

BMA

Management Consulting Inc.

Municipal Study - 2005



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The Town of Georgina

Population

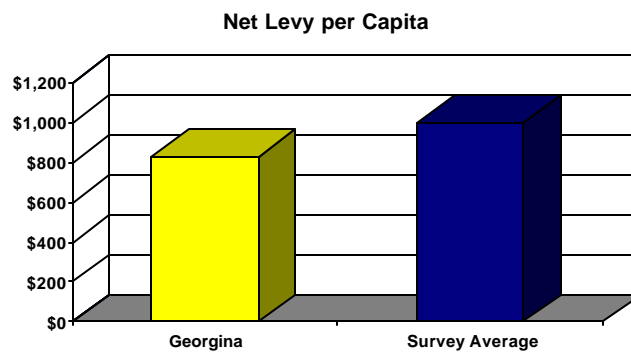
Georgina's population of 45,302 ranks 43rd out of 67 of the municipalities surveyed. The Town's population increased 15.4% between 2001 and 2004, which was above the average of municipalities surveyed during this time (9.7%).

Building Permits

Georgina's building permits on a per capita basis for 2004 of \$1,133 is below the survey average of \$2,157.

Financial Information

Georgina's net levy per capita of \$827 is amongst the lowest in the survey. The average and median are \$1,003 and \$1,000 respectively.



Rating agencies consider a ratio of 1.0 to be financially prudent, whereby for every dollar of debt there is a dollar of reserves. Georgina's Debt to reserve ratio is 0.7 (survey average 0.8), which means that for every dollar of reserve there is 70 cents of debt.

Select Fee and Revenue Comparisons

Georgina's development charges are above the average for all types of development. This is consistent across growth municipalities, whereby the charges are higher to offset the growth related capital expenditures.

The following shows revenues as a % of expenditures compared to the survey average for various services.

Service	Georgina	Survey Average
Cemetery	42.8%	57.4%
Recreation Programs	1.3%	64.9%
Planning and Zoning	11.2%	24.3%
Assistance to the Aged	17.5%	27.1%

Net Expenditures per Capita for Select Services

The following chart compares net expenditures per capita using schedules 40 and 12 of the FIR divided by estimated population as provided by Statistics Canada.

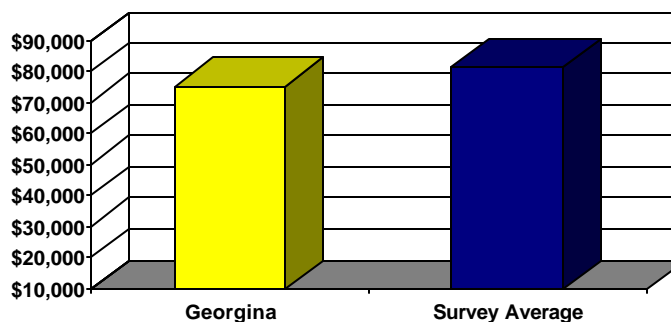
Service	Georgina	Survey Average
Fire	\$ 85	\$ 101
Roadways	\$ 66	\$ 113
Winter Control	\$ 21	\$ 29
Waste Disposal	\$ 2	\$ 14
Waste Collection	\$ 11	\$ 16
Recycling	\$ 12	\$ 16
Planning & Zoning	\$ 20	\$ 15
Library	\$ 30	\$ 33

Assessment & Tax Ratios

Georgina has the second highest proportion of residential assessment (91%) in relation to the other municipalities in the survey. The proportion of multi-residential, commercial and industrial assessment is lower than the average.

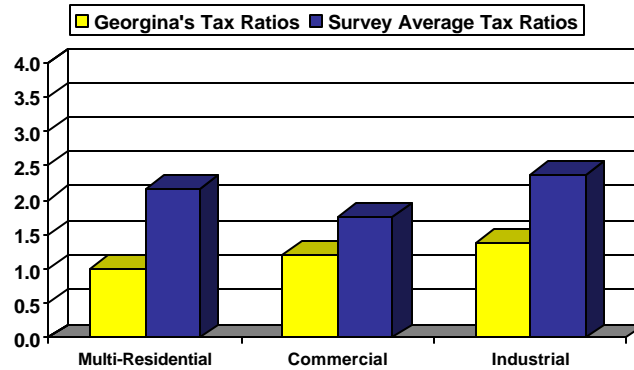
Georgina's unweighted assessment per capita of \$75,131 is slightly lower than the survey average of \$81,534. The weighted assessment decreased by 0.8% through the application of the low tax ratios.

Unweighted Assessment per Capita



Assessment & Tax Ratios

The Region of York's tax ratios are amongst the lowest in the survey. The Region's Multi-Residential and Commercial tax ratio is within the provincially defined range of fairness and is the lowest in the Multi-Residential and Industrial classes.



Tax Rates

Georgina's prescribed Commercial education rate of 1.6832% is below the average. It's Industrial education tax rate of 1.8719% is also lower than the survey average.

Georgina's tax rates are below the survey average for all property classes.

Relative Tax Burden

The relative tax positions in each of the property types, are in the low to mid range in comparison to the other municipalities.

Relative Tax Burden Ranking Blended Residential	Relative Tax Burden Ranking Blended Multi-Resid.	Relative Tax Burden Ranking Blended Commercial	Relative Tax Burden Ranking Blended Industrial
mid	low	low	low

Water & Sewer Costs

Georgina's water/sewer rates are below the survey average for residential properties and slightly above average for other property classes based on higher consumptions. For example, a Residential property that consumes 360 m³ will pay \$565 per year compared with the survey average of \$665.

Taxes as a % of Income

Property taxes and water and sewer costs were calculated on a typical household and compared to household incomes. The burden on a typical homeowner in Georgina (4.8%) is slightly below the survey average of 5.0%. The Town's average dwelling value and average income levels are close to the survey average.

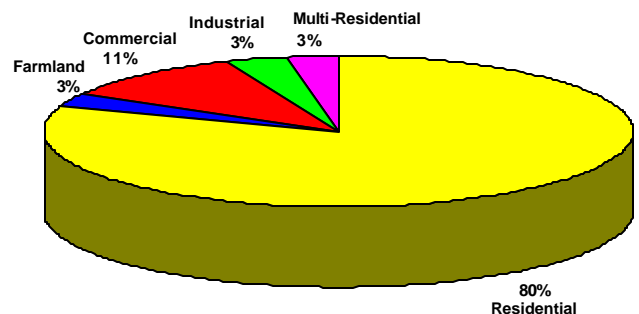
EXECUTIVE SUMMARY

Municipal Profile

This section of the report includes information on population changes since 1991 by municipality, density and land area as well as assessment information and building permit activity to assist in understanding some of the basic facts about each municipality and the overall growth patterns.

