.
- **Revitalization Area Incentives—**For existing commercial buildings or multi-story mixed-use building, there may be development charge exemption or 50% reduction.

Cornwall

- **Rehabilitation Tax Increment Grant Program**—Reimbursement of part or all of the increase in municipal taxes paid as a result of improvements made to a building
- **Building Restoration & Improvement Program**—Loan to help with interior improvements to buildings
- **Project Design Grant—**Grant for such things as feasibility studies or concept drawings/architectural plans
- **Façade Improvement/Sign Grant, Discretionary Municipal Tipping Fees Grant, Parking and Landscape Enhancement Program**
- **Municipal Planning/Development Fees Grant**—A landowner upgrading or re-developing a property can receive full reimbursement for such things as an Official Plan/Zoning Amendments and Building Permit fees.

Gravenhurst

Downtown Community Improvement Plan(CIP)

- Provides grants to business and building owners to improve the viability, appearance and safety of their downtown buildings.
- Each of the 12 categories allows applicants to receive up to 50% of non-repayable grant money. The town has invested over $200,000 into this program over the last 5 years.
- The Town has also commissioned a set of façade guidelines and streetscape improvements which they are committed to rolling out over time.

Downtown/Area Specific Programs

Gravenhurst Cont'd

Below are the grant categories that are available:

- Planning and Design Study/Drawings Grant
- Planning Application and Building Permit Fees Rebate
- Building Façade Improvement (Front)
- Building Façade Improvement (Rear or Side)
- Structural Improvement Grants (Building Code, Fire Code or accessibility improvements)
- Heritage Restoration Grant
- Residential Conversion/Rehabilitation Grant
- Landscaping and Property Improvements Grant
- Signage Improvement Grant
- Property Tax Increment Grant
- Development Charge Rebate/Exemption
- Heritage Property Tax Relief
- Downtown Dollars is a Centralized retail management technique administered in partnership between the Town and the chamber. This Town wide gift certificate program encourages residents and visitors to shop locally by providing $10 dollar gift certificates that can be spend at participating merchants through the town.

Greater Sudbury

Six financial incentive programs are available under the Downtown Sudbury CIP to help stimulate development and redevelopment. The available programs are:

- Tax Increment Equivalent Grant Program
- Façade Improvement Program
- Planning and Building Fee Rebate Program
- Residential Incentive Program (Per-door grant)
- Feasibility Grant Program
- Downtown Sudbury Multi-Residential Interest-Free Loan Program

Downtown/Area Specific Programs

Guelph

- **Downtown Development:** BDE facilitates the community's ambitious downtown renewal plans through managing the public and private investment opportunities that are positioning downtown Guelph as one of Ontario's most vibrant city centres.

Guelph/Eramosa

Community Improvement Plan

Implementation of CIP with the following proposed programs:

1. Tax Increment Equivalent Grant
2. Design, Study, and Application Fee Grant
3. Building and Property Improvement Grant
4. Affordable/Rental Housing Grant
5. Commercial Conversion and Expansion Grant
6. Brownfield Tax Assistance Grant

Haldimand

Downtown Revitalization Incentive Program - features:

- Tax increase-based equivalent rebate program for large scale capital projects
- Façade improvement grant program
- Application and permit fees refund program
- Downtown housing grant program
- Heritage improvement grant program
- Building restoration, renovation and improvement grant

Halton Region

- All of the local municipalities in Halton have active partnerships with Downtown Business Improvement Area Associations (BIA's) to maintain and improve Downtown areas. Burlington, Milton and Oakville have specific urban areas designated as Urban Growth Centres under the Provincial "Place to Grow" legislation and plans.

Downtown/Area Specific Programs

Hamilton

- The City of Hamilton offers financial incentive programs in the form of loans and grants to assist with various costs associated with the development/redevelopment of the downtown. Downtown development is exempt from development charges within a defined area. Additionally, there is a program to provide assistance to property owners within the 11 Citywide Business Improvement Areas for commercial property façade improvements.
- **Hamilton Downtown Multi-Residential Property Investment Program**—Offers an interest free loan based on 25% of the costs-to-construct budget to a maximum of $5 million per development.
- **The Gore Building Improvement Grant Program**—Available to owners and authorized tenants of properties fronting on King Street East between James and Catharine Street around Gore Park. It offers a matching grant to a maximum of $50,000 for building improvements.
- **Development Charges**—90% of City and Go Transit Development Charges are waived in the Downtown Hamilton Community Improvement Project Area otherwise payable, after all other credits and exemptions are considered.

Other Programs

- **Hamilton Tax Increment Grant Program**
- **Office Tenancy Assistance Program**
- **Commercial Corridor Housing Loan and Grant Program**
- **Commercial Façade Property Improvement Grant Program**
- **Hamilton Heritage Property Grant Program**
- **Hamilton Community Heritage Fund Loan Program**
- **Business Improvement Area Commercial Property Improvement Grant Program**
- **Hamilton Heritage Conservation Grant Program**

Huntsville

- In 2012 the Town of Huntsville adopted the Community Improvement Plan Implementation Bylaw which details the grants that are available to encourage property owners to redevelop their properties in the Downtown Area.
- CIP Financial Incentives Brochure: http://www.huntsville.ca/en/townHall/resources/CIPBrochure.pdf
- Implementation By-law 2012-116: http://www.huntsville.ca/en/townHall/resources/GrantImplementationBylaw2012-116-CIP.pdf

Innisfil

The Town of Innisfil has recently launched a Community Improvement Plan for the neighbourhood of Cookstown.