General Findings

- The report includes an analysis of 67 Ontario municipalities, representing approximately 81% of the Ontario population:
 - Ranging in population from 6,500 to over 2.6 million—there was a good distribution of comparable properties across various population groups
 - Ranging in land area from 16 km to 3,400 km
 - Ranging in population per square kilometre (Density) ranges from 15 to 4,100
 - Includes single tier and two-tier municipalities
 - Includes municipalities from across all parts of Ontario—North, South, East and West
- Average estimated population growth of municipalities in the study between 2001-2004 is 9.7%,
 - Population growth in municipalities between 2001-2004 ranged from a high of 29.8% to a low of -1.0%
 - All of the top growth municipalities are in Central Ontario, with slower growth municipalities typically in the North and Southwest
- Unweighted assessment per capita ranged significantly across the survey, from \$42,000 to \$166,000, which is a measure of the “richness” of the assessment base
 - With the exception of Ottawa, all municipalities with high assessment bases are located in Central Ontario
 - All municipalities in Northern Ontario in the survey have below average assessment bases
- The following pie chart reflects the average unweighted assessment composition across the survey
 - There is significant range in assessment composition across survey
 - More populated municipalities tend to be close to the average
- Building permits per capita were analyzed between 2000-2004 to provide a measure of relative building activity in each municipality – the range in activity for the average of the 5 years was \$588 to \$8,334 for building permit values on a per capita basis with an average of \$1,886 and a median of \$1,587



Municipal Profile—Growth and Richness of the Assessment Base

In many sections of the report, a ranking is assigned to each municipality to reflect their relative position as:

low
mid
high

This helps to focus on the trends rather than the absolutes

As illustrated on the table, GTA municipalities have mid to high growth and also mid to high assessment per capita.

Niagara Region, Eastern Ontario and Southwestern Ontario have low to mid assessment per capita and growth.

Northern Ontario municipalities have low assessment per capita and low growth.

Municipality	Location	Ontario Region	2004 Building Permit Activity Per Capita	2005 Unweighted CVA/Capita	Population % Change 2001-2004
Orangeville	Dufferin	Central	mid	mid	high
Ajax	Durham	Central	high	mid	high
Clarington	Durham	Central	high	mid	high
Oshawa	Durham	Central	mid	mid	mid
Pickering	Durham	Central	mid	high	high
Uxbridge	Durham	Central	high	high	high
Whitby	Durham	Central	high	high	high
Burlington	Halton	Central	mid	high	high
Halton Hills	Halton	Central	high	high	high
Milton	Halton	Central	high	high	mid
Oakville	Halton	Central	high	high	high
Fort Erie	Niagara	Central	low	mid	mid
Grimsby	Niagara	Central		mid	mid
Lincoln	Niagara	Central		mid	mid
Niagara Falls	Niagara	Central	mid	mid	low
Niagara-on-the-Lake	Niagara	Central	high	high	mid
Pelham	Niagara	Central	mid	mid	mid
Port Colborne	Niagara	Central	low	low	low
St. Catharines	Niagara	Central	low	low	low
Thorold	Niagara	Central	low	low	low
Wainfleet	Niagara	Central	mid	mid	low
Welland	Niagara	Central	low	low	low
West Lincoln	Niagara	Central		low	mid
Brampton	Peel	Central	high	mid	high
Caledon	Peel	Central	high	high	high
Mississauga	Peel	Central	mid	high	high
Barrie	Simcoe	Central	high	mid	high
Innisfil	Simcoe	Central	mid	high	high
Wasaga Beach	Simcoe	Central	high	high	high
Hamilton		Central	low	low	mid
Toronto		Central	mid	high	low
Aurora	York	Central	high	high	high
East Gwillimbury	York	Central	mid	high	mid
Georgina	York	Central	low	mid	high
King	York	Central	mid	high	mid
Markham	York	Central	high	high	high
Newmarket	York	Central	mid	high	high
Richmond Hill	York	Central	high	high	high
Vaughan	York	Central	high	high	high
Whitchurch-Stouffville	York	Central	high	high	high
Belleville		Eastern	low	low	low
Cobourg		Eastern	mid	low	mid
Cornwall		Eastern	low	low	low
Kawartha Lakes		Eastern	low	mid	mid
Kingston		Eastern	mid	low	mid
Ottawa		Eastern	mid	high	mid
Peterborough		Eastern	low	low	mid
Prince Edward County		Eastern	mid	mid	low
North Bay		Northeast	low	low	low
Sault Ste. Marie		Northeast	low	low	low
Sudbury		Northeast	low	low	low
Timmins		Northeast	low	low	low
Thunder Bay		Northwest	low	low	low
Brantford		Southwest	low	low	mid
Cambridge		Southwest	mid	mid	mid
Chatham-Kent		Southwest	low	mid	low
Guelph		Southwest	high	mid	mid
Kitchener		Southwest	mid	low	mid
Lakeshore		Southwest	high	high	mid
Leamington		Southwest	high	mid	mid
London		Southwest	mid	low	low
Norfolk		Southwest	low	mid	low
Sarnia		Southwest	low	low	low
St. Thomas		Southwest	high	low	mid
Stratford		Southwest	low	mid	low
Waterloo		Southwest	mid	mid	high
Windsor		Southwest	mid	low	mid

Municipal Financial Information

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

- Net Municipal Levy Per Capita and Per \$100,000 of Assessment
- Reserves as a % of Total Expenditures
- Reserves as a % of Taxation
- Debt Charges as a % of Total Expenditures
- Debt Charges as a % of Taxation
- Outstanding Debt to Reserve Ratio
- Debt and Reserves Per Capita
- Debt Outstanding per Unweighted Assessment
- Tax Receivables as % of Tax Levies

Net Municipal Levy per Capita

The table to the right reflects the net municipal levy on a per capita basis, sorted from lowest to highest. 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

Net municipal levy per capita was calculated using 2004 population estimates and the 2005 municipal levies.