- **Façade, Building and Signage Improvement Grant**
- **Accessibility Improvement Grant**
- **Building Code Compliance Grant**
- **Landscaping and Property Improvement Grant**
- **Building Permit and Planning Application Fee Rebate Program**
- **Tax Increment Equivalent Grant Program**

Downtown/Area Specific Programs

Kenora

- **Harbourtown Centre Community Improvement Plan (CIP) -** Facade improvement, Signage, landscaping
- **Former Mill Site CIP–** Tax program, building improvements
- **Keewatin CIP**– Façade improvement, landscaping, tax program, affordable housing

Kincardine

- Bruce County Economic Development Grants The County of Bruce launched "Economic Development Grant" Similar to "Spruce the Bruce" these grants are for lasting downtown revitalization community improvements i.e. Community signage, destination infrastructure, streetscape beautification which the municipality supports

King

Community Improvement Plan (CIP)—The Plan outlines financial incentives for property owners and tenants to invest in their property and outlines other actions, projects and strategies that the township will undertake to implement the plan. Financial incentives are offered for the following improvements:

- **Signage Improvements—** 50% of project cost or $2500 whichever is less
- **Façade Improvements—**50% of project cost or $10,000 whichever is less
- **Landscaping Improvements—**50% of project cost or $5000 whichever is less
- **Building Accessibility—**50% of project cost or $3000 whichever is less
- **Motor Vehicle and Bicycle Parking—**50% of project cost or $5000 whichever is less
- **Property Conversion, Reuse and Repurposing—**50% of project cost or $10,000 whichever is less
- **Planning and Building Permit Fee Rebate—**100% up to $5000
- **Tax Increment Equivalent Grant**—For major redevelopments, additions, etc.; 100% of assessed value increase amount paid annually in decreasing amounts for up to 10 years
- **Beautification**— A five year Streetscaping and Beautification Plan for commercial cores promoting King City, Nobleton and Schomberg as attractive places in which to invest and do business
- **Grants**—The Economic Development function provided financial assistance and guidance to the three Village/ Business Associations with marketing and promotional efforts.

Kitchener

- Startup Landing Pad Program-Leasehold Improvements
- Startup Landing Pad Program—Accessibility Improvements
- Façade Improvement Grant Program
- Grants in Lieu of Building Fees
- City and Regional DC exemption in place until March 1, 2019

Downtown/Area Specific Programs

London

Façade Improvement Loan Program – Downtown, Old East Village, SoHo, and Hamilton Road properties improving the building façade may be eligible for a 10-year interest-free loan up to a maximum of $50,000 or half the value of the façade improvements being proposed. In certain areas of Downtown, Old East Village, and Hamilton Road, 25% of the annual loan repayment may be forgivable in the form of a grant.

Upgrade to Building Code Loan Program – Assists Downtown, Old East Village, SoHo, and Hamilton Road 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 $200,000, or half the value of the work proposed. In certain areas of Downtown, Old East Village, and Hamilton Road, 12.5% of the annual loan repayment may be forgivable in the form of a grant.

Rehabilitation and Redevelopment (Tax) Grant Program – Provides grants to property owners in defined areas of the Downtown and Old East Village who undertake renovation or redevelopment projects, which result in a supplementary reassessment of their property. The annual grant amount is calculated based upon the increase in the municipal portion of property tax directly related to the redevelopment project. Annual grants are provided on a declining scale over a 10-year period.

Residential Development Charge Grant – Provides a grant equal to a rebate of Development Charges (DC) for residential units constructed in the Downtown and Old East Village. DCs are required to be paid "upfront" at the time the building permit is issued. The program grants back a portion of the residential DCs paid by the applicant over an approximately 10-year schedule until 100% of the residential DCs have been repaid to the applicant.

Industrial Development Charge Grant – Provides a grant for Targeted and Non-Targeted industrial uses to reduce the amount of Development Charges (DC) paid by the applicant. The program offers a 100% DC grant for Targeted industrial uses. For Non-Targeted industrial uses, a grant equivalent to 50% of the DCs to be paid, up to a maximum grant of $250,000, with the remainder of the DCs to be fully paid by the applicant is available.

Industrial Corridor Enhancement Grant – Provides a grant to enhance the public realm of industrial lands directly abutting the Highway 401/402 Investment Corridor. This program provides a grant equal to 50% of the cost of eligible landscaping, fencing, berming, screening, and public art on industrial properties that sufficiently improves the aesthetics of industrial sites, and/or provides effective screening of outside storage areas. The maximum grant per property is $20,000.

Downtown/Area Specific Programs

Mapleton

- In 2017, the Township created a Community Improvement Plan (CIP). This CIP is a Township-wide, strategic planning tool that is focused on making Mapleton a more inviting destination and ensuring that it is a business friendly community. We are currently working towards achieving the goals and objectives outlined in this plan.

Meaford

- **Façade Improvement Grant & Loan Programs**—These programs are intended to assist property owners of lands and buildings within the CIP area with the financing of building façade improvements; provides 50% matching funds up to $7,500 per project.

Minto

Downtown Revitalization

- On-going work to revitalize the downtowns
- PitchIt Minto Business Plan Competition
- Business Recruitment Tours
- Tour the Town Property Open House
- Shop Local

Mississauga

- **Community Improvement Plan (CIP)—**Community Improvement Project Area for the Exchange District in the Downtown, which will include incentives to attract office development.
- **BIAS:** Mississauga is home to 4 Business Improvement Areas (BIAS), including Clarkson, Malton, Port Credit and Streetsville, providing business promotion and improvement functions within their set BIA boundaries.