Municipality	2005 Net Levy per Capita (2004 Estimated Population)	Net Levy Ranking per Capita	Assessment per Capita Ranking	Density Ranking
Prince Edward County	\$ 705	low	mid	low
Norfolk	\$ 754	low	mid	low
Leamington	\$ 769	low	mid	low
Halton Hills	\$ 789	low	high	mid
West Lincoln	\$ 789	low	low	low
Caledon	\$ 799	low	high	low
Lakeshore	\$ 817	low	high	low
Georgina	\$ 827	low	mid	mid
Kawartha Lakes	\$ 831	low	mid	low
Clarington	\$ 836	low	mid	low
Newmarket	\$ 837	low	high	high
Mississauga	\$ 848	low	high	high
Innisfil	\$ 858	low	high	low
St. Thomas	\$ 864	low	low	high
Brampton	\$ 874	low	mid	high
East Gwillimbury	\$ 874	low	high	low
Orangeville	\$ 886	low	mid	high
Chatham-Kent	\$ 897	low	mid	low
Barrie	\$ 900	low	mid	high
Kitchener	\$ 914	low	low	high
Sudbury	\$ 918	low	low	low
Richmond Hill	\$ 931	low	high	high
Lincoln	\$ 938	mid	mid	low
Sault Ste. Marie	\$ 945	mid	low	mid
Brantford	\$ 954	mid	low	high
Markham	\$ 965	mid	high	high
Thorold	\$ 968	mid	low	mid
Welland	\$ 976	mid	low	mid
Burlington	\$ 984	mid	high	high
Aurora	\$ 993	mid	high	high
Wasaga Beach	\$ 996	mid	high	mid
Guelph	\$ 999	mid	mid	high
Peterborough	\$ 999	mid	low	high
Cornwall	\$ 1,000	mid	low	mid
Whitchurch-Stouffville	\$ 1,001	mid	high	low
North Bay	\$ 1,002	mid	low	mid
Timmins	\$ 1,003	mid	low	low
Stratford	\$ 1,006	mid	mid	high
Sarnia	\$ 1,009	mid	low	mid
London	\$ 1,028	mid	low	mid
Cambridge	\$ 1,028	mid	mid	high
Pelham	\$ 1,035	mid	mid	low
Ajax	\$ 1,042	mid	mid	high
Pickering	\$ 1,059	mid	high	mid
Hamilton	\$ 1,069	mid	low	mid
Grimsby	\$ 1,069	mid	mid	mid
St. Catharines	\$ 1,074	high	low	high
Uxbridge	\$ 1,084	high	high	low
Thunder Bay	\$ 1,106	high	low	mid
Fort Erie	\$ 1,106	high	mid	mid
Ottawa	\$ 1,109	high	high	mid
Oshawa	\$ 1,109	high	mid	high
Port Colborne	\$ 1,125	high	low	low
Kingston	\$ 1,134	high	low	mid
Wainfleet	\$ 1,137	high	mid	low
Belleville	\$ 1,137	high	low	mid
Oakville	\$ 1,140	high	high	high
Vaughan	\$ 1,140	high	high	mid
Whitby	\$ 1,141	high	high	mid
Toronto	\$ 1,160	high	high	high
Waterloo	\$ 1,161	high	mid	high
Cobourg	\$ 1,169	high	low	mid
Niagara Falls	\$ 1,203	high	mid	mid
King	\$ 1,301	high	high	low
Windsor	\$ 1,313	high	low	high
Milton	\$ 1,320	high	high	low
Niagara-on-the-Lake	\$ 1,482	high	high	low
Average	\$ 1,003			
Median	\$ 1,000			

Financial Indicators

The following table is sorted by area as classified by the Ministry of Municipal Affairs and Housing and shows various financial indicators used by credit rating agencies when determining the financial condition of a municipality. This is by no means a comprehensive listing of all indicators and factors used by credit rating agencies and these benchmarks have to be considered in combination with more subjective criteria.

Municipality		Ontario Region	Net Levy Ranking per Capita	2004 Reserves as % Total Expenditures	2004 % LTD of Total Expenditures	2004 Debt to Reserves Ratio	2004 % Receivables of Taxes Levied
Orangeville	Dufferin	Central	low	7.4%	1.4%	0.3	low
Region of Durham				50.3%	2.4%	0.4	
Oshawa	Durham	Central	high	17.0%	3.8%	1.1	low
Ajax	Durham	Central	mid	31.5%	2.9%	0.3	low
Whitby	Durham	Central	high	41.2%	3.5%	0.2	low
Pickering	Durham	Central	mid	32.4%	3.0%	0.4	mid
Whitchurch-Stouffville	Durham	Central	mid	51.1%	0.3%	0.0	mid
Clarington	Durham	Central	low	99.1%	1.8%	0.3	high
Uxbridge	Durham	Central	high	40.8%	0.0%	0.0	high
Region of Halton				55.4%	4.4%	0.4	
Burlington	Halton	Central	mid	33.5%	3.8%	0.4	low
Halton Hills	Halton	Central	low	36.4%	2.6%	0.4	low
Oakville	Halton	Central	high	29.7%	3.0%	0.3	low
Milton	Halton	Central	high	56.9%	0.9%	0.2	mid
Region of Niagara				28.3%	4.6%	0.7	
Pelham	Niagara	Central	mid	17.9%	1.8%	1.0	low
St. Catharines	Niagara	Central	high	28.5%	5.8%	1.3	mid
Thorold	Niagara	Central	mid	140.9%	10.3%	0.0	mid
Fort Erie	Niagara	Central	high	22.4%	3.9%	1.0	mid
Niagara-on-the-Lake	Niagara	Central	high	28.4%	3.6%	0.3	mid
Wainfleet	Niagara	Central	high	17.9%	1.6%	0.1	high
Port Colborne	Niagara	Central	high	22.0%	8.7%	2.6	high
Lincoln	Niagara	Central	mid	53.8%	4.3%	0.3	high
Niagara Falls	Niagara	Central	high	17.3%	1.4%	0.4	high
Welland	Niagara	Central	mid	59.5%	5.3%	0.8	high
West Lincoln	Niagara	Central	low	N/A	N/A	N/A	
Grimsby	Niagara	Central	mid	N/A	N/A	N/A	
Region of Peel				108.9%	2.3%	0.3	
Mississauga	Peel	Central	low	139.6%	0.0%	0.0	mid
Caledon	Peel	Central	low	44.7%	5.4%	0.7	high
Brampton	Peel	Central	low	103.2%	0.0%	0.0	high
Barrie	Simcoe	Central	low	26.8%	1.3%	0.3	mid
Innisfil	Simcoe	Central	low	25.2%	4.8%	0.5	high
Wasaga Beach	Simcoe	Central	mid	54.1%	13.2%	1.0	high
Toronto	Single	Central	high	15.0%	3.5%	1.2	low
Hamilton	Single	Central	mid	32.8%	4.1%	0.7	high
Region of York				49.2%	6.8%	0.7	
Newmarket	York	Central	low	26.4%	3.8%	2.4	mid
Georgina	York	Central	low	28.9%	6.8%	0.6	mid
Vaughan	York	Central	high	51.9%	0.2%	0.0	mid
Markham	York	Central	mid	53.7%	0.0%	0.0	mid
King	York	Central	high	64.8%	3.2%	0.2	high
East Gwillimbury	York	Central	low	26.1%	6.3%	0.4	high
Richmond Hill	York	Central	low	N/A	N/A	N/A	
Aurora	York	Central	mid	N/A	N/A	N/A	
Peterborough		Eastern	mid	23.1%	5.2%	1.2	low
Ottawa		Eastern	high	14.5%	5.6%	1.3	low
Cornwall		Eastern	mid	33.3%	2.2%	0.2	low
Kingston		Eastern	high	33.5%	5.1%	0.6	low
Prince Edward County		Eastern	low	30.9%	2.2%	0.8	mid
Belleville		Eastern	high	27.7%	5.3%	1.1	high
Kawartha Lakes		Eastern	low	14.8%	6.5%	0.7	high
Cobourg		Eastern	high	N/A	N/A	N/A	
North Bay		Northeast	mid	7.9%	4.5%	2.6	low
Sudbury		Northeast	low	15.0%	0.9%	0.5	low
Sault Ste. Marie		Northeast	mid	17.7%	2.6%	0.8	mid
Timmins		Northeast	mid	7.8%	0.2%	0.1	high
Thunder Bay		Northwest	high	29.6%	4.2%	1.2	mid
Region of Waterloo				32.8%	2.8%	0.5	
Waterloo		Southwest	high	28.4%	7.2%	2.4	low
Cambridge		Southwest	mid	21.5%	0.6%	0.0	mid
Kitchener		Southwest	low	14.3%	1.7%	0.8	mid
Guelph		Southwest	mid	19.6%	4.6%	1.4	low
London		Southwest	mid	27.0%	5.6%	1.7	low
Brantford		Southwest	mid	17.4%	0.7%	0.4	low
Stratford		Southwest	mid	27.3%	1.5%	0.5	low
St. Thomas		Southwest	low	8.2%	2.3%	0.4	low
Sarnia		Southwest	mid	15.6%	12.6%	5.4	low
Leamington		Southwest	low	47.0%	7.3%	2.1	mid
Chatham-Kent		Southwest	low	13.4%	2.6%	3.5	mid
Lakeshore		Southwest	low	43.8%	2.7%	0.2	mid
Windsor		Southwest	high	14.4%	5.3%	1.8	high
Norfolk		Southwest	low	N/A	N/A	N/A	
Average				36.7%	3.7%	0.8	
Median				28.5%	3.5%	0.5	

Net Expenditures and MPMPs For Select Services

The following summarizes net expenditures per capita for select municipal services.