Newmarket

- **Façade Improvements & Restoration Program—**Grant program will of a matching grant of up to 50% of eligible costs to a maximum of $15,000 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 per property.
- **Project Feasibility Study Program** - intended to undertake studies necessary to determine project feasibility be they adaptive re-uses of existing facilities or complete redevelopment projects in the CIP. The grant program will see property owners receive matching grants of up to 50% of eligible costs to a max. of $10,000 per property.
- **Interior Renovation and Improvement Program—** Promotes 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. Grant program provides a matching grant of up to 50% of eligible costs to a maximum of $15,000 per property.
- **Business Sign Program—**Program is directed at commercial and industrial properties within the CIP area to update their signs consistent with the neighbourhood. Grant program provides up to 50% of eligible costs to a maximum of $2,500 per business.

Downtown/Area Specific Programs

Newmarket Cont'd

- 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 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.
- **Residential Conversion and Intensification Program—**The loan program will provide property owners with an interest-free loan to pay for up to 50% of eligible costs to a maximum of $100,000 of the conversion of commercial/industrial space to residential units and construction of new units on vacant land or as part of an existing structure along Main Street.
- **Parking Requirement Program**—Allows for relief or reduction or waiving of standard parking requirements.

Niagara Falls

- **Development Charge Exemption Program**—This will provide a financial incentive in the form of an exemption from payment of 75% of the City development charge on residential, commercial and mixed use development and redevelopment projects that create additional residential units and/or commercial space.
- **Residential Loan Program** – 0% interest loan based on $20 per sq. ft. of habitable residential space constructed to a maximum of $20,000 per residential unit created.
- **Commercial Building Loan and Façade Grant—**0% interest loan equal to 50% of the cost of building maintenance and improvements to a maximum loan of $15,000 per property.
- **Revitalization Grant Program** – Annual grant equivalent to 80% of the increase in City property taxes for first 5 years, 60% in years 6 and 7, 40% in year 8, and 20% in years 9 and 10. Building renovations, additions and new construction.

Norfolk

- **Agricultural Buildings and Facilities Improvement Program** (DCS-16): Purpose is to provide assistance towards the conversion and re-use of existing agricultural buildings for new or expanded value-added agricultural activities. The program is available in the agricultural area. Maximum loan amount is $20,000 per property (excluding HST) and is based on a 50/50 matching cash contribution of the applicant. Loans will include a forgivable portion (grant) of 25% of the total loan amount. The loan will be interest free and carry a five year term. The forgivable (grant) portion will be conditional on the full repayment of the repayable portion of the loan.
- **Building Façade Improvement Program** (DCS-03): Purpose is to assist property owners of existing buildings to maintain their long-term viability and to assist property owners of vacant properties/spaces in increasing the marketability of their property in order to secure tenants. The program is available in the urban, hamlet, and lakeshore areas. Maximum loan amount is $15,000 per property (excluding HST) and is based on a 50/50 matching cash contribution of the applicant. Loans will include a forgivable portion (grant) of 50% of the total loan amount. The loan will be interest free and carry a five year term. The forgivable (grant) portion will be conditional on the full repayment of the repayable portion of the loan.

Downtown/Area Specific Programs

Norfolk Cont'd

- **Agricultural Buildings and Facilities Improvement Program** (DCS-16): Purpose is to provide assistance towards the conversion and re-use of existing agricultural buildings for new or expanded value-added agricultural activities. The program is available in the agricultural area. Maximum loan amount is $20,000 per property (excluding HST) and is based on a 50/50 matching cash contribution of the applicant. Loans will include a forgivable portion (grant) of 25% of the total loan amount. The loan will be interest free and carry a five year term. The forgivable (grant) portion will be conditional on the full repayment of the repayable portion of the loan.
- **Building Façade Improvement Program** (DCS-03): Purpose is to assist property owners of existing buildings to maintain their long-term viability and to assist property owners of vacant properties/spaces in increasing the marketability of their property in order to secure tenants. The program is available in the urban, hamlet, and lakeshore areas. Maximum loan amount is $15,000 per property (excluding HST) and is based on a 50/50 matching cash contribution of the applicant. Loans will include a forgivable portion (grant) of 50% of the total loan amount. The loan will be interest free and carry a five year term. The forgivable (grant) portion will be conditional on the full repayment of the repayable portion of the loan.

North Bay

- **Downtown Community Improvement Plan** provides funding to business and property owners to support investment and revitalization/redevelopment in the downtown. The DCIP financial incentive programs include:
  - Professional Study Grant Program (PSG), to a maximum of $3,750
  - Building Improvement Grant Program (BIG),to a maximum of $30,000
  - Municipal Fee Rebate (MFR)
  - Tax Incentive Finance Program (TIF), 100% of increase of assessed value as a result of improvements in the first 5 years, 80% in year six, 60% in year seven, 40% in year eight and 20% in year nine

- **Airport Industrial Community Improvement Plan**, with over 1,000 acres of publicly-owned vacant land and opportunities for airside and groundside locations, North Bay Jack Garland Airport can house a wide range of new developments. The ACIP investment incentives include:
  - Municipal Fee Rebate Program, including those related to Planning, Legal and Building Permits
  - Tax Incentive Finance Program (TIF), 100% relief in year one of the increased assessed value of the improvement, 66% in year two and 33% in year three
  - Landfill Tipping Fee Reduction, of 50% to $10/tonne

Downtown/Area Specific Programs

Orangeville

- **Downtown Orangeville Heritage Facade Improvement Program—**The Downtown Heritage District Facade Assistance Program Grant encourages property/business owners to maintain, restore and construct building facades in Orangeville`s Central Business District. The maximum amount of the grant is 50% of the cost of eligible facade improvements up to a maximum of $10,000 per property.