Municipal Service	Low Net Expenditures Per Capita	High Net Expenditures Per Capita	Average Net Expenditures Per Capita
Social Assistance	\$ 69	\$ 220	\$ 135
Fire	\$ 40	\$ 180	\$ 101
Police	\$ 93	\$ 292	\$ 192
Transit	\$ 3	\$ 219	\$ 49
Roadways (lower and single tier)	\$ 20	\$ 255	\$ 113
Winter Control (lower and single tier)	\$ 2	\$ 107	\$ 29
Waste Disposal	\$ (9)	\$ 56	\$ 14
Waste Collection	\$ (10)	\$ 76	\$ 16
Recycling	\$ 3	\$ 29	\$ 16
Ambulance	\$ 14	\$ 55	\$ 32
Assistance to the Aged	\$ 2	\$ 94	\$ 20
Planning and Zoning	\$ 3	\$ 61	\$ 15
Library	\$ 1	\$ 63	\$ 33

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

MPMPs have been included in the report.

Select User Fee and Revenue Information

The **Select User Fee and Revenue Information** section of the report includes select user fees based on feedback received from the participating municipalities. In addition to a 2004 fee comparison, this section of the report also includes a comparison of User Fee Revenues as a percentage of Total Expenditures (2004 FIRs). The following information is provided to assist municipalities in understanding some basic facts about each municipality included in the study.

- Development Charge Fees
- Building Permit Fees
 - Comparison of Building Permit Costs on a Residential Property
- Commercial Solid Waste Tipping Fees
- Transit Fare Comparison
- User Fees as a % of Total Expenditures
 - Transit
 - Waste Disposal
 - Cemeteries
 - Assistance to the Aged
 - Recreation Programs
 - Recreation Facilities
 - Planning and Zoning
- Penalties and Interest on Taxes and Other Fine Revenues
- POA Revenues and Expenditures Per Capita
- Gaming and Casino Revenues Per Capita
- CRF Per Capita
- Contributions from Reserves, Reserve Funds

Development Charges

The following table summarizes the findings for 2005 development charges. Information on each of the municipalities is included in the study.

	Residential	Multiples Dwelling 3+	Apartments Units >=2	Non-residential Commercial Sq.ft.	Non-residential Industrial Sq.ft.
Average	\$14,080	\$11,756	\$8,888	\$5.79	\$3.25
Median	\$12,390	\$9,503	\$7,266	\$5.52	\$2.53
Min	\$0	\$0	\$0	\$0	\$0
Max	\$31,211	\$25,459	\$19,435	\$14.04	\$10.56

Building Permit Fees

- Building permit fees were calculated on a residential property valued at 1,800 sq.ft. with a construction value of \$126,000. Building permit fees ranged from a low of \$770 to a high of \$2,110, with a survey average of \$1,341

Commercial Solid Waste Tipping Fees

- Commercial solid waste tipping fees ranged from a low of \$36 per tonne to a high of \$115 per tonne, with an average of \$69 per tonne

Transit Fees as a % of Transit Expenditures

- For populations less than 50,000, transit revenues as a percentage of expenditures ranged from a low of 7.4% to a high of 64.3%, with a survey average of 30.9%
- For populations greater than 50,000, transit revenues as a percentage of expenditures ranged from a low of 17% to a high of 72.2%, with a survey average of 42.9%

Summary of Revenues as a Percentage of Expenditures

	Low	High	Average
Transit Revenues as a % of Expenditures			
populations less than 50,000	7.4%	64.3%	30.9%
populations greater than 50,000	17.0%	72.2%	42.9%
Cemetery Revenues as a % of Expenditures	13.6%	120.0%	57.4%
Assistance to the Aged Revenues as a % of Expenditures	17.7%	36.9%	27.1%
Recreation Program Revenues as a % of Expenditures	0.6%	474.2%	64.9%
Recreation Facilities Revenue, Golf, Marinas, Ski Hills, etc.	7.3%	160.6%	70.2%
Recreation Facilities Other	2.8%	47.6%	17.6%
Planning & Zoning Revenues as a % of Expenditures	1.9%	78.5%	24.3%

Tax Policies

Tax policies includes information on the following:

- Comparison of Tax Ratios
- Delegation
- Summary of Optional Classes
- Summary of Graduated Tax Rates

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

- A number of municipalities took advantage of the new provisions introduced in 2004 which allows municipalities under certain circumstances to increase non-residential tax ratios
- 19 of the 35 upper tier/single tier municipalities established optional classes, resulting in different tax ratios and relative tax burdens from the residual commercial and industrial classes. This will impact the relative tax position of properties within these classes, compared to the relative tax position of properties in the residual class. The impact may be an increased/decreased burden, depending on the value of the tax ratio. As such, the relative tax burden across the entire Commercial and Industrial classes, particularly for these municipalities may vary.
- With the exception of the City of Barrie's and the Region of York's Multi-Residential ratio and the County of Essex's Commercial ratio, no municipalities in the survey fall within the Provincial "Range of Fairness".
- A number of municipalities have established the New Multi-Residential optional class to encourage development of rental housing

	Multi-Residential	Commercial (Residual)	Industrial (Residual)
Barrie	low	low	low
Belleville	mid	mid	high
Brantford	high	high	high
Chatham-Kent	mid	high	mid
Cornwall	mid	high	high
Dufferin	high	low	mid
Durham	mid	low	mid
Essex	low	low	low
Guelph	high	mid	high
Halton	mid	low	mid
Hamilton	high	high	high
Kawartha Lakes	low	low	low
Kingston	high	mid	high
Lambton	high	mid	low
London	mid	mid	high
Mississauga	low	low	low
Niagara	mid	mid	high
Norfolk	low	mid	low
North Bay	mid	mid	low
Northumberland	mid	low	high
Ottawa	mid	high	mid
Peel (Brampton & Caledon)	low	low	low
Peterborough	low	mid	high
Prince Edward	low	low	low
Sault Ste. Marie	low	mid	low
Simcoe	low	low	low
St. Thomas	high	high	mid
Stratford	mid	high	high
Sudbury	mid	mid	mid
Thunder Bay	high	high	mid
Timmins	low	high	mid
Toronto	high	high	high
Waterloo	high	mid	mid
Windsor	high	high	mid
York	low	low	low

Comparison of Relative Taxes

Like property comparisons were undertaken on 13 property types that were of most interest to the participating municipalities.