Orillia

- **Downtown Orillia Management Board-DOMB (BIA**) – The DOMB represents over 200 merchants in the downtown core, and works with community partners to advocate on behalf of members, and development new events and programs.

- **Downtown Tomorrow Report** – The Downtown Tomorrow Report is the culmination of extensive research and community consultation on the future of the downtown core. The final report helps guide and direct future development of this unique community asset.

- **Downtown Tomorrow Community Improvement Plan** – The Downtown Tomorrow Community Improvement Plan (DTCIP) encompasses the broader downtown core, and is focussed on providing financial incentives for new development. This comprehensive program includes grants for a range of development costs related to feasibility and design studies, permit and application fees, facades, signage, renovations, creation of residential units, large catalytic projects and brownfield redevelopment.

- **Downtown Retail Mix Analysis** - The Retail Mix Analysis project included the development of a comprehensive inventory of available space and properties in the downtown Orillia core. The study describes the current composition of the retail market in the downtown, and identify gaps and opportunities for the purposes of business attraction. The study provides valuable information for those looking to invest in downtown Orillia.

Oshawa

- **Façade Improvement Loan Program**—Designed to help property owners finance building façade improvements, this interest-free loan program provides funding up to $15,000 per municipal address, to a maximum of $45,000 per property owner.
- **Residential Development Charge Grant Program—**The City of Oshawa may provide a grant towards the amount of the applicable City of Oshawa Development Charges payable for residential development within the Downtown Shoulder Area Renaissance Community Improvement Area.
- **City of Oshawa University and College Area Renaissance Community Improvement Increased Assessment Grant—**The City may provide a grant, on a sliding scale for part or all of the increase in City taxes attributable to the improvement of a building and/or redevelopment of a property located within this area.

Downtown/Area Specific Programs

Ottawa

The City of Ottawa offers the following incentives:

- No development charges for residential construction in the Central Area and Centretown
- Reduced parking requirements for mixed use development on selected downtown streets
- Expedited development approval process
- Community Improvement Plans (CIPs) - tax incentives to commercial property owners in specific areas to improve and upgrade their properties

Owen Sound

In order to implement the goals and objectives of the CIP, the City is offering the following incentive programs:

- Affordable Housing Loan Program (City-wide)
- Environmental Study Grant (City-wide)
- Heritage Property Tax Relief Program (City-wide)
- Façade and Structural Improvement Program (Downtown and Harbour Areas)
- Vacant Lands Tax Assistance Program (Downtown and Harbour Areas)
- Development Charges Refund Program (Downtown and Harbour Areas)

Peterborough

- 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.
- 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)
- The **Façade Improvement Grant Program** would provide grants to property owners who rehabilitate and improve the facades (including signs) of buildings within the Central Area Target Area. Façades will include rear facing facades where it has high public visibility.

Pickering

- Direct marketing to promote specific developments and targeted sectors.

Port Colborne

- 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
- 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 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

Prince Edward County

- Current 50% Development Charge reduction program for all development in Prince Edward County to be replaced with the implementation of the Community Improvement Plan in late 2017/early 2018.

Puslinch

Community Improvement Plan with Grant Programs for:

- Façade, Signage and Landscape Improvements
- Planning and Building Permit Fees
- Tax Increment Equivalent Grants

Quinte West

- **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.
- **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.
- **Improved Signage** —Grant of 50% to a maximum of $1,000.
- **Landscaping and Property Improvement** – Grant of 50% to a maximum of $1,000 for improving landscape between parking areas and the roadway.
- **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.

Sarnia

- 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.
- 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

Downtown/Area Specific Programs

Sault Ste. Marie

- **No City Development Charges**.
- **Economic Development Fund**—($500,000/year) sector specific industry infrastructure and community projects.
- **Façade Improvement Grant (FIG), Building Improvement Grant (BIG), Professional Design Grant (PDG)-** Matching funds for façade improvements, interior renovations, and analysis designed to increase site-specific development.
- **Municipal Tax Increment Rebate Program (MTIR)—**Grant to cover a part of tax increase for property rehabilitation

St. Catharines

- **Downtown Development Program—**Facilitates development activity within the core, offering a superior level of customer service related to achieving increased activity (building, redevelopment, events) in the downtown.
- **Facade Improvement (FIP) Program—**Building facade, store front enhancements.
- **Residential / Office Conversion (ROC) Program—**Conversion of small, unused vacant space for new residential dwelling units or leasable office space.

St. Thomas

- The City operates a **Community Improvement Program** whereby grants, interest-free loans, financial aid for façade and residential improvements and the waiving of building permit fees are offered to pre-approved applicants.

Stratford

- Heritage Conservation District Façade Improvement Loan Program – financial assistance in the form of a loan for 50% of the cost, to a maximum of $25,000, for façade improvements in the Heritage Conservation District.
- Heritage Conservation District Building Code Upgrade Loan Program – financial assistance in the form of a loan for 50% of the cost, to a maximum of $50,000, for building improvements in the Heritage Conservation District to ensure buildings comply with today's standards.
- Heritage Conservation District Rehabilitation Grant Program – a grant covering the difference between the municipal portion of taxes prior to work being completed and the municipal portion of the taxes after completed of the works. The amount of the grant is pro-rated over 10 years.