Residential

Multi-Residential

Commercial

Industrial

Farmlands

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

There are many driving factors impacting a municipality’s relative property tax position, including but not limited to the following:

- *The current value assessment of the property—determined by MPAC*
- *Municipal Taxes and Municipal Spending—determined by the municipality*
- *Education Taxes—set by the province*
- *Tax Ratios—set by the municipality*

The information in the report attempts to assist municipalities in understanding which of these factors are driving their relative tax position.

The chart on the next page summarizes the relative tax burden across the property types. Where appropriate, a blending of more than one property type was undertaken to summarize the relative tax burden. For example, three residential property types were included in the study (detached bungalow, executive home and condominium) all with the same tax ratio and tax structure. A blended ranking is given in residential (3 property types), multi-residential (2 property types), commercial (4 property types) and industrial (2 property types). Vacant industrial land is presented in isolation due to the additional focus that municipalities typically place on this class of property. The individual rankings of every class are presented in the body of the report, along with the municipal and education property taxes. In addition, a comparison of farmland properties has also been included in this year’s report.

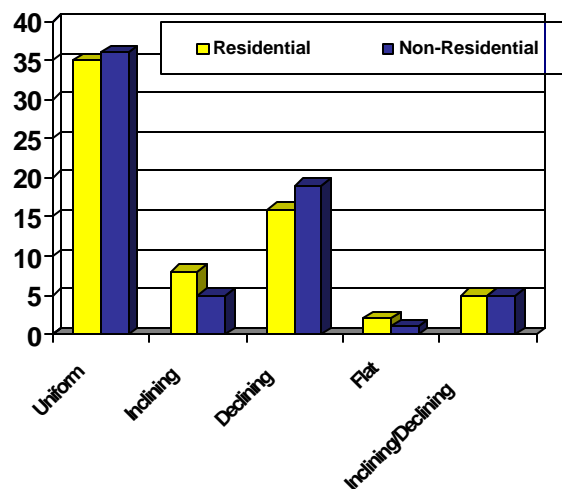
Relative Tax Burden Summary

Summary Municipality	Relative Tax Burden Ranking Blended Residential	Relative Tax Burden Ranking Blended Multi-Resid.	Relative Tax Burden Ranking Blended Commercial	Relative Tax Burden Ranking Blended Industrial
Ajax	mid-high	high	mid-high	mid
Aurora	mid-high	low	low-mid	low
Barrie	low-mid	low	mid-high	low
Belleville	mid	high	low-mid	mid
Brampton	mid-high	mid	mid	mid
Brantford	low-mid	mid	mid	mid-high
Burlington	mid	mid-high	low-mid	mid-high
Caledon	mid	low	low-mid	high
Cambridge	mid	mid	high	mid
Chatham-Kent	low-mid	low-mid	mid	mid
Clarington	low-mid	high	mid	low-mid
Cobourg	low-mid	high	mid-high	low-mid
Cornwall	mid	high	mid	mid
East Gwillimbury	mid	low	low	low
Fort Erie	low	low-mid	low-mid	low
Georgina	mid	low	low	low
Grimsby	mid-high	low-mid	mid-high	mid-high
Guelph	low-mid	high	mid	mid
Halton Hills	mid	mid	low	mid-high
Hamilton	mid-high	mid-high	mid	mid
Innisfil	low	low	low-mid	low
Kawartha Lakes	low	mid	low	low
King	high	low	high	low
Kingston	low-mid	mid-high	mid	low
Kitchener	low-mid	high	mid-high	low-mid
Lakeshore	low	low	low	mid
Leamington	low-mid	low	low-mid	mid
Lincoln	mid-high	low	low-mid	mid
London	mid-high	mid	high	mid-high
Markham	high	low	mid	mid
Milton	low	low-mid	low	mid-high
Mississauga	mid	mid	mid	mid
Newmarket	mid	low	low	mid
Niagara Falls	mid	mid	mid	mid
Niagara-on-the-Lake	mid-high	low	mid	low
Norfolk	low-mid	low	low-mid	low
North Bay	low	mid	mid-high	low
Oakville	mid-high	high	mid-high	high
Orangeville	mid-high	high	mid	low
Oshawa	mid	high	low-mid	mid
Ottawa	mid-high	mid	mid-high	high
Pelham	mid-high	low-mid	low-mid	low
Peterborough	low-mid	mid	mid-high	high
Pickering	mid-high	high	high	mid
Port Colborne	mid-high	mid	mid	mid
Prince Edward County	low	low	low	low
Richmond Hill	mid-high	low	mid-high	mid
Sarnia	low-mid	high	mid	low-mid
Sault Ste. Marie	low-mid	low	mid	mid-high
St. Catharines	high	mid	mid	mid
St. Thomas	low	high	mid	low
Stratford	low	mid	mid	mid
Sudbury	low-mid	low	mid	mid-high
Thorold	low-mid	low-mid	mid	mid-high
Thunder Bay	mid-high	high	high	high
Timmins	low-mid	low	mid	mid-high
Toronto (East)	low	high	high	mid-high
Toronto (North)	mid-high	high	high	high
Toronto (South)	high	high	high	mid
Toronto (West)	mid	high	high	mid-high
Uxbridge	mid	mid	low	mid
Vaughan	mid-high	low	mid	mid
Wainfleet	low	low	low	high
Wasaga Beach	low	low	low	
Waterloo	mid-high	high	mid-high	mid-high
Welland	mid	mid-high	low-mid	low-mid
West Lincoln	mid	mid	low	low-mid
Whitby	mid-high	mid	mid	mid-high
Whitchurch-Stouffville	mid-high	low	low	mid
Windsor	mid-high	high	mid-high	high

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.
- Of the municipalities included in the survey, 46 of the 67 municipalities (69%) charge a monthly fixed charge to their customers to recover customer related costs. The extent to which these fees cover the above noted costs varies across the survey.