Downtown/Area Specific Programs

Springwater

CIP Program

- Façade Grant Program max amount of grant is $5,000 or 50% of the eligible costs, whichever is lesser
- Signage Improvement Grant max amount of grant is $1,500 or 50% of the eligible costs, whichever is lesser
- Building Restoration, Renovation or Improvement Grant max amount of grant is $5,000 or 50% of the eligible costs, whichever is lesser
- Development Charge Rebate
- Planning and Building Permit Rebate max amount of grant is $2,500 or 100% of the eligible Township fees , whichever is lesser
- Historic Property Improvement Grant
- Tax Increment Equivalent Financing Grant
- Accessibility Improvements Grant max amount of grant is $1,500 or 50% of the eligible costs, whichever is lesser

Thorold

- **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 Program in our Strategic Core Areas available to property owners who develop, rehabilitate and improve their buildings and properties that offers a grant equal to the fees paid for planning and building permit applications and equal to 5% of the value of construction, up to a maximum total grant of $25,000 per property

The Port Authority Community Improvement Plan provides eligible property owners or tenants with the following three financial incentive programs, designed to stimulate investment and encourage redevelopment in the Project Area:

- The Port Tax Increment-Based Grant Program provides a grant equal to 100% of the increase in municipal taxes that result from reassessment of improved properties.
- The Port Development Grant/Loan Program makes it possible for the City to offer direct grants or loans, on an individual project basis, to offset the costs associated with major developments on lands in the Project Area.
- The Planning and Building Fee Grant Program provides a grant equal to 100% of the fees paid for most planning approvals and building permits.

The Thunder Bay International Airport Community Improvement Plan provides for the Aerospace Tax Increment-Based Grant Program which is a grant equal to the incremental municipal property taxes resulting from the introduction, expansion or improvement of any aerospace activity.

Downtown/Area Specific Programs

Tillsonburg

- **Alleyway Façade Improvement Grant Program**—This program is intended to provide grants to property owners in the Central Area to assist with non-street front façade improvements to be consistent with the Central Area Design Study. Offers 505/50 matching funds up to a max of $10,000 per project
- **Architectural Design Grant Program**—This program is intended to provide a grant to owners of lands and buildings in the Central Area who wish to hire a professional such as an architect, an engineer or accredited designer to develop a project concept for other programs offered under this CIP.
- **Façade Improvement Grant**—This program is intended to provide a loan or grant to encourage exterior renovations which are in keeping with the desired aesthetic effect and historical/heritage characteristics of buildings within designated areas. Offers 505/50 matching funds up to a max of $10,000 per facade
- **Tax Increment Equivalent Grant Program**—This program is intended to provide a grant to owners of lands and buildings who undertake improvements or redevelopment that result in an increased property assessment. Such improvements or redevelopment are also to be generally in-keeping with the objectives of the Town's Strategic Plan and design principles of the Central Area Design Study. Rebate of 100% of increased taxes in year 1, 80% in year 2, 60% in year 3, 40% in year 4, 20% in year 5, fully taxable in year 6.
- **Grant in Lieu of Permit Fes Program—**Grant to rebate the cost of fees for Building Permits for commercial and industrial properties in the CIP area. Commercial Properties outside of the Central Area are not eligible for building permit grants.
    - **Industrial - Small**
        - Minimum project value of $150,000 and maximum project value of $500,000
        - Grant of 100% of the applicable building permit fees offered as a rebate once the project is completed
    - **Industrial – Large** (Project value of $500,000 or more)
        - Grant of 50% of the applicable building permit fees offered as a rebate once the project is completed
    - **Commercial (Central Area)**
        - Minimum project value of $150,000
        - Grant of the applicable building permit fee offered as a rebate once the project is complete as follows:
            - 25% Rebate – General renovations/rehabilitations
            - 50% Rebate – Projects that will improve the overall attractiveness of the streetscape and downtown;
            - 75% Rebate – Projects that meet above criteria and provide exemplary attention to detail and a high level of design.

Legal and Registration Costs

Grant to reimburse legal costs and costs associated with the registration of agreements associated with the above programs.

- This may take the form of Town staff registering applicable agreements on title, or a grant to a maximum of $200 to reimburse legal costs of having a solicitor register the applicable agreements on title.

Downtown/Area Specific Programs

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

- Supplementary programs in Streetscape Improvement, Commercial Facade Improvement, Banner and Mural, Commercial Research, and Community Festivals and Special Events are also offered.

Vaughan

- Kleinburg/Area Specific Programs (KEDS)—Completed in June 2011 to assist Kleinburg-area merchants and the Business Improvement Area (BIA) to revitalize main street.

Waterloo (City)

- Uptown Community Improvement Plan—Includes façade improvement grants, study grants, fee grants, major & minor activity grants (including employment related TIGs), commercial building improvement loans & a parking exemption program
- Northdale Community Improvement Plan —Includes a development charge grant program; tax increment grant program; residential intensification and affordability loan/grant program; residential rehabilitation grant program; urban design & study grant preprogram; and a planning and building fees grant program.
- The City has a façade program that provides up to $15,000 in interest free loans.

Waterloo (Region)

Revitalization Area Incentives

- The Region provides an RDC exemption in the downtown cores provided the lower tier municipality also provides the exemption. At the present time, only Cambridge and Kitchener have such an exemption. The Region's downtown core exemption is set to expire on March 1, 2019.