- Water/Sewer costs were analyzed using estimated consumptions for a residential, multi-residential, hotel, motel, office building and neighbourhood shopping centre
- There was considerable diversity across the survey in terms of the costs of water/sewer and how services are charged. Municipal decisions on whether the rates are uniform, increasing or decreasing, whether the rate varies by meter size or whether a service charge is levied impacts the relative ranking across the various property types



- Uniform rates are the most common water/sewer structure—35 of the municipalities have a uniform residential rate structure
- 2 of the smaller municipalities in the survey have a flat rate residential structure including Cornwall and Wasaga Beach
- 16 municipalities employ a declining residential rate structure; as consumption increases the rate decreases
- 8 municipalities have an inclining rate structure for residential users. Cobourg, King, East Gwillimbury, Orangeville and Sault Ste. Marie have an inclining rate structure for all property types
- The Region of Halton and the City of Toronto have a rate structure in which the rates increase initially and then beyond a certain point, decline. The City of Toronto has a 7 block rate structure, with 5 block rates in the Region of Halton

Residential Properties - Property Taxes and Water/Sewer Costs

Municipality	Residential Property Taxes Det. Bungalow	Water/sewer per house	Water/sewer % Taxes	Total Municipal Burden	Water/Sewer Composition	Tax Composition	Tax Bungalow Ranking	W/S Cost Ranking	Total Burden Ranking
Innisfil	\$ 1,699	\$ 672	40%	\$ 2,371	28%	72%	low	high	low
Sault Ste. Marie	\$ 2,075	\$ 396	19%	\$ 2,470	16%	84%	low	low	low
Prince Edward County	\$ 1,680	\$ 884	53%	\$ 2,564	34%	66%	low	high	low
Cornwall	\$ 2,115	\$ 522	25%	\$ 2,637	20%	80%	low	mid	low
Leamington	\$ 1,852	\$ 788	43%	\$ 2,640	30%	70%	low	high	low
Wasaga Beach	\$ 2,263	\$ 402	18%	\$ 2,664	15%	85%	low	low	low
Stratford	\$ 2,144	\$ 524	24%	\$ 2,668	20%	80%	low	mid	low
Timmins	\$ 2,279	\$ 433	19%	\$ 2,712	16%	84%	low	low	low
Lakeshore	\$ 1,848	\$ 929	50%	\$ 2,776	33%	67%	low	high	low
Guelph	\$ 2,171	\$ 641	30%	\$ 2,812	23%	77%	low	high	low
Toronto (East)	\$ 2,367	\$ 474	20%	\$ 2,841	17%	83%	low	mid	low
Sudbury	\$ 1,928	\$ 920	48%	\$ 2,848	32%	68%	low	high	low
North Bay	\$ 2,374	\$ 503	21%	\$ 2,877	17%	83%	low	mid	low
Thorold	\$ 2,274	\$ 696	31%	\$ 2,970	23%	77%	low	high	low
Georgina	\$ 2,414	\$ 565	23%	\$ 2,979	19%	81%	low	mid	low
Caledon	\$ 2,650	\$ 335	13%	\$ 2,985	11%	89%	mid	low	low
Clarington	\$ 2,425	\$ 588	24%	\$ 3,013	20%	80%	low	mid	low
Barrie	\$ 2,420	\$ 619	26%	\$ 3,039	20%	80%	low	mid	low
Cambridge	\$ 2,474	\$ 579	23%	\$ 3,053	19%	81%	mid	mid	low
Milton	\$ 2,367	\$ 695	29%	\$ 3,061	23%	77%	low	high	low
Chatham-Kent	\$ 2,430	\$ 638	26%	\$ 3,068	21%	79%	mid	mid	low
Halton Hills	\$ 2,436	\$ 695	29%	\$ 3,131	22%	78%	mid	high	low
Cobourg	\$ 2,628	\$ 506	19%	\$ 3,134	16%	84%	mid	low	low
Sarnia	\$ 2,488	\$ 672	27%	\$ 3,160	21%	79%	mid	high	mid
Kingston	\$ 2,426	\$ 744	31%	\$ 3,170	23%	77%	low	high	mid
Thunder Bay	\$ 2,646	\$ 539	20%	\$ 3,185	17%	83%	mid	mid	mid
West Lincoln	\$ 2,699	\$ 514	19%	\$ 3,213	16%	84%	mid	low	mid
Norfolk	\$ 2,156	\$ 1,064	49%	\$ 3,220	33%	67%	low	high	mid
St. Thomas *	\$ 2,342	\$ 822	35%	\$ 3,230	25%	72%	low	high	mid
Kitchener	\$ 2,482	\$ 752	30%	\$ 3,234	23%	77%	mid	high	mid
Belleville	\$ 2,435	\$ 801	33%	\$ 3,236	25%	75%	mid	high	mid
Kawartha Lakes	\$ 1,991	\$ 1,260	63%	\$ 3,251	39%	61%	low	high	mid
Toronto (West)	\$ 2,777	\$ 474	17%	\$ 3,252	15%	85%	mid	low	mid
East Gwillimbury	\$ 2,610	\$ 677	26%	\$ 3,287	21%	79%	mid	mid	mid
Brampton	\$ 2,955	\$ 335	11%	\$ 3,290	10%	90%	high	low	mid
Fort Erie	\$ 2,229	\$ 1,075	48%	\$ 3,304	33%	67%	low	high	mid
Richmond Hill	\$ 2,777	\$ 530	19%	\$ 3,307	16%	84%	mid	low	mid
Pelham	\$ 2,651	\$ 671	25%	\$ 3,322	20%	80%	mid	mid	mid
Burlington	\$ 2,646	\$ 695	26%	\$ 3,341	21%	79%	mid	mid	mid
Mississauga	\$ 3,006	\$ 335	11%	\$ 3,341	10%	90%	high	low	mid
Peterborough	\$ 2,710	\$ 664	25%	\$ 3,374	20%	80%	mid	mid	mid
Brantford	\$ 2,764	\$ 616	22%	\$ 3,381	18%	82%	mid	mid	mid
Port Colborne	\$ 2,452	\$ 939	38%	\$ 3,391	28%	72%	mid	high	mid
Newmarket	\$ 2,714	\$ 691	25%	\$ 3,405	20%	80%	mid	mid	mid
Waterloo	\$ 2,815	\$ 632	22%	\$ 3,447	18%	82%	high	mid	mid
Aurora	\$ 2,907	\$ 553	19%	\$ 3,460	16%	84%	high	low	mid
Orangeville	\$ 2,799	\$ 662	24%	\$ 3,461	19%	81%	mid	mid	high
Toronto (North)	\$ 3,000	\$ 474	16%	\$ 3,474	14%	86%	high	low	high
St. Catharines	\$ 2,819	\$ 660	23%	\$ 3,479	19%	81%	high	mid	high
Oakville	\$ 2,809	\$ 695	25%	\$ 3,504	20%	80%	high	mid	high
Windsor	\$ 2,882	\$ 622	22%	\$ 3,504	18%	82%	high	mid	high
Grimsby	\$ 2,904	\$ 606	21%	\$ 3,510	17%	83%	high	mid	high
Niagara Falls	\$ 2,632	\$ 907	34%	\$ 3,539	26%	74%	mid	high	high
Uxbridge	\$ 3,004	\$ 588	20%	\$ 3,592	16%	84%	high	low	high
Whitchurch-Stouffville	\$ 3,082	\$ 520	17%	\$ 3,602	14%	86%	high	low	high
Lincoln	\$ 2,673	\$ 967	36%	\$ 3,639	27%	73%	mid	high	high
Niagara-on-the-Lake	\$ 2,806	\$ 844	30%	\$ 3,651	23%	77%	high	high	high
Wendell	\$ 2,724	\$ 933	34%	\$ 3,657	26%	74%	mid	high	high
Hamilton	\$ 3,091	\$ 612	20%	\$ 3,703	17%	83%	high	low	high
London *	\$ 2,872	\$ 775	27%	\$ 3,734	21%	77%	high	high	high
Whitby	\$ 3,196	\$ 588	18%	\$ 3,785	16%	84%	high	low	high
Oshawa	\$ 3,239	\$ 588	18%	\$ 3,827	15%	85%	high	low	high
Ajax	\$ 3,270	\$ 588	18%	\$ 3,858	15%	85%	high	low	high
Pickering	\$ 3,470	\$ 588	17%	\$ 4,058	14%	86%	high	low	high
Markham	\$ 3,567	\$ 506	14%	\$ 4,073	12%	88%	high	low	high
Ottawa	\$ 3,442	\$ 645	19%	\$ 4,087	16%	84%	high	low	high
Vaughan	\$ 3,646	\$ 520	14%	\$ 4,166	12%	88%	high	low	high
King	\$ 3,601	\$ 871	24%	\$ 4,472	19%	81%	high	mid	high
Toronto (South)	\$ 4,044	\$ 474	12%	\$ 4,519	11%	89%	high	low	high
Wainfleet	\$ 2,337	N/A	N/A	N/A	N/A	N/A	low	N/A	N/A
Average	\$ 2,641	\$ 656	26%	\$ 3,304	20%	80%			
Median	\$ 2,646	\$ 632	24%	\$ 3,290	19%	81%			
Min	\$ 1,680	\$ 335	11%	\$ 2,371	10%	61%			
Max	\$ 4,044	\$ 1,260	63%	\$ 4,519	39%	90%			