Downtown/Area Specific Programs

Welland

- Welland's Downtown and Health and Wellness Cluster CIP promotes revitalization, reinforces Downtown as a mixed use, transit supportive area, and encourages uses in the Health and Wellness Cluster that strengthen Welland's health and wellness resources. The CIP includes a Public Realm Improvement Plan which identifies opportunities to improve the overall image and sense of community within the Project Area. Several financial incentive programs designed to stimulate private sector investment activity in the revitalization and redevelopment of the Project Area are also included.
- **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.
- Downtown Building Improvement Grant Program—This program provides a financial incentive in the form of a grant to promote interior and exterior maintenance and improvement works to existing commercial, institutional and mixed use buildings and properties. The program is structured as a matching grant program where the City will provide a grant equal to 50% of the cost of certain types of building maintenance and improvement works, up to a maximum grant of $12,500 per property/project
- Residential Grant Program—The City will provide a grant equal to the cost of rehabilitating existing residential units and/or constructing new residential units on the basis of $15 per square foot of habitable floor space rehabilitated or constructed, to a maximum grant of $15,000 per unit, and a maximum of 4 units per property/ project (total maximum grant of $60,000 per property/project).
- Residential DC exemptions in the downtown
- 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 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 Increment Grant Program is structured as a "pay-as-you go" program. The owner is expected to initially pay for the entire cost of the project. Then, as the municipality receives the increased property taxes that result from the project, the City will reimburse the owner in the form of an annual grant. The grant is equivalent to 80% of the municipal tax increment (the increase in City and Regional property taxes) that results from the project for up to 10 years or up to the time when total grant payments equal the total eligible program costs.
- 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.

County of Wellington

- **Community Improvement Plans (CIP)—**four approved**,** one underway in 2017
- **Two Business Improvement areas and five Chambers**
- **Shop Local Programmes**
- **Countywide business directory**

Downtown/Area Specific Programs

Wellington North

Community Improvement Plan with Grant/Loan Programs for:

- Façade Improvement Grant and Loan Program
- Accessibility Grants
- Application Fees and Development Charges Grant
- Public Art Grants
- Building Improvement Grants
- Tax Increment Equivalent for Rehabilitation and Redevelopment Grants
- Building Conversion/Expansion Grants

Whitby

- **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.
- The Town of Whitby offers a **Heritage Tax Rebate Program**. This applies to the heritage portion of properties that are designated as having cultural heritage value or interest under Part IV of the Ontario Heritage Act (an individual property designation).
- Properties that are designated within a heritage conservation district designated under Part V of the Ontario Heritage Act, such as Brooklin's Heritage Conservation District, and rated as having excellent, very good , or good heritage value in the heritage district inventory are also eligible for the heritage property tax rebate.
- The amount of the annual property tax rebate is 40 percent on the eligible portion of the property (historical portion) for the Town and school board share of the property taxes. The Region of Durham is not currently participating in this program.

Whitchurch-Stouffville

- **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.

Downtown/Area Specific Programs

Windsor

- Development Feasibility Rebate Program–Eligible projects, grant of up to 50% to max. of $20,000 per property
- Parkland Dedication Fee Rebate Program – 100 % grant
- Property Improvement Rebate Grant Program—Tax rebates of up to $200,00 are available
- Commercial Façade Improvement Program—Grant of 50% to maximum of $15,000
- Development Charges and Building Fee Rebate Grant Program—Rebate of up to 100% of eligible costs for development charges and building fees
- Sale of City Land at Less Than Market Value—Sold to developers at less than market value
- Downtown Windsor BIA—Façade Improvement Grant—Grant of up to 50% of eligible costs to a maximum of $10,000 or $15,000 for corner properties
- Downtown Windsor Business Improvement Area Broken Window Program—Reimburse members for 50% of cost of glass repairs/replacement to a maximum of $500

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

Tax assistance and grants are the most commonly offered incentives for remediation. These include but are not limited to grants, fee exemptions, reductions, loans and tax assistance.

Brownfield Redevelopment

Barrie

Redevelopment Grant

The Redevelopment Grant will provide financial incentives for development/redevelopment projects which provide affordable housing; remediate and redevelop brownfield sites within the Built Boundary, and develop ground related commercial in combination with the appropriate density and built form to support transit, walkability and animated streets in the intensification areas identified on Schedule I on the Official Plan. Depending on the redevelopment project the grant includes:

- % of planning application fees;
- % of building permit fees;
- % of the development charges;
- Costs of environmental studies for brownfields and some remediation costs may be included;
- Tax increment payments paid in decreasing increments over a 5 year period.

Brockville

- **Tax Increment Equivalent Grant (TIEG)—**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.
- **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.
- **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). The program will reimburse 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.
- **Brownfield Building Permit Fees Grant Program—**Assistance is in the form of a grant paid against building permit fees payable for each project. The grant may be less than 100% and in all cases is limited by the 100% cap or total eligible cost, whichever is less.

Caledon

Environmental Study Grant Program offers grants to eligible property owners for the completion of Phase II Environmental Site Assessment (ESA), a Phase III ESA, Remedial Work Plan, and/or Risk Assessment Plan for properties that are within the designated **Community Improvement Project Area for Bolton.**

Cambridge

Opportunities are available to potential purchasers of contaminated sites to cancel a portion of all outstanding taxes. 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).