* St. Thomas and London includes the storm in the total burden

Taxes 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.

Municipality	2001 Median Household Income Two or More Persons	2001 Average Value of Dwelling	2005 Residential Tax Rate	2005 Residential Tax	Property Taxes as a % of Household Income	2005 Residential Water/Sewer Costs	Total Municipal Tax Burden	Total Municipal Burden as a % of Household Income	Relative Ranking
Caledon	\$ 89,328	\$ 295,583	1.0231%	\$ 3,024	3.4%	\$ 335	\$ 3,359	3.8%	low
Milton	\$ 83,349	\$ 255,978	0.9845%	\$ 2,520	3.0%	\$ 695	\$ 3,215	3.9%	low
Lakeshore	\$ 80,316	\$ 197,330	1.1175%	\$ 2,205	2.7%	\$ 929	\$ 3,134	3.9%	low
Halton Hills	\$ 83,104	\$ 243,114	1.0893%	\$ 2,648	3.2%	\$ 695	\$ 3,343	4.0%	low
Mississauga	\$ 74,914	\$ 255,365	1.0535%	\$ 2,690	3.6%	\$ 335	\$ 3,025	4.0%	low
Burlington	\$ 80,039	\$ 228,054	1.1207%	\$ 2,556	3.2%	\$ 695	\$ 3,250	4.1%	low
Brampton	\$ 74,869	\$ 218,799	1.2399%	\$ 2,713	3.6%	\$ 335	\$ 3,048	4.1%	low
Clarington	\$ 74,672	\$ 184,534	1.3738%	\$ 2,535	3.4%	\$ 588	\$ 3,123	4.2%	low
Newmarket	\$ 83,852	\$ 242,234	1.1783%	\$ 2,854	3.4%	\$ 691	\$ 3,545	4.2%	low
Oakville	\$ 94,824	\$ 306,209	1.0931%	\$ 3,347	3.5%	\$ 695	\$ 4,042	4.3%	low
Aurora	\$ 91,117	\$ 285,768	1.1660%	\$ 3,332	3.7%	\$ 553	\$ 3,885	4.3%	low
Ottawa	\$ 75,006	\$ 196,698	1.3225%	\$ 2,601	3.5%	\$ 645	\$ 3,247	4.3%	low
Innisfil	\$ 64,194	\$ 175,149	1.2085%	\$ 2,117	3.3%	\$ 672	\$ 2,789	4.3%	low
Pickering	\$ 86,495	\$ 232,163	1.3805%	\$ 3,205	3.7%	\$ 588	\$ 3,793	4.4%	low
Whitby	\$ 83,865	\$ 217,017	1.4312%	\$ 3,106	3.7%	\$ 588	\$ 3,694	4.4%	low
Waterloo	\$ 74,161	\$ 193,829	1.4004%	\$ 2,714	3.7%	\$ 632	\$ 3,347	4.5%	low
Markham	\$ 82,884	\$ 306,493	1.0680%	\$ 3,273	3.9%	\$ 506	\$ 3,779	4.6%	low
Ajax	\$ 79,806	\$ 214,480	1.4253%	\$ 3,057	3.8%	\$ 588	\$ 3,645	4.6%	low
East Gwillimbury	\$ 82,259	\$ 262,065	1.1845%	\$ 3,104	3.8%	\$ 677	\$ 3,781	4.6%	low
Cambridge	\$ 65,573	\$ 168,719	1.4437%	\$ 2,436	3.7%	\$ 579	\$ 3,015	4.6%	low
Guelph	\$ 67,123	\$ 184,123	1.3346%	\$ 2,457	3.7%	\$ 641	\$ 3,098	4.6%	low
Vaughan	\$ 85,001	\$ 320,999	1.0723%	\$ 3,442	4.0%	\$ 520	\$ 3,962	4.7%	mid
Wasaga Beach	\$ 49,496	\$ 158,492	1.2062%	\$ 1,912	3.9%	\$ 402	\$ 2,313	4.7%	mid
Timmins	\$ 58,266	\$ 113,941	2.0530%	\$ 2,339	4.0%	\$ 433	\$ 2,773	4.8%	mid
Barrie	\$ 64,659	\$ 172,452	1.4254%	\$ 2,458	3.8%	\$ 619	\$ 3,077	4.8%	mid
Whitchurch-Stouffville	\$ 85,585	\$ 324,797	1.0942%	\$ 3,554	4.2%	\$ 520	\$ 4,074	4.8%	mid
Stratford	\$ 59,946	\$ 160,527	1.4585%	\$ 2,341	3.9%	\$ 524	\$ 2,866	4.8%	mid
Orangeville	\$ 69,805	\$ 180,197	1.4897%	\$ 2,684	3.8%	\$ 662	\$ 3,347	4.8%	mid
Georgina	\$ 62,761	\$ 175,803	1.4063%	\$ 2,472	3.9%	\$ 565	\$ 3,037	4.8%	mid
Sarnia	\$ 58,984	\$ 133,176	1.6402%	\$ 2,184	3.7%	\$ 672	\$ 2,856	4.8%	mid
Richmond Hill	\$ 79,875	\$ 312,071	1.0709%	\$ 3,342	4.2%	\$ 530	\$ 3,872	4.8%	mid
Kitchener	\$ 61,170	\$ 157,719	1.4401%	\$ 2,271	3.7%	\$ 752	\$ 3,024	4.9%	mid
Toronto	\$ 60,551	\$ 282,715	0.9067%	\$ 2,563	4.2%	\$ 474	\$ 3,038	5.0%	mid
Sault Ste. Marie	\$ 53,853	\$ 114,023	2.0339%	\$ 2,319	4.3%	\$ 396	\$ 2,715	5.0%	mid
Thunder Bay	\$ 59,521	\$ 127,452	1.9488%	\$ 2,484	4.2%	\$ 539	\$ 3,023	5.1%	mid
Grimsby	\$ 71,690	\$ 187,426	1.6233%	\$ 3,042	4.2%	\$ 606	\$ 3,649	5.1%	mid
Windsor	\$ 60,099	\$ 142,002	1.7341%	\$ 2,462	4.1%	\$ 622	\$ 3,084	5.1%	mid
Brantford	\$ 56,028	\$ 136,482	1.6792%	\$ 2,292	4.1%	\$ 616	\$ 2,908	5.2%	mid
Uxbridge	\$ 76,238	\$ 263,119	1.2893%	\$ 3,392	4.4%	\$ 588	\$ 3,981	5.2%	mid
St. Thomas	\$ 56,132	\$ 126,935	1.6667%	\$ 2,116	3.8%	\$ 822	\$ 2,938	5.2%	mid
Oshawa	\$ 63,509	\$ 159,102	1.7281%	\$ 2,749	4.3%	\$ 588	\$ 3,338	5.3%	mid
Chatham-Kent	\$ 57,780	\$ 131,150	1.8313%	\$ 2,402	4.2%	\$ 638	\$ 3,040	5.3%	mid
Thorold	\$ 58,943	\$ 137,876	1.7456%	\$ 2,407	4.1%	\$ 696	\$ 3,103	5.3%	mid
Pelham	\$ 75,731	\$ 202,771	1.6366%	\$ 3,319	4.4%	\$ 671	\$ 3,989	5.3%	mid
Leamington	\$ 56,118	\$ 146,831	1.4972%	\$ 2,198	3.9%	\$ 788	\$ 2,987	5.3%	mid
North Bay	\$ 54,410	\$ 135,852	1.7630%	\$ 2,395	4.4%	\$ 503	\$ 2,898	5.3%	mid
West Lincoln	\$ 63,778	\$ 177,531	1.6436%	\$ 2,918	4.6%	\$ 514	\$ 3,431	5.4%	high
Lincoln	\$ 67,320	\$ 178,289	1.5681%	\$ 2,796	4.2%	\$ 967	\$ 3,762	5.6%	high
Prince Edward County	\$ 51,671	\$ 152,867	1.3271%	\$ 2,029	3.9%	\$ 884	\$ 2,913	5.6%	high
Cobourg	\$ 56,832	\$ 150,135	1.8001%	\$ 2,703	4.8%	\$ 506	\$ 3,209	5.6%	high
Cornwall	\$ 44,634	\$ 98,084	2.0437%	\$ 2,005	4.5%	\$ 522	\$ 2,527	5.7%	high
London	\$ 59,159	\$ 155,689	1.6571%	\$ 2,580	4.4%	\$ 775	\$ 3,355	5.7%	high
Kingston	\$ 58,183	\$ 158,363	1.6173%	\$ 2,561	4.4%	\$ 744	\$ 3,306	5.7%	high
Norfolk	\$ 56,472	\$ 145,075	1.4871%	\$ 2,157	3.8%	\$ 1,064	\$ 3,221	5.7%	high
St. Catharines	\$ 55,760	\$ 141,937	1.7905%	\$ 2,541	4.6%	\$ 660	\$ 3,201	5.7%	high
Sudbury	\$ 57,353	\$ 121,671	1.9904%	\$ 2,422	4.2%	\$ 920	\$ 3,342	5.8%	high
Peterborough	\$ 50,281	\$ 140,096	1.6247%	\$ 2,276	4.5%	\$ 664	\$ 2,941	5.8%	high
Hamilton	\$ 60,354	\$ 166,783	1.7502%	\$ 2,919	4.8%	\$ 612	\$ 3,530	5.8%	high
Niagara Falls	\$ 55,981	\$ 139,813	1.6955%	\$ 2,371	4.2%	\$ 907	\$ 3,277	5.9%	high
King	\$ 89,466	\$ 386,416	1.1378%	\$ 4,397	4.9%	\$ 871	\$ 5,268	5.9%	high
Fort Erie	\$ 53,721	\$ 127,519	1.6389%	\$ 2,090	3.9%	\$ 1,075	\$ 3,165	5.9%	high
Welland	\$ 55,917	\$ 121,754	1.9582%	\$ 2,384	4.3%	\$ 933	\$ 3,317	5.9%	high
Niagara-on-the-Lake	\$ 66,200	\$ 247,634	1.2948%	\$ 3,206	4.8%	\$ 844	\$ 4,051	6.1%	high
Port Colborne	\$ 52,295	\$ 123,012	1.9189%	\$ 2,360	4.5%	\$ 939	\$ 3,299	6.3%	high
Belleville	\$ 51,108	\$ 132,650	1.8350%	\$ 2,434	4.8%	\$ 801	\$ 3,235	6.3%	high
Kawartha Lakes	\$ 54,259	\$ 149,399	1.5200%	\$ 2,271	4.2%	\$ 1,260	\$ 3,531	6.5%	high
Wainfleet	\$ 57,259	\$ 167,850	1.7960%	\$ 3,015	5.3%	N/A	N/A	N/A	
Average	\$ 66,954	\$ 190,301	1.4802%	\$ 2,658	4.0%	\$ 665	\$ 3,317	5.0%	
Median	\$ 63,509	\$ 172,452	1.4585%	\$ 2,541	4.0%	\$ 640	\$ 3,241	5.0%	
Min	\$ 44,634	\$ 98,084	0.9067%	\$ 1,912	2.7%	\$ 335	\$ 2,313	3.8%	
Max	\$ 94,824	\$ 386,416	2.0530%	\$ 4,397	5.3%	\$ 1,260	\$ 5,268	6.5%	