Brownfield Redevelopment

Centre Wellington

- Contaminated Site Assessment Grant, Brownfield Grants

Chatham-Kent

- The Chatham-Kent Brownfield and Bluefield Community Improvement Plan can significantly reduce the cost of rehabilitation and development projects on brownfield sites. Incentives include:
  - Feasibility Study Grant
  - Environmental Study Grant
  - Tax Assistance Program
  - Rehabilitation Tax Increment Based (TIB) Grant

Clarington

- No development charge shall be imposed with respect to developments or portions of developments that result in the addition of a single unit within the existing footprint.
- Brownfield credits are available equal to the costs of assessment and cleanup

Cornwall

- **Brownfields Rehabilitation Tax Increment Grant—**The City will reimburse the developer an annual grant equivalent to all or part of the municipal tax increase
- **Environmental Site Assessment and Project Feasibility Study**—Assistance is provided to specify the extent of contamination through partial funding of an Environmental Site Assessment
- **Municipal Planning/Development Fees Grant**—A program to assist developers by rebating up to 100% of municipal planning and development fees
- **Discretionary Municipal Tipping Fees Grant**—Reduction of tipping fees related to removal and disposal of non-hazardous material at the City landfill site

Gravenhurst

- The Town of Gravenhurst has waived all development charges for Industrial and Commercial development.
- Redevelopment of a building including under 9 residential units will be exempt from Development Charges.

Greater Sudbury

- Four financial incentive programs are available under the Brownfield CIP to help stimulate the remediation and redevelopment of urban brownfields. The available programs are:
  - Tax Assistance Program
  - Landfill Tipping Fee Rebate Program
  - Planning and Building Permit Fee Rebate Program
  - Tax Increment Equivalent Grant Program

Brownfield Redevelopment cont'd

Guelph

- City of Guelph Brownfield Strategy and Brownfield Redevelopment Community Improvement Plan
- Environmental Study Grant Program
- Tax Increment-Based Grant Application Program
- Tax Assistance and Tax Arrears Cancellation Policy

Hamilton

Environmental Programs—The **Environmental Remediation and Site Enhancement (ERASE) Community Improvement Plan** is a comprehensive set of programs designed to encourage and promote brownfield redevelopment. Most ERASE programs are available in the entire urban area of the City of Hamilton.

- ERASE Redevelopment Grant Program (ERG), Development Charge Reduction Option Program, Education Tax Assistance Program, Municipal Acquisition and Partnership Program, Study Grant Program
- LEED Grant Program
- Downtown/West Harbourfront Remediation Loan Program

Innisfil

- **Barrie Road Community Improvement Plan**—Developed to stimulate high quality redevelopment along the Barrie Road corridor, this CIP features a property improvement tax grant program.

Kitchener

- The City in conjunction with the Region of Waterloo have a Brownfield Financial Incentive Program. They include a series of financial incentives that will assist property owners and developers with costs associated with the environmental investigation, remediation and ultimate redevelopment of brownfield sites.

Brownfield Redevelopment cont'd

London

Community Improvement Plan for Brownfield Incentives offers 4 programs to assist property owners with remediating and redeveloping brownfield sites:

- **Contamination Assessment Study Grant** – This program provides a grant for 50 percent of the cost to conduct a Phase II Environmental Site Assessment, Remedial Action Plan and/or Risk Assessment in accordance with the requirements under the *Environmental Protection Act*. The maximum grant provided is $10,000 per property, subject to available funding.
- **Property Tax Assistance Program*** – This program provides for the cancellation of 25% of the municipal property taxes for up to three years during which rehabilitation and development activity is taking place. The property would also be eligible to receive matching education tax assistance from the Province, subject to available funding and approval by the Minister of Finance.
- **Development Charge Rebate*** – This program provides a grant for up to 50% of the normal development charges to cover eligible remediation costs. This rebate is intended to reduce the "up-front" development costs and encourage investment by landowners.
- **Tax Increment Equivalent Grant*** – This program provides a grant equal to the increase between the pre-development and post-development municipal property tax after rehabilitation and development has taken place. The grant can be provided for a maximum of three years from the date of the increase in assessed value.
- Cumulative value of the three programs cannot exceed the eligible remediation costs. Municipal Council approval is required.

Niagara Falls

The plan contains the following financial incentive programs:

- Environmental Study Grant Program
- Tax Assistance Program
- Rehabilitation Grant Program

Brownfield Redevelopment cont'd

Norfolk

- **Environmental Site Assessment Grant** (DCS-12): Purpose is to promote the undertaking of Environmental Site Assessments (ESAs) so that more and better information is available with respect to the type of contamination and potential remediation costs on eligible properties. Phase I ESAs are not eligible for funding under this program. The program is designed for Phase II and Phase III ESAs. The program is available in the urban, hamlet, agricultural, and lakeshore areas. The maximum Environmental Site Assessment grant amount is $15,000 per property (excluding HST) and is based on a 50/50 matching cash contribution of the applicant.

- **Property Tax Increment Grant** (DCS-07): Purpose is to provide an economic incentive for the rehabilitation of properties by providing a grant to the owner of the property to pay a portion of the local taxes (excluding education taxes) attributable to the increased assessment over a five year period. The program is available in the urban, hamlet, agricultural and lakeshore areas. The grant is calculated based on the increased assessment value after the renovation/construction, as determined by the Municipal Property Assessment Corporation (MPAC), at the tax rate that was applicable in the year the renovation or construction was completed. The site specific funding agreement will stipulate the pre-improved and post-improved assessed value, applicable municipal tax rate of that year, the amount of the grant in that year, the method to be used to calculate the grant in the subsequent four years using municipal tax rates to be determined in each of those years, and the anticipated delivery dates of the grant.