Economic Development Programs

- *A summary was completed on programs that municipalities have implemented to promote economic development. This included a review of the following:*
 - *Municipal Land Assembly & Industrial Land Prices*
 - *Business Incubators*
 - *Business Retention & Expansion Programs*
 - *Downtown/Area Specific Programs*
 - *Heritage Programs*
 - *Brownfield Redevelopment*
 - *Development Charge Exemptions, Credits*

- *Municipal Land Assembly—approximately 50% of the municipalities surveyed have municipal industrial lands. These were typically seen in municipalities with populations in excess of 40,000—the value of land per acre averaged between \$95,000-\$134,000*
- *Business Incubators—8 municipalities indicated that they operate a business incubator centre. A number of these municipalities provide the services in conjunction with the University. Examples include Kingston, London, Peterborough and Kitchener-Waterloo*
- *Business Retention and Expansion Programs—the majority of the municipalities surveyed provide programs to retain existing business and attract new businesses. These include company visitation programs, seminars, ambassador programs, business enterprise centres, partnership funds, entrepreneurship centres, recruitment programs, marketing alliances, venture centres and cluster marketing*
- *Downtown/Area Specific Programs—Programs include interest free loans, business incentive programs, waiving of fees, grants, tax incremental waiver programs, façade programs and tax rebates. Hamilton, London, Cambridge, Oshawa, Kitchener and Waterloo have numerous proactive programs to encourage economic redevelopment, particularly targeted to their downtown cores*
- *Brownfield Redevelopment—several municipalities have developed and implemented their Brownfield programs. These include Cambridge, Guelph, Brantford, Hamilton*