North Bay

Brownfield Community Improvement Plan, the City has a number of sizeable and strategically significant sites in the Downtown and surrounding areas that are classified as a Brownfield and provides funding to property owners to support their redevelopment. The BCIP financial incentive programs include:

- Environmental Study Grant Program
- Municipal Fee Rebate Program
- Tax Incentive Finance Program (TIF), 100% of increased value in year one, 66% in year 2 and 33% in year 3
- Brownfield Tax Incentive Program (BFTIP), Provincial Education Portion of Property Tax

Oakville

- This program provides for a grant equal to 50% of the cost of eligible environmental studies to a maximum:
  - Grant $30,000 for Phase 1 EAS
  - Grant of $20,000 for any eligible environmental study
  - Of two studies per project and $30,000 per project

Orillia

- The **Barrie Road Improvement Corridor CIP** was developed to stimulate high quality redevelopment along the Barrie Road corridor. This CIP features a property improvement tax grant program.

Brownfield Redevelopment cont'd

Oshawa

- Brownfields Property Tax Cancellation Program—This is intended to provide incentives to encourage the rehabilitation of brownfield sites by utilizing the tax cancellation provisions under section 365.1 of the Municipal Act, 2001. The City may also apply to the Region of Durham for regional property tax assistance, and to the Province for matching education property tax assistance.
- City of Oshawa Brownfields Redevelopment Grant Program—Starts after the Brownfields Tax Cancellation Program ends and will provide an annual City grant to property owners who undertake redevelopment of their properties in the Community Improvement Project Area that will result in an increase in assessment. The program also serves to encourage re-development that may not otherwise occur on lands that have undergone or require site remediation as confirmed in a Phase II Environmental Site Assessment.

Owen Sound

- Brownfields Financial Tax Incentive Program (City-wide)

St. Catharines

- **Tax Increment Finance (TIF) Program** - for soil remediation and/or redevelopment projects.
- **Brownfield Tax Assistance (BTA) Program** - for remediation of contaminated soils

Stratford

- Phase 2 Environmental Site Assessment Grant Program – a grant covering 50% of the cost of a Phase 2 Environmental Site Assessment, to a maximum of $10,000, to owners and bona fide purchasers of brownfield sites.
- Tipping Fees Grant Program – a grant covering tipping fees for materials which can be accepted at the City of Stratford's Landfill site in accordance with the City's Certificate of Approval from the Ministry of the Environment.
- Brownfield Fees Grant Program – a grant covering Zoning By-law Amendment, Minor Variance, Site Plan Amendment, Change of Use Permit and Demolition Permit application fees related to the redevelopment of brownfield properties.
- Brownfield Redevelopment Grant Program – a grant covering the difference between the municipal portion of taxes prior to work being completed and the municipal portion of the taxes after completed of the works. The amount of the grant is pro-rated over 10 years.

Thorold

- 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.

Brownfield Redevelopment cont'd

Thunder Bay

Grant Program in our Strategic Core Areas available to property owners who develop, rehabilitate and improve their buildings and properties that offers a grant equal to the fees paid for planning and building permit applications and equal to 5% of the value of construction, up to a maximum total grant of $25,000 per property

Tillsonburg

- This program is intended to stimulate private sector investment in the reuse and redevelopment of brownfield sites and partially offset the costs associated with the site assessment and remediation. Incentives offered by the Town include a grant equivalent to 50% of the cost of a Phase II Environmental Site Assessment, designated substances and hazardous materials survey, remedial work plan or risk assessment. A maximum grant of $5,000 is recommended per environmental study and per property.

Waterloo (City)

- Brownfields Community Improvement Program – In partnership with the Region of Waterloo the City offers a tax increment grant (TIG) program to offset remediation costs for brownfield properties.

Waterloo (Region)

- **Joint Tax Increment Grants** (with City of Cambridge, City of Kitchener, City of Waterloo)
- A grant to assist property owners with the remediation of brownfield sites throughout the three cities Cambridge, Kitchener, and Waterloo. Payments are made after the site has been remediated, redeveloped and reassessed.
- Total amount is generally based on eligible remediation costs. Yearly payments are made to successful applicants (each application for a maximum of 10 years) based on post-development tax assessment increases.
- **Regional Development Charge (RDC) Exemptions** (available Region wide)—The Core Areas of Cambridge and Kitchener currently have development charge exemptions for all developments. Brownfield sites outside of these areas are eligible for brownfield RDC Exemptions. The value of the RDC Exemption is based on the total eligible costs of remediation, plus 20 per cent for indirect costs, less any brownfield financial assistance already received.

Welland

- Welland's Brownfield Community Improvement Plan (CIP) provides a framework of financial incentive programs, strategies and actions to encourage and promote remediation and redevelopment of Brownfield properties within the defined project area. Redeveloped Brownfield sites add value to the community with combined social, environmental and economic benefits.
    - Environmental Site Assessment Grant Program
    - Brownfields Tax Assistance Program
    - Brownfields Rehabilitation Grant Program.

County of Wellington

- Some tax increment based on grant applications

Brownfield Redevelopment cont'd

Windsor

- **Feasibility Study Grant Program** – 50% of cost of study, maximum $7,500
- **Environmental Site Assessment Grant Program** – 50% to maximum $15,000 per study, maximum 2 studies per property/project, maximum $25,000 per property/project
- **Brownfields Tax Assistance Program** – Cancellation of municipal and education property tax increase for up to 3 years
- **Brownfields Rehabilitation Grant Program** – 70% (no LEED certification) or 100% (any LEED certification) of the municipal property tax increase for up to 10 years after project completion.
- **Brownfields Development Charge Exemption Program** – Up to 60% reduction of development charge payable on a brownfield site approved under the Brownfields Rehabilitation Program.